



159<sup>वां</sup>  
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पश्चिम बंगाल राज्य स्तरीय  
बैंकर्स समिति की बैठक  
STATE LEVEL BANKERS' COMMITTEE MEETING  
FOR WEST BENGAL

## Special SLBC Meeting on FI & Quarterly Review - December, 2022

Date : 24.03.2023

Time : 11.00 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

**Convener: State Level Bankers' Committee for West Bengal**

**Agenda Notes for the 159<sup>th</sup> 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 December, 2022)	9258
No. of Minority concentrated districts.	#13
Principal Language	Bengali
Airport	Kolkata, Bagdogra, Andal
Ports	Kolkata, Haldia

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

### Population Details:

(As per 2011 census)

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

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

Total or Gross cropped area	9459 thousand hectares
Net cropped area	5204 thousand hectares
Net irrigated area under minor irrigation	4434 thousand hectares
Cropping intensity	182%
Major Crops	Rice, Potato, Jute, Tea, Vegetables, Pulses
Soil type	Gangetic Alluvial soil & lateritic soil
Climate	Tropical, humid except in northern hilly region
Cultivators	51.17 lac
Of the above, Small & Marginal farmers	43.42 lac
Agricultural Labourers	101.89 lac
Recorded Sharecroppers	15.37 lac
Workers engaged in Household Industries	14.36 lac
Workers engaged in Allied Agro Activities	3.35 lac
Other workers	121.73 lac
Per Capita Deposit (as on 31.12.2022)	Rs.113894
Per Capita Advance (as on 31.12.2022)	Rs.67005

**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	December 2021	March 2022	December 2022
Rural	3496 (41.69%)	3554 (41.15%)	4224 (43.00%)	4258 (43.13%)	4265 (43.45%)
Semi-urban	1495 (17.83%)	1527 (17.68%)	1832 (18.65%)	1828 (18.52%)	1874 (19.09%)
Metro/Urban	3394 (40.47%)	3556 (41.17%)	3765 (38.33%)	3785 (38.34%)	3676 (37.45%)
<b>Total</b>	<b>8385</b>	<b>8637</b>	<b>9821</b>	<b>9871</b>	<b>9815</b>

**Position of ATMs in the State of West Bengal:**

Population group	March 2020	March 2021	December 2021	March 2022	December 2022
Rural	2674	2479	2535	2470	2429
Semi- urban	2125	2301	2311	2314	2278
Metro/ Urban	5904	6973	7168	7132	7212
<b>Total</b>	<b>10703</b>	<b>11753</b>	<b>11932</b>	<b>11916</b>	<b>11919</b>

**VITAL STATISTICS OF WEST BENGAL**

(Amount Rs in crore)

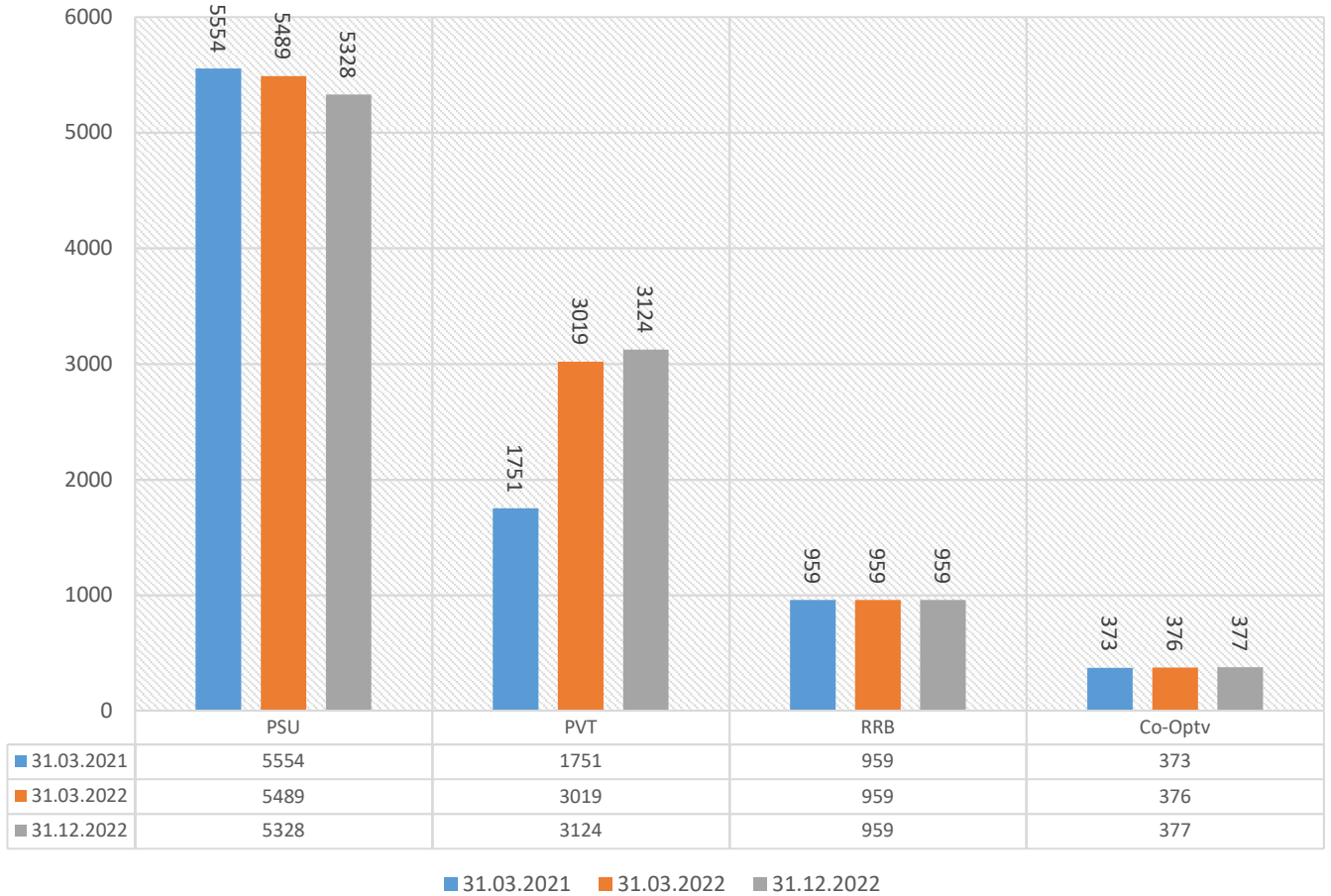
Parameter	March 2020	March 2021	Dec 2021	March 2022	Dec 2022
<b>No. of Branches</b>	8385	8637	9821	9871	9815
<b>Total Deposits</b>	839812	938838	982212	1005332	1016230
<b>Total Advances (with RIDF)</b>	505679	570693	598053	620895	635756
<b>Total Business</b>	1345491	1509531	1580265	1626227	1651987
<b>CD Ratio</b>	60	61	61	62	63
<b>C+I: Deposit Ratio</b>	71	68	68	68	68
<b>Priority Sector Advances (PSA)</b>	190889	208560	212655	226583	239265
<b>% of PSA to ANBC</b>	44	41	43	40	40
<b>Agriculture Advances</b>	56305	62439	62513	61793	64084
<b>% of Agri Advances to ANBC</b>	13	12	11	11	11
<b>MSME</b>	94297	108295	103332	109460	108312
<b>Education Loans</b>	2525	2709	2728	2807	4495
<b>Housing Loans</b>	51080	57991	65736	69064	82416
<b>DRI Advances</b>	455	264	363	263	171
<b>% of DRI Advances to ANBC</b>	0.10	0.05	0.06	0.05	0.02
<b>Advances to SC/ST Communities</b>	19997	15608	16232	18182	15967
<b>Adv. to Women Entrepreneurs</b>	55085	68035	67352	70882	60046
<b>% of Adv to Women to ANBC</b>	12	13	12	13	10
<b>Weaker Section Advances</b>	63267	62316	50547	61070	74146
<b>% of Weaker Advances to ANBC</b>	14	12	9	11	12
<b>Minority Community Advances</b>	39380	40020	39555	40132	29805
<b>% of Minority Co Adv. to Prisec</b>	20	19	20	19	14

**DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN**

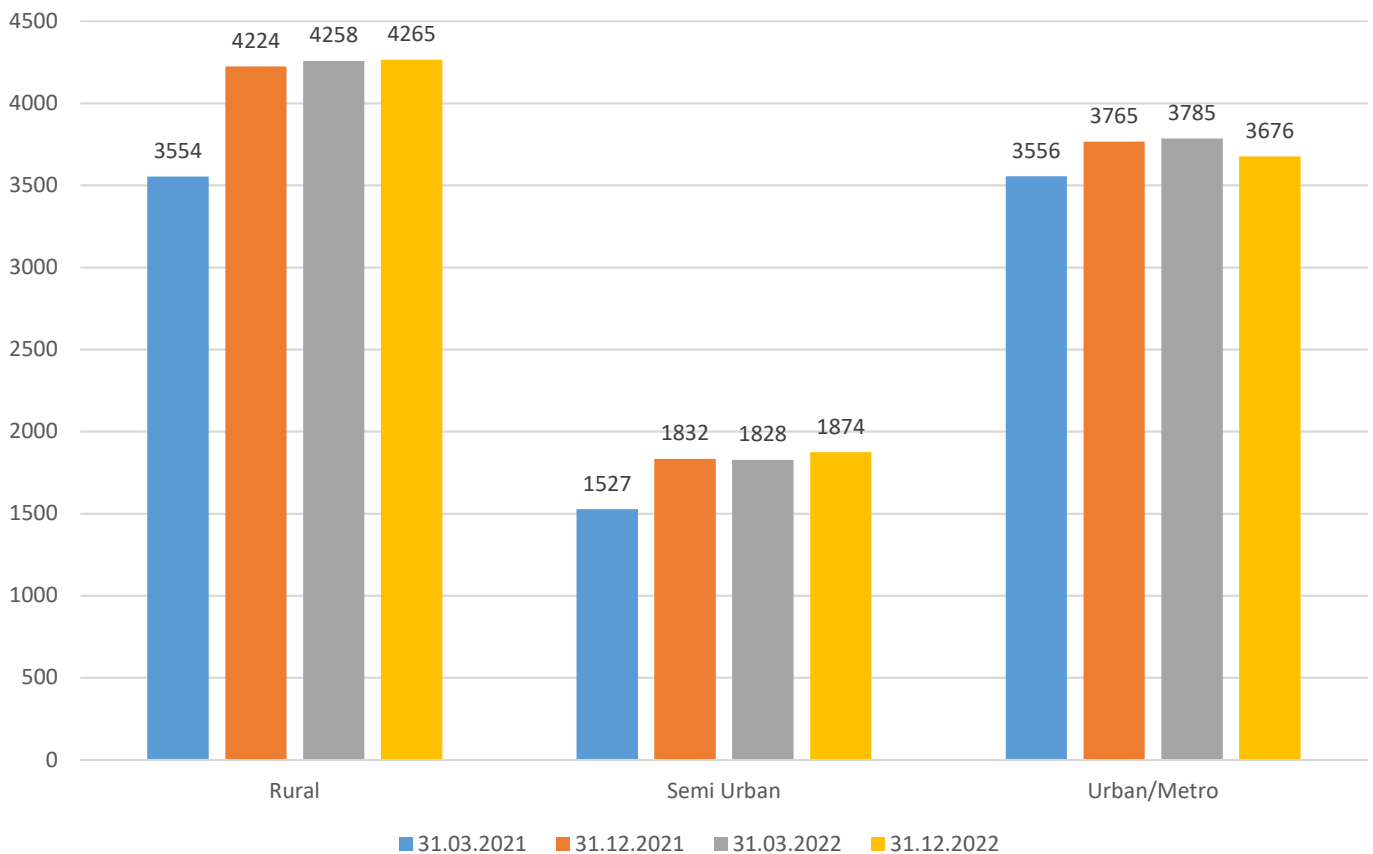
(Amount Rs in crore)

Sl.	Parameter	FY 2021-22 (Upto December,21)			FY 2022-23 (Upto December,22)		
		ACP Target	ACP Achievement	% of Achiev.	ACP Target	ACP Achievement	% of Achiev.
1	<b>Agriculture</b>	87603	51171	58%	97261	59818	61%
2	<b>MSME</b>	102036	71443	70%	110179	96892	88%
3	<b>OPS</b>	36182	10241	28%	39868	16572	42%
	<b>Total PRISEC</b>	<b>225822</b>	<b>132875</b>	<b>59%</b>	<b>247307</b>	<b>173282</b>	<b>70%</b>
4	<b>NPS</b>	88314	156195	177%	96712	193288	200%
	<b>Grand Total</b>	<b>314136</b>	<b>289070</b>	<b>92%</b>	<b>344020</b>	<b>366570</b>	<b>107%</b>

## Share in Branch Network



## Position of Brick & Mortar Branches



## AGENDA NOTES FOR 159<sup>th</sup> SLBC Meeting

### AGENDA: 1

#### Confirmation of the Proceedings of the 158<sup>th</sup> SLBC meeting held on 23.12.2022 and review of action points thereof

The proceedings and action points of 158<sup>th</sup> SLBC Meeting for West Bengal were circulated under cover of Convener Bank's letter to the members on 02.01.2023. Since no comments received from any of the members, the proceedings may please be confirmed by the House.

### AGENDA: 2

#### Action Taken Report for the Resolutions adopted in 158<sup>th</sup> SLBC meeting

The Action Taken Report (ATR) for the major action points as emerged in the 158<sup>th</sup> SLBC meeting are given below.

Sr.	Action Points	Compliance status
1	Hassle-free periodical KYC updation by Banks.  Utilization of CKYCR for verifying KYC documents of a customer.	RBI has recently advised all member banks for organizing camps as and when possible for facilitating mass KYC compliance and explore the possibilities of nominating a designated team or single point of contact for KYC updation. The instructions are being followed by all member banks.  Again, Banks should retrieve the KYC records online from the CKYCR using the KYC Identifier on merit basis.
2	Sensitization of branch people to mitigate problems faced by pensioners like Life Certificate submission.	All Banks had been suitably advised to sensitize branch people to sort out the problems of pensioners sympathetically. Apart from that, Doorstep Banking is also solving such problems to quite an extent.
3	Disposal of credit proposals scouted during Duare Sarkar campaigns.	Banks are disposing of such credit proposals namely WBSCC, KCC, KCC-AHF, ACC, WCC, SHG etc in true spirit and sanctioning eligible cases followed by simultaneous disbursement in a time bound manner.
4.	Financing Commercial Electric Vehicle	One meeting was held under the chairmanship of ACS Power Deptt., GoWB towards financing commercial E-Vehicle. However, till now there is no defined policy of Commercial Electric Vehicle with financial institutions.
5.	To increase MSME lending to achieve ACP target for FY 2022-23	Member banks have disbursed Rs.96892.31 crore in MSME, thus achieving 87.94% of our ACP target of Rs.110178.52 crore as on 31.12.2022. Disbursement under total MSME have increased by Rs.25449 cr on Y-o-Y basis with growth of 35.62%.  As on 31.12.2022, member banks have sanctioned 11623 no of ACCs and 3781 no. of WCCs. Member



	<p>Banks to focus on financing Artisan Credit Card &amp; Weavers Credit Card.</p> <p>To assist Weavers and Artisans for issuance of PAN Card and Udyami Registration.</p>	<p>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, Rs.53.30 crore and Rs.15.10 cr had already been disbursed in 7507 no of ACC and 2910 number of WCC cases respectively as on 31.01.2023.</p> <p>Though banks are supporting Weavers and Artisans, assistance from line department is also solicited for expediting the issuance of PAN Card and Udyami Registration.</p>
6.	<p>To increase Agriculture lending to achieve ACP target for FY 2022-23.</p> <p>KCC target for FY-2022-23 to be achieved. KCC renewal to be increased.</p> <p>KCC ticket size to be increased.</p> <p>AIF performance to be improved further.</p>	<p>All member banks have cumulatively disbursed Rs.59187.64 cr upto 31.12.2022 during the current financial year 2022-23, achieving 61.50% of the ACP target of Rs.97261.02 cr. Disbursement under total agriculture has increased by Rs.8646.37 cr on Y-o-Y basis with growth of 16.90%.</p> <p>Member banks have disbursed 22.23 lakh KCCs (Fresh + Renewal) amounting Rs.9956.72 cr, thus achieving 63.52% of the annual target of 35.00 lakh number of KCC disbursement. The performance of SBI &amp; UCO bank in KCC have considerably improved.</p> <p>The average KCC ticket size has also been increased to Rs.46687/- as on 31.12.2022 from Rs.46223/- as on 30.09.2022. 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.27414/- as on 31.12.2022 which is far below than the average KCC ticket size of Rs. 46687/- 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> <p>As on 31.12.2022, out of 1765 no of applications received 633 no of applications have been sanctioned amounting Rs.480.73 Crore. Disbursement made in 570 no of applications to the tune of Rs 336.62 crore. However, as on 18.02.2023, 814 no of applications have been sanctioned amounting Rs.630.37 Crore, out of which 681 no of cases disbursed amounting Rs 426.04 crore.</p>
7.	<p>Member banks to exert their whole hearted effort to increase WBSCC sanction and disbursement as well.</p>	<p>Member banks have sanctioned 48774 no. of WBSCC cases, out of which 39731 number of cases have been accorded final sanction as on 31.12.2022. However, banks have accorded final sanction to 44054 cases out of total 52407 sanctioned cases as on 22.02.2023.</p>
8.	<p>Banks have to achieve the annual target in SHG NRLM positively.</p>	<p>Member banks have disbursed Rs.13496.68 crore (75.70% of annual target) covering 708587 no of groups (106% of physical target) as on 31.12.2022 for FY 2022-23. The disbursement under SHG-NRLM has been increased by Rs.4493.94 cr on Y-o-Y basis with growth of 49.92%. Average ticket size stood at Rs.1.90 lakh per</p>

		<p>SHG as on 31.12.2022. Total outstanding stood at Rs.18721.00 cr.</p> <p>However, as on 15.02.2022, total 15379.99 cr disbursed in 7.63 lakh SHGs thus achieving 114% and 86% against the target of number of accounts and disbursement amount respectively for FY 2022-23. SHG ticket size also increased to Rs.2.02 lakh.</p>
9.	Member banks were requested to focus in Animal Husbandry and Fishery Sector.	Member banks have disbursed Rs.1383.96 cr in 120157 no of Animal Husbandry proposals (Dairy, Poultry, Goatery & Piggery) till 31.12.2022 for this FY. Again Rs.390.49 cr disbursed in 54893 no of Fishery proposals upto 31.12.2022 during this financial year 2022-23.
10.	CD ratio of the State to be improved	There is improvement in CD ratio from 61.02% as on 30.09.2022 to 62.56% as on 31.12.2022.

## Agenda 3:

### Progress made under Financial inclusion

#### 3(A) Banking Outlets

Banking outlets as on March 2020, March 2021 and March 2022 are as follows:

Parameters	31.03.2020	31.03.2021	31.30.2022
<b>Branches</b>	9133	9413	9737
<b>ATMs</b>	10497	11302	11795
<b>BCs</b>	71458	131819	287553

Sr. No.	District	Brick & Morter Branch			ATM			BC Outlets		
		Mar-20	Mar-21	Mar-22	Mar-20	Mar-21	Mar-22	Mar-20	Mar-21	Mar-22
1	Alipurduar	132	133	140	115	124	131	1298	1338	2562
2	Bankura	287	291	292	221	237	253	2561	6721	11460
3	Birbhum	327	335	338	261	290	289	2383	4392	10326
4	Coochbehar	271	278	298	198	219	223	5296	9169	17288
5	Dakshin Dinajpur	138	141	147	104	118	118	2271	4288	7106
6	Darjeeling	281	291	304	441	477	499	1114	2146	5371
7	Hooghly	562	581	593	537	578	622	2794	5315	10549
8	Howrah	491	504	543	596	653	695	2159	3796	8999
9	Jalpaiguri	232	241	256	306	338	341	4896	7839	14204
10	Jhargram	93	95	95	61	76	80	141	265	1121
11	Kalimpong	35	36	37	86	115	119	21	42	200
12	Kolkata	1384	1431	1463	2017	2139	2230	1757	3877	6042
13	Malda	277	279	292	205	228	233	5883	10373	20833
14	Murshidabad	492	503	538	504	560	593	6938	13304	29732
15	Nadia	448	469	503	650	675	684	4121	7935	16747
16	Paschim Burdwan	365	382	387	437	469	488	188	2659	4797
17	Paschim Medinipur	426	443	445	350	364	390	3071	6459	15174
18	Purba Burdwan	438	445	463	266	294	281	3563	1850	12389
19	Purba Medinipur	399	418	421	383	399	411	3291	5998	14811
20	Purulia	187	192	193	211	220	210	2078	4149	10053
21	Uttar Dinajpur	213	217	234	180	200	202	4898	8108	18152
22	24 Pgs. (N)	1009	1044	1073	1392	1505	1634	4853	10307	23997
23	24 Pgs. (S)	646	664	682	976	1024	1069	5883	11489	25640
<b>Total</b>		<b>9133</b>	<b>9413</b>	<b>9737</b>	<b>10497</b>	<b>11302</b>	<b>11795</b>	<b>71458</b>	<b>131819</b>	<b>287553</b>

Sr. No.	District	Number of Branches per one lakh Population			Number of ATM per one lakh Population			Number of BCs per one lakh Population		
		Mar-20	Mar-21	Mar-22	Mar-20	Mar-21	Mar-22	Mar-20	Mar-21	Mar-22
1	Alipurduar	8.79	8.85	9.32	7.66	8.26	8.72	86.42	89.08	170.57
2	Bankura	7.98	8.09	8.12	6.15	6.59	7.04	71.21	186.89	318.66
3	Birbhum	9.34	9.56	9.65	7.45	8.28	8.25	68.04	125.40	294.83
4	Coochbehar	9.61	9.86	10.57	7.02	7.77	7.91	187.86	325.25	613.25
5	Dakshin Dinajpur	8.26	8.44	8.80	6.22	7.06	7.06	135.91	256.62	425.27
6	Darjeeling	15.22	15.76	16.46	23.88	25.83	27.02	60.32	116.20	290.82
7	Hooghly	10.18	10.53	10.74	9.73	10.47	11.27	50.62	96.30	191.13
8	Howrah	10.12	10.39	11.20	12.29	13.46	14.33	44.52	78.27	185.55
9	Jalpaiguri	9.74	10.12	10.75	12.85	14.19	14.32	205.58	329.15	596.41
10	Jhargram	8.18	8.36	8.36	5.37	6.69	7.04	12.41	23.32	98.63
11	Kalimpong	13.91	14.31	14.70	34.18	45.70	47.29	8.35	16.69	79.48
12	Kolkata	30.85	31.89	32.61	44.96	47.67	49.70	39.16	86.41	134.67
13	Malda	6.93	6.98	7.30	5.13	5.70	5.83	147.15	259.46	521.09
14	Murshidabad	6.93	7.08	7.57	7.10	7.88	8.35	97.68	187.32	418.62
15	Nadia	8.67	9.07	9.73	12.58	13.06	13.23	79.73	153.53	324.02
16	Paschim Burdwan	12.66	13.25	13.43	15.16	16.27	16.93	6.52	92.26	166.45
17	Paschim Medinipur	8.36	8.70	8.74	6.87	7.15	7.66	60.28	126.79	297.87
18	Purba Burdwan	9.06	9.20	9.57	5.50	6.08	5.81	73.68	38.26	256.21
19	Purba Medinipur	9.03	9.46	9.53	8.67	9.03	9.30	74.50	135.78	335.29
20	Purulia	6.39	6.56	6.59	7.21	7.51	7.17	70.97	141.70	343.34
21	Uttar Dinajpur	7.10	7.23	7.80	6.00	6.66	6.73	163.22	270.19	604.90
22	24 Pgs. (N)	10.01	10.35	10.64	13.81	14.93	16.21	48.13	102.22	238.00
23	24 Pgs. (S)	7.92	8.14	8.36	11.97	12.56	13.11	72.16	140.91	314.48
<b>Total</b>		<b>10.01</b>	<b>10.32</b>	<b>10.67</b>	<b>11.51</b>	<b>12.39</b>	<b>12.93</b>	<b>78.33</b>	<b>144.50</b>	<b>315.21</b>

Sr. No.	Bank Name	31.03.2020			31.03.2021			31.03.2022		
		Brick & Morter Branch	ATM	BC Outlets	Brick & Morter Branch	ATM	BC Outlets	Brick & Morter Branch	ATM	BC Outlets
1	Bank of Baroda	327	428	739	298	495	882	297	495	1176
2	Bank of India	372	347	702	372	364	702	372	382	738
3	Bank of Maharashtra	30	15	10	41	26	18	41	26	20
4	Canara Bank	293	309	252	428	420	309	388	399	309
5	Central Bank of India	316	217	0	315	217	0	314	209	1081
6	Indian Bank	585	86	125	602	179	859	586	216	819
7	Indian Overseas Bank	151	86	79	151	86	85	151	88	83
8	Punjab National Bank	1258	1470	2928	1230	1470	2928	1220	1562	3009
9	Punjab & Sind Bank	40	35	0	40	35	0	40	29	0
10	State Bank of India	1234	3850	4919	1262	4187	5654	1267	4284	5492
11	UCO Bank	382	172	441	382	218	441	383	220	439
12	Union Bank of India	269	392	227	301	487	253	291	480	580
<b>Total PSU</b>		<b>5257</b>	<b>7407</b>	<b>10422</b>	<b>5422</b>	<b>8184</b>	<b>12131</b>	<b>5350</b>	<b>8390</b>	<b>13746</b>
13	Axis Bank	299	1515	0	305	1502	0	317	1480	2047
14	AU Small Finance Bank	0	0	0	0	1	0	0	2	0
15	Bandhan Bank	1314	114	0	1392	115	0	1665	117	0
16	Catholic Syrian Bank Ltd.	2	1	0	2	1	0	2	1	0
17	City Union Bank	0	0	0	0	0	0	2	2	0
18	DBS Bank Ltd.	0	0	0	4	5	0	4	5	0
19	Dhanlaxmi Bank Ltd.	3	3	0	3	3	0	3	3	0
20	ESAF SF Bank	4	2	1	4	3	14	4	3	17
21	Federal Bank	33	27	0	33	25	0	33	0	0
22	HDFC Bank	218	532	192	232	550	669	257	594	629
23	ICICI Bank	248	266	0	245	264	0	242	535	0
24	IDBI Bank	96	93	0	96	93	0	96	93	0
25	IDFC First Bank	0	0	0	0	0	0	25	18	550
26	Indusind Bank	78	158	0	83	169	0	100	168	6
27	Jana Small Finance Bank	27	8	2	38	8	7	39	5	10
28	Karnataka Bank Ltd.	20	13	0	20	16	0	20	16	0
29	Karur Vysya Bank	14	20	0	14	20	0	14	20	0
30	Kotak Mahindra Bank	42	73	0	42	73	0	42	74	0
31	Ratnakar Bank Ltd	17	12	11807	17	14	43555	21	16	46092
32	South Indian Bank Ltd.	18	19	0	18	19	0	18	13	0
33	Tamilnad Mercantile Bank	1	2	0	1	2	0	1	2	0
34	Ujjivan Small Finance Bank	83	61	5	83	61	5	83	61	5
35	Utkarsh Small Finance Bank	2	0	0	3	1	0	11	9	0
36	YES Bank	24	36	45257	24	34	71492	27	36	129769
<b>Total PVT</b>		<b>2543</b>	<b>2955</b>	<b>57264</b>	<b>2659</b>	<b>2979</b>	<b>115742</b>	<b>3026</b>	<b>3273</b>	<b>179125</b>
37	BGVB (PNB)	587	0	2796	587	0	2958	587	0	3308
38	PBGB (UCO)	230	0	589	230	0	601	230	0	601
39	UBKGB (CBI)	142	0	387	142	0	387	142	0	384
<b>Total RRB</b>		<b>959</b>	<b>0</b>	<b>3772</b>	<b>959</b>	<b>0</b>	<b>3946</b>	<b>959</b>	<b>0</b>	<b>4293</b>
40	WB State Co-Op Bank Ltd.	363	135	0	362	139	0	365	132	0
41	WBSCARD Bank Ltd.	11	0	0	11	0	0	11	0	0
<b>Total Co-Optv</b>		<b>374</b>	<b>135</b>	<b>0</b>	<b>373</b>	<b>139</b>	<b>0</b>	<b>376</b>	<b>132</b>	<b>0</b>
42	India Post Payment Bank	0	0	0	0	0	0	25	0	7809
43	Airtel Payment Bank	0	0	0	0	0	0	0	0	54836
44	Fino Payment Bank	0	0	0	0	0	0	1	0	27744
<b>Total Payment Banks</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>26</b>	<b>0</b>	<b>90389</b>
<b>Grand Total</b>		<b>9133</b>	<b>10497</b>	<b>71458</b>	<b>9413</b>	<b>11302</b>	<b>131819</b>	<b>9737</b>	<b>11795</b>	<b>287553</b>

**(3B) Pradhan Mantri Jan Dhan Yojna (PMJDY)**

All member banks in the state of West Bengal have cumulatively opened 3.65 Crore PMJDY accounts upto 31.03.2020. However, this figure further increased to 4.04 Crore upto 31.03.2021 and again increased to 4.46 Crore upto 31.03.2022.

<b>Cumulative Progress under PMJDY</b>						
<b>Gender</b>	<b>As on</b>	<b>31.03.2020</b>	<b>31.03.2021</b>	<b>31.03.2022</b>	<b>% Growth 2020-2021</b>	<b>% Growth 2021-2022</b>
Male		17061637	18058474	18883864	5.84%	4.57%
Female		19412609	22338724	25714868	15.07%	15.11%
<b>Total</b>		<b>36474246</b>	<b>40397198</b>	<b>44598732</b>	<b>10.76%</b>	<b>10.40%</b>

Bank wise and District wise PMJDY accounts position as on 31.03.2020, 31.03.2021 and 31.03.2022 in the state of West Bengal (As per PMJDY portal) is mentioned below:

<b>Sr. No.</b>	<b>Name Name</b>	<b>Total No of PMJDY accounts</b>					
		<b>31.03.2020</b>		<b>31.03.2021</b>		<b>31.03.2022</b>	
		<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>
1	Bank of Baroda	755760	870313	987643	1273380	1206677	1714039
2	Bank of India	568476	722942	627140	824667	686869	966321
3	Bank of Maharashtra	11055	8028	17680	16235	25525	29266
4	Canara Bank	282521	325216	284597	360302	303589	397075
5	Central Bank of India	358633	495360	412980	573346	423172	661381
6	Indian Bank	1136097	1521660	1310954	1760020	1373870	1931186
7	Indian Overseas Bank	118706	140440	123467	153270	125583	164016
8	Punjab & Sind Bank	9307	6725	9314	6728	8531	10093
9	Punjab National Bank	4321404	3971870	3985083	4462225	3640182	5128630
10	State Bank of India	6391966	7264918	6822801	8076405	7206740	8929897
11	UCO Bank	460422	628825	525304	745535	609672	937895
12	Union Bank of India	214192	241256	280827	353598	388550	556130
<b>Total PSU</b>		<b>14628539</b>	<b>16197553</b>	<b>15387790</b>	<b>18605711</b>	<b>15998960</b>	<b>21425929</b>
13	Axis Bank	18415	9890	19588	10746	30606	32308
14	AU Small Finance Bank	0	0	0	0	0	0
15	Bandhan Bank	0	0	0	0	0	0
16	Catholic Syrian Bank Ltd.	0	0	0	0	0	0
17	City Union Bank	60	21	58	20	58	23
18	DBS Bank Ltd.	28	18	27	28	39	37
19	Dhanlaxmi Bank Ltd.	0	0	0	0	0	0
20	ESAF SF Bank	0	0	0	0	0	0
21	Federal Bank	3866	1991	2869	1292	2865	1385
22	HDFC Bank	17491	116678	17742	107663	17986	108279
23	ICICI Bank	23657	20172	19444	20130	19387	20115
24	IDBI Bank	17552	12980	17500	12973	17845	13106
25	IDFC First Bank	0	0	0	0	0	0
26	Indusind Bank	7243	1742	7415	2354	6771	2942
27	Jana Small Finance Bank	0	0	0	0	0	0
28	Karnataka Bank Ltd.	0	0	0	0	0	0
29	Karur Vysya Bank	974	679	931	661	934	689
30	Kotak Mahindra Bank	797	245	637	228	628	222
31	Ratnakar Bank Ltd	0	0	0	0	0	0
32	South Indian Bank Ltd.	137	157	131	160	128	176
33	Tamilnad Mercantile Bank	0	0	0	0	0	0
34	Ujjivan Small Finance Bank	0	0	0	0	0	0
35	Utkarsh Small Finance Bank	0	0	0	0	0	0
36	YES Bank	52	11	52	11	55	11
<b>Total PVT</b>		<b>90272</b>	<b>164584</b>	<b>86394</b>	<b>156266</b>	<b>97302</b>	<b>179293</b>
37	BGVB (PNB)	1837711	2257744	2000130	2610330	2125325	2986149
38	PBGB (UCO)	311599	524093	381951	711639	454150	846199
39	UBKGB (CBI)	193516	268635	202209	254778	208127	277298
<b>Total RRB</b>		<b>2342826</b>	<b>3050472</b>	<b>2584290</b>	<b>3576747</b>	<b>2787602</b>	<b>4109646</b>
40	WB State Co-Op Bank Ltd.	0	0	0	0	0	0
41	WBCARD Bank Ltd.	0	0	0	0	0	0
<b>Total Co-Optv</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Grand Total</b>		<b>17061637</b>	<b>19412609</b>	<b>18058474</b>	<b>22338724</b>	<b>18883864</b>	<b>25714868</b>

Sr. No.	District Name	District wise PMJDY accounts					
		31.03.2020		31.03.2021		31.03.2022	
		Male	Female	Male	Female	Male	Female
1	Alipurduar	53252	73372	74293	94086	100726	133573
2	Bankura	836417	909318	878904	1024608	903226	1130795
3	Bardhaman	1096936	1387549	1134150	1728132	1249734	2058512
4	Birbhum	782043	936600	827652	1087592	894147	1212031
5	Dakshin Dinajpur	409712	495172	427871	547463	458479	611019
6	Darjiling	258280	312951	249134	326797	252899	354704
7	Howrah	654425	735717	680729	883791	752814	1084990
8	Hooghly	783855	892714	813753	1061228	877321	1269284
9	Jalpaiguri	683344	861815	685172	906605	703657	947779
10	Coochbehar	572790	682629	598861	741519	631521	809392
11	Kolkata	474909	304011	358782	338352	346596	427196
12	Maldah	1035251	1246807	1114782	1443443	1219659	1675171
13	Murshidabad	1470085	1750882	1600086	1986979	1686948	2257710
14	Nadia	1065943	1189400	1108632	1383147	1174405	1593442
15	North 24 Parganas	1484727	1618625	1553842	1919268	1627469	2283078
16	Paschim Medinipur	1111852	1194924	1246786	1378140	1166225	1580575
17	Purba Medinipur	1011260	1064044	1111384	1193280	1068418	1362110
18	Purulia	732816	776026	817614	878450	810650	987504
19	South 24 Parganas	1640259	1889158	1811333	2206217	1918134	2599042
20	Uttar Dinajpur	903481	1090895	964714	1209627	1040836	1336961
<b>Grand Total</b>		<b>17061637</b>	<b>19412609</b>	<b>18058474</b>	<b>22338724</b>	<b>18883864</b>	<b>25714868</b>

**Comparison of PMJDY Accounts as on 31.12.2022 (Cumulative)**

As on	Total A/c	Deposit (in Crore)	Zero Balance A/c
31.03.2021	40397198	13247.08	2332637
<b>31.12.2021</b>	<b>43952494</b>	<b>15059.30</b>	<b>2785304</b>
31.03.2022	44598732	15607.19	2790676
<b>31.12.2022</b>	<b>47193309</b>	<b>17759.36</b>	<b>3038661</b>

As on	No. of Rupay card Issued	Aadhaar Seeding
31.03.2021	25287761	32255660
<b>31.12.2021</b>	<b>27474014</b>	<b>36073923</b>
31.03.2022	27927972	36851270
<b>31.12.2022</b>	<b>29154389</b>	<b>39385319</b>

**Bank wise cumulative report of PMJDY accounts as on 31.12.2022 (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	1995895	1119375	1297965	1817305	3115270	1026.52	99599	2830786	2992949
2	Bank of India	1438821	329125	734819	1033127	1767946	710.10	161575	1353993	1660260
3	Bank of Maharashtra	15487	50265	30373	35379	65752	16.79	20624	58925	61472
4	Canara Bank	700497	168116	360306	508307	868613	313.64	53405	277282	720477
5	Central Bank of India	1119795	95345	482068	733072	1215140	370.81	89256	746465	1079537
6	Indian Bank	2905441	570495	1446067	2029869	3475936	1578.17	134094	1517303	2915607
7	Indian Overseas Bank	135828	199584	147810	187602	335412	154.96	18691	282110	245542
8	Punjab & Sind Bank	5048	19143	10804	13387	24191	4.96	859	13269	21530
9	Punjab National Bank	8474044	901389	3914698	5460735	9375433	3240.59	867654	4667005	8252927
10	State Bank of India	9440564	7214871	7449350	9206085	16655435	7160.03	287414	15405219	13148358
11	UCO Bank	1108472	552879	653694	1007657	1661351	589.54	103195	546893	1337413
12	Union Bank of India	787878	317562	469682	635758	1105440	274.04	195944	328661	997646
	<b>PSUs Total</b>	<b>28127770</b>	<b>11538149</b>	<b>16997636</b>	<b>22668283</b>	<b>39665919</b>	<b>15440.13</b>	<b>2032310</b>	<b>28027911</b>	<b>33433718</b>
13	Axis Bank Ltd	5335	61222	32462	34095	66557	23.52	16613	22795	39218
14	City Union Bank Ltd	0	80	57	23	80	0.04	6	76	35
15	Federal Bank Ltd	1054	3140	2811	1383	4194	1.51	858	1694	2863
16	HDFC Bank Ltd	7631	120163	18832	108962	127794	22.54	11175	127782	49078
17	ICICI Bank Ltd	25633	13990	19280	20343	39623	6.03	24979	39623	32642
18	IDBI Bank Ltd.	6648	30116	21633	15131	36764	10.97	3663	22704	25456
19	IndusInd Bank Ltd	212	9755	6877	3090	9967	2.05	886	3552	8222
20	Jammu & Kashmir Bank Ltd	0	242	160	82	242	0.07	31	238	142
21	Karur Vysya Bank	614	1012	934	692	1626	0.31	268	1615	1202
22	Kotak Mahindra Bank Ltd	132	743	647	228	875	0.28	283	836	312
23	Lakshmi Vilas Bank Ltd	40	46	47	39	86	0.02	17	67	20
24	South Indian Bank Ltd	10	374	178	206	384	0.39	58	251	312
25	Yes Bank Ltd	1	66	56	11	67	0.01	8	64	44
	<b>PBVTs Total</b>	<b>47310</b>	<b>240949</b>	<b>103974</b>	<b>184285</b>	<b>288259</b>	<b>67.74</b>	<b>58845</b>	<b>221297</b>	<b>159546</b>
26	BGVB (PNB)	5290427	62147	2219636	3132938	5352574	1634.51	730537	431918	4244276
27	PBGB (UCO)	1198982	178199	480992	896189	1377181	428.05	163634	53566	1099384
28	UBKGB (CBI)	355655	153721	213051	296325	509376	188.92	53335	419697	448395
	<b>RRBS Total</b>	<b>6845064</b>	<b>394067</b>	<b>2913679</b>	<b>4325452</b>	<b>7239131</b>	<b>2251.48</b>	<b>947506</b>	<b>905181</b>	<b>5792055</b>
	<b>Grand Total</b>	<b>35020144</b>	<b>12173165</b>	<b>20015289</b>	<b>27178020</b>	<b>47193309</b>	<b>17759.36</b>	<b>3038661</b>	<b>29154389</b>	<b>39385319</b>

**District wise cumulative report of PMJDY accounts as on 31.12.2022 (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	170255	76116	106978	139393	246371	80.26	27217	191890	215609
2	Bankura	1866874	266165	946589	1186450	2133039	1021.85	117434	1194488	1765072
3	Bardhaman	2425293	1081310	1326076	2180527	3506603	1171.42	177288	2193291	2882034
4	Birbhum	1787980	432659	944516	1276123	2220639	785.43	146807	1321060	1820546
5	Dakshin Dinajpur	933246	196353	484986	644613	1129599	326.80	74671	638743	927011
6	Darjiling	298592	340351	265366	373577	638943	338.32	42638	506883	537190
7	Howrah	1280342	660806	796754	1144394	1941148	824.23	95186	1267738	1649413
8	Hooghly	1544057	713229	921736	1335550	2257286	1023.71	105829	1388296	1945135
9	Jalpaiguri	1143440	605884	743496	1005828	1749324	645.83	107825	1317943	1484773
10	Coochbehar	1088544	440642	672633	856553	1529186	345.63	95278	1181320	1293420
11	Kolkata	6684	817268	367107	456845	823952	335.76	80089	601027	654130
12	Maldah	2669194	433607	1314426	1788375	3102801	953.11	280364	1572970	2653261
13	Murshidabad	3060804	1140598	1805441	2395961	4201402	1261.86	286741	2760738	3519947
14	Nadia	1966957	948407	1237499	1677865	2915364	1076.04	202235	1844469	2361229
15	North 24 Parganas	2413698	1730964	1728490	2416172	4144662	1752.01	220017	2748086	3488026
16	Paschim Medinipur	2450530	440169	1228668	1662031	2890699	1307.16	139633	1645330	2424230
17	Purba Medinipur	2330089	212511	1119060	1423540	2542600	1234.88	110413	1504819	2137470
18	Purulia	1605556	307846	864357	1049045	1913402	912.26	146114	1105729	1603157
19	South 24 Parganas	3992361	792372	2037480	2747253	4784733	1802.04	345316	2905149	4005971
20	Uttar Dinajpur	1985648	535908	1103631	1417925	2521556	560.74	237566	1264420	2017695
	<b>Grand Total</b>	<b>35020144</b>	<b>12173165</b>	<b>20015289</b>	<b>27178020</b>	<b>47193309</b>	<b>17759.36</b>	<b>3038661</b>	<b>29154389</b>	<b>39385319</b>

### **(3C) Social Security Schemes (Micro Insurance & Micro Pension)**

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 9<sup>th</sup> May, 2015, for providing life & accident risk insurance and social security at a very affordable cost namely (a) Pradhan Mantri Jeevan Jyoti Yojana (b) Pradhan Mantri Suraksha Bima Yojana and (c) Atal Pension Yojana.

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

Status as on	PMSBY	PMJJBY	APY	Total
31.03.2021	13598596	3837689	2751682	20187990
<b>31.12.2021</b>	<b>16225873</b>	<b>4866099</b>	<b>2802365</b>	<b>23894337</b>
31.03.2022	17334966	5321200	2997677	25653866
<b>31.12.2022</b>	<b>19940264</b>	<b>6734865</b>	<b>3688003</b>	<b>30363132</b>

#### **❖ Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY):**

All member banks in the state of West Bengal have cumulatively enrolled 26.83 Lakh accounts under PMJJBY upto 31.03.2020. However, this figure further increased to 38.37 Lakh upto 31.03.2021 and again increased to 53.21 Lakh upto 31.03.2022.

<b>Cumulative Progress under PMJJBY</b>						
<b>Gender</b>	<b>As on</b>	<b>31.03.2020</b>	<b>31.03.2021</b>	<b>31.03.2022</b>	<b>% Growth 2020-2021</b>	<b>% Growth 2021-2022</b>
Male		1365052	1928251	2461615	41.26%	27.66%
Female		1318060	1909438	2859585	44.87%	49.76%
<b>Total</b>		<b>2683112</b>	<b>3837689</b>	<b>5321200</b>	<b>43.03%</b>	<b>38.66%</b>

<b>Sr. No.</b>	<b>District Name</b>	<b>Enrolment under PMJJBY</b>					
		<b>31.03.2020</b>		<b>31.03.2021</b>		<b>31.03.2022</b>	
		<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>
1	Alipurduar	6043	10674	22204	39217	30327	62008
2	Bankura	44442	38910	70351	61593	91248	92844
3	Bardhaman	111984	100840	168631	151851	217864	232601
4	Birbhum	66364	68146	111990	114998	156948	167940
5	Dakshin Dinajpur	21706	29389	30952	41908	42757	66957
6	Darjiling	48852	61552	66128	83318	82481	123947
7	Howrah	68559	52622	106744	81931	139377	127277
8	Hooghly	76128	64755	120363	102383	157680	161129
9	Jalpaiguri	65395	87355	65517	87517	84197	131055
10	Coochbehar	35333	54003	52143	79694	70979	121177
11	Kolkata	167764	96036	198969	113899	218335	142021
12	Maldah	59269	78767	85741	113948	110668	156069
13	Murshidabad	86240	100154	113417	160796	148401	239537
14	Nadia	52494	66032	78370	98580	101761	152021
15	North 24 Parganas	135477	120304	189248	168052	228345	263751
16	Paschim Medinipur	91507	78332	120594	103222	151037	153200
17	Purba Medinipur	74206	56230	97989	74251	127595	115998
18	Purulia	33039	29655	49552	44478	70490	74169
19	South 24 Parganas	85051	79083	130297	124786	162993	181583
20	Uttar Dinajpur	35199	45221	49051	63016	68132	94301
<b>Grand Total</b>		<b>1365052</b>	<b>1318060</b>	<b>1928251</b>	<b>1909438</b>	<b>2461615</b>	<b>2859585</b>



Sr. No.	Name Name	Enrolment under PMJJBY					
		31.03.2020		31.03.2021		31.03.2022	
		Male	Female	Male	Female	Male	Female
1	Bank of Baroda	57909	45626	72352	57005	88436	90959
2	Bank of India	76765	63039	103273	84808	144478	173504
3	Bank of Maharashtra	3558	1694	3761	1791	4492	2528
4	Canara Bank	57545	34688	49892	30075	52962	34066
5	Central Bank of India	72328	77468	72741	78822	78393	89825
6	Indian Bank	117996	68382	166776	96652	174837	116983
7	Indian Overseas Bank	26831	20950	26830	20949	26830	20949
8	Punjab & Sind Bank	2814	1711	3189	1939	3537	2383
9	Punjab National Bank	214326	186505	270451	248775	288350	290168
10	State Bank of India	520462	678080	831903	1083837	1177086	1740664
11	UCO Bank	36241	33249	50199	47666	66215	60782
12	Union Bank of India	37715	26181	41900	29087	51155	43716
<b>Total PSU</b>		<b>1224490</b>	<b>1237573</b>	<b>1693267</b>	<b>1781406</b>	<b>2156771</b>	<b>2666527</b>
13	Axis Bank	8430	2640	8656	2711	8488	2658
14	AU Small Finance Bank	0	0	0	0	0	0
15	Bandhan Bank	0	0	0	0	0	0
16	Catholic Syrian Bank Ltd.	0	0	0	0	0	0
17	City Union Bank	81	65	84	68	84	70
18	DBS Bank Ltd.	24	12	26	13	26	13
19	Dhanlaxmi Bank Ltd.	0	0	0	0	0	0
20	ESAF SF Bank	0	0	0	0	0	0
21	Federal Bank	942	807	972	832	1012	861
22	HDFC Bank	24399	10722	25966	11410	26673	11687
23	ICICI Bank	10147	2880	10854	3081	11112	3142
24	IDBI Bank	15774	6245	16728	6622	17312	6952
25	IDFC First Bank	239	114	247	118	250	118
26	Indusind Bank	145	86	146	87	206	100
27	Jana Small Finance Bank	0	0	0	0	0	0
28	Karnataka Bank Ltd.	0	0	0	0	0	0
29	Karur Vysya Bank	909	524	976	562	998	578
30	Kotak Mahindra Bank	2922	1104	3017	1140	3061	1154
31	Ratnakar Bank Ltd	47	19	47	19	48	19
32	South Indian Bank Ltd.	575	376	583	381	591	386
33	Tamilnad Mercantile Bank	149	93	166	104	172	109
34	Ujjivan Small Finance Bank	0	0	0	0	0	0
35	Utkarsh Small Finance Bank	0	0	0	0	0	0
36	YES Bank	154	65	164	69	153	71
<b>Total PVT</b>		<b>64937</b>	<b>25752</b>	<b>68632</b>	<b>27217</b>	<b>70186</b>	<b>27918</b>
37	BGVB (PNB)	38217	29524	70856	51231	76422	69572
38	PBGB (UCO)	23147	17105	75373	18656	131079	32438
39	UBKGB (CBI)	14261	8106	20123	30928	27157	63130
<b>Total RRB</b>		<b>75625</b>	<b>54735</b>	<b>166352</b>	<b>100815</b>	<b>234658</b>	<b>165140</b>
40	WB State Co-Op Bank Ltd.	0	0	0	0	0	0
41	WBSCARD Bank Ltd.	0	0	0	0	0	0
<b>Total Co-Optv</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Grand Total</b>		<b>1365052</b>	<b>1318060</b>	<b>1928251</b>	<b>1909438</b>	<b>2461615</b>	<b>2859585</b>

#### ❖ Pradhan Mantri Suraksha Bima Yojana (PMSBY):

All member banks in the state of West Bengal have cumulatively enrolled 97.69 Lakh accounts under PMSBY upto 31.03.2020. However, this figure further increased to 135.98 Lakh upto 31.03.2021 and again increased to 173.34 Lakh upto 31.03.2022.

Cumulative Progress under PMSBY						
Gender	As on	31.03.2020	31.03.2021	31.03.2022	% Growth 2020-2021	% Growth 2021-2022
Male		5016278	6876557	8297883	37.08%	20.67%
Female		4753146	6721994	9037039	41.42%	34.44%
<b>Total</b>		<b>9769424</b>	<b>13598551</b>	<b>17334922</b>	<b>39.20%</b>	<b>27.48%</b>

Sr. No.	District Name	Enrolment under PMSBY					
		31.03.2020		31.03.2021		31.03.2022	
		Male	Female	Male	Female	Male	Female
1	Alipurduar	20945	25319	76664	109880	99006	155462
2	Bankura	189605	194264	280137	279635	346099	378479
3	Bardhaman	405413	328913	539519	459512	653923	642085
4	Birbhum	210383	208580	303366	307354	386956	399809
5	Dakshin Dinajpur	96065	104966	130140	149137	163499	203947
6	Darjiling	109860	102150	198203	193714	232601	259729
7	Howrah	215356	188362	292315	250425	377056	374952
8	Hooghly	276181	243218	376228	339089	475875	494502
9	Jalpaiguri	182150	206569	185105	224859	230168	309361
10	Coochbehar	243982	348401	175292	244535	225638	327753
11	Kolkata	458976	320590	644670	448820	711150	533133
12	Maldah	208431	247172	313206	361387	392921	478247
13	Murshidabad	323983	345026	586530	670272	686540	839756
14	Nadia	289755	302406	413503	424667	482454	553513
15	North 24 Parganas	438125	426424	674770	704061	789357	941266
16	Paschim Medinipur	383353	339674	451787	429972	546122	575487
17	Purba Medinipur	369414	250378	433515	315825	506412	424588
18	Purulia	115909	118451	170386	166655	213151	226963
19	South 24 Parganas	352543	307450	457445	421907	550471	616117
20	Uttar Dinajpur	125849	144833	173776	220288	228484	301890
<b>Grand Total</b>		<b>5016278</b>	<b>4753146</b>	<b>6876557</b>	<b>6721994</b>	<b>8297883</b>	<b>9037039</b>

Sr. No.	Name Name	Enrolment under PMSBY					
		31.03.2020		31.03.2021		31.03.2022	
		Male	Female	Male	Female	Male	Female
1	Bank of Baroda	245574	252001	354726	364010	436083	548588
2	Bank of India	249143	223761	340151	305497	444162	499619
3	Bank of Maharashtra	10393	4746	11585	5290	13644	7927
4	Canara Bank	224820	161188	182145	130592	190195	141953
5	Central Bank of India	183151	193536	187349	197973	202109	226378
6	Indian Bank	154603	90461	176910	103514	206307	168490
7	Indian Overseas Bank	78058	60485	77573	60109	77573	60109
8	Punjab & Sind Bank	12289	6940	14933	8433	19793	11429
9	Punjab National Bank	1355973	1153844	1616969	1375934	1687740	1534870
10	State Bank of India	1711434	2045925	2864972	3424915	3761772	4836104
11	UCO Bank	118166	105869	128699	115306	173978	149439
12	Union Bank of India	139905	103468	162418	120118	204398	193301
<b>Total PSU</b>		<b>4483509</b>	<b>4402224</b>	<b>6118430</b>	<b>6211691</b>	<b>7417754</b>	<b>8378207</b>
13	Axis Bank	33073	8147	31824	7839	32124	7917
14	AU Small Finance Bank	0	0	0	0	0	0
15	Bandhan Bank	0	0	0	0	0	0
16	Catholic Syrian Bank Ltd.	0	0	0	0	0	0
17	City Union Bank	241	131	242	131	246	134
18	DBS Bank Ltd.	73	35	74	35	74	35
19	Dhanlaxmi Bank Ltd.	0	0	0	0	0	0
20	ESAF SF Bank	0	0	0	0	0	0
21	Federal Bank	2780	1776	2779	1776	2869	1815
22	HDFC Bank	44682	25615	45655	26173	47403	26633
23	ICICI Bank	23934	9542	24041	9585	24105	9603
24	IDBI Bank	50156	26458	54457	28727	56976	30670
25	IDFC First Bank	966	640	975	646	977	646
26	Indusind Bank	5963	2072	5960	2071	6065	2096
27	Jana Small Finance Bank	0	0	0	0	0	0
28	Karnataka Bank Ltd.	0	0	0	0	0	0
29	Karur Vysya Bank	1415	792	1519	851	1541	866
30	Kotak Mahindra Bank	4563	1552	4718	1605	4807	1627
31	Ratnakar Bank Ltd	84	34	85	34	85	34
32	South Indian Bank Ltd.	1148	595	1199	622	1217	631
33	Tamilnad Mercantile Bank	262	137	309	162	553	261
34	Ujjivan Small Finance Bank	0	0	0	0	0	0
35	Utkarsh Small Finance Bank	0	0	0	0	0	0
36	YES Bank	193	89	203	94	194	97
<b>Total PVT</b>		<b>169533</b>	<b>77615</b>	<b>174040</b>	<b>80351</b>	<b>179236</b>	<b>83065</b>
37	BGVB (PNB)	229835	202292	346917	305342	373240	384220
38	PBGB (UCO)	103005	22263	184315	39837	262723	56785
39	UBKGB (CBI)	30396	48752	52855	84773	64930	134762
<b>Total RRB</b>		<b>363236</b>	<b>273307</b>	<b>584087</b>	<b>429952</b>	<b>700893</b>	<b>575767</b>
40	WB State Co-Op Bank Ltd.	0	0	0	0	0	0
41	WBSCARD Bank Ltd.	0	0	0	0	0	0
<b>Total Co-Optv</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Grand Total</b>		<b>5016278</b>	<b>4753146</b>	<b>6876557</b>	<b>6721994</b>	<b>8297883</b>	<b>9037039</b>

### ❖ Atal Pension Yojana (APY)

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 December,2022, Member banks have achieved 117% by enrolling 688579 against the enrolment target of 588690 for FY 2022-23.

All member banks in the state of West Bengal have cumulatively enrolled 15.09 Lakh accounts under APY upto 31.03.2020. However, this figure further increased to 27.52 Lakh upto 31.03.2021 and again increased to 29.98 Lakh upto 31.03.2022.

Progress under APY						
Gender	As on	31.03.2020	31.03.2021	31.03.2022	% Growth 2020-2021	% Growth 2021-2022
Male		773601	1412490	1547853	82.59%	9.58%
Female		735475	1339192	1449726	82.09%	8.25%
<b>Total</b>		<b>1509076</b>	<b>2751682</b>	<b>2997579</b>	<b>82.34%</b>	<b>8.94%</b>

APY enrolment performance during FY							
Sr. No.	District Name	FY 2021-22			FY 2022-23		
		Target	Achivement	% of Achivement	Target	Achivement	% of Achivement
1	Alipurduar	3480	9263	266%	4010	7472	186%
2	Bankura	14700	27526	187%	17400	21629	124%
3	Birbhum	15870	34800	219%	18680	34124	183%
4	Coochbehar	11130	25450	229%	12910	23258	180%
5	Dakshin Dinajpur	6120	16109	263%	7150	10212	143%
6	Darjeeling	13650	14900	109%	15930	14239	89%
7	Hooghly	27450	37811	138%	32290	43438	135%
8	Howrah	23250	27164	117%	27160	39475	145%
9	Jalpaiguri	12000	25109	209%	13990	23976	171%
10	Jhargram	3390	4824	142%	3950	4858	123%
11	Kalimpong	1050	962	92%	1290	1004	78%
12	Kolkata	73470	20163	27%	84900	28490	34%
13	Malda	12510	46228	370%	14510	37315	257%
14	Murshidabad	22650	82773	365%	26510	65674	248%
15	Nadia	19770	37652	190%	23030	32024	139%
16	Paschim Medinipur	21360	40091	188%	25110	34418	137%
17	Purba Burdwan	30450	35869	118%	35100	42899	122%
18	Paschim Burdwan	11190	5756	51%	13140	7148	54%
19	Purba Medinipur	18300	57211	313%	21540	55374	257%
20	Purulia	9540	17957	188%	11130	15488	139%
21	Uttar Dinajpur	8160	26668	327%	9520	20572	216%
22	24 Pgs. (N)	49590	65871	133%	58240	59548	102%
23	24 Pgs. (S)	33360	42954	129%	39020	47949	123%
<b>Total</b>		<b>442440</b>	<b>703111</b>	<b>159%</b>	<b>516510</b>	<b>670584</b>	<b>130%</b>

APY enrolment performance during FY							
Sr. No.	Name Name	FY 2021-22			FY 2022-23		
		Target	Achivement	% of Achivement	Target	Achivement	% of Achivement
1	Bank of Baroda	19020	23252	122%	20370	25476	125%
2	Bank of India	21960	38337	175%	25620	43067	168%
3	Bank of Maharastra	1860	2283	123%	2590	2475	96%
4	Canara Bank	24780	11939	48%	28910	30645	106%
5	Central Bank of India	19680	31092	158%	22960	28263	123%
6	Indian Bank	36120	117292	325%	42140	74550	177%
7	Indian Overseas Bank	9120	13233	145%	10640	14727	138%
8	Punjab & Sind Bank	2340	1443	62%	2870	1526	53%
9	Punjab National Bank	73320	47244	64%	86170	43095	50%
10	State Bank of India	70740	287131	406%	84000	261379	311%
11	UCO Bank	23160	11739	51%	27090	22368	83%
12	Union Bank of India	17820	9083	51%	20790	22666	109%
<b>Total PSU</b>		<b>319920</b>	<b>594068</b>	<b>186%</b>	<b>374150</b>	<b>570237</b>	<b>152%</b>
13	Axis Bank	17760	12153	68%	20930	7536	36%
14	AU Small Finance Bank	0	0	0%	0	0	0%
15	Bandhan Bank	10650	4073	38%	11520	4683	41%
16	Catholic Syrian Bank Ltd.	90	6	7%	90	0	0%
17	City Union Bank	60	4	7%	60	1	2%
18	DBS Bank Ltd.	120	1	1%	120	0	0%
19	Dhanlaxmi Bank Ltd.	150	37	25%	150	31	21%
20	ESAF SF Bank	0	0	0%	0	0	0%
21	Federal Bank	900	107	12%	900	119	13%
22	HDFC Bank	12840	5305	41%	16100	3841	24%
23	ICICI Bank	11880	352	3%	13860	453	3%
24	IDBI Bank	5760	7630	132%	6720	6477	96%
25	IDFC First Bank	60	0	0%	60	0	0%
26	Indusind Bank	1020	5	0%	1020	25	2%
27	Jana Small Finance Bank	0	0	0%	0	0	0%
28	Karnataka Bank Ltd.	600	131	22%	600	477	80%
29	Karur Vysya Bank	480	132	28%	480	42	9%
30	Kotak Mahindra Bank	1230	116	9%	1230	388	32%
31	Ratnakar Bank Ltd	240	1	0%	240	20	8%
32	South Indian Bank Ltd.	570	224	39%	570	747	131%
33	Tamilnad Mercantile Bank	30	150	500%	30	197	657%
34	Ujjivan Small Finance Bank	0	0	0%	0	0	0%
35	Utkarsh Small Finance Bank	0	0	0%	0	0	0%
36	YES Bank	480	0	0%	480	0	0%
<b>Total PVT</b>		<b>64920</b>	<b>30427</b>	<b>47%</b>	<b>75160</b>	<b>25037</b>	<b>33%</b>
37	BGVB (PNB)	35220	54692	155%	41090	31359	76%
38	PBGB (UCO)	13860	10426	75%	16170	27696	171%
39	UBKGB (CBI)	8520	13498	158%	9940	16255	164%
<b>Total RRB</b>		<b>57600</b>	<b>78616</b>	<b>136%</b>	<b>67200</b>	<b>75310</b>	<b>112%</b>
40	WB State Co-Op Bank Ltd.	0	0	0%	0	0	0%
41	WBSCARD Bank Ltd.	0	0	0%	0	0	0%
<b>Total Co-Optv</b>		<b>0</b>	<b>0</b>	<b>0%</b>	<b>0</b>	<b>0</b>	<b>0%</b>
<b>Grand Total</b>		<b>442440</b>	<b>703111</b>	<b>159%</b>	<b>516510</b>	<b>670584</b>	<b>130%</b>

Sr. No.	Name Name	Enrolment under APY					
		31.03.2020		31.03.2021		31.03.2022	
		Male	Female	Male	Female	Male	Female
1	Bank of Baroda	21148	7289	69377	23911	88065	30352
2	Bank of India	43611	40271	65227	60231	84860	78361
3	Bank of Maharashtra	1730	1594	4325	3987	3506	3232
4	Canara Bank	35859	33346	40237	37418	57387	53366
5	Central Bank of India	49512	48328	103632	101154	79542	77640
6	Indian Bank	77489	77881	193582	194562	174790	175675
7	Indian Overseas Bank	2150	2097	12225	11919	24906	24283
8	Punjab & Sind Bank	25	27	782	816	3677	3836
9	Punjab National Bank	114955	115511	213272	214305	160417	161193
10	State Bank of India	303906	280625	481925	445007	599837	553887
11	UCO Bank	11757	15198	21318	27556	30413	39312
12	Union Bank of India	19987	21625	26681	28868	44904	48584
<b>Total PSU</b>		<b>682129</b>	<b>643792</b>	<b>1232583</b>	<b>1149734</b>	<b>1352304</b>	<b>1249721</b>
13	Axis Bank	23146	21771	28725	27018	33340	31358
14	AU Small Finance Bank	0	0	0	0	0	0
15	Bandhan Bank	0	0	3093	5116	4550	7525
16	Catholic Syrian Bank Ltd.	0	0	30	23	16	13
17	City Union Bank	8	7	2	2	23	23
18	DBS Bank Ltd.	0	0	1	1	23	23
19	Dhanlaxmi Bank Ltd.	0	0	16	18	91	102
20	ESAF SF Bank	0	0	0	6	0	0
21	Federal Bank	0	0	11149	12100	211	229
22	HDFC Bank	8514	10323	287	348	11084	13439
23	ICICI Bank	1771	1535	1843	1598	2244	1946
24	IDBI Bank	4157	5122	39235	48337	10749	13242
25	IDFC First Bank	0	0	0	0	0	0
26	Indusind Bank	0	0	0	0	0	0
27	Jana Small Finance Bank	0	0	0	0	0	0
28	Karnataka Bank Ltd.	0	0	662	643	971	944
29	Karur Vysya Bank	55	137	68	170	109	273
30	Kotak Mahindra Bank	168	195	218	253	393	457
31	Ratnakar Bank Ltd	1	0	1	1	11	11
32	South Indian Bank Ltd.	0	0	91	134	502	739
33	Tamilnad Mercantile Bank	0	0	78	71	260	237
34	Ujjivan Small Finance Bank	0	0	0	0	0	0
35	Utkarsh Small Finance Bank	0	0	0	0	0	0
36	YES Bank	0	0	0	0	0	0
<b>Total PVT</b>		<b>37820</b>	<b>39090</b>	<b>85499</b>	<b>95839</b>	<b>64577</b>	<b>70561</b>
37	BGVB (PNB)	20359	21030	48527	50125	62837	64906
38	PBGB (UCO)	13153	12398	18325	17272	32949	31056
39	UBKGB (CBI)	20140	19165	27556	26222	35186	33482
<b>Total RRB</b>		<b>53652</b>	<b>52593</b>	<b>94408</b>	<b>93619</b>	<b>130972</b>	<b>129444</b>
40	WB State Co-Op Bank Ltd.	0	0	0	0	0	0
41	WBSCARD Bank Ltd.	0	0	0	0	0	0
<b>Total Co-Optv</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Grand Total</b>		<b>773601</b>	<b>735475</b>	<b>1412490</b>	<b>1339192</b>	<b>1547853</b>	<b>1449726</b>

Bank wise enrolment position uner APY during FY 2022-23 (01.04.2022 to 31.12.2022)							
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	26546	91	113%
2	Bank of India	366	80	29280	50588	138	173%
3	Bank of Maharashtra	42	80	3360	2362	56	70%
4	Canara Bank	383	80	30640	28232	74	92%
5	Central Bank of India	314	80	25120	28854	92	115%
6	Indian Bank	592	80	47360	68225	115	144%
7	Indian Overseas Bank	152	80	12160	20610	136	169%
8	Punjab & Sind Bank	41	80	3280	1489	36	45%
9	Punjab National Bank	1231	80	98480	98197	80	100%
10	State Bank of India	1220	80	97600	253660	208	260%
11	UCO Bank	388	80	31040	16590	43	53%
12	Union Bank of India	285	80	22800	29061	102	127%
	<b>PSU Banks</b>	<b>5307</b>	<b>960</b>	<b>424560</b>	<b>624414</b>	<b>118</b>	<b>147%</b>
13	Axis Bank Ltd	299	80	23920	3,039	10	13%
14	Bandhan Bank	474	30	14220	1099	2	8%
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	21	7	23%
20	Federal Bank Ltd	30	30	900	78	3	9%
21	HDFC Bank Ltd	235	80	18800	2868	12	15%
22	ICICI Bank Ltd	198	80	15840	283	1	2%
23	IDBI Bank Ltd.	96	80	7680	7451	78	97%
24	IDFC Bank Ltd.	3	30	90	0	0	0%
25	Indusind Bank Ltd	34	30	1020	44	1	4%
26	Jammu & Kashmir Bank Ltd	2	30	60	1	1	2%
28	Karnataka Bank Ltd.	20	30	600	288	14	48%
29	Karur Vysya Bank Ltd	16	30	480	49	3	10%
30	Kotak Mahindra Bank Ltd	47	30	1410	473	10	34%
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	56	3	10%
34	Standard Chatered Bank	17	30	510	0	0	0%
35	Tamilnad Mercantile Bank Ltd	1	30	30	116	116	387%
38	Yes Bank Ltd	16	30	480	2	0	0%
	<b>PVT Banks</b>	<b>1531</b>	<b>860</b>	<b>87330</b>	<b>15872</b>	<b>10</b>	<b>18%</b>
39	BGVB (PNB)	587	80	46960	17143	29	37%
40	PBGB (UCO)	231	80	18480	19161	83	104%
41	UBKGB (CBI)	142	80	11360	11989	84	106%
	<b>RRBs</b>	<b>960</b>	<b>240</b>	<b>76800</b>	<b>48293</b>	<b>50</b>	<b>63%</b>
	<b>Grand Total</b>	<b>7798</b>	<b>2060</b>	<b>588690</b>	<b>688579</b>	<b>88</b>	<b>117%</b>

District wise cumulative enrolment position uner social security schemes as on 31.12.2022 (as per PMJDY portal)						
Sr. No.	District Name	Total No. PMJDY A/c.	Total No. of PMJBY	Total No. of PMSBY	Total No. of APY	Total Enrolment uner Social security schemes
1	Alipurduar	246371	109975	290195	47008	447178
2	Bankura	2133039	234697	835979	120012	1190688
3	Barddhaman	3506603	560418	1501122	266572	2328112
4	Birbhum	2220639	410636	920412	178523	1509571
5	Dakshin Dinajpur	1129599	140697	417061	68248	626006
6	Darjiling + Kalimpong	638943	249562	560636	91050	901248
7	Howrah	1941148	331473	898438	177920	1407831
8	Hooghly	2257286	400993	1135312	221256	1757561
9	Jalpaiguri	1749324	272789	640051	135683	1048523
10	Coochbehar	1529186	237934	653880	142177	1033991
11	Kolkata	823952	406249	1347921	164797	1918967
12	Maldah	3102801	338658	988786	207538	1534982
13	Murshidabad	4201402	535870	1744053	349783	2629706
14	Nadia	2915364	327124	1160601	211304	1699029
15	North 24 Parganas	4144662	603946	1947632	334812	2886390
16	Paschim Medinipur + Jhargram	2890699	394682	1304449	229442	1928573
17	Purba Medinipur	2542600	316077	1064236	265931	1646244
18	Purulia	1913402	188754	527118	91890	807762
19	South 24 Parganas	4784733	466952	1391936	263773	2122661
20	Uttar Dinajpur	2521556	207379	610446	120284	938109
	<b>Grand Total</b>	<b>47193309</b>	<b>6734865</b>	<b>19940264</b>	<b>3688003</b>	<b>30363132</b>

**Bank wise cumulative enrolment position under social security schemes as on 31.12.2022 (as per PMJDY portal)**

Sr. No.	Bank Name	Total No. PMJDY A/c.	Total No. of PMJJB	Total No. of PMSBY	Total No. of APY	Total Enrolment under Social security schemes
1	Bank of Baroda	3115270	233746	1203137	144962	1581845
2	Bank of India	1767946	508742	1086951	213809	1809502
3	Bank of Maharashtra	65752	9562	30265	9303	49130
4	Canara Bank	868613	136104	464371	139258	739733
5	Central Bank of India	1215140	195582	565832	186036	947450
6	Indian Bank	3475936	362841	586029	418689	1367559
7	Indian Overseas Bank	335412	76875	176724	69799	323398
8	Punjab & Sind Bank	24191	7097	36431	9002	52530
9	Punjab National Bank	9375433	669489	3507999	419805	4597293
10	State Bank of India	16655435	3652639	9641917	1407941	14702497
11	UCO Bank	1661351	166823	467835	86315	720973
12	Union Bank of India	1105440	114130	475105	122559	711794
<b>PSU Banks</b>		<b>39665919</b>	<b>6133630</b>	<b>18242596</b>	<b>3227478</b>	<b>27603704</b>
13	Axis Bank Ltd	66557	11149	40043	67736	118928
14	Bandhan Bank	0	0	0	13859	13859
15	Catholic Syrian Bank Ltd.	0	0	0	29	29
16	City Union Bank Ltd	80	154	380	45	579
17	Dhanlaxmi Bank Ltd.	0	0	0	214	214
18	ESAF SF Bank	0	0	0	0	0
19	Federal Bank Ltd	4194	1904	4716	518	7138
20	HDFC Bank Ltd	127794	38505	76131	27405	142041
21	ICICI Bank Ltd	39623	14254	33708	4473	52435
22	IDBI Bank Ltd.	36764	25810	91036	31442	148288
23	IDFC Bank Ltd.	0	371	1625	1	1997
24	Indusind Bank Ltd	9967	395	8403	116	8914
25	Jammu & Kashmir Bank Ltd	242	23	44	13	80
26	Jana Small Finance Bank	0	0	0	0	0
27	Karnataka Bank Ltd.	0	0	0	2203	2203
28	Karur Vysya Bank Ltd	1626	1588	2508	431	4527
29	Kotak Mahindra Bank Ltd	875	4297	6543	1332	12172
30	Lakshmi Vilas Bank Ltd	86	39	109	45	193
31	Ratnakar Bank Ltd	0	86	119	26	231
32	South Indian Bank Ltd	384	985	1856	1297	4138
33	Tamilnad Mercantile Bank Ltd	0	284	1032	613	1929
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	18	533
<b>PVT Banks</b>		<b>288259</b>	<b>100068</b>	<b>268544</b>	<b>151816</b>	<b>520428</b>
37	BGVB (PNB)	5352574	176788	811227	144886	1132901
38	PBGB (UCO)	1377181	200675	357395	83166	641236
39	UBKGB (CBI)	509376	123704	260502	80657	464863
<b>RRBs</b>		<b>7239131</b>	<b>501167</b>	<b>1429124</b>	<b>308709</b>	<b>2239000</b>
40	WB State Co-Op Bank Ltd.	0	0	0	0	0
41	WBSCARD Bank Ltd.	0	0	0	0	0
<b>Co-Op Banks</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Grand Total</b>		<b>47193309</b>	<b>6734865</b>	<b>19940264</b>	<b>3688003</b>	<b>30363132</b>

**Review of status of Financial Education in School: -**

In the 152<sup>nd</sup> 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.

**(3D) Self Help Group**

The performance under NRLM - SHG for our state remained satisfactory for last few years. The financial year wise NRLM – SHG position is as follows:

As on	Target		Achievement Credit Linked (Disbursement)		% Achievement	
	No.	Amount	No.	Amount	No.	Amount
31.03.2020	578652	13679.01	538259	9191.07	93.02%	67.19%
31.03.2021	613960	15006.94	921749	11913.62	150.13%	79.39%
31.03.2022	588203	15018.65	727262	14455.31	123.64%	96.25%

Bankwise SHG- NRLM							
(Amount in Rs. Lakh)							
Sr. No.	Bank Name	Disbursement During the FY					
		2019-20		2020-21		2021-22	
		No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	6999	9993.36	10228	5974.18	8292	11230.00
2	Bank of India	13610	13186.78	18595	21001.10	26199	51593.00
3	Bank of Maharashtra	0	0.00	0	0.00	12	14.00
4	Canara Bank	9298	12662.06	13651	13907.52	17883	27491.00
5	Central Bank of India	30743	46162.71	36870	46929.55	36668	59969.00
6	Indian Bank	47188	68185.84	170082	121735.84	50768	87476.00
7	Indian Overseas Bank	2039	2884.98	4415	2880.63	2678	6641.00
8	Punjab National Bank	120537	131715.60	240476	186018.01	118781	251833.00
9	Punjab & Sind Bank	0	0.00	0	0.00	119	114.10
10	State Bank of India	64750	116031.35	76816	133321.81	93179	198615.00
11	UCO Bank	24677	31372.60	7846	10354.72	29372	44236.00
12	Union Bank of India	5895	7387.70	28205	30808.78	9071	16862.00
<b>Total PSU</b>		<b>325736</b>	<b>439582.98</b>	<b>607184</b>	<b>572932.14</b>	<b>393022</b>	<b>756074.10</b>
13	Axis Bank	0	0.00	0	0.00	0	0.00
14	AU Small Finance Bank	0	0.00	0	0.00	0	0.00
15	Bandhan Bank	0	0.00	0	0.00	0	0.00
16	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00
17	City Union Bank	0	0.00	0	0.00	0	0.00
18	DBS Bank Ltd.	0	0.00	0	0.00	0	0.00
19	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00
20	ESAF SF Bank	0	0.00	0	0.00	0	0.00
21	Federal Bank	0	0.00	0	0.00	0	0.00
22	HDFC Bank	3	10.44	0	0.00	1	3.63
23	ICICI Bank	0	0.00	0	0.00	1	1.00
24	IDBI Bank	394	535.68	387	413.82	272	461.00
25	IDFC First Bank	0	0.00	0	0.00	0	0.00
26	Indusind Bank	0	0.00	0	0.00	0	0.00
27	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00
28	Karnataka Bank Ltd.	0	0.00	0	0.00	0	0.00
29	Karur Vysya Bank	0	0.00	0	0.00	0	0.00
30	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00
31	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00
32	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00
33	SIDBI	0	0.00	0	0.00	0	0.00
34	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00
35	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00
36	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00
37	YES Bank	0	0.00	0	0.00	0	0.00
<b>Total PVT</b>		<b>397</b>	<b>546.12</b>	<b>387</b>	<b>413.82</b>	<b>274</b>	<b>465.63</b>
38	BGVB (PNB)	121093	224617.81	129657	225036.63	139711	241853.00
39	PBGB (UCO)	61404	190747.86	68134	219706.68	71649	240122.00
40	UBKGB (CBI)	29547	63402.34	34268	58419.72	39049	73363.00
<b>Total RRB</b>		<b>212044</b>	<b>478768.01</b>	<b>232059</b>	<b>503163.03</b>	<b>250409</b>	<b>555338.00</b>
41	WB State Co-Op Bank Ltd.	82	210.31	82119	114852.53	83557	133653.00
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00
<b>Total Co-Optv</b>		<b>82</b>	<b>210.31</b>	<b>82119</b>	<b>114852.53</b>	<b>83557</b>	<b>133653.00</b>
<b>Grand Total</b>		<b>538259</b>	<b>919107.42</b>	<b>921749</b>	<b>1191361.52</b>	<b>727262</b>	<b>1445530.73</b>



## Bankwise SHG- NRLM

(Amount in Rs. Lakh)

Sr. No.	Bank Name	Outstanding As on						Average Ticket size of Outstanding		
		31.03.2020		31.03.2021		31.03.2022		31.03.2020	31.03.2021	31.03.2022
		No.	Amount	No.	Amount	No.	Amount			
1	Bank of Baroda	7844	7757.74	11706	11288.84	9457	12989.47	0.99	0.96	1.37
2	Bank of India	17650	19686.93	25669	30183.70	29113	44678.48	1.12	1.18	1.53
3	Bank of Maharashtra	8	9.35	12	110.35	19	116.80	1.17	9.20	6.15
4	Canara Bank	15749	16874.77	18596	26915.89	22570	35249.48	1.07	1.45	1.56
5	Central Bank of India	39731	50652.72	46150	63869.68	54899	85613.73	1.27	1.38	1.56
6	Indian Bank	62308	75806.82	65138	76685.73	70815	120856.66	1.22	1.18	1.71
7	Indian Overseas Bank	2635	2928.20	4965	4586.49	6296	5880.94	1.11	0.92	0.93
8	Punjab National Bank	123926	148674.51	169035	188984.51	178157	291667.35	1.20	1.12	1.64
9	Punjab & Sind Bank	98	82.87	159	129.35	164	138.00	0.85	0.81	0.84
10	State Bank of India	87999	111515.28	119703	151483.55	129202	204461.32	1.27	1.27	1.58
11	UCO Bank	30932	36833.99	32866	44563.85	35128	47146.71	1.19	1.36	1.34
12	Union Bank of India	7506	8424.19	9887	12484.62	11940	17053.23	1.12	1.26	1.43
<b>Total PSU</b>		<b>396386</b>	<b>479247.37</b>	<b>503886</b>	<b>611286.56</b>	<b>547760</b>	<b>865852.17</b>	<b>1.21</b>	<b>1.21</b>	<b>1.58</b>
13	Axis Bank	0	0.00	0	0.00	0	0.00	0.00	0.00	0.00
14	AU Small Finance Bank	0	0.00	0	0.00	0	0.00	0.00	0.00	0.00
15	Bandhan Bank	0	0.00	0	0.00	0	0.00	0.00	0.00	0.00
16	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0.00	0.00	0.00
17	City Union Bank	0	0.00	0	0.00	0	0.00	0.00	0.00	0.00
18	DBS Bank Ltd.	0	0.00	0	0.00	0	0.00	0.00	0.00	0.00
19	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0.00	0.00	0.00
20	ESAF SF Bank	0	0.00	0	0.00	0	0.00	0.00	0.00	0.00
21	Federal Bank	0	0.00	0	0.00	0	0.00	0.00	0.00	0.00
22	HDFC Bank	4	9.29	3	3.82	1	2.70	2.32	1.27	2.70
23	ICICI Bank	1	0.11	1	0.07	1	1.00	0.11	0.07	1.00
24	IDBI Bank	1578	1200.17	1229	1024.01	1038	854.68	0.76	0.83	0.82
25	IDFC First Bank	0	0.00	0	0.00	0	0.00	0.00	0.00	0.00
26	Indusind Bank	0	0.00	0	0.00	0	0.00	0.00	0.00	0.00
27	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00	0.00	0.00	0.00
28	Karnataka Bank Ltd.	0	0.00	0	0.00	0	0.00	0.00	0.00	0.00
29	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0.00	0.00	0.00
30	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0.00	0.00	0.00
31	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0.00	0.00	0.00
32	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0.00	0.00	0.00
33	SIDBI	0	0.00	0	0.00	0	0.00	0.00	0.00	0.00
34	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0.00	0.00	0.00
35	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0.00	0.00	0.00
36	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0.00	0.00	0.00
37	YES Bank	0	0.00	0	0.00	0	0.00	0.00	0.00	0.00
<b>Total PVT</b>		<b>1583</b>	<b>1209.57</b>	<b>1233</b>	<b>1027.90</b>	<b>1040</b>	<b>858.38</b>	<b>0.76</b>	<b>0.83</b>	<b>0.83</b>
38	BGVB (PNB)	164695	255268.17	181006	313340.48	189985	349304.82	1.55	1.73	1.84
39	PBGB (UCO)	73017	143213.90	75771	160919.28	81266	178820.81	1.96	2.12	2.20
40	UBKGB (CBI)	42456	65377.84	47638	87858.17	52321	118146.12	1.54	1.84	2.26
<b>Total RRB</b>		<b>280168</b>	<b>463859.91</b>	<b>304415</b>	<b>562117.93</b>	<b>323572</b>	<b>646271.75</b>	<b>1.66</b>	<b>1.85</b>	<b>2.00</b>
41	WB State Co-Op Bank Ltd.	50174	80401.97	62954	111710.07	85735	149139.00	1.60	1.77	1.74
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0.00	0.00	0.00
<b>Total Co-Optv</b>		<b>50174</b>	<b>80401.97</b>	<b>62954</b>	<b>111710.07</b>	<b>85735</b>	<b>149139.00</b>	<b>1.60</b>	<b>1.77</b>	<b>1.74</b>
<b>Grand Total</b>		<b>728311</b>	<b>1024718.82</b>	<b>872488</b>	<b>1286142.46</b>	<b>958107</b>	<b>1662121.30</b>	<b>1.41</b>	<b>1.47</b>	<b>1.73</b>

District Wise SHG- NRLM							
(Amount in Rs. Lakh)							
Sr. No.	District Name	Disbursement During the FY					
		2019-20		2020-21		2021-22	
		No.	Amount	No.	Amount	No.	Amount
1	Alipurduar	12048	19310.00	15591	20764.84	14566	26502.56
2	Bankura	30674	51788.00	42737	58325.45	32729	66470.57
3	Birbhum	42443	94302.00	54531	107574.09	48236	123724.87
4	Cooch Behar	28722	48046.00	38471	47835.21	38990	67898.05
5	Dakshin Dinajpur	14133	19675.00	20153	20850.05	15772	22470.34
6	Darjeeling	9725	19248.00	11953	19016.66	66274	126415.56
7	Hooghly	24550	45324.00	42873	60627.89	32416	72153.31
8	Howrah	23641	58244.00	34935	63110.64	27599	71247.43
9	Jalpaiguri	20537	34631.00	28469	35357.17	23649	46557.34
10	Jhargram	8832	9222.00	15538	14368.07	10634	18438.99
11	Kalimpong	1616	3347.00	2101	4146.84	2309	6134.40
12	Kolkata	0	0.00	0	0.00	648	664.98
13	Malda	31830	47829.00	49660	52951.04	35403	57751.21
14	Murshidabad	42817	53598.00	68402	59035.11	48466	73667.35
15	Nadia	24582	32254.00	40868	35748.42	28020	44828.92
16	North 24 Parganas	35782	47420.00	61009	54865.71	42590	69120.63
17	Paschim Barddhaman	5110	10813.00	8593	15006.24	7472	18556.16
18	Paschim Medinipur	32369	48690.00	60176	69650.61	38767	84908.03
19	Purba Barddhaman	29737	74882.00	41633	85470.87	37165	107522.22
20	Purba Medinipur	43104	95624.00	79753	121603.64	50598	146455.51
21	Purulia	18155	19027.00	29318	22819.36	17682	26065.55
22	South 24 Parganas	38677	57319.00	62017	74050.49	23612	34142.25
23	Uttar Dinajpur	19175	28514.00	29882	32656.42	108	181.77
	<b>Total</b>	<b>538259</b>	<b>919107.00</b>	<b>838663</b>	<b>1075834.82</b>	<b>643705</b>	<b>1311878.00</b>
	<b>Co-Operative Bank</b>	0	0.00	83086	115526.70	83557	133653.00
	<b>Grand Total</b>	<b>538259</b>	<b>919107.00</b>	<b>921749</b>	<b>1191361.52</b>	<b>727262</b>	<b>1445531.00</b>

District Wise SHG- NRLM										
(Amount in Rs. Lakh)										
Sr. No.	District Name	Outstanding As on						Average Ticket size of Outstanding		
		31.03.2020		31.03.2021		31.03.2022		31.03.2020	31.03.2021	31.03.2022
		No.	Amount	No.	Amount	No.	Amount			
1	Alipurduar	16948	25500.70	18406	27717.48	20417	36006.00	1.50	1.51	1.76
2	Bankura	35269	59118.88	39896	62407.07	40098	74473.62	1.68	1.56	1.86
3	Birbhum	46153	72352.68	55924	88246.55	61911	103052.39	1.57	1.58	1.66
4	Cooch Behar	42898	63758.01	44489	75469.89	50568	101275.61	1.49	1.70	2.00
5	Dakshin Dinajpur	18152	24215.48	20614	26480.45	21755	30240.55	1.33	1.28	1.39
6	Darjeeling	12615	22154.73	13160	24192.84	16970	70238.00	1.76	1.84	4.14
7	Hooghly	32501	47769.56	36841	53843.45	41732	65844.62	1.47	1.46	1.58
8	Howrah	27691	42326.37	31980	55293.70	33601	62784.17	1.53	1.73	1.87
9	Jalpaiguri	29092	32651.40	31020	48241.09	33659	62146.81	1.12	1.56	1.85
10	Jhargram	7316	14794.07	13050	16956.65	14067	22082.03	2.02	1.30	1.57
11	Kalimpong	2005	2629.02	2435	4134.80	3031	6215.18	1.31	1.70	2.05
12	Kolkata	0	0.00	0	0.00	1679	851.03	0.00	0.00	0.51
13	Malda	42840	56973.89	48014	67629.90	52044	79320.36	1.33	1.41	1.52
14	Murshidabad	57351	74301.01	71424	75392.42	75449	93281.00	1.30	1.06	1.24
15	Nadia	31889	39291.12	41543	49408.86	42119	59222.35	1.23	1.19	1.41
16	North 24 Parganas	52493	62201.97	55053	65501.85	59040	83330.34	1.18	1.19	1.41
17	Paschim Barddhaman	6720	9924.48	8040	11102.87	9737	13894.24	1.48	1.38	1.43
18	Paschim Medinipur	41218	52509.08	53169	76746.61	55852	95212.87	1.27	1.44	1.70
19	Purba Barddhaman	41753	54121.62	45226	79197.28	52880	90610.97	1.30	1.75	1.71
20	Purba Medinipur	51184	84586.60	67263	117257.64	70518	153515.89	1.65	1.74	2.18
21	Purulia	14175	18322.60	20326	28421.98	20854	35414.83	1.29	1.40	1.70
22	South 24 Parganas	44907	52509.02	59701	75947.07	60857	114947.13	1.17	1.27	1.89
23	Uttar Dinajpur	22967	32304.56	31960	44841.94	33534	59022.31	1.41	1.40	1.76
	<b>Total</b>	<b>678137</b>	<b>944316.85</b>	<b>809534</b>	<b>1174432.39</b>	<b>872372</b>	<b>1512982.30</b>	<b>1.39</b>	<b>1.45</b>	<b>1.73</b>
	<b>Co-Operative Bank</b>	50174	80401.97	62954	111710.07	85735	149139.00	1.60	1.77	1.74
	<b>Grand Total</b>	<b>728311</b>	<b>1024718.82</b>	<b>872488</b>	<b>1286142.46</b>	<b>958107</b>	<b>1662121.30</b>	<b>1.41</b>	<b>1.47</b>	<b>1.73</b>

**(3E) Performance under Kisan Credit Card (KCC) and Joint Liability Groups (JLGs)****❖ Kisan Credit Card (KCC): -**

Out of total 52 Lakh (approx.) cultivators in the state of West Bengal, 34.76 Lakh farmers brought under the ambit of KCC as on 31.03.2020. However, the cumulative figure further increased to 39.85 Lakh as on 31.03.2021 and again to 43.16 Lakh as on 31.03.2022.

SLBC West Bengal along with all member banks are exerting special focus in this particular sector so that maximum number of farmers can be benefitted by KCC.

<b>District wise Performace under Kisan Credit Card (KCC)</b>									
<b>( Amount in Rs. Crore)</b>									
<b>Sr. No.</b>	<b>District Name</b>	<b>KCC Disbursement</b>				<b>KCC Outstanding</b>			
		<b>During FY 2020-21</b>		<b>During FY 2021-22</b>		<b>31.03.2021</b>		<b>31.03.2022</b>	
		<b>No.</b>	<b>Amount</b>	<b>No.</b>	<b>Amount</b>	<b>No.</b>	<b>Amount</b>	<b>No.</b>	<b>Amount</b>
1	Alipurduar	28580	146.90	24782	162.67	45666	288.74	47003	299.75
2	Bankura	148212	702.31	151205	690.43	168322	591.78	165474	727.26
3	Birbhum	179452	811.74	201149	788.81	245964	868.24	228706	895.48
4	Coochbehar	143251	627.75	158373	783.41	193749	901.51	200143	1086.59
5	Dakshin Dinajpur	85121	405.11	77537	535.33	100122	575.91	110792	610.86
6	Darjeeling	13504	81.93	17604	118.28	23090	116.00	26325	140.12
7	Hooghly	290045	1404.04	266969	1274.83	306179	1208.07	321789	1304.19
8	Howrah	70222	185.77	41642	223.87	43711	152.33	75783	348.00
9	Jalpaiguri	30801	132.45	25647	237.54	94099	571.56	80373	502.26
10	Jhargram	42840	138.72	38419	198.37	73757	261.04	80955	312.66
11	Kalimpong	8229	38.18	9041	95.76	10609	42.68	11031	108.15
12	Kolkata	0	0.00	0	0.00	0	0.00	0	0.00
13	Malda	79801	429.79	171364	716.01	128983	622.80	126930	629.49
14	Murshidabad	71458	385.12	73973	427.33	98425	629.58	126729	769.34
15	Nadia	76225	391.12	64240	356.20	171272	920.89	197820	1194.53
16	Paschim Burdwan	19534	50.61	14792	106.40	23491	68.20	14501	113.77
17	Paschim Medinipur	183846	804.02	267316	1064.78	318897	1935.29	370792	2096.60
18	Purba Burdwan	210211	1396.29	289429	2062.46	459093	2403.97	557957	2550.26
19	Purba Medinipur	561806	1902.45	560331	2705.65	513433	1142.82	557064	1376.00
20	Purulia	26712	101.45	51254	298.54	94289	311.23	108514	376.92
21	Uttar Dinajpur	41454	169.26	47316	352.62	284312	977.00	289343	1037.32
22	24 Pgs. (N)	170002	859.23	182134	926.95	293053	1195.94	311387	1286.78
23	24 Pgs. (S)	127206	662.18	143161	825.11	294670	1236.65	306722	1371.82
<b>Grand Total</b>		<b>2608512</b>	<b>11826.42</b>	<b>2877678</b>	<b>14951.34</b>	<b>3985186</b>	<b>17022.23</b>	<b>4316133</b>	<b>19138.15</b>

**Performance under Kisan Credit Card (KCC)**

(Amount in Rs. Crore)

Sr. No.	Name Name	Disbursement						Outstanding					
		During FY 2019-20		During FY 2020-21		During FY 2021-22		31.03.2020		31.03.2021		31.03.2022	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	5571	53.36	19555	137.10	15004	156.06	18350	136.61	20560	145.20	22715	151.15
2	Bank of India	75288	464.26	87206	663.79	85640	505.80	122114	540.27	127553	574.94	124351	588.22
3	Bank of Maharashtra	1575	14.92	1641	30.02	1409	34.43	1575	14.92	1256	57.34	2273	50.55
4	Canara Bank	23696	155.98	21103	112.52	19730	134.00	36898	255.83	42949	334.86	45245	326.42
5	Central Bank of India	18142	108.33	24433	100.81	33537	197.97	75826	436.03	81142	447.32	78092	442.11
6	Indian Bank	42080	271.81	110696	675.11	230425	1732.24	89369	511.21	145026	714.21	394689	3409.86
7	Indian Overseas Bank	1551	5.09	5253	30.12	4029	25.26	5988	32.54	7638	42.14	8577	56.72
8	Punjab & Sind Bank	10	0.50	30	0.15	11	0.15	70	4.00	105	7.00	47	0.85
9	Punjab National Bank	242711	3977.01	303414	2271.14	320268	2716.25	518301	2933.69	700887	4323.26	688579	4024.86
10	State Bank of India	148095	986.34	211931	1634.96	230850	2114.86	210461	1426.00	242377	1643.00	235438	1744.00
11	UCO Bank	20361	125.20	29885	161.31	46621	443.51	64799	333.06	93261	328.62	71258	399.28
12	Union Bank of India	4110	54.97	18690	117.96	25962	275.30	19419	176.15	30749	367.10	35474	412.08
<b>Total PSU</b>		<b>583190</b>	<b>6217.77</b>	<b>833837</b>	<b>5934.99</b>	<b>1013486</b>	<b>8335.83</b>	<b>1163170</b>	<b>6800.31</b>	<b>1493503</b>	<b>8984.99</b>	<b>1706738</b>	<b>11606.10</b>
13	Axis Bank	1308	32.51	2300	256.03	2591	56.00	9673	55.48	10981	67.99	12655	78.00
14	Bandhan Bank	0	0.00	0	0.00	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	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	156	35.92	1183	26.02	2922	45.19	560	16.92	1879	57.20	2354	61.99
19	HDFC Bank	102697	374.26	18362	152.04	35975	315.47	158645	486.24	142763	433.23	109778	438.98
20	ICICI Bank	3353	35.78	1901	36.63	3470	138.64	305	15.90	3260	105.92	3734	147.96
21	IDBI Bank	6002	45.08	7569	36.05	0	0.00	11685	136.86	11155	138.06	10632	127.62
22	IDFC First Bank	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
24	Karnataka Bank Ltd.	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
26	Kotak Mahindra Bank	1	0.04	0	0.00	0	0.00	1	0.04	1	0.03	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
28	Ratnakar Bank Ltd	0	0.00	0	0.00	4	0.07	0	0.00	0	0.00	4	0.05
29	South Indian Bank Ltd.	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
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
32	YES Bank	0	0.00	707	1.63	173	0.38	0	0.00	1404	1.77	267	0.30
<b>Total PVT</b>		<b>113517</b>	<b>523.59</b>	<b>32022</b>	<b>508.40</b>	<b>45135</b>	<b>555.74</b>	<b>180869</b>	<b>711.45</b>	<b>171443</b>	<b>804.20</b>	<b>139424</b>	<b>854.90</b>
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
34	ESAF SF Bank	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
36	Ujjivan Small Finance Bank	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
<b>Total Small Finance</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
38	BGVB (PNB)	150253	330.49	201685	459.04	168643	467.59	198735	557.12	272739	682.58	277402	715.27
39	PBGB (UCO)	29722	341.13	46035	414.84	56545	525.68	73484	303.52	76589	540.42	75964	595.14
40	UBKGB (CBI)	29876	300.54	19294	167.66	49331	476.97	64608	623.84	74600	736.39	76686	816.43
<b>Total RRB</b>		<b>209851</b>	<b>972.16</b>	<b>267014</b>	<b>1041.54</b>	<b>274519</b>	<b>1470.24</b>	<b>336827</b>	<b>1484.48</b>	<b>423928</b>	<b>1959.39</b>	<b>430052</b>	<b>2126.84</b>
41	WB State Co-Op Bank Ltd.	1425153	4051.76	1475639	4341.49	1544538	4589.53	1795480	4117.12	1896312	5273.65	2039919	4550.32
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
<b>Total Co-Optv</b>		<b>1425153</b>	<b>4051.76</b>	<b>1475639</b>	<b>4341.49</b>	<b>1544538</b>	<b>4589.53</b>	<b>1795480</b>	<b>4117.12</b>	<b>1896312</b>	<b>5273.65</b>	<b>2039919</b>	<b>4550.32</b>
<b>Grand Total</b>		<b>2331711</b>	<b>11765.28</b>	<b>2608512</b>	<b>11826.42</b>	<b>2877678</b>	<b>14951.34</b>	<b>3476346</b>	<b>13113.36</b>	<b>3985186</b>	<b>17022.23</b>	<b>4316133</b>	<b>19138.16</b>

❖ **Small and Marginal Farmers: -**

Small and Marginal Farmers													
(Amount in Rs. Crore)													
Sr. No.	Name Name	Disbursement during the period						Outstanding					
		FY 2019-20		FY 2020-21		FY 2021-22		31.03.2020		31.03.2021		31.03.2022	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	3786	30.00	6510	65.10	4875	45.21	23106	162.00	13310	101.20	13670	108.00
2	Bank of India	75288	364.26	87206	463.79	98187	508.10	230241	1164.11	187390	815.50	196496	893.71
3	Bank of Maharashtra	289	1.61	250	3.47	385	3.95	583	4.37	1256	57.34	1305	29.66
4	Canara Bank	62649	262.47	58992	295.66	66994	485.04	67040	420.35	45335	255.52	97719	746.14
5	Central Bank of India	42601	565.45	64105	516.25	69818	864.57	94103	806.02	110584	852.98	127116	1378.59
6	Indian Bank	36274	260.44	28511	38.11	63222	99.11	46119	345.75	294676	3551.00	397230	4558.01
7	Indian Overseas Bank	1551	5.00	5253	30.12	2305	10.12	5988	33.00	7638	15.14	10464	80.52
8	Punjab & Sind Bank	1	0.01	0	0.00	0	0.00	3	0.05	0	0.00	0	0.00
9	Punjab National Bank	94877	720.68	131475	834.06	101187	727.12	696917	4579.03	779217	5004.50	810552	6695.82
10	State Bank of India	148095	986.34	141228	829.85	102940	798.00	444456	3212.00	380447	3416.00	550948	4787.00
11	UCO Bank	12665	27.63	29136	24.09	94777	621.71	18678	104.82	50283	84.45	115028	832.71
12	Union Bank of India	1125	30.04	3394	22.91	17562	565.20	23172	241.41	30394	272.90	36642	931.20
<b>Total PSU</b>		<b>479201</b>	<b>3253.93</b>	<b>556060</b>	<b>3123.41</b>	<b>622252</b>	<b>4728.13</b>	<b>1650406</b>	<b>11072.91</b>	<b>1900530</b>	<b>14426.53</b>	<b>2357170</b>	<b>21041.37</b>
13	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
14	Bandhan Bank	1353496	10008.67	1312417	8926.46	585033	4521.28	1734076	7842.74	2069691	10266.09	1198868	6419.54
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	5923	49.68	8331	102.32	12524	163.38	4913	43.41	5696	69.43	8914	1158.22
19	HDFC Bank	10478	63.90	4366	34.59	3978	29.82	19873	124.17	12984	122.05	9224	110.04
20	ICICI Bank	0	0.00	0	0.00	34466	264.32	0	0.00	0	0.00	42740	408.66
21	IDBI Bank	55250	313.75	43120	241.11	53120	376.11	70872	333.62	72866	355.60	79260	471.46
22	IDFC First Bank	28876	86.01	16279	48.84	20962	65.28	35349	63.12	33682	67.07	26172	55.38
23	Indusind Bank	115	3.99	369389	854.46	2921463	8943.42	7727	88.01	799336	1423.29	1203755	2416.98
24	Karnataka Bank Ltd.	30	1.07	151	3.02	243	4.78	0	0.00	171	4.70	282	8.17
25	Karur Vysya Bank	0	0.00	99	0.55	0	0.00	0	0.00	136	6.08	0	0.00
26	Kotak Mahindra Bank	2472	71.02	2543	56.12	3460	99.46	0	0.00	8765	304.06	9947	321.34
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	63	0.74
28	Ratnakar Bank Ltd	204570	614.56	202056	552.17	23468	65.44	296764	582.19	387780	777.67	268208	441.85
29	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
30	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	YES Bank	0	0.00	830	2.00	0	0.00	0	0.00	1532	23.00	0	0.00
<b>Total PVT</b>		<b>1661210</b>	<b>11212.65</b>	<b>1959581</b>	<b>10821.64</b>	<b>3658717</b>	<b>14533.29</b>	<b>2169574</b>	<b>9077.26</b>	<b>3392639</b>	<b>13419.04</b>	<b>2847433</b>	<b>11812.37</b>
32	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
33	ESAF SF Bank	0	0.00	4396	8.84	9824	32.64	0	0.00	4014	7.36	11289	29.84
34	Jana Small Finance Bank	22012	94.45	6015	27.23	15012	58.36	30347	99.39	24710	76.87	26420	80.02
35	Ujjivan Small Finance Bank	0	0.00	78131	312.88	110215	521.11	0	0.00	228249	538.06	205404	591.35
36	Utkarsh Small Finance Bank	6157	18.70	6567	22.28	7519	29.93	11282	22.68	12998	27.96	8119	18.47
<b>Total Small Finance</b>		<b>28169</b>	<b>113.15</b>	<b>95109</b>	<b>371.22</b>	<b>142570</b>	<b>642.05</b>	<b>41629</b>	<b>122.07</b>	<b>269971</b>	<b>650.25</b>	<b>251232</b>	<b>719.68</b>
37	BGVB (PNB)	305377	2819.02	316883	2998.34	321902	3045.42	343581	2520.18	382018	2810.86	488314	3982.54
38	PBGB (UCO)	60218	1205.71	60772	1368.56	100803	1996.12	92343	610.89	75799	534.49	118302	1578.49
39	UBKGB (CBI)	55169	436.36	43562	379.72	49051	580.68	124212	1228.41	112102	1298.77	136407	1860.84
<b>Total RRB</b>		<b>420764</b>	<b>4461.09</b>	<b>421217</b>	<b>4746.62</b>	<b>471756</b>	<b>5622.22</b>	<b>560136</b>	<b>4359.48</b>	<b>569919</b>	<b>4644.12</b>	<b>743023</b>	<b>7421.87</b>
40	WB State Co-Op Bank Ltd.	1490305	4651.84	1577069	5058.19	1628567	5394.39	1386988	4073.58	1446236	4605.47	1501101	4719.45
41	WBSCARD Bank Ltd.	4103	267.03	40512	288.68	42157	291.68	4103	267.03	40512	288.68	42157	291.68
<b>Total Co-Optv</b>		<b>1494408</b>	<b>4918.87</b>	<b>1617581</b>	<b>5346.87</b>	<b>1670724</b>	<b>5686.07</b>	<b>1391091</b>	<b>4340.61</b>	<b>1486748</b>	<b>4894.15</b>	<b>1543258</b>	<b>5011.13</b>
<b>Grand Total</b>		<b>4083752</b>	<b>23959.69</b>	<b>4649548</b>	<b>24409.76</b>	<b>6566019</b>	<b>31211.76</b>	<b>5812836</b>	<b>28972.33</b>	<b>7619807</b>	<b>38034.09</b>	<b>7742116</b>	<b>46006.42</b>

❖ **Joint Liability Group (JLG): -**

Joint Liability Group (JLG) is an informal group comprising preferably of 4 to 10 individuals for the purposes of availing bank loan either individually or through the group mechanism against mutual guarantee. The financial year wise JLG position is as follows:

Sr. No.	District Name	31.03.2020			31.03.2021			31.03.2022		
		Total Number of JLG	Loan O/S to JLGs	Average Ticket Size (In Lakh)	Total Number of JLG	Loan O/S to JLGs	Average Ticket Size (In Lakh)	Total Number of JLG	Loan O/S to JLGs	Average Ticket Size (In Lakh)
1	Alipurduar	21390	41.47	0.19	33053	119.50	0.36	26969	183.27	0.68
2	Bankura	2586	15.97	0.62	8900	81.63	0.92	13172	117.04	0.89
3	Birbhum	10239	103.92	1.01	29275	183.38	0.63	37447	186.50	0.50
4	Coochbehar	28809	103.95	0.36	32846	67.06	0.20	29302	92.58	0.32
5	Dakshin Dinajpur	8323	54.32	0.65	35790	241.12	0.67	26915	78.58	0.29
6	Darjeeling	21521	78.83	0.37	36335	143.87	0.40	35864	212.01	0.59
7	Hooghly	32796	368.77	1.12	99398	463.41	0.47	105692	414.88	0.39
8	Howrah	13788	208.39	1.51	63895	281.04	0.44	64024	271.73	0.42
9	Jalpaiguri	30840	71.28	0.23	52957	200.83	0.38	45223	305.06	0.67
10	Jhargram	1426	18.17	1.27	3683	26.87	0.73	6500	35.27	0.54
11	Kalimpong	254	2.46	0.97	258	2.39	0.93	1239	6.35	0.51
12	Kolkata	133501	1155.63	0.87	239233	1347.35	0.56	209721	1175.47	0.56
13	Malda	21251	183.89	0.87	43868	217.11	0.49	52293	311.01	0.59
14	Murshidabad	60328	80.87	0.13	118232	549.18	0.46	77907	752.98	0.97
15	Nadia	19335	167.29	0.87	50210	450.36	0.90	58622	345.93	0.59
16	Paschim Burdwan	10936	143.26	1.31	64961	158.35	0.24	66640	252.91	0.38
17	Paschim Medinipur	14100	177.50	1.26	47644	279.53	0.59	45714	240.25	0.53
18	Purba Burdwan	11654	154.79	1.33	36674	190.29	0.52	57319	349.15	0.61
19	Purba Medinipur	33705	291.54	0.86	78687	242.03	0.31	72279	365.08	0.51
20	Purulia	6654	29.44	0.44	6805	22.66	0.33	12978	30.54	0.24
21	Uttar Dinajpur	9602	132.02	1.37	20010	145.29	0.73	33045	313.21	0.95
22	24 Pgs. (N)	61842	516.68	0.84	127658	608.43	0.48	121298	606.07	0.50
23	24 Pgs. (S)	35903	314.29	0.88	64713	382.88	0.59	66738	387.41	0.58
<b>Grand Total</b>		590783	4414.75	0.75	1295085	6404.55	0.49	1266901	7033.31	0.56

## Bank wise JLG performance

(Amount in Rs. Crore)

Sr. No.	Bank Name	31.03.2020			31.03.2021			31.03.2022		
		Total Number of JLG	Loan O/S to JLGs	Average Ticket Size (In Lakh)	Total Number of JLG	Loan O/S to JLGs	Average Ticket Size (In Lakh)	Total Number of JLG	Loan O/S to JLGs	Average Ticket Size (In Lakh)
1	Bank of Baroda	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
2	Bank of India	458	0.81	0.18	61	0.76	1.25	56	0.93	1.66
3	Bank of Maharashtra	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
4	Canara Bank	1371	12.46	0.91	1498	14.56	0.97	1457	16.70	1.15
5	Central Bank of India	301	1.97	0.65	498	2.64	0.53	306	2.34	0.76
6	Indian Bank	10	0.14	1.40	201	2.33	1.16	0	0.00	0.00
7	Indian Overseas Bank	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
8	Punjab & Sind Bank	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
9	Punjab National Bank	3948	130.32	3.30	4511	135.91	3.01	3826	364.78	9.53
10	State Bank of India	42	0.47	1.12	13	0.27	2.08	26	0.53	2.04
11	UCO Bank	530	5.70	1.08	280	3.19	1.14	245	2.92	1.19
12	Union Bank of India	23	0.67	2.91	9	0.30	3.33	4	0.13	3.25
<b>Total PSU</b>		<b>6683</b>	<b>152.54</b>	<b>2.28</b>	<b>7071</b>	<b>159.96</b>	<b>2.26</b>	<b>5920</b>	<b>388.33</b>	<b>6.56</b>
13	Axis Bank	4023	8.45	0.21	0	0.00	0.00	191891	310.00	0.16
14	Bandhan Bank	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
16	City Union Bank Ltd.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
18	Federal Bank	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
19	HDFC Bank	70170	653.90	0.93	64036	540.47	0.84	58080	462.19	0.80
20	ICICI Bank	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
21	IDBI Bank	12	0.05	0.42	0	0.00	0.00	0	0.00	0.00
22	IDFC First Bank	145194	272.88	0.19	142550	273.00	0.19	35593	64.22	0.18
23	Indusind Bank	0	0.00	0.00	201065	2704.10	1.34	179819	3184.07	1.77
24	Karnataka Bank Ltd.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
25	Karur Vysya Bank	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
26	Kotak Mahindra Bank	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
27	Lakshmi Vilas Bank (DBS)	0	0.00	0.00	0	0.00	0.00	788	0.79	0.10
28	Ratnakar Bank Ltd	128827	917.64	0.71	176221	940.25	0.53	158760	541.17	0.34
29	South Indian Bank Ltd.	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
30	SIDBI	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
31	Tamilnad Mercantile Bank	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
32	YES Bank	183	2.00	1.09	259	2.15	0.83	212	2.49	1.17
<b>Total PVT</b>		<b>348409</b>	<b>1854.92</b>	<b>0.53</b>	<b>584131</b>	<b>4459.97</b>	<b>0.76</b>	<b>625143</b>	<b>4564.93</b>	<b>0.73</b>
33	Au Small finance Bank	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
34	ESAF SF Bank	5604	25.87	0.46	12917	48.88	0.38	12716	56.45	0.44
35	Jana Small Finance Bank	33201	329.43	0.99	30654	272.60	0.89	21771	166.45	0.76
36	Ujjivan Small Finance Bank	123485	1372.51	1.11	593507	1301.54	0.22	561925	1689.32	0.30
37	Utkarsh Small Finance Bank	21274	47.61	0.22	19035	41.57	0.22	13285	52.29	0.39
<b>Total Small Finance</b>		<b>183564</b>	<b>1775.42</b>	<b>0.97</b>	<b>656113</b>	<b>1664.59</b>	<b>0.25</b>	<b>609697</b>	<b>1964.51</b>	<b>0.32</b>
38	BGVB (PNB)	33069	19.26	0.06	29640	36.04	0.12	13889	27.03	0.19
39	PBGB (UCO)	3369	19.27	0.57	7149	30.35	0.42	1393	20.67	1.48
40	UBKGB (CBI)	3229	10.61	0.33	2967	10.01	0.34	2544	8.88	0.35
<b>Total RRB</b>		<b>39667</b>	<b>49.14</b>	<b>0.12</b>	<b>39756</b>	<b>76.40</b>	<b>0.19</b>	<b>17826</b>	<b>56.58</b>	<b>0.32</b>
41	WB State Co-Op Bank Ltd.	11373	581.99	5.12	7590	40.00	0.53	7854	54.85	0.70
42	WBSCARD Bank Ltd.	1087	0.76	0.07	424	3.61	0.85	461	4.10	0.89
<b>Total Co-Optv</b>		<b>12460</b>	<b>582.75</b>	<b>4.68</b>	<b>8014</b>	<b>43.61</b>	<b>0.54</b>	<b>8315</b>	<b>58.95</b>	<b>0.71</b>
<b>Grand Total</b>		<b>590783</b>	<b>4414.76</b>	<b>0.75</b>	<b>1295085</b>	<b>6404.54</b>	<b>0.49</b>	<b>1266901</b>	<b>7033.31</b>	<b>0.56</b>

### (3F) Credit Deposit Ratio

CD ratio of our state remained at 60% – 62% for last three years. Member banks have been requested to explore each and every avenue to increase CD ratio in coming days. Apart from that, they have also been requested for proper reporting of advance sanctioned from outside of the State but utilised in the State and RIDF, if any.

Bank wise CD ratio										
Sr. No.	Bank Name	Deposit			Advance			CD Ratio		
		31.03.2020	31.03.2021	31.03.2022	31.03.2020	31.03.2021	31.03.2022	31.03.2020	31.03.2021	31.03.2022
1	Bank of Baroda	33782.00	33072.82	35304.00	22185.00	22917.87	24123.00	65.67%	69.30%	68.33%
2	Bank of India	33659.00	35182.39	36123.92	16374.17	17303.94	21226.87	48.65%	49.18%	58.76%
3	Bank of Maharashtra	2085.28	2273.96	2411.60	2194.33	2407.53	3008.51	105.23%	105.87%	124.75%
4	Canara Bank	25588.61	27502.32	26950.00	16422.64	15582.26	16706.00	64.18%	56.66%	61.99%
5	Central Bank of India	23719.73	24928.34	26683.89	7784.86	8256.08	8887.46	32.82%	33.12%	33.31%
6	Indian Bank	62715.94	79390.00	75104.00	28464.65	29411.00	30352.58	45.39%	37.05%	40.41%
7	Indian Overseas Bank	13361.74	14688.03	15789.03	6569.76	6457.11	6818.15	49.17%	43.96%	43.18%
8	Punjab & Sind Bank	2667.00	2305.70	2378.11	3937.00	3659.56	2436.18	147.62%	158.72%	102.44%
9	Punjab National Bank	118837.40	123601.70	127108.98	63771.08	54422.41	57239.88	53.66%	44.03%	45.03%
10	State Bank of India	202230.00	225478.95	243793.52	71465.00	77603.47	87800.09	35.34%	34.42%	36.01%
11	UCO Bank	33245.98	37148.82	38938.00	15169.78	15174.56	15652.00	45.63%	40.85%	40.20%
12	Union Bank of India	32605.41	30966.71	35617.13	24691.50	24792.77	29192.40	75.73%	80.06%	81.96%
<b>Total PSU</b>		<b>584498.09</b>	<b>636539.74</b>	<b>666202.18</b>	<b>279029.77</b>	<b>277988.56</b>	<b>303443.12</b>	<b>47.74%</b>	<b>43.67%</b>	<b>45.55%</b>
13	Axis Bank	41806.00	49963.00	59054.00	27487.00	27262.00	28164.00	65.75%	54.56%	47.69%
14	Bandhan Bank	23951.93	32480.63	40302.83	23882.64	29756.20	29778.21	99.71%	91.61%	73.89%
15	Catholic Syrian Bank Ltd.	58.01	58.95	55.42	18.11	30.21	19.38	31.22%	51.25%	34.97%
16	City Union Bank Ltd.	0.00	0.00	235.56	0.00	0.00	130.34	-----	-----	55.33%
17	Dhanlaxmi Bank Ltd.	74.30	70.64	73.64	137.77	142.99	158.70	185.42%	202.42%	215.51%
18	Federal Bank	3495.97	4249.90	4544.23	2938.87	3611.09	3544.72	84.06%	84.97%	78.00%
19	HDFC Bank	46538.01	56059.98	61960.96	25839.75	29662.90	37033.04	55.52%	52.91%	59.77%
20	ICICI Bank	36813.55	45582.10	52396.22	27202.52	30905.22	37776.35	73.89%	67.80%	72.10%
21	IDBI Bank	14942.31	14955.51	14728.79	7548.12	5621.48	7489.77	50.52%	37.59%	50.85%
22	IDFC First Bank	1187.20	2436.49	2525.69	3540.68	3816.47	4059.73	298.24%	156.64%	160.74%
23	Indusind Bank	5059.76	10046.66	11746.47	11477.50	12585.45	15690.28	226.84%	125.27%	133.57%
24	Karnataka Bank Ltd.	1257.19	1334.75	1361.64	1547.23	1511.27	1318.44	123.07%	113.22%	96.83%
25	Karur Vysya Bank	1088.32	1138.27	1141.25	1248.90	1072.70	662.32	114.75%	94.24%	58.03%
26	Kotak Mahindra Bank	7377.17	7856.32	8073.97	6449.57	6102.74	7267.94	87.43%	77.68%	90.02%
27	Lakshmi Vilas Bank (DBS)	0.00	168.36	99.62	0.00	1015.67	545.72	-----	603.27%	547.80%
28	Ratnakar Bank Ltd	4549.83	4262.45	6278.11	5693.40	4146.07	4045.23	125.13%	97.27%	64.43%
29	South Indian Bank Ltd.	1181.99	1152.38	1390.53	1848.94	1358.94	990.12	156.43%	117.92%	71.20%
30	SIDBI	0.00	0.00	0.00	65.03	115.24	87.08	-----	-----	-----
31	Tamilnad Mercantile Bank	740.44	247.31	671.92	216.37	757.05	257.14	29.22%	306.11%	38.27%
32	YES Bank	4798.00	7573.00	8119.00	5224.00	5413.02	6736.00	108.88%	71.48%	82.97%
<b>Total PVT</b>		<b>194919.98</b>	<b>239636.70</b>	<b>274759.86</b>	<b>152366.40</b>	<b>164886.72</b>	<b>185754.50</b>	<b>78.17%</b>	<b>68.81%</b>	<b>67.61%</b>
33	Au Small finance Bank	0.00	0.00	237.83	0.00	0.00	0.15	-----	-----	0.06%
34	ESAF SF Bank	0.00	28.15	32.72	0.00	49.39	106.69	-----	175.45%	326.07%
35	Jana Small Finance Bank	1015.89	1236.11	1338.17	715.86	787.22	814.29	70.47%	63.69%	60.85%
36	Ujjivan Small Finance Bank	802.63	959.13	1351.54	1950.59	2024.48	2242.81	243.02%	211.07%	165.95%
37	Utkarsh Small Finance Bank	90.21	139.34	200.97	59.54	64.75	68.33	66.00%	46.47%	34.00%
<b>Total Small Finance</b>		<b>1908.73</b>	<b>2362.73</b>	<b>3161.23</b>	<b>2725.99</b>	<b>2925.83</b>	<b>3232.27</b>	<b>142.82%</b>	<b>123.83%</b>	<b>102.25%</b>
38	BGVB (PNB)	16406.66	17181.07	17958.88	6331.71	7034.19	7474.84	38.59%	40.94%	41.62%
39	PBGB (UCO)	5531.74	5900.54	6252.47	2954.88	3191.63	3439.51	53.42%	54.09%	55.01%
40	UBKGB (CBI)	3296.39	3518.91	3857.75	1974.58	2378.38	2767.67	59.90%	67.59%	71.74%
<b>Total RRB</b>		<b>25234.79</b>	<b>26600.52</b>	<b>28069.10</b>	<b>11261.17</b>	<b>12604.20</b>	<b>13682.02</b>	<b>44.63%</b>	<b>47.38%</b>	<b>48.74%</b>
41	WB State Co-Op Bank Ltd.	33004.03	33458.96	32883.62	18511.20	21011.54	20080.23	56.09%	62.80%	61.06%
42	WBSCARD Bank Ltd.	246.70	239.21	255.60	1239.06	1307.33	1273.74	502.25%	546.52%	498.33%
<b>Total Co-Optv</b>		<b>33250.73</b>	<b>33698.17</b>	<b>33139.22</b>	<b>19750.26</b>	<b>22318.87</b>	<b>21353.97</b>	<b>59.40%</b>	<b>66.23%</b>	<b>64.44%</b>
<b>Grand Total</b>		<b>839812.33</b>	<b>938837.85</b>	<b>1005331.58</b>	<b>465133.59</b>	<b>480724.18</b>	<b>527465.88</b>	<b>55.39%</b>	<b>51.20%</b>	<b>52.47%</b>
<b>CD Ratio With RIDF</b>								<b>60.21%</b>	<b>60.79%</b>	<b>61.76%</b>



<b>District wise CD Ratio</b>				
<b>Sr. No.</b>	<b>District Name</b>	<b>31.03.2020</b>	<b>31.03.2021</b>	<b>31.03.2022</b>
1	Alipurduar	41.66	48.18	47.64
2	Bankura	43.16	45.01	49.25
3	Birbhum	40.26	41.09	49.99
4	Coochbehar	69.95	77.36	79.49
5	Dakshin Dinajpur	57.44	62.21	61.85
6	Darjeeling	60.29	64.40	57.59
7	Hooghly	29.22	27.08	36.26
8	Howrah	41.60	41.86	46.26
9	Jalpaiguri	51.86	59.09	63.33
10	Jhargram	40.05	40.03	40.92
11	Kalimpong	39.26	40.04	44.60
12	Kolkata	74.80	64.06	61.61
13	Malda	53.55	55.83	57.31
14	Murshidabad	53.75	42.62	44.02
15	Nadia	49.16	50.02	50.25
16	Paschim Burdwan	40.29	41.59	42.58
17	Paschim Medinipur	47.30	43.37	46.95
18	Purba Burdwan	44.01	45.58	51.28
19	Purba Medinipur	43.62	42.65	45.83
20	Purulia	43.94	54.58	48.61
21	Uttar Dinajpur	59.81	60.63	60.60
22	24 Pgs. (N)	33.86	35.01	40.29
23	24 Pgs. (S)	45.63	44.44	45.01
<b>Total CD Ratio</b>		<b>55.39</b>	<b>51.20</b>	<b>52.47</b>
<b>CD Ratio With RIDF</b>		<b>60.21</b>	<b>60.79</b>	<b>61.76</b>

### **(3G) Financial Literacy Centres**

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 “Good Financial Behaviour- Your Saviour” which has been observed from February 13-17, 2023. This theme is one of the strategic objectives of the National Strategy for Financial Education 2020-2025.

Financial literacy camps conducted by Financial literacy centres during FY 2020-21, FY 2021-22 and FY 2022-23 (Upto December,2022) are mentioned below:

<b>Sr. No.</b>	<b>District</b>	<b>No. of FLCs in district</b>	<b>FY 2020-21</b>		<b>FY 2021-22</b>		<b>FY 2022-23 (Upto Dec 22)</b>	
			<b>No. of FLC Camps conducted</b>	<b>No. of Beneficiary Attended</b>	<b>No. of FLC Camps conducted</b>	<b>No. of Beneficiary Attended</b>	<b>No. of FLC Camps conducted</b>	<b>No. of Beneficiary Attended</b>
1	24 Pgs (N)	1	63	1299	55	2315	65	3127
2	24 Pgs (S)	1	93	1401	50	1405	34	1413
3	Alipurduar	0	0	0	0	0	0	0
4	Bankura	1	118	4766	48	1259	126	3511
5	Birbhum	1	208	8562	304	9988	215	6905
6	Coochbehar	2	62	2350	122	11608	114	3518
7	Darjeeling	2	89	5367	87	8489	50	3173
8	Dakhin Dinajpur	2	70	2426	20	688	36	2052
9	Hooghly	1	207	4235	127	3545	119	4269
10	Howrah	2	369	6396	185	5834	94	4512
11	Jalpaiguri	1	2	40	8	212	27	667
12	Jhargram	1	0	0	40	990	48	2896
13	Kalimpong	1	0	0	0	0	0	0
14	Kolkata	1	0	0	9	230	28	659
15	Malda	2	172	3141	32	1498	16	1454
16	Murshidabad	2	119	3038	18	878	35	1372
17	Nadia	1	119	3547	94	5842	71	6940
18	Paschim Bardhaman	1	0	0	27	1143	24	786
19	Paschim Medinipur	1	170	3100	18	652	42	2402
20	Purba Bardhaman	1	164	3572	29	1186	32	1561
21	Purba Medinipur	2	332	8761	371	16394	20	589
22	Purulia	1	77	1540	53	1518	55	1811
23	Uttar Dinajpur	1	98	1420	149	4094	77	3013
<b>Total</b>		<b>29</b>	<b>2532</b>	<b>64961</b>	<b>1846</b>	<b>79768</b>	<b>1328</b>	<b>56630</b>

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

<b>During the Quarter</b>	<b>March,2021</b>	<b>Dec,2021</b>	<b>March,2022</b>	<b>Dec,2022</b>
<b>Total Camps</b>	<b>561</b>	<b>1753</b>	<b>1555</b>	<b>6855</b>

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

District wise camp conducted by FLCs and rural branches during the December, 2022 quarter											
Sr. No.	District	No. of FLCs	Special camps by FLCs			Target specific camps by FLCs			Camps by Rural branches		
			Target	No. of camps conducted	No. of participants attended	Target	No. of camps conducted	No. of participants attended	No. of Total rural branches	Target	No. of camps conducted
1	24 Pgs (N)	1	6	12	587	15	20	920	313	939	958
2	24 Pgs (S)	1	6	7	577	15	5	129	304	912	548
3	Alipurduar	0	0	0	0	0	0	0	51	153	149
4	Bankura	1	6	18	520	15	45	1251	168	504	363
5	Birbhum	1	6	34	1004	15	61	1963	212	636	285
6	Coochbehar	2	12	6	200	30	16	389	136	408	128
7	Darjeeling	2	12	0	0	30	0	0	76	228	101
8	Dakshin Dinajpur	2	12	0	0	30	12	617	79	237	352
9	Hooghly	1	6	39	1404	15	39	1404	237	711	327
10	Howrah	2	12	18	771	30	1	75	115	345	242
11	Jalpaiguri	1	6	8	120	15	12	187	79	237	250
12	Jhargram	1	6	14	617	15	14	617	83	249	121
13	Kalimpong	1	6	0	0	15	0	0	14	42	18
14	Kolkata	1	6	3	67	15	11	243	7	21	21
15	Malda	2	12	5	337	30	5	337	189	567	450
16	Murshidabad	2	12	8	233	30	15	530	339	1017	324
17	Nadia	1	6	9	800	15	9	800	230	690	339
18	Paschim Bardhaman	1	6	0	0	15	8	274	91	273	152
19	Paschim Medinipur	1	6	10	566	15	10	566	248	744	393
20	Purba Bardhaman	1	6	0	0	15	5	194	203	609	460
21	Purba Medinipur	2	12	6	196	30	6	196	177	531	491
22	Purulia	1	6	7	231	15	11	368	158	474	199
23	Uttar Dinajpur	1	6	0	0	15	29	1319	78	234	184
<b>Total</b>		<b>29</b>	<b>174</b>	<b>204</b>	<b>8230</b>	<b>435</b>	<b>334</b>	<b>12379</b>	<b>3587</b>	<b>10761</b>	<b>6855</b>

The aim of Financial Inclusion 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, small entrepreneurs, Senior citizens, School children, other etc.

Evaluation of Financial Literacy amongst farmers is scanty in the literature in many 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 invariably seek prior approval from NABARD for being eligible to seek admissible grant assistance from FIF in respect of identified schemes/activities after implementation.

### (3H) Skill Development initiatives of RSETIs

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.

RSETI wise cumulative performance as on 31.03.2020, 31.03.2021 and 31.03.2022 is as follows:

RSETI wise Performance (Cummulative)								
Sr. No.	RSETIs Name	Sponsored Bank	As on 31.03.2020					
			No of programmes conducted	Number of Beneficiaries Trained			Settlement %	Credit Linkage %
				Male	Female	Total		
1	ALHB Birbhum (Bolpur)	Indian Bank	224	1508	5084	6592	68.30	74.26
2	ALHB West Midnapore (Debra)	Indian Bank	194	2556	3685	6241	81.33	82.32
3	BOI North 24 Parganas	Bank of India	260	3158	3543	6701	80.11	57.19
4	CBI Coochbehar	Central Bank of India	132	1161	1977	3138	70.09	49.95
5	CBI Darjeeling	Central Bank of India	106	737	2035	2772	67.75	59.96
6	CBI Jalpaiguri	Central Bank of India	254	1007	4304	5311	82.07	77.72
7	PNB Purba Midnapore	Punjab National Bank	224	3063	3429	6492	71.98	52.11
8	RUDSETI Berhampore	Canara Bank	295	3583	5003	8586	71.48	53.38
9	SBI Malda	State Bank of India	219	3176	3406	6582	75.25	54.81
10	SBI Nadia (Haringhata)	State Bank of India	207	2438	2967	5405	66.92	43.40
11	UCOB Burdwan	UCO Bank	237	1412	4693	6105	68.52	57.49
12	UCOB Hooghly	UCO Bank	261	1718	4939	6657	67.03	85.01
13	UCOB Howrah	UCO Bank	204	776	5173	5949	71.14	99.24
14	UNBI Bankura (Ranbahal)	Punjab National Bank	295	3454	3550	7004	72.47	53.14
15	UNBI Dakshin Dinarpur(Balurghat)	Punjab National Bank	199	1436	4113	5549	73.26	65.38
16	UNBI Howrah	Punjab National Bank	604	9138	6122	15260	86.83	24.98
17	UNBI Purulia	Punjab National Bank	178	2664	1939	4603	50.49	64.72
18	UNBI South 24 Parganas	Punjab National Bank	302	3834	4175	8009	61.48	82.05
19	UNBI Uttar Dinajpur	Punjab National Bank	208	1898	3318	5216	70.59	52.94
	<b>Total</b>		<b>4603</b>	<b>48717</b>	<b>73455</b>	<b>122172</b>	<b>72.82</b>	<b>59.51</b>

RSETI wise Performance (Cummulative)								
Sr. No.	RSETIs Name	Sponsored Bank	As on 31.03.2021					
			No of programmes conducted	Number of Beneficiaries Trained			Settlement %	Credit Linkage %
				Male	Female	Total		
1	ALHB Birbhum (Bolpur)	Indian Bank	230	1542	5230	6772	67.22	73.68
2	ALHB West Midnapore (Debra)	Indian Bank	200	2599	3747	6346	80.24	82.38
3	BOI North 24 Parganas	Bank of India	274	3280	3690	6970	77.29	57.15
4	CBI Coochbehar	Central Bank of India	142	1242	2110	3352	71.15	51.60
5	CBI Darjeeling	Central Bank of India	112	771	2129	2900	75.07	65.20
6	CBI Jalpaiguri	Central Bank of India	260	1024	4377	5401	80.71	77.72
7	PNB Purba Midnapore	Punjab National Bank	235	3180	3573	6753	69.88	52.30
8	RUDSETI Berhampore	Canara Bank	309	3725	5201	8926	71.30	54.24
9	SBI Malda	State Bank of India	233	3316	3535	6851	74.37	53.97
10	SBI Nadia (Haringhata)	State Bank of India	215	2492	3052	5524	67.60	44.63
11	UCOB Burdwan	UCO Bank	252	1468	4926	6434	67.73	58.63
12	UCOB Hooghly	UCO Bank	267	1743	5012	6755	68.33	85.25
13	UCOB Howrah	UCO Bank	215	808	5388	6196	68.64	99.15
14	UNBI Bankura (Ranbahal)	Punjab National Bank	308	3586	3705	7291	70.80	53.24
15	UNBI Dakshin Dinarpur(Balurghat)	Punjab National Bank	207	1489	4264	5753	74.80	65.17
16	UNBI Howrah	Punjab National Bank	632	9573	6433	15986	83.52	25.02
17	UNBI Purulia	Punjab National Bank	183	2737	1983	4720	53.24	64.62
18	UNBI South 24 Parganas	Punjab National Bank	309	3907	4240	8147	63.57	79.39
19	UNBI Uttar Dinajpur	Punjab National Bank	216	1951	3436	5387	73.42	52.74
<b>Total</b>			<b>4799</b>	<b>50433</b>	<b>76031</b>	<b>126464</b>	<b>72.40</b>	<b>59.64</b>

RSETI wise Performance (Cummulative)								
Sr. No.	RSETIs Name	Sponsored Bank	As on 31.03.2022					
			No of programmes conducted	Number of Beneficiaries Trained			Settlement %	Credit Linkage %
				Male	Female	Total		
1	ALHB Birbhum (Bolpur)	Indian Bank	247	1511	5790	7301	68.97	72.70
2	ALHB West Midnapore (Debra)	Indian Bank	221	2556	4343	6899	81.33	83.99
3	BOI North 24 Parganas	Bank of India	296	3175	4465	7640	82.16	62.20
4	CBI Coochbehar	Central Bank of India	153	1172	2501	3673	71.92	52.32
5	CBI Darjeeling	Central Bank of India	123	790	2451	3241	75.41	65.46
6	CBI Jalpaiguri	Central Bank of India	282	1010	4863	5873	79.77	76.79
7	PNB Purba Midnapore	Punjab National Bank	258	3251	4231	7482	72.33	55.85
8	RUDSETI Berhampore	Canara Bank	332	3655	5926	9581	70.26	56.16
9	SBI Malda	State Bank of India	249	3367	3879	7246	76.59	56.40
10	SBI Nadia (Haringhata)	State Bank of India	237	2551	3398	5949	69.07	46.82
11	UCOB Burdwan	UCO Bank	274	1472	5529	7001	68.42	61.34
12	UCOB Hooghly	UCO Bank	292	1734	5624	7358	72.15	86.80
13	UCOB Howrah	UCO Bank	238	784	6040	6824	70.34	98.71
14	UNBI Bankura (Ranbahal)	Punjab National Bank	337	3512	4475	7987	69.14	54.51
15	UNBI Dakshin Dinarpur(Balurghat)	Punjab National Bank	228	1473	4854	6327	74.84	64.67
16	UNBI Howrah	Punjab National Bank	665	9676	7231	16907	84.33	26.61
17	UNBI Purulia	Punjab National Bank	205	2747	2479	5226	51.67	64.31
18	UNBI South 24 Parganas	Punjab National Bank	334	3904	4869	8773	66.25	74.75
19	UNBI Uttar Dinajpur	Punjab National Bank	236	1963	3976	5939	72.81	54.62
<b>Total</b>			<b>5207</b>	<b>50303</b>	<b>86924</b>	<b>137227</b>	<b>73.42</b>	<b>61.04</b>

### **(3I) Enabling Infrastructure for further Financial Inclusion and digital payment ecosystem**

**Challenges / issues being faced in provision of formal banking service through Brick & Mortar branches in the region:**

**Internet Connectivity (provision of VSAT, Bharat Net, etc.):**

- 2 mbps connectivity has not been provided in all GP/VCs till date.
- On account of high requirement, upgradation of 2 mbps bandwidth to 4/8/10/100 mbps isn't happening.
- Frequent disruptions in connectivity persist throughout the State, adversely affecting customer services of banks.

**Issues/Challenges being faced in the existing Business Correspondent Model in the region:**

Most of the banks have corporate BCs and following challenges have been observed:

- As BCs are catering to low-income customers with low volume transactions, their share of commission is just at subsistence level. Hence, frequent attrition is happening.
- Allowing BCs to handle cash is the biggest challenge. An extremely high proportion of the financial transactions are in cash, warranting high-cost cash-handling operations and added operational risks.

**Strengthening Financial Awareness Efforts and Building Robust Consumer Grievance Redressal Mechanism**

**Existing Financial Literacy Initiatives –**

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, etc. The objective is to promote awareness in these areas through a focused campaign, particularly in rural area.

As to the Financial Literacy, all the Lead District Managers and the RSETIs are designated centres for promotion Financial Literacy and are regularly holding Camps covering general population as well as specific targets like students, farmers, senior citizens, SHGs, small entrepreneurs, etc. The 32 Financial Literacy Centres in the State are mandated to organize a minimum of 2 special camps and 5 target specific camps every month.

**Specific Financial Literacy Modules (based on prevailing cultural practices and demographic) –** Financial literacy modules include awareness generation on Pradhan Mantri Jan Dhan Yojana (PMJDY, PMJJBY, PMSBY), Atal Pension Yojana, Digital Banking Channels – usage and safeguarding measures, benefits of maintaining credit discipline among borrowers, grievance redressal mechanism of Banks, etc.

**Financial Awareness as part of School curriculum –** State Govt's intervention is sought for the same.

**Leveraging digital financial inclusion to address concerns of difficult terrain and low population density:**

The State is affected with intermittent network connectivity issues quite frequently, in addition to the presence of shadow areas in many remote and hilly areas in the State in terms of digital connectivity reach. As such, adoption of digital banking alternatives by the populace has not kept pace with more developed parts of the country. Though banking coverage has been achieved in all parts of the State, other than urban areas, people prefer to make use of traditional banking channels and the BC model.

Financial awareness camps organized by rural branches and FLCs repeatedly endeavor to emphasize the benefits of using digital banking channels among the general population, but it is understood that more efforts over an extended period of time will provide noticeable improvements in digital adoption

rates. A massive campaign involving all stake holders including State Govt machinery at the panchayat level is the need of the hour.

As Aadhaar seeding in Bank accounts is approaching near saturation levels, issues related to DBT/ABPS/AEPS are on the verge of being fully streamlined, with very little left to be done in this area. The State Govt has taken initiatives to leverage ABPS for crediting beneficiary accounts of MGNREGA workers without exception. Besides, digitized Govt receipts, digitized land records and a plethora of other note-worthy steps taken by the State Govt is ensuring the movement towards a less-cash and fully digitized society.

The recently formed SLBC sub-committee on Deepening of Digital Payments has been tasked with exploring ways to improve digital adoption rates among the populace. Nadia and Howrah district has been taken up for achieving 100% digitization on pilot basis.

#### **Details on new initiatives/innovative approach taken/adopted by Banks/financial institutions for addressing constraints in furthering of financial inclusion in the region –**

In order to ensure last mile reach of financial inclusion in the State, Banks in co-ordination with the State Govt are ensuring that every household has been provided with a bank account – the endeavor being further boosted since the launch of Pradhan Mantri Jan Dhan Yojana and its associated schemes.

Banks have also leveraged the wide network of BC / CSPs to strengthen the Joint Liability Groups through handholding and providing credit for inter-lending among members of JLGs. Banks have also been involved in strengthening of SHG mechanism in the State to provide much-needed credit for inter-lending among SHG members in order to further their livelihood prospects.

Financial Literacy Camps are being regularly organized by rural branches to ensure maximum possible reach among the rural populace to avail benefits of being part of the institutional financial system and wean them away from traditional informal credit system.

## AGENDA – 4

### **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 31.12.2022.**

As on	No. of eligible Operative SB Account	No. of Operative SB A/c covered with at least one Digital mode	% of Achievement	No. of eligible Operative CA Account	No. of Operative CA A/c covered with at least one Digital mode	% of Achievement
31.03.2021	5466086	5054141	92.46	84787	77197	91.05
31.12.2021	5644545	5413376	95.90	90039	85271	94.70
31.03.2022	5657791	5584767	98.71	90039	81176	94.45
31.12.2022	5989403	5933822	99.07	100162	95599	95.44

Sr. No.	State/ UT	Bank	Digital coverage for individuals (Savings Accounts)									
			Eligible Operative Savings Accounts		Debit/ RuPay cards coverage				Internet Banking coverage			
			No. of Accounts	Of which, no. of women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts (G6), no of women accounts covered	% coverage for women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts (G6), no of women accounts covered	% coverage for women accounts
1	West Bengal	Bank of Baroda	96124	36776	94613	98.43	34229	93.07	67841	70.58	23262	63.25
2	West Bengal	Bank of India	440030	379491	435802	99.04	201875	53.20	139647	31.74	50034	13.18
3	West Bengal	Canara Bank	127081	62997	49928	39.29	21402	33.97	30236	23.79	11237	17.84
4	West Bengal	Central Bank of India	54486	21794	54292	99.64	20225	92.80	23680	43.46	11502	52.78
5	West Bengal	Indian Overseas Bank	35550	15215	18775	52.81	10515	69.11	4200	11.81	1325	8.71
6	West Bengal	Indian Bank	292584	172367	118952	40.66	18712	10.86	27465	9.39	8712	5.05
7	West Bengal	Punjab National Bank	1403369	698532	722977	51.52	234687	33.60	83874	5.98	16774	2.40
8	West Bengal	State Bank of India	1133834	536883	998839	88.09	460277	85.73	301406	26.58	73533	13.70
9	West Bengal	UCO Bank	87774	43655	35165	40.06	14687	33.64	3719	4.24	1188	2.72
10	West Bengal	Union Bank of India	110912	49112	91177	82.21	30217	61.53	17387	15.68	8113	16.52
11	West Bengal	Axis Bank	60925	16237	57496	94.37	15029	92.56	14798	24.29	2886	17.77
12	West Bengal	Bandhan Bank	560,567	416,055	386,180	68.89	246,887	59.34	34,092	6.08	9,047	2.17
13	West Bengal	Federal Bank	2397	699	2235	93.24	650	92.99	819	34.17	141	20.17
14	West Bengal	HDFC Bank Ltd.	31767	11648	30831	97.05	11425	98.09	28109	88.48	8113	69.65
15	West Bengal	ICICI Bank Ltd.	21,451	5,120	19,196	89.49	4,507	88.03	17,421	81.21	3,463	67.64
16	West Bengal	IDBI Bank	23238	8485	17847	76.80	6040	71.18	9399	40.45	3014	35.52
17	West Bengal	IDFC First Bank	9087	6159	3490	38.41	1606	26.08	9087	100.00	6159	100.00
18	West Bengal	Ratnakar Bank Ltd.	22142	21037	1203	5.43	381	1.81	445	2.01	161	0.77
19	West Bengal	Ujjivan SF Bank	32677	25847	31828	97.40	25282	97.81	20070	61.42	16056	62.12
20	West Bengal	Yes Bank	53	5	53	100.00	5	100.00	53	100.00	5	100.00
21	West Bengal	BGVB	785212	427236	656778	83.64	349862	81.89	0	0.00	0	0.00
22	West Bengal	Nadia DCCB Ltd.	333890	50960	122078	36.56	30995	60.82	0	0.00	0	0.00
23	West Bengal	IPPB	120667	64877	90322	74.85	44123	68.01	38997	32.32	16001	24.66
24	West Bengal	Airtel Payment Bank	203780	60324	18390	9.02	2918	4.84	203780	100.00	60324	100.00
25	West Bengal	Fino Payment Bank	620	188	584	94.19	55	29.26	620	100.00	188	100.00
<b>Total</b>			<b>5990217</b>	<b>3131699</b>	<b>4059031</b>	<b>67.76</b>	<b>1786591</b>	<b>57.05</b>	<b>1077145</b>	<b>17.98</b>	<b>331238</b>	<b>10.58</b>

Sr. No.	State/ UT	Bank	Digital coverage for individuals (Savings Accounts)															
			Eligible Operative Savings Accounts				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 (G6), no of women accounts covered	% coverage for women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts (G6), no of women accounts covered	% coverage for women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts (G6), no of women accounts covered	% coverage for women accounts		
1	West Bengal	Bank of Baroda	96124	36776	76783	79.88	26204	71.25	83314	86.67	31014	84.33	94613	98.43	34229	93.07		
2	West Bengal	Bank of India	440030	379491	150135	34.12	58168	15.33	435802	99.04	184890	48.72	438386	99.63	373873	98.52		
3	West Bengal	Canara Bank	127081	62997	30371	23.90	7861	12.48	119897	94.35	59206	93.98	119897	94.35	59206	93.98		
4	West Bengal	Central Bank of India	54486	21794	12225	22.44	5500	25.24	50191	92.12	21250	97.50	54292	99.64	21250	97.50		
5	West Bengal	Indian Overseas Bank	35550	15215	12235	34.42	5236	34.41	30251	85.09	18365	120.70	35441	99.69	14998	98.57		
6	West Bengal	Indian Bank	292584	172367	58115	19.86	19721	11.44	168644	57.64	47255	27.42	290232	99.20	120660	70.00		
7	West Bengal	Punjab National Bank	1403369	698532	300369	21.40	27311	3.91	1319850	94.05	446618	63.94	1401379	99.86	506176	72.46		
8	West Bengal	State Bank of India	1133834	536883	1106638	97.60	270742	50.43	1042132	91.91	493989	92.01	1126951	99.39	533372	99.35		
9	West Bengal	UCO Bank	87774	43655	31016	35.34	13085	29.97	71479	81.44	38466	88.11	81642	93.01	41766	95.67		
10	West Bengal	Union Bank of India	110912	49112	17429	15.71	8179	16.65	97067	87.52	37687	76.74	109201	98.46	37540	76.44		
11	West Bengal	Axis Bank	60925	16237	38032	62.42	7913	48.73	21408	35.14	5084	31.31	59403	97.50	15588	96.00		
12	West Bengal	Bandhan Bank	560,567	416,055	415,109	74.05	370,635	89.08	0	0.00	0	0.00	547,338	97.64	410072	98.56		
13	West Bengal	Federal Bank	2397	699	1479	61.70	344	49.21	137	5.72	25	3.58	2301	95.99	664	94.99		
14	West Bengal	HDFC Bank Ltd.	31767	11648	28210	88.80	8196	70.36	14705	46.29	7163	61.50	31759	99.97	11646	99.98		
15	West Bengal	ICICI Bank Ltd.	21,451	5,120	18,618	86.79	3,870	75.59	15,098	70.38	3,809	74.39	21,401	99.77	4904	95.78		
16	West Bengal	IDBI Bank	23238	8485	18653	80.27	3181	37.49	22198	95.52	8145	95.99	22198	95.52	8145	95.99		
17	West Bengal	IDFC First Bank	9087	6159	1359	14.96	457	7.42	6687	73.59	4917	79.83	9087	100.00	6159	100.00		
18	West Bengal	Ratnakar Bank Ltd.	22142	21037	1218	5.50	407	1.93	20505	92.61	20505	97.47	22068	99.67	21000	99.82		
19	West Bengal	Ujjivan SF Bank	32677	25847	19485	59.63	13114	50.74	32506	99.48	25760	99.66	32506	99.48	25760	99.66		
20	West Bengal	Yes Bank	53	5	53	100.00	5	100.00	29	54.72	2	40.00	53	100.00	5	100.00		
21	West Bengal	BGVB	785212	427236	0	0.00	0	0.00	776397	98.88	423065	99.02	776397	98.88	423065	99.02		
22	West Bengal	Nadia DCCB Ltd.	333890	50960	0	0.00	0	0.00	287569	86.13	50960	100.00	333890	100.00	50960	100.00		
23	West Bengal	IPPB	120667	64877	43454	36.01	16851	25.97	119987	99.44	64001	98.65	119987	99.44	63145	97.33		
24	West Bengal	Airtel Payment Bank	203780	60324	203780	100.00	60324	100.00	203780	100.00	60324	100.00	203780	100.00	60324	100.00		
25	West Bengal	Fino Payment Bank	620	188	620	100.00	188	100.00	620	100.00	188	100.00	620	100.00	188	100.00		
<b>Total</b>			<b>5990217</b>	<b>3131699</b>	<b>2585386</b>	<b>43.16</b>	<b>927492</b>	<b>29.62</b>	<b>4940253</b>	<b>82.47</b>	<b>2052688</b>	<b>65.55</b>	<b>5934822</b>	<b>99.08</b>	<b>2844695</b>	<b>90.84</b>		



Sr. No.	State/ UT	Bank	Digital coverage for Businesses (Current Accounts)										
			Total No. of Eligible Operative Current/ Business Accounts	Eligible Operative Current/ Business Accounts covered through Net Banking		Eligible Operative Current/ Business Accounts covered with POS/ QR		Eligible Operative Current/ Business Accounts covered with Mobile Banking etc.		Eligible Operative Current/ Business Accounts covered with at least one of facilities - Net Banking/ POS/ QR/ Mobile Banking		No. of Operative Current/ Business Accounts ineligible for digital coverage as per bank's Board approved policies	Unwilling/ Ineligible, if any
				No. of accounts covered	% coverage	No. of accounts covered	% coverage	No. of accounts covered	% coverage	No. of accounts covered	% coverage		
1	West Bengal	Bank of Baroda	1635	1477	90.34	1546	94.56	1442	88.20	1546	94.56	5	0
2	West Bengal	Bank of India	23215	17725	76.35	13697	59.00	13484	58.08	21595	93.02	0	0
3	West Bengal	Canara Bank	3462	1805	52.14	1625	46.94	1964	56.73	3054	88.21	133	35
4	West Bengal	Central Bank of India	3430	1830	53.35	1460	42.57	3205	93.44	3425	99.85	0	4
5	West Bengal	Indian Overseas Bank	1030	525	50.97	325	31.55	965	93.69	1025	99.51	0	2
6	West Bengal	Indian Bank	5991	3247	54.20	2874	47.97	2474	41.30	5892	98.35	89	0
7	West Bengal	Punjab National Bank	10151	7947	78.29	9555	94.13	1318	12.98	10091	99.41	2943	0
8	West Bengal	State Bank of India	10720	8010	74.72	3710	34.61	1905	17.77	10420	97.20	8374	0
9	West Bengal	UCO Bank	731	153	20.93	539	73.73	333	45.55	717	98.08	14	0
10	West Bengal	Union Bank of India	7592	4971	65.48	4128	54.37	5110	67.31	7333	96.59	382	0
11	West Bengal	Axis Bank	6863	2390	34.82	571	8.32	3617	52.70	6636	96.69	1558	1150
12	West Bengal	Bandhan Bank	16,782	3529	21.03	71	0.42	15,546	92.63	15,546	92.63	26	0
13	West Bengal	Federal Bank	87	21	24.14	32	36.78	12	13.79	83	95.40	6	10
14	West Bengal	HDFC Bank Ltd.	3083	3031	98.31	456	14.79	3031	98.31	3074	99.71	653	0
15	West Bengal	ICICI Bank Ltd.	2,704	2,063	76.29	2,701	99.89	2,046	75.67	2,701	99.89	0	0
16	West Bengal	IDBI Bank	1712	1179	68.87	74	4.32	964	56.31	1548	90.42	0	0
17	West Bengal	IDFC First Bank	11	11	100.00	0	0.00	0	0.00	11	100.00	0	0
18	West Bengal	Ratnakar Bank Ltd.	345	108	31.30	78	22.61	256	74.20	335	97.10	0	33
19	West Bengal	Ujjivan SF Bank	375	276	73.60	5	1.33	348	92.80	348	92.80	0	0
20	West Bengal	Yes Bank	3	3	100.00	3	100.00	3	100.00	3	100.00	0	0
21	West Bengal	BGVB	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	7580	0
22	West Bengal	Nadia DCCB Ltd.	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	2403	0
23	West Bengal	IPPB	240	216	90.00	4	1.67	216	90.00	216	90.00	0	0
24	West Bengal	Airtel Payment Bank	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	0
25	West Bengal	Fino Payment Bank	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	0
<b>Total</b>			<b>100162</b>	<b>60517</b>	<b>60.42</b>	<b>43454</b>	<b>43.38</b>	<b>58239</b>	<b>58.14</b>	<b>95599</b>	<b>95.44</b>	<b>24166</b>	<b>1234</b>

### 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 31.12.2022:

District	Rural branches			Semi urban branches			Urban/ Metropolitan branches			Total		
	Target	Achieve.	% Ach	Target	Achieve.	% Ach	Target	Achieve.	% Ach	Target	Achieve.	% Ach
Howrah	28350	36368	128.28%	31600	60611	191.81%	114250	174434	152.68%	174200	271413	155.81%

### Performance of Digital as on 31.12.2022:

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
31.12.2022	9688625	8859904	91.45	813533	705876	86.77

Sr. No.	Bank	Digital coverage for individuals (Savings Accounts)											
		Eligible Operative Savings Accounts	Debit/ RuPay cards coverage		Internet Banking coverage		Mobile Banking + UPI + USSD coverage		AEPS coverage		Coverage with at least one of the digital modes of payment (Debit/ RuPay cards, Internet banking, Mobile banking, UPI, USSD, AEPS)		No. of Operative SB Accounts ineligible for digital coverage as per bank's Board approved policies
			No. of Accounts	Total No. of Accounts covered	% coverage	Total No. of Accounts covered	% coverage	Total No. of Accounts covered	% coverage	Total No. of Accounts covered	% coverage	Total No. of Accounts covered	
1	Bank of Baroda	338213	255106	75.43	116214	34.36	136718	40.42	175412	51.86	299106	88.44	93
2	Bank of India	1873999	1225982	65.42	182657	9.75	487239	26.00	1833111	97.82	1833111	97.82	164894
3	Bank of Maharashtra	5762	5689	98.73	1692	29.36	1428	24.78	163	2.83	5689	98.73	225
4	Canara Bank	81223	53886	66.34	28235	34.76	20986	25.84	78965	97.22	80112	98.63	12856
5	Central Bank of India	111205	102115	91.83	54159	48.70	50159	45.10	29595	26.61	102115	91.83	0
6	Indian Overseas Bank	60125	39437	65.59	9401	15.64	22845	38.00	45982	76.48	49622	82.53	2790
7	Indian Bank	2338365	1574158	67.32	704522	30.13	1887943	80.74	2130415	91.11	2,157,945	92.28	0
8	Punjab and Sind Bank	27102	20658	76.22	2048	7.56	9354	34.51	19987	73.75	20658	76.22	9102
9	Punjab National Bank	711431	626472	88.06	186309	26.19	340770	47.90	546653	76.84	626472	88.06	7940
10	State Bank of India	1739452	1532154	88.08	565988	32.54	425145	24.44	1698745	97.66	1698884	97.67	389524
11	UCO Bank	568133	185809	32.71	17588	3.10	154023	27.11	519376	91.42	532381	93.71	128822
12	Union Bank of India	151253	75698	50.05	9365	6.19	22351	14.78	14253	9.42	121667	80.44	0
13	Axis Bank	105567	97157	92.03	23419	22.18	60319	57.14	35106	33.25	101542	96.19	11790
14	Bandhan Bank	473529	329486	69.58	22823	4.82	369007	77.93	0	0.00	463122	97.80	510
15	Federal Bank	10250	9625	93.90	4992	48.70	8256	80.55	4825	47.07	9625	93.90	0
16	HDFC Bank Ltd.	68314	63794	93.38	63739	93.30	64091	93.82	32230	47.18	68245	99.90	4667
17	ICICI Bank Ltd.	43786	38159	87.15	35012	79.96	34807	79.49	31867	72.78	43334	98.97	0
18	IDBI Bank	14500	14000	96.55	8500	58.62	8300	57.24	6000	41.38	14000	96.55	850
19	Indusind Bank	17171	17171	100.00	11494	66.94	9090	52.94	7768	45.24	17171	100.00	0
20	Karur Vysya Bank	24537	23672	96.47	1403	5.72	3977	16.21	3097	12.62	23702	96.60	24537
21	Kotak Mahindra Bank	9424	8469	89.87	8864	94.06	7981	84.69	9073	96.28	9141	97.00	0
22	South Indian Bank	16450	9100	55.32	2035	12.37	4970	30.21	3050	18.54	15141	92.04	0
23	Ujjivan SF Bank	87616	84670	96.64	53471	61.03	85002	97.02	85838	97.97	85838	97.97	0
24	Jana SF Bank	18283	18283	100.00	773	4.23	2572	14.07	0	0.00	18283	100.00	0
25	PBGB	398555	30020	7.53	0	0.00	17975	4.51	357409	89.68	357409	89.68	27728
26	WBSCB (HDCCB)	292436	3645	1.25	0	0.00	0	0.00	0	0.00	3645	1.25	0
27	IPPB	2354	2354	100.00	0	0.00	2354	100.00	2354	100.00	2354	100.00	2354
28	Airtel Payment Bank	99424	7555	7.60	99424	100.00	99424	100.00	99424	100.00	99424	100.00	0
29	Fino Payment Bank	166	157	94.58	166	100.00	166	100.00	166	100.00	166	100.00	0
		<b>9688625</b>	<b>6454481</b>	<b>66.62</b>	<b>2214293</b>	<b>22.85</b>	<b>4337252</b>	<b>44.77</b>	<b>7770864</b>	<b>80.21</b>	<b>8859904</b>	<b>91.45</b>	<b>788682</b>

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 Banking		No. of Operative Current/ Business Accounts ineligible for digital coverage as per bank's Board approved policies
			No. of accounts covered	% coverage	No. of accounts covered	% coverage	No. of accounts covered	% coverage	No. of accounts covered	% coverage	
1	Bank of Baroda	11538	7966	69.04	7347	63.68	5421	46.98	7926	68.69	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	4985	1756	35.23	1956	39.24	1389	27.86	2965	59.48	290
5	Central Bank of India	4202	3625	86.27	2759	65.66	3359	79.94	3451	82.13	0
6	Indian Overseas Bank	9750	4810	49.33	148	1.52	5563	57.06	8025	82.31	525
7	Indian Bank	639548	311193	48.66	425808	66.58	395383	61.82	573616	89.69	0
8	Punjab and Sind Bank	736	281	38.18	59	8.02	302	41.03	428	58.15	736
9	Punjab National Bank	11907	5376	45.15	2061	17.31	3810	32.00	6965	58.50	3072
10	State Bank of India	34252	18122	52.91	22896	66.85	3254	9.50	25854	75.48	9562
11	UCO Bank	6545	1063	16.24	404	6.17	2000	30.56	2714	41.47	6132
12	Union Bank of India	7425	3695	49.76	968	13.04	3526	47.49	5786	77.93	0
13	Axis Bank	13627	4592	33.70	1162	8.53	5075	37.24	10322	75.75	614
14	Bandhan Bank	11990	1761	14.69	71	0.59	10312	86.01	10415	86.86	65
15	Federal Bank	1986	1560	78.55	742	37.36	1856	93.45	1856	93.45	0
16	HDFC Bank Ltd.	8599	8531	99.21	766	8.91	8531	99.21	8572	99.69	210
17	ICICI Bank Ltd.	8448	6666	78.91	6083	72.01	6045	71.56	7931	93.88	0
18	IDBI Bank	3200	2850	89.06	1540	48.13	2050	64.06	2000	62.50	200
19	Indusind Bank	10533	6832	64.86	6	0.06	6348	60.27	6832	64.86	0
20	Karur Vysya Bank	1383	353	25.52	15	1.08	371	26.83	1070	77.37	1383
21	Kotak Mahindra Bank	624	542	86.86	17	2.72	344	55.13	559	89.58	0
22	South Indian Bank	1810	590	32.60	215	11.88	573	31.66	765	42.27	0
23	Ujjivan SF Bank	1430	983	68.74	57	3.99	1276	89.23	1276	89.23	0
24	Jana SF Bank	816	31	3.80	0	0.00	164	20.10	478	58.58	0
25	PBGB	1540	0	0.00	0	0.00	610	39.61	610	39.61	350
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	10	10	100.00	0	0.00	0	0.00	10	100.00	0
29	Fino Payment Bank	0	0	0.00	0	0.00	0	0.00	0	0.00	0
		<b>813533</b>	<b>402247</b>	<b>49.44</b>	<b>482760</b>	<b>59.34</b>	<b>477813</b>	<b>58.73</b>	<b>705876</b>	<b>86.77</b>	<b>23724</b>

## Adoption of another Two District for Digitalization: -

It is resolved in the meeting held on January 25, 2023 at RBI that two new districts have to be identified in the state of West Bengal 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 within a time span of 12 months. Accordingly, Paschim Burdwan and Purba Medinipur districts have been selected as two new districts. SBI and PNB are the nodal banks of the above mention districts respectively.

## 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 7809 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 55369 Bank Mitras, in the State of West Bengal.

Fino Payment Bank has a network of 30646 Bank Mitras and one Branch.

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

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

### **Basic Data of Payment Banks as on 31.12.2022:**

**(Amount in Crore)**

Bank	Upto	Savings Accounts		Current Accounts	
		No.	Amount	No.	Amount
IPPB	June, 2022	2130472	107.24	8136	0.85
IPPB	Sept, 2022	2174983	114.24	8136	0.85
<b>IPPB</b>	<b>Dec, 2022</b>	<b>2273346</b>	<b>119.35</b>	<b>8136</b>	<b>0.85</b>
Airtel Payment Bank	June, 2022	3463000	117.09	0	0.00
Airtel Payment Bank	Sept, 2022	3679942	134.30	0	0
<b>Airtel Payment Bank</b>	<b>Dec, 2022</b>	<b>3875829</b>	<b>143.52</b>	<b>0</b>	<b>0</b>
Fino Payment Bank	June, 2022	14393	0.07	25	0.002
Fino Payment Bank	Sept, 2022	18278	0.09	34	0.0024
<b>Fino Payment Bank</b>	<b>Dec, 2022</b>	<b>16955</b>	<b>0.42</b>	<b>65</b>	<b>0.0049</b>

### **DBT Transactions and Bills & Utility Payment: -**

Bank	Upto	DBT Transactions		Bills & Utility Payment	
		No.	Amount	No.	Amount
IPPB	Dec, 2021	431414	50.56	340814	9.41
IPPB	Dec, 2022	580107	29.58	279615	5.49
Airtel Payment Bank	Dec, 2021	127393	16.93	589403	253.16
Airtel Payment Bank	Dec, 2022	172495	15.75	0	0
Fino Payment Bank	Dec, 2021	11886	0.59	53828	0.85
Fino Payment Bank	Dec, 2022	149488	146.29	28969	1.01

## AGENDA – 5

### Adoption of West Bengal Bhabishyat Credit Card Scheme (WBBCCS)

As per Gazette Notification by MSME & T Department, GoWB dated 10.03.2023, an innovative scheme named West Bengal Bhabishyat Credit Card Scheme will be effective from 1<sup>st</sup> April, 2023. The scheme would provide self-employment to young entrepreneurs of the state and for promotion and development of MSME. The compendium of the scheme are as follows:

1. The scheme would provide the youth of the state to become self-reliant by setting-up of micro enterprises thereby facilitating the young entrepreneur for income generation, wealth creation and creation of further employment opportunities in rural and urban areas of the state.
2. The scheme would cover entire state of West Bengal – both urban and rural.
3. The following are the eligibility criteria:
  - (i) Indian National and residing in the state of West Bengal for past at least 10 years.
  - (ii) Any eligible individual including Motor Transport Workers and Building & Other Construction Workers aged between 18-45 years
  - (iii) Only one person from family would be eligible under the scheme.
  - (iv) No bar on Annual Family Income.
4. The scheme would be applicable to any income generating projects in manufacturing, service, trading/ business and farm sector. Both new and existing units would be eligible to apply under the scheme for Term Loan/ Working Capital Loan/ Composite Loan. All sponsored applications under “Karmasathi Prakalpa” but not sanctioned as on 01.04.2023 would be migrated to this scheme.
5. Project Cost of the scheme would be upto Rs. 5 lakhs only and Govt. subsidy in the form of Margin Money contribution @10% of the project cost with a ceiling of Rs. 25000 would be provided.
6. Provision of credit guarantee coverage would be 95%. The extent of guarantee coverage of the State Govt. over and above the available coverage under CGTMSE for the eligible borrowers would be to the maximum extent of 10% besides the maximum coverage of CGTMSE of 85%.
7. CGTMSE will charge Annual Guarantee Fee (AGF) as per norms on its share of guarantee coverage. However, there will no additional AGF for the additional guarantee coverage to be provided by the State Government.
8. All Scheduled Public Sector Banks, Private Sector Banks, Regional Rural Banks, Small Finance Banks, Co-operative Banks and any other Lending Institutions as prescribe would be considered as eligible lending institutions.
9. No Collateral security/ personal guarantee/ 3<sup>rd</sup> party guarantee would be insisted upon by the Banks as per the RBI guidelines.
10. On receipt of the sponsored application, the Banks would take credit decision within 21 days from the date of receipt of the applications. The banks would sanction project cost inclusive of the margin money. Banks would upload the sanction letter in the portal and convey the sanction to the applicants. Banks would submit claims to release subsidy to the State Govt. The subsidy would be released by the State Govt. to the borrower’s personal account with the intimation to the bank branch. Banks would mark lien covering subsidy amount to restrict the borrower from withdrawal of the same. On receipt of the subsidy amount, the banks would disburse the sanctioned amount of loan and adjust the subsidy in the borrower’s loan account.
11. The subsidy would be ‘one-time assistance’ from Government and no subsidy would be available for any enhancement of credit limit of the same project financed under the scheme within 2 years of implementation.
12. Invocation of guarantee of CGTMSE would be done by the banks following the norms of CGTMSE. The guarantee coverage of the State Govt. shall be upto the maximum NPA level of 10% of the crystallized portfolio of the MLI of a particular year.

The House may discuss the same and adopt the Scheme.

## AGENDA – 6

### Finalization & adoption of Annual Credit Potential (Broad Sector Wise) as per State Focus Paper of NABARD for Financial Year 2023-24

NABARD has published the State Focus Paper for the financial year 2023-24.

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

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

The broad sector wise credit potential as per State Focus Paper is annexed herewith along with last 2 year's target & performance by banks in the State, The House may discuss the same and adopt the same for setting up the target for FY 2023-24. SLBC will allocate the bank-wise and district-level target under respective sectors for necessary action by LDMs.

(Amount in Crore)

Broad Sectors	2021-2022			2022-2023 (Upto Dec, 22)			2023-2024	
	Target	Achiev	%	Target	Achiev	%	Target	% of growth over 2022-23
Agriculture	87603	74690	85	97261	59818	62	106996	10.00%
MSME	102036	102379	100	110179	96892	88	119762	8.70%
Export Credit	1835	967	53	1943	524	27	2131	9.68%
Education	3620	753	21	4085	825	20	4547	11.31%
Housing	10671	7740	73	11667	5452	47	12649	8.42%
Social Infrastructure	2334	54	2.3	2566	166	6	2895	12.82%
Renewable Energy	754	16	2	807	35	4	825	2.23%
Other	16969	13572	80	18800	9570	51	20799	10.63%
<b>Total Prisec</b>	<b>225822</b>	<b>200171</b>	<b>89</b>	<b>247307</b>	<b>173282</b>	<b>70</b>	<b>270606</b>	<b>9.42%</b>

The credit potential outlay, under priority sector, for the year 2023-24, has been assessed at Rs. 270606 Crore. The share of agriculture sector including agri infrastructure and agri ancillary activities is 39.53%, MSME sector 44.26%, housing sector 4.67%, education loans 1.68%, social infrastructure 1.06% and the remaining 1.09% constitute export credit and renewable energy.

Crop loan constitutes 64.28% of the total agriculture credit and 25.42% of the total priority sector credit potential. Agriculture infrastructure and agriculture ancillary constitute 6.98% and 6.41% of agriculture credit and 2.76% and 2.53% of total credit potential respectively.

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

**Activity-wise SFP Projection for 2023-24**

		(Amount in crore)
<b>Sr. No.</b>	<b>Activity</b>	<b>Bank Loan</b>
1	Crop Production, Maintenance and Marketing (Ha)	68780.97
2	Water Resources	768.88
3	Farm Mechanism	3921.38
4	Plantation and Horticulture (Ha)	3751.17
5	Forestry and Waste Land Development	305.79
6	Animal Husbandry - Dairy Development	3840.75
7	Animal Husbandry - Poultry Development	5639.98
8	Animal Husbandry- Sheep, Goat and Piggery Development	1557.22
9	Fisheries Development	3597.85
10	Others- Bullock, Bullock Cart etc	383.42
11	Intigrated Farming System (IFS)	109.07
	<b>TOTAL FARM CREDIT</b>	<b>92656.49</b>
12	Construction of Storage facilities	6806.28
13	Land Development, Soil	329.28
14	Agri. Infrastructure - Others	340.82
	<b>Total Agriculture Infrastructure</b>	<b>7476.39</b>
15	Food and Agro Processing	4668.39
16	Agri. Ancillary - Others	2195.17
	<b>TOTAL ANCILLARY ACTIVITIES</b>	<b>6863.56</b>
	<b>TOTAL AGRICULTURE</b>	<b>106996.44</b>
17	MSME	119762.22
18	Export Credit	2130.94
19	Education Loan	4547.13
20	Housing	12648.88
21	Social Infrastructure involving bank credit	2895.36
22	Renewable Energy	824.93
23	Others (Loans to SHGs/JLGs, loans to distressed persons to prepay non-institutional lenders, PMJDY, loans to State sponsored organisations for SC/ST)	20799.67
<b>Grand Total</b>		<b>270605.57</b>

## AGENDA 7

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

All the banks operating in the State have cumulatively disbursed Rs.173242 crore in Priority Sector, i.e. 70% against the Annual target of Rs. 247307 crore during the period from April to December of the current financial year 2022-23. The achievement was Rs.132875 crore against Annual target of Rs.225822 crore during the period from April to December of FY 2021-22 in Priority Sector.

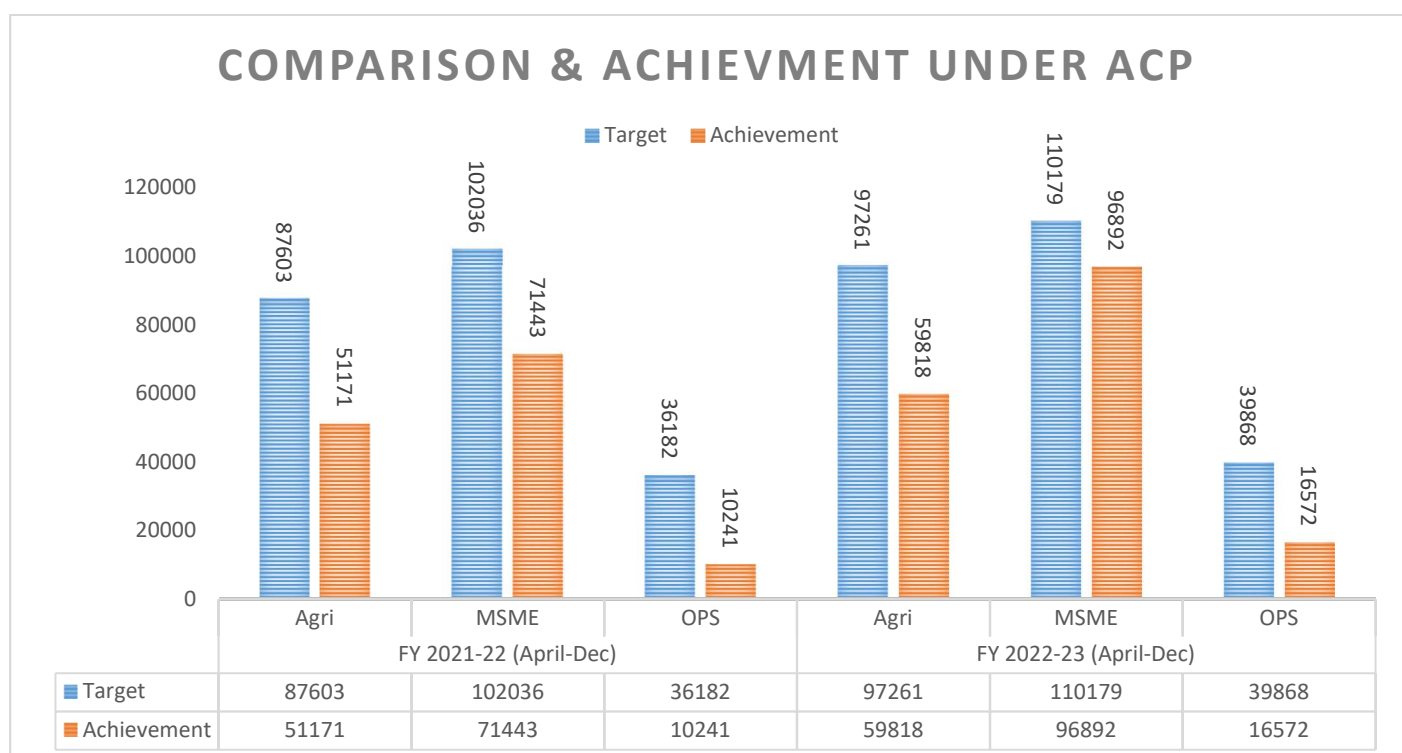
Achievement under Agriculture sector is 61% amounting Rs.59818 crore, the achievement in MSME sector is 88% amounting Rs.96892 crore and achievement in Other Priority sector is 42% amounting Rs.16572 crore as on 31.12.2022 which was Rs.51171 crore, Rs.71443 crore and Rs.10241 crore in Agriculture, MSME & OPS sector respectively as on 31.12.2021.

Disbursement in Non-Priority sector is Rs 193288 crore i.e. 200 % of the ACP of Rs. 96712.82 crore which results in overall disbursement of Rs. 366570 crore i.e. 107 % against ACP of Rs. 344020 crore as on 31.12.2022.

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

Sl.	Parameter	FY 2021-22 (Upto December,21)			FY 2022-23 (Upto December,22)		
		ACP Target	ACP Achievement	% of Achiev.	ACP Target	ACP Achievement	% of Achiev.
1	<b>Agriculture</b>	87603	51171	58%	97261	59818	61%
2	<b>MSME</b>	102036	71443	70%	110179	96892	88%
3	<b>OPS</b>	36182	10241	28%	39868	16572	42%
<b>Total PRISEC</b>		<b>225822</b>	<b>132875</b>	<b>59%</b>	<b>247307</b>	<b>173282</b>	<b>70%</b>
4	<b>NPS</b>	88314	156195	177%	96712	193288	200%
<b>Grand Total</b>		<b>314136</b>	<b>289070</b>	<b>92%</b>	<b>344020</b>	<b>366570</b>	<b>107%</b>

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



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

(No. in actuals, Amt. in Crore)

Sr. No.	Bank	Agriculture						Total Agriculture				
		Farm Credit		Agriculture Infrastructure		Agriculture Ancilliary Activities						
		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Yearly Target under ACP		Disbursement upto the end of the quarter		
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	% of Ach.
1	Bank of Baroda	21485	565.00	1948	485.00	8545	751.00	171700	2930.01	31978	1801.00	61.47
2	Bank of India	233178	1118.21	31	28.61	25014	1392.87	293730	4265.46	258223	2539.69	59.54
3	Bank of Maharashtra	458	10.42	82	2.83	173	40.42	18077	145.47	713	53.67	36.89
4	Canara Bank	95348	2685.29	295	89.07	2654	243.70	340292	4626.80	98297	3018.06	65.23
5	Central Bank of India	84728	1531.59	94	16.25	552	679.64	302329	3960.55	85374	2227.48	56.24
6	Indian Bank	287455	4075.06	357	28.32	2874	744.80	571693	7237.85	290686	4848.18	66.98
7	Indian Overseas Bank	12128	691.29	233	66.32	549	195.08	88267	1287.42	12910	952.69	74.00
8	Punjab & Sind Bank	2	0.004	25	3.42	88	4.88	19031	187.07	115	8.31	4.44
9	Punjab National Bank	598041	9823.72	424	192.22	15331	1683.02	1179002	17365.36	613796	11698.96	67.37
10	State Bank of India	560883	9039.00	17	37.00	3785	1490.20	1154319	16045.54	564685	10566.20	65.85
11	UCO Bank	30521	2396.66	2	7.25	140	99.32	344713	4526.67	30663	2503.23	55.30
12	Union Bank of India	29048	508.54	167	15.79	2612	1110.92	192384	2840.79	31827	1635.25	57.56
<b>Total PSU</b>		<b>1953275</b>	<b>32444.78</b>	<b>3675</b>	<b>972.09</b>	<b>62317</b>	<b>8435.85</b>	<b>4675537</b>	<b>65418.97</b>	<b>2019267</b>	<b>41852.72</b>	<b>63.98</b>
13	Axis Bank	3564	374.00	3	4.00	391	395.00	156283	1897.47	3958	773.00	40.74
14	Bandhan Bank	56593	367.06	28504	186.55	47813	374.36	589895	5153.98	132910	927.98	18.01
15	Catholic Syrian Bank Ltd.	1	0.37	0	0.00	27	1.41	4	0.06	28	1.78	2834.39
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	3848	67.16	4	0.37	93	157.16	19379	54.20	3945	224.69	414.53
19	HDFC Bank	59560	249.91	14	11.27	276	429.77	120474	1186.60	59850	690.95	58.23
20	ICICI Bank	36524	463.18	1	10.00	53	282.57	99332	1143.91	36578	755.75	66.07
21	IDBI Bank	40564	226.89	6	0.16	2041	42.82	72225	947.54	42611	269.87	28.48
22	IDFC First Bank	16388	55.86	0	0.00	0	0.00	4	0.13	16388	55.86	44264.23
23	Indusind Bank	701476	2301.83	0	0.00	0	0.00	32282	274.97	701476	2301.83	837.12
24	Karnataka Bank Ltd.	1	0.08	0	0.00	13	6.82	1854	9.66	14	6.90	71.39
25	Karur Vysya Bank	135	1.73	0	0.00	8	0.30	5334	37.31	143	2.03	5.44
26	Kotak Mahindra Bank	2704	126.31	1	1.10	239	434.45	1776	38.52	2944	561.86	1458.56
27	Lakshmi Vilas Bank (DBS)	80	1.29	0	0.00	0	0.00	4	0.06	80	1.29	2054.14
28	Ratnakar Bank Ltd	81246	313.42	0	0.00	1	13.89	2931	18.73	81247	327.31	1747.31
29	South Indian Bank Ltd.	33	0.57	0	0.00	0	0.00	2457	28.04	33	0.57	2.03
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	3457	10.80	20	13.75	241	1309.71	5597	12.17	3718	1334.26	10967.93
<b>Total PVT</b>		<b>1006174</b>	<b>4560.45</b>	<b>28553</b>	<b>227.20</b>	<b>51196</b>	<b>3448.27</b>	<b>1109840</b>	<b>10803.51</b>	<b>1085923</b>	<b>8235.92</b>	<b>76.23</b>
33	Au Small finance Bank	3	0.19	0	0.00	4	2.00	0	0.00	7	2.19	#DIV/0!
34	ESAF SF Bank	23806	94.90	0	0.00	0	0.00	4	0.13	23806	94.90	75557.32
35	Jana Small Finance Bank	26511	121.70	0	0.00	0	0.00	2223	19.98	26511	121.70	608.94
36	Ujjivan Small Finance Bank	106830	553.59	0	0.00	0	0.00	48087	372.91	106830	553.59	148.45
37	Utkarsh Small Finance Bank	2898	10.93	0	0.00	0	0.00	4	0.06	2898	10.93	17404.46
<b>Total Small Finance</b>		<b>160048</b>	<b>781.30</b>	<b>0</b>	<b>0.00</b>	<b>4</b>	<b>2.00</b>	<b>50318</b>	<b>393.08</b>	<b>160052</b>	<b>783.30</b>	<b>199.27</b>
38	BGVB (PNB)	221352	2386.63	9	1.62	0	0.00	837670	9530.04	221361	2388.25	25.06
39	PBGB (UCO)	71809	1094.02	0	0.00	14	5.98	216614	2639.87	71823	1100.00	41.67
40	UBKGB (CBI)	86640	1323.09	0	0.00	9	0.20	178862	1988.77	86649	1323.29	66.54
<b>Total RRB</b>		<b>379801</b>	<b>4803.74</b>	<b>9</b>	<b>1.62</b>	<b>23</b>	<b>6.18</b>	<b>1233146</b>	<b>14158.69</b>	<b>379833</b>	<b>4811.54</b>	<b>33.98</b>
41	WB State Co-Op Bank Ltd.	1306635	4067.26	210	53.84	260	13.06	739154	6324.14	1307105	4134.16	65.37
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	50133	162.63	0	0.00	0.00
<b>Total Co-Optv</b>		<b>1306635</b>	<b>4067.26</b>	<b>210</b>	<b>53.84</b>	<b>260</b>	<b>13.06</b>	<b>789287</b>	<b>6486.77</b>	<b>1307105</b>	<b>4134.16</b>	<b>63.73</b>
<b>Grand Total</b>		<b>4805933</b>	<b>46657.54</b>	<b>32447</b>	<b>1254.75</b>	<b>113800</b>	<b>11905.36</b>	<b>7858128</b>	<b>97261.02</b>	<b>4952180</b>	<b>59817.64</b>	<b>61.50</b>



## Statement showing disbursement in MSME under Priority Sector for the quarter ended December, 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	21485	1571.00	1984	914.00	158	514.00	75	7.00	121	56.00	53359	4371.01	23823	3062.00	70.05
2	Bank of India	39808	1830.16	477	1481.20	47	172.78	0	0.00	0	0.00	86605	4902.84	40332	3484.14	71.06
3	Bank of Maharashtra	2385	305.71	125	149.37	18	47.89	1	0.02	0	0.00	11516	492.17	2529	502.99	102.20
4	Canara Bank	17146	2818.15	949	159.53	111	678.43	0	0.00	10598	1840.86	109689	6662.45	28804	5496.97	82.51
5	Central Bank of India	23427	1064.62	959	860.59	34	318.87	343	24.24	182	50.54	112770	4076.95	24945	2318.86	56.88
6	Indian Bank	19744	2659.38	8974	1245.23	225	1099.43	108	82.85	0	0.00	118743	8770.92	29051	5086.89	58.00
7	Indian Overseas Bank	28241	1321.41	175	229.15	74	175.42	0	0.00	0	0.00	40310	2214.73	28490	1725.98	77.93
9	Punjab & Sind Bank	589	62.25	85	90.20	0	0.00	0	0.00	0	0.00	5132	379.32	674	152.45	40.19
8	Punjab National Bank	62483	7831.48	20633	3281.15	531	3186.05	0	0.00	0	0.00	256412	18270.66	83647	14298.68	78.26
10	State Bank of India	57596	7729.59	6914	3259.13	536	2945.96	0	0.00	0	0.00	235759	17977.80	65046	13934.68	77.51
11	UCO Bank	16882	935.25	2512	2135.25	19	245.85	0	0.00	0	0.00	68937	5547.05	19413	3316.35	59.79
12	Union Bank of India	18269	1797.06	834	1267.57	170	596.51	143	2.95	0	0.00	62043	4748.29	19416	3664.09	77.17
	<b>Total PSU</b>	<b>308055</b>	<b>29926.06</b>	<b>44621</b>	<b>15072.37</b>	<b>1923</b>	<b>9981.19</b>	<b>670</b>	<b>117.06</b>	<b>10901</b>	<b>1947.40</b>	<b>1161275</b>	<b>78414.19</b>	<b>366170</b>	<b>57044.08</b>	<b>72.75</b>
13	Axis Bank	4199	914.00	1293	856.00	339	515.00	0	0.00	0	0.00	44662	3865.51	5831	2285.00	59.11
14	Bandhan Bank	8764	472.94	24	35.15	9	50.41	0	0.00	0	0.00	54106	7876.51	8797	558.50	7.09
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.	0	0.00	9	25.00	0	0.00	0	0.00	0	0.00	200	10.00	9	25.00	250.00
17	Dhanlaxmi Bank Ltd.	8	3.57	0	0.00	0	0.00	0	0.00	0	0.00	745	12.70	8	3.57	28.11
18	Federal Bank	381	130.63	248	555.55	44	237.02	0	0.00	0	0.00	5894	119.72	673	923.20	771.16
19	HDFC Bank	52791	1896.15	5370	4743.67	2691	3750.78	0	0.00	0	0.00	32313	2458.41	60852	10390.59	422.66
20	ICICI Bank	6389	3624.65	3957	5453.51	1003	2928.13	0	0.00	0	0.00	38527	2653.53	11349	12006.30	452.46
21	IDBI Bank	4791	550.73	0	0.00	0	0.00	3	0.03	0	0.00	18610	1347.05	4794	550.76	40.89
22	IDFC First Bank	2719	245.53	185	89.62	82	25.15	0	0.00	0	0.00	4711	125.91	2986	360.30	286.15
23	Indusind Bank	167815	1220.60	569	1459.88	432	506.78	0	0.00	0	0.00	14817	560.86	168816	3187.26	568.28
24	Karnataka Bank Ltd.	52	10.68	28	22.34	0	0.00	0	0.00	0	0.00	2114	21.33	80	33.02	154.80
25	Karur Vysya Bank	30	4.26	20	4.19	0	0.00	0	0.00	0	0.00	5180	162.20	50	8.45	5.21
26	Kotak Mahindra Bank	1784	811.87	1154	1027.86	470	830.80	0	0.00	0	0.00	16872	435.57	3408	2670.53	613.11
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	15	10.38	33	137.26	20	72.82	0	0.00	0	0.00	339	22.57	68	220.46	976.84
29	South Indian Bank Ltd.	0	0.00	22	39.93	5	1.37	0	0.00	0	0.00	5135	122.16	27	41.30	33.81
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	25	4.99	24	14.02	2	24.00	0	0.00	0	0.00	1319	26.08	51	43.01	164.92
32	YES Bank	2029	809.41	1107	1245.04	474	1697.00	0	0.00	0	0.00	7525	277.82	3610	3751.45	1350.29
	<b>Total PVT</b>	<b>251793</b>	<b>10710.52</b>	<b>14043</b>	<b>15709.02</b>	<b>5571</b>	<b>10639.27</b>	<b>3</b>	<b>0.03</b>	<b>12</b>	<b>8.25</b>	<b>254565</b>	<b>20130.23</b>	<b>271422</b>	<b>37067.07</b>	<b>184.14</b>
33	Au SF Bank	103	18.63	42	62.73	12	8.26	0	0.00	0	0.00	50	2.50	157	89.62	3584.77
34	ESAF SF Bank	8166	39.29	0	0.00	0	0.00	0	0.00	0	0.00	125	2.21	8166	39.29	1777.35
35	Jana SF Bank	293	38.68	40	7.86	5	0.82	0	0.00	0	0.00	3427	65.14	338	47.36	72.71
36	Ujjivan SF Bank	547	46.86	21	27.26	2	2.95	0	0.00	0	0.00	11371	534.55	570	77.07	14.42
37	Utkarsh SF Bank	70	9.43	0	0.00	0	0.00	0	0.00	0	0.00	51	25.42	70	9.43	37.10
	<b>Total Small Finance</b>	<b>9179</b>	<b>152.89</b>	<b>103</b>	<b>97.86</b>	<b>19</b>	<b>12.03</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>15024</b>	<b>629.82</b>	<b>9301</b>	<b>262.78</b>	<b>41.72</b>
38	BGVB (PNB)	58569	967.13	412	38.95	21	12.51	1398	29.23	0	0.00	63323	2631.18	60400	1047.82	39.82
39	PBGB (UCO)	32028	985.18	12	25.40	0	0.00	4	0.18	0	0.00	24600	2705.13	32044	1010.76	37.36
40	UBKGB (CBI)	24685	158.39	0	0.00	0	0.00	22	0.14	0	0.00	133036	1384.51	24707	158.53	11.45
	<b>Total RRB</b>	<b>115282</b>	<b>2110.70</b>	<b>424</b>	<b>64.35</b>	<b>21</b>	<b>12.51</b>	<b>1424</b>	<b>29.55</b>	<b>0</b>	<b>0.00</b>	<b>220959</b>	<b>6720.82</b>	<b>117151</b>	<b>2217.11</b>	<b>32.99</b>
41	WB State Co-Op Bank Ltd.	1267	234.07	0	0.00	0	0.00	504	28.76	150	37.69	133233	4203.11	1921	300.52	7.15
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
	<b>Total Co-Optv</b>	<b>1473</b>	<b>234.81</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>504</b>	<b>28.76</b>	<b>150</b>	<b>37.69</b>	<b>142505</b>	<b>4283.47</b>	<b>2127</b>	<b>301.26</b>	<b>7.03</b>
	<b>Grand Total</b>	<b>685782</b>	<b>43134.98</b>	<b>59191</b>	<b>30943.59</b>	<b>7534</b>	<b>20645.00</b>	<b>2601</b>	<b>175.40</b>	<b>11063</b>	<b>1993.34</b>	<b>1794328</b>	<b>110178.52</b>	<b>766171</b>	<b>96892.31</b>	<b>87.94</b>

## Statement showing disbursement in Export, Education &amp; Housing under Priority Sector for the quarter ended December, 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	125	70.00	61.33	2739	235.09	2145	54.00	22.97	4176	638.16	3741	587.00	91.98
2	Bank of India	41198	114.03	0	0.00	0.00	2250	235.02	1367	17.13	7.29	3883	595.30	2765	307.95	51.73
3	Bank of Maharashtra	6519	7.06	13	43.19	611.81	480	12.35	216	2.08	16.85	837	80.77	711	34.47	42.68
4	Canara Bank	40962	113.52	0	0.00	0.00	3344	224.63	2291	27.72	12.34	5380	582.16	2788	240.08	41.24
5	Central Bank of India	40769	120.80	17	3.48	2.88	2693	248.62	747	10.91	4.39	3473	611.97	1360	188.19	30.75
6	Indian Bank	59630	158.38	0	0.00	0.00	3969	328.19	2685	268.58	81.84	6789	800.19	2746	875.25	109.38
7	Indian Overseas Bank	13832	41.98	5421	37.21	88.63	2013	86.00	133	2.11	2.45	3085	220.94	761	93.24	42.20
8	Punjab & Sind Bank	6529	6.73	0	0.00	0.00	1540	12.22	49	1.38	11.29	2496	71.23	72	10.40	14.60
9	Punjab National Bank	113705	324.58	2	5.00	1.54	8588	593.81	9219	124.25	20.92	14664	1679.69	4399	412.21	24.54
10	State Bank of India	114635	327.39	6	66.94	20.45	9149	608.56	20330	132.52	21.78	15562	1676.97	53453	1103.38	65.80
11	UCO Bank	33362	94.05	0	0.00	0.00	2535	190.96	2713	29.83	15.62	4423	473.40	2649	317.01	66.96
12	Union Bank of India	27232	83.83	0	0.00	0.00	2666	165.80	1368	20.06	12.10	2924	448.66	560	61.09	13.62
<b>Total PSU</b>		<b>526178</b>	<b>1506.48</b>	<b>5584</b>	<b>225.82</b>	<b>14.99</b>	<b>41966</b>	<b>2941.23</b>	<b>43263</b>	<b>690.57</b>	<b>23.48</b>	<b>67692</b>	<b>7879.45</b>	<b>76005</b>	<b>4230.27</b>	<b>53.69</b>
13	Axis Bank	21243	53.08	5	21.00	39.57	1698	104.11	395	20.00	19.21	1967	246.87	2756	105.00	42.53
14	Bandhan Bank	29396	27.07	0	0.00	0.00	1287	28.03	0	0.00	0.00	4228	44.78	3357	218.45	487.87
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	2	0.82	24.07	860	18.12	19	1.84	10.17
19	HDFC Bank	14775	60.31	0	0.00	0.00	1335	121.31	2388	37.88	31.23	2728	310.37	8821	71.57	23.06
20	ICICI Bank	21142	65.37	22	182.53	279.24	1331	130.34	566	25.95	19.91	2629	332.39	1139	212.59	63.96
21	IDBI Bank	6693	25.03	0	0.00	0.00	939	45.84	176	3.81	8.31	1434	130.32	521	32.06	24.60
22	IDFC First Bank	1	0.19	0	0.00	0.00	364	0.20	0	0.00	0.00	266	0.46	9	1.64	360.67
23	Indusind Bank	8006	9.59	12	48.12	501.74	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	0.01	1.03	26	2.42	51	6.77	280.25
25	Karur Vysya Bank	2	1.09	0	0.00	0.00	58	1.64	0	0.00	0.00	88	20.50	13	1.62	7.90
26	Kotak Mahindra Bank	6484	7.61	0	0.00	0.00	117	10.43	0	0.00	0.00	127	121.81	39	7.42	6.09
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	5	46.69	4553.84	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	2	0.38	0.44
30	SIDBI	1	0.05	0	0.00	0.00	1	0.05	0	0.00	0.00	1	0.11	0	0.00	0.00
31	Tamilnad Mercantile Bank	1	0.05	0	0.00	0.00	1	0.05	0	0.00	0.00	1	0.11	6	0.63	553.60
32	YES Bank	6514	11.90	0	0.00	0.00	26	13.99	1	0.02	0.14	33	174.84	65	6.71	3.84
<b>Total PVT</b>		<b>134041</b>	<b>269.98</b>	<b>44</b>	<b>298.34</b>	<b>110.50</b>	<b>8031</b>	<b>484.29</b>	<b>3529</b>	<b>88.49</b>	<b>18.27</b>	<b>15717</b>	<b>1577.77</b>	<b>16798</b>	<b>666.68</b>	<b>42.25</b>
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	503	9.39	130.65
36	Ujjivan Small Finance Bank	6558	3.40	0	0.00	0.00	220	11.47	0	0.00	0.00	594	157.98	13029	160.01	101.28
37	Utkarsh Small Finance Bank	1	0.09	0	0.00	0.00	1	0.10	0	0.00	0.00	1	0.23	51	4.33	1902.46
<b>Total Small Finance</b>		<b>6562</b>	<b>4.42</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>227</b>	<b>12.54</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>627</b>	<b>165.85</b>	<b>13583</b>	<b>173.73</b>	<b>104.75</b>
38	BGVB (PNB)	41	143.86	0	0.00	0.00	4956	484.93	1043	8.93	1.84	8523	1149.42	315	27.68	2.41
39	PBGB (UCO)	1792	1.28	0	0.00	0.00	840	43.13	341	3.55	8.23	2708	594.14	1127	101.62	17.10
40	UBKGB (CBI)	26624	4.84	0	0.00	0.00	1464	110.80	31	0.26	0.24	1580	290.20	377	35.29	12.16
<b>Total RRB</b>		<b>28457</b>	<b>149.98</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>7260</b>	<b>638.86</b>	<b>1415</b>	<b>12.74</b>	<b>1.99</b>	<b>12811</b>	<b>2033.77</b>	<b>1819</b>	<b>164.59</b>	<b>8.09</b>
41	WB State Co-Op Bank Ltd.	40479	11.41	0	0.00	0.00	985	7.18	1378	33.00	459.77	3320	7.96	1417	217.21	2728.43
42	WBSCARD Bank Ltd.	197	0.62	0	0.00	0.00	428	1.05	0	0.00	0.00	540	1.76	0	0.00	0.00
<b>Total Co-Optv</b>		<b>40676</b>	<b>12.03</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>1413</b>	<b>8.23</b>	<b>1378</b>	<b>33.00</b>	<b>400.94</b>	<b>3860</b>	<b>9.73</b>	<b>1417</b>	<b>217.21</b>	<b>2233.47</b>
<b>Grand Total</b>		<b>735914</b>	<b>1942.89</b>	<b>5628</b>	<b>524.16</b>	<b>26.98</b>	<b>58897</b>	<b>4085.15</b>	<b>49585</b>	<b>824.81</b>	<b>20.19</b>	<b>100707</b>	<b>11666.57</b>	<b>109622</b>	<b>5452.48</b>	<b>46.74</b>

## Statement showing disbursement in Social Infrastructure, Renewable Energy &amp; Others under Priority Sector for the quarter ended December,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	102	41.00	27.75	1509	47.18	46	7.00	14.84	21921	1065.68	2714	545.00	51.14
2	Bank of India	733	150.43	0	0.00	0.00	2131	47.27	0	0.00	0.00	34259	1126.83	6	0.64	0.06
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	246	27.74	2.47
5	Central Bank of India	1094	158.42	0	0.00	0.00	1920	49.77	0	0.00	0.00	32168	1202.82	5086	29.35	2.44
6	Indian Bank	1426	209.34	0	0.00	0.00	3688	65.71	58	2.58	3.93	58369	1564.76	482	5.78	0.37
7	Indian Overseas Bank	341	54.21	0	0.00	0.00	1256	17.31	0	0.00	0.00	10508	392.60	214	10.14	2.58
9	Punjab & Sind Bank	94	8.35	4	0.09	1.08	590	2.82	0	0.00	0.00	1658	38.35	36	0.62	1.62
8	Punjab National Bank	3851	423.31	1	0.05	0.01	6705	135.03	2	0.03	0.02	114627	3236.28	356	3.14	0.10
10	State Bank of India	3707	421.76	0	0.00	0.00	6391	135.22	1	0.04	0.03	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	17699	666.73	71.74
12	Union Bank of India	673	107.50	2	0.13	0.12	1116	34.32	0	0.00	0.00	19928	784.39	0	0.00	0.00
<b>Total PSU</b>		<b>14464</b>	<b>1954.59</b>	<b>110</b>	<b>161.27</b>	<b>8.25</b>	<b>29737</b>	<b>623.90</b>	<b>108</b>	<b>24.65</b>	<b>3.95</b>	<b>489667</b>	<b>14765.40</b>	<b>26987</b>	<b>1330.85</b>	<b>9.01</b>
13	Axis Bank	386	66.52	0	0.00	0.00	1146	21.87	0	0.00	0.00	12992	516.58	0	0.00	0.00
14	Bandhan Bank	348	10.32	0	0.00	0.00	1973	10.41	0	0.00	0.00	47788	323.30	1145517	6536.97	2021.94
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	2136	8.37	98.73
19	HDFC Bank	248	78.28	0	0.00	0.00	845	24.92	0	0.00	0.00	10319	576.42	27419	108.81	18.88
20	ICICI Bank	254	84.76	0	0.00	0.00	922	27.07	0	0.00	0.00	9454	619.06	2	0.223	0.04
21	IDBI Bank	191	31.92	21	3.98	12.47	592	10.41	1	0.02	0.19	7523	239.53	0	0.00	0.00
22	IDFC First Bank	1	0.16	35	0.11	66.60	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	44	0.13	9.83
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	8279	31.42	2771.09
29	South Indian Bank Ltd.	11	3.40	0	0.00	0.00	67	2.02	0	0.00	0.00	193	2.82	0	0.00	0.00
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	5	0.03	#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
<b>Total PVT</b>		<b>1587</b>	<b>327.75</b>	<b>56</b>	<b>4.09</b>	<b>1.25</b>	<b>6133</b>	<b>112.20</b>	<b>2</b>	<b>10.02</b>	<b>8.93</b>	<b>96122</b>	<b>2399.14</b>	<b>1183402</b>	<b>6685.96</b>	<b>278.68</b>
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	81	0.16	#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	32554	175.01	32560.02
36	Ujjivan Small Finance Bank	43	3.80	0	0.00	0.00	129	0.53	0	0.00	0.00	3844	81.54	135986	677.18	830.50
37	Utkarsh Small Finance Bank	1	0.08	0	0.00	0.00	1	0.05	0	0.00	0.00	0	0.00	3198	21.81	#DIV/0!
<b>Total Small Finance</b>		<b>48</b>	<b>4.68</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>134</b>	<b>1.05</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>3958</b>	<b>82.08</b>	<b>171819</b>	<b>874.16</b>	<b>1065.06</b>
38	BGVB (PNB)	4462	245.54	0	0.00	0.00	3902	63.76	0	0.00	0.00	75776	1164.85	26	1.99	0.17
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
<b>Total RRB</b>		<b>4806</b>	<b>275.64</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>4797</b>	<b>64.97</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>112116</b>	<b>1394.78</b>	<b>2736</b>	<b>2.16</b>	<b>0.15</b>
41	WB State Co-Op Bank Ltd.	1130	3.28	28	0.47	14.40	2408	4.59	0	0.00	0.00	42135	140.89	41127	677.08	480.58
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
<b>Total Co-Optv</b>		<b>1167</b>	<b>3.81</b>	<b>28</b>	<b>0.47</b>	<b>12.40</b>	<b>2683</b>	<b>4.78</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>49694</b>	<b>158.42</b>	<b>41127</b>	<b>677.08</b>	<b>427.39</b>
<b>Grand Total</b>		<b>22072</b>	<b>2566.48</b>	<b>194</b>	<b>165.83</b>	<b>6.46</b>	<b>43484</b>	<b>806.90</b>	<b>110</b>	<b>34.67</b>	<b>4.30</b>	<b>751557</b>	<b>18799.81</b>	<b>1426071</b>	<b>9570.21</b>	<b>50.91</b>

**Statement showing disbursement in Weaker Section under Priority Sector for the quarter ended December, 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	7415	684.00	23.63	283743	9549.03	64674	6167.00	64.58
2	Bank of India	355816	2547.22	244629	1587.60	62.33	464789	11437.17	302693	6349.55	55.52
3	Bank of Maharashtra	50430	361.02	869	19.06	5.28	39692	785.81	4331	693.11	88.20
4	Canara Bank	280035	2004.72	75861	804.90	40.15	543755	13525.25	132426	8810.57	65.14
5	Central Bank of India	148976	1066.50	3211	70.25	6.59	497216	10429.88	117529	4778.27	45.81
6	Indian Bank	508786	3642.31	41575	23842.25	654.59	824307	19135.35	325708	11087.26	57.94
7	Indian Overseas Bank	114289	818.18	7214	345.20	42.19	159612	4315.20	47929	2821.37	65.38
9	Punjab & Sind Bank	40837	292.34	0	0.00	0.00	37070	706.09	950	173.25	24.54
8	Punjab National Bank	959485	6868.79	185806	1786.16	26.00	1697554	42028.73	711422	26542.33	63.15
10	State Bank of India	1471751	10536.01	208637	1814.50	17.22	1654295	40456.64	703521	25803.76	63.78
11	UCO Bank	262367	1878.24	17940	364.53	19.41	495517	11921.49	73138	6953.15	58.32
12	Union Bank of India	489338	3503.09	36366	694.92	19.84	308966	9213.58	53173	5380.62	58.40
<b>Total PSU</b>		<b>5086472</b>	<b>36413.17</b>	<b>829523</b>	<b>32013.37</b>	<b>87.92</b>	<b>7006516</b>	<b>173504.21</b>	<b>2537494</b>	<b>105560.24</b>	<b>60.84</b>
13	Axis Bank	472100	3379.68	14967	395.00	11.69	240377	6772.01	12945	3204.00	47.31
14	Bandhan Bank	499158	3573.38	1230703	7135.25	199.68	729021	13474.41	1290581	8241.90	61.17
15	Catholic Syrian Bank Ltd.	325	2.33	0	0.00	0.00	1403	31.29	28	1.78	5.69
16	City Union Bank Ltd.	2185	15.64	0	0.00	0.00	201	10.03	9	25.00	249.24
17	Dhanlaxmi Bank Ltd.	2660	19.04	0	0.00	0.00	754	13.62	8	3.57	26.21
18	Federal Bank	59418	425.37	5503	60.44	14.21	35989	209.25	6776	1168.92	558.63
19	HDFC Bank	620767	4443.96	141648	535.04	12.04	183037	4816.61	159330	11299.81	234.60
20	ICICI Bank	633227	4533.16	31905	444.82	9.81	173591	5056.44	49656	13183.34	260.72
21	IDBI Bank	125547	898.77	0	0.00	0.00	108207	2777.63	48124	860.50	30.98
22	IDFC First Bank	68051	487.17	19418	417.91	85.78	5447	127.14	19418	417.91	328.70
23	Indusind Bank	263009	1882.83	1206834	3786.01	201.08	60256	1022.97	870304	5537.21	541.29
24	Karnataka Bank Ltd.	22100	158.21	199	1.99	1.26	10862	37.13	190	46.83	126.14
25	Karur Vysya Bank	11102	79.48	0	0.00	0.00	11039	225.82	206	12.10	5.36
26	Kotak Mahindra Bank	121829	872.15	3020	259.96	29.81	25749	635.34	6391	3239.81	509.93
27	Lakshmi Vilas Bank (DBS)	9148	65.49	80	1.29	1.97	60	1.72	81	1.41	82.06
28	Ratnakar Bank Ltd	67808	485.43	89525	344.84	71.04	3742	57.24	89599	625.88	1093.51
29	South Indian Bank Ltd.	16597	118.81	0	0.00	0.00	14708	252.80	62	42.24	16.71
30	SIDBI	1460	10.45	0	0.00	0.00	56	0.80	12	8.25	1032.41
31	Tamilnad Mercantile Bank	4310	30.86	4	0.01	0.03	1328	26.38	62	43.67	165.51
32	YES Bank	112912	808.32	0	0.00	0.00	20209	556.27	7394	5092.44	915.47
<b>Total PVT</b>		<b>3113713</b>	<b>22290.54</b>	<b>2743806</b>	<b>13382.55</b>	<b>60.04</b>	<b>1626036</b>	<b>36104.88</b>	<b>2561176</b>	<b>53056.58</b>	<b>146.95</b>
33	Au Small finance Bank	3	0.02	7	0.56	3021.40	50	2.50	164	91.81	3672.41
34	ESAF SF Bank	1788	12.80	32141	127.39	995.02	134	3.44	32053	134.35	3909.50
35	Jana Small Finance Bank	13650	97.71	53665	267.61	273.87	5808	95.37	59906	353.46	370.60
36	Ujjivan Small Finance Bank	37595	269.14	214792	1095.97	407.22	70846	1166.18	256415	1467.85	125.87
37	Utkarsh Small Finance Bank	1145	8.20	5936	31.65	385.99	60	26.03	6217	46.50	178.65
<b>Total Small Finance</b>		<b>54181</b>	<b>387.87</b>	<b>306541</b>	<b>1523.18</b>	<b>5083.50</b>	<b>76898</b>	<b>1293.52</b>	<b>354755</b>	<b>2093.97</b>	<b>161.88</b>
38	BGVB (PNB)	135297	1096.98	243661	2525.64	230.24	998653	15413.58	283145	3474.67	22.54
39	PBGB (UCO)	82655	712.74	49639	1026.09	143.96	266002	6144.12	108045	2216.10	36.07
40	UBKGB (CBI)	66393	532.12	82308	1256.94	236.21	359697	3879.80	111764	1517.37	39.11
<b>Total RRB</b>		<b>284345</b>	<b>2341.84</b>	<b>375608</b>	<b>4808.67</b>	<b>205.34</b>	<b>1624352</b>	<b>25437.51</b>	<b>502954</b>	<b>7208.14</b>	<b>28.34</b>
41	WB State Co-Op Bank Ltd.	336595	2409.63	327916	703.98	29.22	962844	10702.55	1352976	5362.44	50.10
42	WBCARD Bank Ltd.	21351	152.85	0	0.00	0.00	68441	264.68	206	0.74	0.28
<b>Total Co-Optv</b>		<b>357946</b>	<b>2562.48</b>	<b>327916</b>	<b>703.98</b>	<b>27.47</b>	<b>1031285</b>	<b>10967.23</b>	<b>1353182</b>	<b>5363.18</b>	<b>48.90</b>
<b>Grand Total</b>		<b>8896657</b>	<b>63995.91</b>	<b>4583394</b>	<b>52431.75</b>	<b>81.93</b>	<b>11365087</b>	<b>247307.35</b>	<b>7309561</b>	<b>173282.11</b>	<b>70.07</b>

## Statement showing disbursement in Agriculture, Education &amp; Housing under Non Priority Sector for the quarter ended December, 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	4	59.00	76.66	320	49.27	51	28.00	56.83	2070	548.89	1214	258.00	47.00
2	Bank of India	185	78.60	0	0.00	0.00	428	50.72	28	3.20	6.31	2176	543.97	1422	352.98	64.89
3	Bank of Maharashtra	27	5.02	0	0.00	0.00	56	2.96	32	1.76	59.52	398	139.23	247	30.51	21.91
4	Canara Bank	193	87.64	38	4.87	5.56	399	56.47	159	12.06	21.36	2126	604.71	826	164.56	27.21
5	Central Bank of India	157	62.32	0	0.00	0.00	355	40.12	150	17.71	44.14	1550	400.00	789	207.34	51.84
6	Indian Bank	267	114.08	24	6.85	6.00	663	73.86	37	6.18	8.37	3684	824.43	4726	974.25	118.17
7	Indian Overseas Bank	71	28.84	51	21.35	74.04	181	18.53	19	2.14	11.55	1054	207.64	95	23.41	11.27
8	Punjab & Sind Bank	37	11.52	0	0.00	0.00	76	6.82	0	0.00	0.00	569	420.81	28	9.82	2.33
9	Punjab National Bank	525	225.26	29	0.70	0.31	775	146.12	157	15.73	10.77	6303	1548.42	4049	803.69	51.90
10	State Bank of India	524	228.82	0	0.00	0.00	805	147.30	7459	186.92	126.90	6258	1550.54	59462	5457.10	351.95
11	UCO Bank	156	60.68	0	0.00	0.00	302	39.16	4	0.42	1.07	2293	421.95	1143	222.80	52.80
12	Union Bank of India	109	55.06	13	423.84	769.76	211	35.35	128	11.94	33.78	1654	385.67	1182	242.36	62.84
<b>Total PSU</b>		<b>2368</b>	<b>1034.80</b>	<b>159</b>	<b>516.61</b>	<b>49.92</b>	<b>4571</b>	<b>666.67</b>	<b>8224</b>	<b>286.06</b>	<b>42.91</b>	<b>30135</b>	<b>7596.26</b>	<b>75183</b>	<b>8746.82</b>	<b>115.15</b>
13	Axis Bank	82	101.92	0	0.00	0.00	137	65.57	88	21.00	32.03	1042	708.54	692	342.00	48.27
14	Bandhan Bank	189	54.87	0	0.00	0.00	289	35.60	0	0.00	0.00	1707	345.68	1571	281.14	81.33
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	4	1.45	1.56
18	Federal Bank	15	9.54	0	0.00	0.00	18	5.38	2	0.10	1.90	218	73.49	53	16.65	22.66
19	HDFC Bank	76	75.76	64	164.68	217.38	164	48.68	75	1.08	2.23	936	607.57	0	0.00	0.00
20	ICICI Bank	74	92.15	0	0.00	0.00	156	59.21	78	18.26	30.85	932	739.15	2956	1879.02	254.21
21	IDBI Bank	49	16.88	1	3.40	20.14	129	10.89	14	1.28	11.74	967	122.22	2688	506.29	414.24
22	IDFC First Bank	1	1.74	49	15.45	888.28	1	0.62	111	23.01	3703.35	1	218.64	63	20.65	9.44
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	21	6.52	2.92
25	Karur Vysya Bank	3	1.57	135	1.85	117.77	3	0.66	0	0.00	0.00	52	76.74	32	5.02	6.54
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	15	153.98	18916.46	30	0.33	0	0.00	0.00	199	38.19	4	3.19	8.35
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	2	0.50	2314.81
32	YES Bank	6	3.02	0	0.00	0.00	7	1.80	0	0.00	0.00	48	110.93	147	85.82	77.36
<b>Total PVT</b>		<b>561</b>	<b>404.19</b>	<b>264</b>	<b>339.36</b>	<b>83.96</b>	<b>1060</b>	<b>253.85</b>	<b>368</b>	<b>64.74</b>	<b>25.50</b>	<b>7274</b>	<b>3856.65</b>	<b>8233</b>	<b>3148.25</b>	<b>81.63</b>
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	39	5.19	3.26
36	Ujjivan Small Finance Bank	31	2.70	0	0.00	0.00	53	2.11	0	0.00	0.00	257	23.34	1671	69.13	296.23
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
<b>Total Small Finance</b>		<b>35</b>	<b>5.22</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>57</b>	<b>3.22</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>316</b>	<b>182.51</b>	<b>1710</b>	<b>74.32</b>	<b>40.72</b>
38	BGVB (PNB)	255	15.25	0	0.00	0.00	285	10.90	0	0.00	0.00	2346	93.13	88	16.45	17.66
39	PBGB (UCO)	82	3.50	0	0.00	0.00	195	2.37	0	0.00	0.00	1447	27.35	2	0.95	3.47
40	UBKGB (CBI)	46	1.62	0	0.00	0.00	61	0.95	0	0.00	0.00	104	5.99	28	4.94	82.53
<b>Total RRB</b>		<b>383</b>	<b>20.36</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>541</b>	<b>14.22</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>3897</b>	<b>126.48</b>	<b>118</b>	<b>22.34</b>	<b>17.66</b>
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
<b>Total Co-Optv</b>		<b>198</b>	<b>5.60</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>293</b>	<b>5.24</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>1471</b>	<b>28.41</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>
<b>Grand Total</b>		<b>3545</b>	<b>1470.16</b>	<b>423</b>	<b>855.97</b>	<b>133.88</b>	<b>6522</b>	<b>943.21</b>	<b>8592</b>	<b>350.80</b>	<b>68.41</b>	<b>43093</b>	<b>11790.31</b>	<b>85244</b>	<b>11991.74</b>	<b>255.16</b>



**Statement showing disbursement in Others & Personal Loan under Non Priority Sector for the quarter ended December, 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	6541	324.00	36.18	43435	3384.77	1614	151.00	4.46
2	Bank of India	17590	900.30	5295	237.20	26.35	60048	3397.74	11048	6541.68	192.53
3	Bank of Maharashtra	2006	178.52	131	6.85	3.84	9421	183.11	3671	124.33	67.90
4	Canara Bank	16566	997.64	4073	287.06	28.77	61502	3801.05	12794	3303.76	86.92
5	Central Bank of India	10490	680.45	2830	60.59	8.90	57936	2721.12	1804	202.05	7.43
6	Indian Bank	26866	1321.15	4725	1485.84	112.47	85733	4881.18	475	287.50	5.89
7	Indian Overseas Bank	7001	333.42	891	44.55	13.36	24333	1246.54	561	121.14	9.72
9	Punjab & Sind Bank	3836	272.86	241	757.04	277.44	5589	387.81	600	440.26	113.52
8	Punjab National Bank	41577	2489.56	19736	691.02	27.76	171110	9736.69	24187	6094.24	62.59
10	State Bank of India	46852	2527.87	211786	6810.00	269.40	179398	9744.07	98500	11400.56	117.00
11	UCO Bank	15933	681.54	1039	19.01	2.79	56274	2609.81	12006	2919.00	111.85
12	Union Bank of India	9553	636.10	10099	617.75	97.12	31274	2410.37	3169	12932.36	536.53
<b>Total PSU</b>		<b>212973</b>	<b>11914.86</b>	<b>267387</b>	<b>11340.91</b>	<b>95.18</b>	<b>786053</b>	<b>44504.26</b>	<b>170429</b>	<b>44517.88</b>	<b>100.03</b>
13	Axis Bank	6839	1205.47	2147	167.00	13.85	30435	4487.14	48111	3825.00	85.24
14	Bandhan Bank	14525	520.30	33907	417.15	80.17	63540	2327.71	343346	4836.07	207.76
15	Catholic Syrian Bank Ltd.	2	0.79	0	0.00	0.00	1	0.97	725	7.00	723.66
16	City Union Bank Ltd.	0	0.00			#DIV/0!	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	87	2.67	1.30	4016	674.95	3545	1359.65	201.44
19	HDFC Bank	6703	941.93	42625	2244.77	238.32	21117	3227.83	178143	41189.29	1276.07
20	ICICI Bank	6927	1086.09	22731	1196.63	110.18	20185	3990.96	515242	29180.66	731.17
21	IDBI Bank	5093	200.60	1035	93.44	46.58	13039	713.20	9677	2143.68	300.57
22	IDFC First Bank	110	68.43	3854	174.62	255.18	1	66.48	330004	3660.23	5505.94
23	Indusind Bank	1224	558.72	0	0.00	0.00	7973	1642.23	157461	12209.77	743.49
24	Karnataka Bank Ltd.	702	228.39	120	8.79	3.85	1956	263.99	911	96.07	36.39
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	71642	2019.13	421.85
27	Lakshmi Vilas Bank (DBS)	1	0.04	21	0.62	1610.39	1	0.04	3	0.43	1221.59
28	Ratnakar Bank Ltd	187	183.68	0	0.00	0.00	679	237.46	1016	5360.57	2257.49
29	South Indian Bank Ltd.	1133	39.74	262	3.73	9.39	2092	53.08	1234	649.49	1223.67
30	SIDBI	2037	0.02			0.00	1	0.02			0.00
31	Tamilnad Mercantile Bank	1	0.02	43	140.30	726943.01	1	0.02	6	61.76	352914.29
32	YES Bank	175	109.45	6078	283.53	259.05	945	160.21	108252	10059.45	6279.02
<b>Total PVT</b>		<b>49481</b>	<b>5923.95</b>	<b>112910</b>	<b>4733.25</b>	<b>79.90</b>	<b>172673</b>	<b>18405.56</b>	<b>1769318</b>	<b>116658.25</b>	<b>633.82</b>
33	Au Small finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	60	25.24	#DIV/0!
34	ESAF SF Bank	1	0.08	0	0.00	0.00	1	0.07	272	3.98	5669.52
35	Jana Small Finance Bank	113	155.80	0	0.00	0.00	1261	169.41	8500	99.08	58.48
36	Ujjivan Small Finance Bank	1334	45.92	162	2.06	4.49	5327	266.35	19656	208.15	78.15
37	Utkarsh Small Finance Bank	1	0.04	0	0.00	0.00	1	0.04	8	0.19	539.77
<b>Total Small Finance</b>		<b>1449</b>	<b>202</b>	<b>162</b>	<b>2.06</b>	<b>1.02</b>	<b>6590</b>	<b>436</b>	<b>28496</b>	<b>336.64</b>	<b>77.24</b>
38	BGVB (PNB)	18489	144.38	6948	199.09	137.89	85165	444.81	6812	176.97	39.79
39	PBGB (UCO)	12241	44.07	949	30.42	69.02	34471	264.69	4293	69.40	26.22
40	UBKGB (CBI)	2008	2.25	13538	239.60	10671.35	20726	71.17	248	2.47	3.47
<b>Total RRB</b>		<b>32738</b>	<b>190.70</b>	<b>21435</b>	<b>469.11</b>	<b>246.00</b>	<b>140362</b>	<b>780.67</b>	<b>11353</b>	<b>248.84</b>	<b>31.88</b>
41	WB State Co-Op Bank Ltd.	10642	14.99	7069	466.68	3113.23	57866	92.76	12475	1315.73	1418.43
42	WBSCARD Bank Ltd.	1889	5.20	0	0.00	0.00	11038	38.49	0	0.00	0.00
<b>Total Co-Optv</b>		<b>12531</b>	<b>20.19</b>	<b>7069</b>	<b>466.68</b>	<b>2310.89</b>	<b>68904</b>	<b>131.25</b>	<b>12475</b>	<b>1315.73</b>	<b>1002.45</b>
<b>Grand Total</b>		<b>309172</b>	<b>18252</b>	<b>408963</b>	<b>17012</b>	<b>93.21</b>	<b>1174582</b>	<b>64258</b>	<b>1992071</b>	<b>163077</b>	<b>253.79</b>

## Statement showing disbursement in Total of Priority Sector &amp; Non Priority Sector under ACP 2022-23 for the quarter December 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	64674	6167.00	64.58	60645	4955.36	9424	820.00	16.55	344388	14504.39	74098	6987.00	48.17
2	Bank of India	464789	11437.17	302693	6349.55	55.52	80427	4971.32	17793	7135.06	143.52	545216	16408.49	320486	13484.61	82.18
3	Bank of Maharashtra	39692	785.81	4331	693.11	88.20	11908	508.83	4081	163.45	32.12	51600	1294.64	8412	856.56	66.16
4	Canara Bank	543755	13525.25	132426	8810.57	65.14	80786	5547.52	17890	3772.31	68.00	624541	19072.77	150316	12582.88	65.97
5	Central Bank of India	497216	10429.88	117529	4778.27	45.81	70488	3904.00	5573	487.69	12.49	567704	14333.89	123102	5265.96	36.74
6	Indian Bank	824307	19135.35	325708	11087.26	57.94	117213	7214.69	9987	2760.62	38.26	941520	26350.04	335695	13847.88	52.55
7	Indian Overseas Bank	159612	4315.20	47929	2821.37	65.38	32640	1834.97	1617	212.59	11.59	192252	6150.17	49546	3033.96	49.33
9	Punjab & Sind Bank	37070	706.09	950	173.25	24.54	10107	1099.82	869	1207.12	109.76	47177	1805.91	1819	1380.37	76.44
8	Punjab National Bank	1697554	42028.73	711422	26542.33	63.15	220290	14146.06	48158	7605.38	53.76	1917844	56174.78	759580	34147.71	60.79
10	State Bank of India	1654295	40456.64	703521	25803.76	63.78	233837	14198.60	377207	23854.58	168.01	1888132	54655.24	1080728	49658.34	90.86
11	UCO Bank	495517	11921.49	73138	6953.15	58.32	74958	3813.13	14192	3161.23	82.90	570475	15734.62	87330	10114.38	64.28
12	Union Bank of India	308966	9213.58	53173	5380.62	58.40	42801	3522.56	14591	14228.25	403.92	351767	12736.14	67764	19608.87	153.96
<b>Total PSU</b>		<b>7006516</b>	<b>173504.21</b>	<b>2537494</b>	<b>105560.24</b>	<b>60.84</b>	<b>1036100</b>	<b>65716.85</b>	<b>521382</b>	<b>65408.29</b>	<b>99.53</b>	<b>8042616</b>	<b>239221.06</b>	<b>3058876</b>	<b>170968.52</b>	<b>71.47</b>
13	Axis Bank	240377	6772.01	12945	3204.00	47.31	38535	6568.62	51038	4355.00	66.30	278912	13340.63	63983	7559.00	56.66
14	Bandhan Bank	729021	13474.41	1290581	8241.90	61.17	80250	3284.16	378824	5534.35	168.52	809271	16758.56	1669405	13776.24	82.20
15	Catholic Syrian Bank Ltd.	1403	31.29	28	1.78	5.69	6	28.48	725	7.00	24.58	1409	59.77	753	8.78	14.69
16	City Union Bank Ltd.	201	10.03	9	25.00	249.24	0	0.00	0	0.00	#DIV/0!	201	10.03	9	25.00	249.24
17	Dhanlaxmi Bank Ltd.	754	13.62	8	3.57	26.21	5	99.65	4	1.45	1.46	759	113.27	12	5.02	4.43
18	Federal Bank	35989	209.25	6776	1168.92	558.63	5021	969.46	3687	1379.08	142.25	41010	1178.71	10463	2548.00	216.17
19	HDFC Bank	183037	4816.61	159330	11299.81	234.60	28996	4901.77	220907	43599.82	889.47	212033	9718.38	380237	54899.63	564.91
20	ICICI Bank	173591	5056.44	49656	13183.34	260.72	28274	5967.56	541007	32274.58	540.83	201865	11024.00	590663	45457.92	412.35
21	IDBI Bank	108207	2777.63	48124	860.50	30.98	19277	1063.79	13415	2748.09	258.33	127484	3841.42	61539	3608.59	93.94
22	IDFC First Bank	5447	127.14	19418	417.91	328.70	114	355.91	334081	3893.96	1094.09	5561	483.05	353499	4311.87	892.63
23	Indusind Bank	60256	1022.97	870304	5537.21	541.29	9452	2412.25	157461	12209.77	506.16	69708	3435.22	1027765	17746.98	516.62
24	Karnataka Bank Ltd.	10862	37.13	190	46.83	126.14	2863	723.67	1052	111.38	15.39	13725	760.79	1242	158.21	20.80
25	Karur Vysya Bank	11039	225.82	206	12.10	5.36	2342	240.06	167	6.87	2.86	13381	465.88	373	18.97	4.07
26	Kotak Mahindra Bank	25749	635.34	6391	3239.81	509.93	7597	1113.56	71642	2019.13	181.32	33346	1748.90	78033	5258.94	300.70
27	Lakshmi Vilas Bank (DBS)	60	1.72	81	1.41	82.06	5	0.13	24	1.05	830.70	65	1.84	105	2.46	133.36
28	Ratnakar Bank Ltd	3742	57.24	89599	625.88	1093.51	990	597.43	1016	5360.57	897.28	4732	654.66	90615	5986.45	914.43
29	South Indian Bank Ltd.	14708	252.80	62	42.24	16.71	3457	132.15	1515	810.39	613.22	18165	384.95	1577	852.63	221.49
30	SIDBI	56	0.80	12	8.25	1032.41	2679	0.06	0	0.00	0.00	2735	0.86	12	8.25	956.74
31	Tamilnad Mercantile Bank	1328	26.38	62	43.67	165.51	5	0.06	51	202.56	#####	1333	26.45	113	246.23	930.99
32	YES Bank	20209	556.27	7394	5092.44	915.47	1181	385.41	114477	10428.80	2705.90	21390	941.68	121871	15521.24	1648.26
<b>Total PVT</b>		<b>1626036</b>	<b>36104.88</b>	<b>2561176</b>	<b>53056.58</b>	<b>146.95</b>	<b>231049</b>	<b>28844.20</b>	<b>1891093</b>	<b>124943.85</b>	<b>433.17</b>	<b>1857085</b>	<b>64949.08</b>	<b>4452269</b>	<b>178000.43</b>	<b>274.06</b>
33	Au Small finance Bank	50	2.50	164	91.81	3672.41	0	0.00	60	25.24	#DIV/0!	50	2.50	224	117.05	4681.90
34	ESAF SF Bank	134	3.44	32053	134.35	3909.50	5	0.25	272	3.98	1573.74	139	3.69	32325	138.33	3749.39
35	Jana Small Finance Bank	5808	95.37	59906	353.46	370.60	1435	487.85	8539	104.26	21.37	7243	583.23	68445	457.72	78.48
36	Ujjivan Small Finance Bank	70846	1166.18	256415	1467.85	125.87	7002	340.41	21489	279.35	82.06	77848	1506.59	277904	1747.20	115.97
37	Utkarsh Small Finance Bank	60	26.03	6217	46.50	178.65	5	0.13	8	0.19	150.32	65	26.16	6225	46.69	178.51
<b>Total Small Finance</b>		<b>76898</b>	<b>1293.52</b>	<b>354755</b>	<b>2093.97</b>	<b>161.88</b>	<b>8447</b>	<b>826.64</b>	<b>30368</b>	<b>413.02</b>	<b>49.84</b>	<b>85345</b>	<b>2122.16</b>	<b>385123</b>	<b>2506.99</b>	<b>118.13</b>
38	BGVB (PNB)	998653	15413.58	283145	3474.67	22.54	106540	708.48	13848	392.51	55.40	1105193	16122.06	296993	3867.18	23.99
39	PBGB (UCO)	266002	6144.12	108045	2216.10	36.07	48436	341.99	5244	100.77	29.47	314438	6486.11	113289	2316.87	35.72
40	UBKGB (CBI)	359697	3879.80	111764	1517.37	39.11	22945	81.97	13814	247.01	301.34	382642	3961.78	125578	1764.39	44.54
<b>Total RRB</b>		<b>1624352</b>	<b>25437.51</b>	<b>502954</b>	<b>7208.14</b>	<b>28.34</b>	<b>177921</b>	<b>1132.44</b>	<b>32906</b>	<b>740.29</b>	<b>65.37</b>	<b>1802273</b>	<b>26569.95</b>	<b>535860</b>	<b>7948.44</b>	<b>29.92</b>
41	WB State Co-Op Bank Ltd.	962844	10702.55	1352976	5362.44	50.10	70036	137.57	19544	1782.41	1295.66	1032880	10840.12	1372520	7144.85	65.91
42	WBSCARD Bank Ltd.	68441	264.68	206	0.74	0.28	13361	53.12	0	0.00	0.00	81802	317.81	206	0.74	0.23
<b>Total Co-Optv</b>		<b>1031285</b>	<b>10967.23</b>	<b>1353182</b>	<b>5363.18</b>	<b>48.90</b>	<b>83397</b>	<b>190.69</b>	<b>19544</b>	<b>1782.41</b>	<b>934.70</b>	<b>1114682</b>	<b>11157.92</b>	<b>1372726</b>	<b>7145.59</b>	<b>64.04</b>
<b>Grand Total</b>		<b>11365087</b>	<b>247307.35</b>	<b>7309561</b>	<b>173282.11</b>	<b>70.07</b>	<b>1536914</b>	<b>96712.82</b>	<b>2495293</b>	<b>193287.85</b>	<b>199.86</b>	<b>12902001</b>	<b>344020.16</b>	<b>9804854</b>	<b>366569.97</b>	<b>106.55</b>

Disbursement of Loan to Minority Community & SC/ST/OBC during the FY 2022-23 (01.04.2022 to 31.12.2022)							
(Amount in Crore)							
Sr. No.	Bank Name	Minority Community		SC/ST		OBC	
		No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	1895	185.00	1458	98.00	4895	156.00
2	Bank of India	62344	304.94	20350	228.44	1589	33.68
3	Bank of Maharashtra	562	18.27	62	1.91	0	0.00
4	Canara Bank	33129	390.16	7038	114.01	0	0.00
5	Central Bank of India	819	18.02	13534	226.98	9084	85.39
6	Indian Bank	38411	714.51	22871	302.27	102584	2795.42
7	Indian Overseas Bank	1527	23.71	326	5.42	682	6.11
8	Punjab & Sind Bank	37	1.83	8	1.00	0	0.00
9	Punjab National Bank	220277	789.93	17577	424.29	4219	181.06
10	State Bank of India	273234	1295.10	50787	1472.26	9123	412.12
11	UCO Bank	10324	93.78	1752	37.28	2021	37.56
12	Union Bank of India	9090	222.27	2005	57.01	5314	130.72
<b>Total PSU</b>		<b>651649</b>	<b>4057.52</b>	<b>137768</b>	<b>2968.87</b>	<b>139511</b>	<b>3838.06</b>
13	Axis Bank	9322	342.00	618	12.00	0	0.00
14	Bandhan Bank	582971	4175.90	892732	5262.14	34891	297.35
15	Catholic Syrian Bank Ltd.	10	0.24	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	4822	111.26	125	1.94	1322	19.43
19	HDFC Bank	47514	202.80	77	2.06	4794	27.47
20	ICICI Bank	53759	1526.85	6613	132.70	0	0.00
21	IDBI Bank	10714	96.77	438	20.03	0	0.00
22	IDFC First Bank	5849	19.42	4235	14.31	3955	12.97
23	Indusind Bank	360600	1326.99	341911	1019.87	0	0.00
24	Karnataka Bank Ltd.	72	1.34	12	0.13	165	3.77
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	1872	212.04	73	4.26	0	0.00
27	Lakshmi Vilas Bank (DBS)	10	0.34	0	0.00	0	0.00
28	Ratnakar Bank Ltd	24776	94.8626	6497	24.9088	10627	43.2722
29	South Indian Bank Ltd.	54	0.59	5	0.07	1	0.01
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	274	117.00	2122	79.00	0	0.00
<b>Total PVT</b>		<b>1102619</b>	<b>8228.40</b>	<b>1255458</b>	<b>6573.42</b>	<b>55755</b>	<b>404.26</b>
33	Au Small finance Bank	7	0.56	0	0.00	0	0.00
34	ESAF SF Bank	4129	16.59	1767	6.38	952	3.62
35	Jana Small Finance Bank	16932	93.87	6834	34.02	4057	20.18
36	Ujjivan Small Finance Bank	50273	283.05	64337	347.52	7492	43.93
37	Utkarsh Small Finance Bank	996	7.47	747	5.60	124	0.93
<b>Total Small Finance</b>		<b>72337</b>	<b>401.54</b>	<b>73685</b>	<b>393.53</b>	<b>12625</b>	<b>68.67</b>
38	BGVB (PNB)	26551	259.29	17119	153.11	3367	40.86
39	PBGB (UCO)	24739	559.5	19425	519.38	8319	251.28
40	UBKGB (CBI)	2512	35.29	12558	176.44	11553	162.68
<b>Total RRB</b>		<b>53802</b>	<b>854.08</b>	<b>49102</b>	<b>848.93</b>	<b>23239</b>	<b>454.82</b>
41	WB State Co-Op Bank Ltd.	986523	698.53	89659	851.24	167256	264.89
42	WBSCARD Bank Ltd.	1203	1.21	914	5.65	867	4.22
<b>Total Co-Optv</b>		<b>987726</b>	<b>699.74</b>	<b>90573</b>	<b>856.89</b>	<b>168123</b>	<b>269.11</b>
<b>Grand Total</b>		<b>2795796</b>	<b>13839.74</b>	<b>1532901</b>	<b>11248.11</b>	<b>386628</b>	<b>4966.25</b>



### District wise Achievement in Priority sector against ACP as on 31.12.2022

(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	1220.42	86.03	496.08	410.23	82.69	410.81	332.26	80.88	2325.55	1962.91	84.41
2	Bankura	4744.70	2942.14	62.01	3995.41	3271.30	81.88	1059.96	261.12	24.63	9800.07	6474.56	66.07
3	Birbhum	5254.45	961.01	18.29	3582.59	2426.41	67.73	1370.78	445.95	32.53	10207.82	3833.37	37.55
4	Coochbehar	4281.89	2140.47	49.99	2075.00	1657.19	79.86	1143.33	1380.25	120.72	7500.21	5177.91	69.04
5	Dakshin Dinajpur	4524.73	3227.33	71.33	3936.37	3416.07	86.78	883.75	286.26	32.39	9344.86	6929.66	74.15
6	Darjeeling	1088.05	706.23	64.91	1953.44	2397.73	122.74	951.65	513.13	53.92	3993.14	3617.09	90.58
7	Hooghly	5368.85	4500.37	83.82	4567.20	3382.55	74.06	1625.11	2347.52	144.45	11561.16	10230.44	88.49
8	Howrah	2574.37	1180.02	45.84	11397.50	9617.70	84.38	1271.14	792.16	62.32	15243.01	11589.88	76.03
9	Jalpaiguri	2430.51	829.96	34.15	2558.81	1627.08	63.59	843.85	472.55	56.00	5833.16	2929.59	50.22
10	Jhargram	2786.93	1480.14	53.11	1899.24	1534.38	80.79	801.52	61.27	7.64	5487.69	3075.79	56.05
11	Kalimpong	319.69	35.54	11.12	315.43	38.95	12.35	106.81	49.29	46.15	741.93	123.78	16.68
12	Kolkata	665.06	386.21	58.07	14546.63	17311.33	119.01	7534.17	1067.27	14.17	22745.86	18764.80	82.50
13	Malda	6237.69	4271.04	68.47	2644.32	2473.26	93.53	3246.19	351.40	10.82	12128.20	7095.70	58.51
14	Murshidabad	8128.64	5824.28	71.65	6246.25	5973.56	95.63	2390.38	773.55	32.36	16765.26	12571.39	74.98
15	Nadia	6542.09	4628.70	70.75	6103.12	6217.25	101.87	1871.57	825.10	44.09	14516.78	11671.05	80.40
16	Paschim Burdwan	325.20	278.73	85.71	5951.01	4728.04	79.45	503.51	389.74	77.40	6779.72	5396.51	79.60
17	Paschim Medinipur	9930.06	5764.00	58.05	5213.74	5132.89	98.45	2056.59	271.98	13.22	17200.39	11168.87	64.93
18	Purba Burdwan	8627.61	5226.27	60.58	4655.94	3106.18	66.71	1654.18	531.65	32.14	14937.73	8864.10	59.34
19	Purba Medinipur	6073.74	4250.15	69.98	5273.22	4051.69	76.84	2059.59	754.89	36.65	13406.56	9056.74	67.55
20	Purulia	3684.63	2318.72	62.93	2935.87	2536.28	86.39	1257.59	624.37	49.65	7878.10	5479.37	69.55
21	Uttar Dinajpur	3491.53	2249.44	64.43	1160.42	819.18	70.59	1164.45	551.29	47.34	5816.39	3619.91	62.24
22	N-24 Parganas	4086.16	2079.10	50.88	10758.60	9056.15	84.18	3588.39	2894.12	80.65	18433.14	14029.37	76.11
23	S-24 Parganas	4675.77	3317.37	70.95	7912.34	5706.91	72.13	2072.49	595.05	28.71	14660.60	9619.33	65.61
	<b>Total</b>	<b>97260.99</b>	<b>59817.64</b>	<b>61.50</b>	<b>110178.52</b>	<b>96892.30</b>	<b>87.94</b>	<b>39867.81</b>	<b>16572.17</b>	<b>41.57</b>	<b>247307.32</b>	<b>173282.11</b>	<b>70.07</b>

West Bengal									
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 31.12.2022									
(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	35094	621.00	3475	225.00	8996	729.00	47565	1575.00
2	Bank of India	296195	1932.64	127	48.88	32859	1259.80	329181	3241.32
3	Bank of Maharashtra	2557	56.26	63	14.59	475	69.49	3095	140.34
4	Canara Bank	148735	1445.97	613	125.66	14020	440.92	163368	2012.55
5	Central Bank of India	139528	1795.97	75	16.72	432	138.91	140035	1951.60
6	Indian Bank	129255	1806.39	87	769.58	508	664.43	129850	3240.40
7	Indian Overseas Bank	25326	921.65	1503	75.21	2541	199.64	29370	1196.50
8	Punjab & Sind Bank	2	0.00	25	3.42	594	104.55	621	107.97
9	Punjab National Bank	704781	6254.51	3435	770.87	52462	3104.33	760678	10129.71
10	State Bank of India	565280	6107.45	98	29.76	728	1091.23	566106	7228.44
11	UCO Bank	106768	1092.56	56	49.75	433	79.54	107257	1221.85
12	Union Bank of India	49833	731.06	198	39.02	5617	801.58	55648	1571.66
<b>Total PSU</b>		<b>2203354</b>	<b>22765.46</b>	<b>9755</b>	<b>2168.46</b>	<b>119665</b>	<b>8683.42</b>	<b>2332774</b>	<b>33617.35</b>
13	Axis Bank	16325	1806.00	70	71.00	1174	1609.00	17569	3486.00
14	Bandhan Bank	204149	898.47	46161	190.04	127017	926.13	377327	2014.63
15	Catholic Syrian Bank Ltd.	1	0.09	0	0.00	30	5.95	31	6.04
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	13622	207.02	5	9.08	159	178.74	13786	394.83
19	HDFC Bank	133454	456.27	13	9.16	273	447.80	133740	913.23
20	ICICI Bank	60098	803.94	0	0.00	53	338.84	60151	1142.78
21	IDBI Bank	66607	345.34	19	1.37	2826	75.71	69452	422.42
22	IDFC First Bank	31125	57.23	0	0.00	0	0.00	31125	57.23
23	Indusind Bank	1403910	3049.71	0	0.00	0	0.00	1403910	3049.71
24	Karnataka Bank Ltd.	28	4.13	11	9.47	544	122.93	583	136.53
25	Karur Vysya Bank	105	1.59	0	0.00	8	0.30	113	1.89
26	Kotak Mahindra Bank	10892	339.59	3	4.94	333	355.63	11228	700.16
27	Lakshmi Vilas Bank (DBS)	105	1.62	0	0.00	0	0.00	105	1.62
28	Ratnakar Bank Ltd	184877	411.97	0	0.00	3	22.25	184880	434.22
29	South Indian Bank Ltd.	1188	113.81	0	0.00	0	0.00	1188	113.81
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	4104	11.00	24	51.00	328	479.00	4456	541.00
<b>Total PVT</b>		<b>2130590</b>	<b>8507.77</b>	<b>46306</b>	<b>346.06</b>	<b>132748</b>	<b>4562.28</b>	<b>2309644</b>	<b>13416.10</b>
33	Au Small finance Bank	3	0.19	0	0.00	4	0.256	7	0.44
34	ESAF SF Bank	31730	83.64	0	0.00	0	0.00	31730	83.64
35	Jana Small Finance Bank	63416	196.42	0	0.00	0	0.00	63416	196.42
36	Ujjivan Small Finance Bank	263892	737.73	0	0.00	0	0.00	263892	737.73
37	Utkarsh Small Finance Bank	6970	15.56	0	0.00	0	0.00	6970	15.56
<b>Total Small Finance</b>		<b>366011</b>	<b>1033.54</b>	<b>0</b>	<b>0.00</b>	<b>4</b>	<b>0.26</b>	<b>366015</b>	<b>1033.79</b>
38	BGVB (PNB)	538800	4406.94	70	11.20	0	0.00	538870	4418.14
39	PBGB (UCO)	128809	1671.86	15	0.34	47	23.94	128871	1696.14
40	UBKGB (CBI)	148042	2217.04	1	1.33	23	0.29	148066	2218.66
<b>Total RRB</b>		<b>815651</b>	<b>8295.84</b>	<b>86</b>	<b>12.87</b>	<b>70</b>	<b>24.23</b>	<b>815807</b>	<b>8332.94</b>
41	WB State Co-Op Bank Ltd.	2224651	6530.37	673	71.28	1772	57.21	2227096	6658.86
42	WBSCARD Bank Ltd.	215192	1025.21	0	0.00	0	0.00	215192	1025.21
<b>Total Co-Optv</b>		<b>2439843</b>	<b>7555.58</b>	<b>673</b>	<b>71.28</b>	<b>1772</b>	<b>57.21</b>	<b>2442288</b>	<b>7684.07</b>
<b>Grand Total</b>		<b>7955449</b>	<b>48158.19</b>	<b>56820</b>	<b>2598.67</b>	<b>254259</b>	<b>13327.39</b>	<b>8266528</b>	<b>64084.25</b>

## West Bengal

## BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 31.12.2022

(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	31796	2056.00	3638	1272.00	472	1141.00	589	89.00	521	94.00	37016	4652.00
2	Bank of India	107886	3102.23	900	899.16	68	153.50	0	0.00	0	0.00	108854	4154.89
3	Bank of Maharashtra	3142	390.71	138	209.65	21	90.04	1	0.02	0	0.00	3302	690.42
4	Canara Bank	49020	1900.22	3352	1311.75	375	683.44	0	0.00	1412	470.12	54159	4365.53
5	Central Bank of India	34818	874.60	1725	760.59	52	175.59	1397	38.34	741	10.32	38733	1859.44
6	Indian Bank	56546	2648.22	6541	2506.39	1225	1749.58	49	75.97	0	0.00	64361	6980.16
7	Indian Overseas Bank	36688	1737.45	430	322.84	341	210.43	0	0.00	0	0.00	37459	2270.71
8	Punjab & Sind Bank	5260	302.14	105	129.82	47	202.04	0	0.00	0	0.00	5412	634.00
9	Punjab National Bank	175491	6488.07	29038	4373.58	1425	2224.18	0	0.00	0	0.00	205954	13085.82
10	State Bank of India	27544	3772.41	3799	3417.06	799	2145.41	0	0.00	0	0.00	32142	9334.88
11	UCO Bank	69169	952.56	5239	1829.06	67	259.18	138	1.25	0	0.00	74613	3042.05
12	Union Bank of India	46604	2388.42	2214	2011.27	399	816.12	191	4.70	0	0.00	49408	5220.51
<b>Total PSU</b>		<b>643964</b>	<b>26613.03</b>	<b>57119</b>	<b>19043.17</b>	<b>5291</b>	<b>9850.50</b>	<b>2365</b>	<b>209.28</b>	<b>2674</b>	<b>574.44</b>	<b>711413</b>	<b>56290.42</b>
13	Axis Bank	13983	3111.00	5613	3604.00	1764	3038.00	0	0.00	0	0.00	21360	9753.00
14	Bandhan Bank	11059	516.11	77	63.68	42	161.56	0	0.00	6	13.73	11184	755.08
15	Catholic Syrian Bank Ltd.	4	0.52	0	0.00	0	0.00	0	0.00	0	0.00	4	0.52
16	City Union Bank Ltd.	0	0.00	0	0.00	51	158.56	0	0.00	0	0.00	51	158.56
17	Dhanlaxmi Bank Ltd.	8	3.57	0	0.00	0	0.00	0	0.00	0	0.00	8	3.57
18	Federal Bank	661	203.02	371	513.36	73	179.10	0	0.00	0	0.00	1105	895.48
19	HDFC Bank	21017	3135.25	13650	5325.58	3231	3942.34	0	0.00	0	0.00	37898	12403.17
20	ICICI Bank	8815	3540.57	5626	4304.64	1573	2074.49	0	0.00	0	0.00	16014	9919.71
21	IDBI Bank	10307	653.57	346	324.77	28	70.53	11	0.41	0	0.00	10692	1049.28
22	IDFC First Bank	4483	452.76	747	285.15	202	49.64	0	0.00	0	0.00	5432	787.55
23	Indusind Bank	513953	2046.26	7155	948.04	340	392.56	0	0.00	0	0.00	521448	3386.86
24	Karnataka Bank Ltd.	524	174.18	354	311.70	30	147.50	0	0.00	0	0.00	908	633.38
25	Karur Vysya Bank	23	4.13	20	1.80	0	0.00	0	0.00	0	0.00	43	5.93
26	Kotak Mahindra Bank	4743	1558.41	2696	1504.54	901	873.82	0	0.00	0	0.00	8340	3936.78
27	Lakshmi Vilas Bank (DBS)	4	0.21	1	0.15	0	0.00	0	0.00	0	0.00	5	0.36
28	Ratnakar Bank Ltd	21	24.67	23	43.93	11	36.53	0	0.00	0	0.00	55	105.13
29	South Indian Bank Ltd.	198	45.81	179	256.74	35	74.07	0	0.00	0	0.00	412	376.62
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	108	89.25	108	89.25
31	Tamilnad Mercantile Bank	25	4.99	24	14.02	2	24.00	0	0.00	0	0.00	51	43.01
32	YES Bank	5124	989.00	2694	973.00	1039	1031.00	0	0.00	0	0.00	8857	2993.00
<b>Total PVT</b>		<b>594952</b>	<b>16464.03</b>	<b>39576</b>	<b>18475.11</b>	<b>9322</b>	<b>12253.72</b>	<b>11</b>	<b>0.41</b>	<b>114</b>	<b>102.98</b>	<b>643975</b>	<b>47296.24</b>
33	Au Small finance Bank	102	16.52	35	41.13	4	8.11	0	0.00	0	0.00	141	65.76
34	ESAF SF Bank	17530	48.41	0	0.00	0	0.00	0	0.00	0	0.00	17530	48.41
35	Jana Small Finance Bank	1471	88.02	59	9.85	10	2.57	0	0.00	0	0.00	1540	100.44
36	Ujivan Small Finance Bank	2112	125.95	62	40.86	3	5.83	0	0.00	0	0.00	2177	172.64
37	Utkarsh Small Finance Bank	131	27.77	0	0.00	0	0.00	0	0.00	0	0.00	131	27.77
<b>Total Small Finance</b>		<b>21346</b>	<b>306.68</b>	<b>156</b>	<b>91.83</b>	<b>17</b>	<b>16.51</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>21519</b>	<b>415.02</b>
38	BGVB (PNB)	142383	1883.14	1560	83.96	69	26.19	7321	121.28	0	0.00	151333	2114.57
39	PBGB (UCO)	74791	1306.42	39	58.40	0	0.00	7	0.26	0	0.00	74837	1365.08
40	UBKGB (CBI)	36969	238.14	0	0.00	0	0.00	186	2.65	0	0.00	37155	240.79
<b>Total RRB</b>		<b>254143</b>	<b>3427.70</b>	<b>1599</b>	<b>142.36</b>	<b>69</b>	<b>26.19</b>	<b>7514</b>	<b>124.19</b>	<b>0</b>	<b>0.00</b>	<b>263325</b>	<b>3720.44</b>
41	WB State Co-Op Bank Ltd.	10693	412.15	0	0.00	0	0.00	838	49.67	1037	35.95	12568	497.78
42	WBSCARD Bank Ltd.	1375	92.12	0	0.00	0	0.00	0	0.00	0	0.00	1375	92.12
<b>Total Co-Optv</b>		<b>12068</b>	<b>504.27</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>838</b>	<b>49.67</b>	<b>1037</b>	<b>35.95</b>	<b>13943</b>	<b>589.90</b>
<b>Grand Total</b>		<b>1526473</b>	<b>47315.71</b>	<b>98450</b>	<b>37752.47</b>	<b>14699</b>	<b>22146.92</b>	<b>10728</b>	<b>383.54</b>	<b>3825</b>	<b>713.37</b>	<b>1654175</b>	<b>108312.01</b>

## West Bengal

## BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 31.12.2022

(Amt.in Rs. Crore)

S No.	BANKS	Export		Education		Housing		Social Infrastructure		Renewable Energy		Others		Total OPS		Total Prisec	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	131	152.00	3251	175.00	21785	3321.00	143	18.00	61	9.00	5898	1841.00	31269	5516.00	115850	11743.00
2	Bank of India	0	0.00	4287	113.24	22337	1962.76	0	0.00	0	0.00	15	1.04	26639	2077.04	464674	9473.25
3	Bank of Maharashtra	16	43.34	336	11.79	1597	188.82	1	0.05	2	12.25	417	71.08	2369	327.33	8766	1158.09
4	Canara Bank	0	0.00	4761	159.13	9217	986.11	1	0.01	0	0.00	2531	22.69	16510	1167.94	234037	7546.02
5	Central Bank of India	68	83.89	2550	98.54	9688	1270.28	0	0.000	0	0.00	19318	463.57	31624	1916.28	210392	5727.32
6	Indian Bank	0	0.00	3434	1136.50	7961	7659.46	0	0.000	1	9.64	20	3668.32	11416	12473.92	205627	22694.48
7	Indian Overseas Bank	7452	99.31	943	22.29	4812	672.19	0	0.00	0	0.00	13125	72.43	26332	866.22	93161	4333.43
8	Punjab & Sind Bank	0	0.00	173	4.81	2249	239.12	0	0.00	0	0.00	124	1.81	2546	245.74	8579	987.71
9	Punjab National Bank	7	10.71	17822	436.03	47641	3631.83	8	0.17	16	0.04	1391	4.35	66885	4083.13	1033517	27298.67
10	State Bank of India	6	16.74	23274	870.51	122262	12626.62	1	0.06	3	0.04	0	0.00	145546	13513.97	743794	30077.29
11	UCO Bank	204	152.78	4761	90.36	16228	1348.10	5	185.91	1	0.00001	42214	1105.10	63413	2882.25	245283	7146.15
12	Union Bank of India	110	656.47	3153	92.96	9065	822.71	2	0.13	0	0.00	993	0.15	13323	1572.42	118379	8364.59
	<b>Total PSU</b>	<b>7994</b>	<b>1215.24</b>	<b>68745</b>	<b>3211.16</b>	<b>274842</b>	<b>34729.00</b>	<b>161</b>	<b>204.33</b>	<b>84</b>	<b>30.97</b>	<b>86046</b>	<b>7251.54</b>	<b>437872</b>	<b>46642.24</b>	<b>3482059</b>	<b>136550.00</b>
13	Axis Bank	7	44.00	1025	33.00	7835	628.00	0	0.00	0	0.00	235742	428.00	244609	1133.00	283538	14372.00
14	Bandhan Bank	0	0.00	0	0.00	11421	713.45	0	0.00	0	0.00	2227532	8220.84	2238953	8934.29	2627464	11704.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	132	8.09	132	8.09	167	14.65
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	51	158.56
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	8	3.57
18	Federal Bank	0	0.00	29	1.60	527	68.46	0	0.00	0	0.00	2521	8.55	3077	78.61	17968	1368.92
19	HDFC Bank	0	0.00	3431	77.00	15471	759.98	0	0.00	0	0.00	205939	404.71	224841	1241.69	396479	14558.09
20	ICICI Bank	9	62.29	1054	46.50	9641	1188.66	0	0.00	7	13.61	2	0.222	10713	1311.28	86878	12373.77
21	IDBI Bank	0	0.00	539	18.50	17146	1866.08	21	4.68	0	0.00	0	0.00	17706	1889.26	97850	3360.95
22	IDFC First Bank	0	0.00	0	0.00	255	33.85	80	0.15	0	0.00	0	0.00	335	34.00	36892	878.78
23	Indusind Bank	2	19.80	0	0.00	0	0.00	0	0.00	0	0.00	1542	3.15	1544	22.95	1926902	6459.52
24	Karnataka Bank Ltd.	0	0.00	14	0.79	546	61.23	0	0.00	1	0.27	81	3.00	642	65.29	2133	835.20
25	Karur Vysya Bank	0	0.00	0	0.00	16	2.10	0	0.00	0	0.00	0	0.00	16	2.10	172	9.92
26	Kotak Mahindra Bank	0	0.00	0	0.00	134	27.07	0	0.00	0	0.00	0	0.00	134	27.07	19702	4664.01
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	4	0.32	0	0.00	0	0.00	2	0.84	6	1.16	116	3.14
28	Ratnakar Bank Ltd	1	15.17	0	0.00	54	2.08	0	0.00	1	2.67	32887	56.49	32943	76.40	217878	615.75
29	South Indian Bank Ltd.	0	0.00	13	0.67	97	9.60	2	1.34	0	0.00	0	0.00	112	11.60	1712	502.03
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	6	0.630	0	0.00	0	0.00	0	0.00	6	0.63	57	43.64
32	YES Bank	0	0.00	1	0.02	126	17.00	0	0.00	0	0.00	29	4.00	156	21.02	13469	3555.02
	<b>Total PVT</b>	<b>19</b>	<b>141.26</b>	<b>6106</b>	<b>178.07</b>	<b>63279</b>	<b>5378.50</b>	<b>103</b>	<b>6.17</b>	<b>9</b>	<b>16.55</b>	<b>2706409</b>	<b>9137.88</b>	<b>2775925</b>	<b>14858.44</b>	<b>5729544</b>	<b>75570.78</b>
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	148	66.20
34	ESAF SF Bank	0	0.00	0	0.00	21	0.03	0	0.00	0	0.00	3151	5.84	3172	5.87	52432	137.92
35	Jana Small Finance Bank	0	0.00	0	0.00	1375	17.98	0	0.00	0	0.00	110311	393.68	111686	411.66	176642	708.52
36	Ujjivan Small Finance Bank	0	0.00	0	0.00	27731	265.73	0	0.00	0	0.00	352331	904.81	380062	1170.54	646131	2080.91
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	65	8.75	0	0.00	0	0.00	7134	44.15	7199	52.90	14300	96.23
	<b>Total Small Finance</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>29192</b>	<b>292.50</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>472927</b>	<b>1348.47</b>	<b>502119</b>	<b>1640.97</b>	<b>889653</b>	<b>3089.78</b>
38	BGVB (PNB)	0	0.00	1448	16.60	6611	308.72	3	2.57	1686	3.54	7120	20.96	16868	352.39	707071	6885.10
39	PBGB (UCO)	0	0.00	729	11.93	4034	271.36	0	0.00	0	0.00	0	0.00	4763	283.29	208471	3344.51
40	UBKGB (CBI)	0	0.00	86	1.44	2209	181.61	0	0.00	0	0.00	11	0.01	2306	183.05	187527	2642.51
	<b>Total RRB</b>	<b>0</b>	<b>0.00</b>	<b>2263</b>	<b>29.97</b>	<b>12854</b>	<b>761.69</b>	<b>3</b>	<b>2.57</b>	<b>1686</b>	<b>3.54</b>	<b>7131</b>	<b>20.97</b>	<b>23937</b>	<b>818.73</b>	<b>1103069</b>	<b>12872.12</b>
41	WB State Co-Op Bank Ltd.	0	0.00	3844	55.68	9419	1194.25	55	6.91	1	0.52	148024	1465.19	161343	2722.54	2401007	9879.18
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
	<b>Total Co-Optv</b>	<b>0</b>	<b>0.00</b>	<b>3844</b>	<b>55.68</b>	<b>14517</b>	<b>1380.57</b>	<b>55</b>	<b>6.91</b>	<b>1</b>	<b>0.52</b>	<b>148024</b>	<b>1465.19</b>	<b>166441</b>	<b>2908.86</b>	<b>2622672</b>	<b>11182.83</b>
	<b>Grand Total</b>	<b>8013</b>	<b>1356.50</b>	<b>80958</b>	<b>3474.89</b>	<b>394684</b>	<b>42542.25</b>	<b>322</b>	<b>219.97</b>	<b>1780</b>	<b>51.58</b>	<b>3420537</b>	<b>19224.05</b>	<b>3906294</b>	<b>66869.24</b>	<b>13826997</b>	<b>239265.51</b>

## West Bengal

## BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 31.12.2022

(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	631	741.00	271	20.00	2014	808.00	9854	541.00	2101	12375.85	14871	14485.85	130721	26228.85
2	Bank of India	0	0.00	126	19.61	5465	1354.64	27243	592.28	41333	11758.28	74167	13724.81	538841	23198.06
3	Bank of Maharashtra	0	0.00	34	7.16	462	124.23	319	9.07	5388	109.79	6203	250.25	14969	1408.34
4	Canara Bank	76	6.95	185	44.97	3749	886.47	24332	535.20	38520	9527.33	66862	11000.92	300899	18546.94
5	Central Bank of India	0	0.00	259	40.66	2551	614.24	7004	113.98	7815	2814.42	17629	3583.30	228021	9310.62
6	Indian Bank	127963	2547.78	197	164.14	12145	1925.15	39962	2054.90	0	0.00	180267	6691.97	385894	29386.45
7	Indian Overseas Bank	111	29.95	41	5.13	548	95.34	8014	242.15	37158	2278.69	45872	2651.26	139033	6984.69
8	Punjab & Sind Bank	0	0.00	7	2.77	159	39.62	623	762.11	2323	1393.23	3112	2197.73	11691	3185.44
9	Punjab National Bank	207	709.65	4907	94.68	20374	3469.38	47509	1288.14	111158	22803.01	184155	28364.86	1217672	55663.52
10	State Bank of India	0	0.00	2304	398.49	66911	15190.38	611241	19560.00	415629	31337.84	1096085	66486.71	1839879	96564.00
11	UCO Bank	0	0.00	30	5.60	2967	811.24	6050	58.27	27935	8574.24	36982	9449.35	282265	16595.50
12	Union Bank of India	102	411.09	479	76.85	3017	864.94	25607	1091.90	7686	19493.25	36891	21938.03	155270	30302.62
<b>Total PSU</b>		<b>129090</b>	<b>4446.42</b>	<b>8840</b>	<b>880.06</b>	<b>120362</b>	<b>26183.63</b>	<b>807758</b>	<b>26849.00</b>	<b>697046</b>	<b>122465.92</b>	<b>1763096</b>	<b>180825.03</b>	<b>5245155</b>	<b>317375.04</b>
13	Axis Bank	3	1.00	549	74.00	6242	2542.00	325717	1782.00	174918	14736.00	507429	19135.00	790967	33507.00
14	Bandhan Bank	0	0.00	0	0.00	4814	624.03	51811	660.45	1329806	13272.22	1386431	14556.70	4013895	26260.70
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	786	8.09	786	8.09	953	22.74
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	51	158.56
17	Dhanlaxmi Bank Ltd.	0	0.00	3	0.35	0	0.00	0	0.00	271	99.50	274	99.85	282	103.42
18	Federal Bank	0	0.00	10	1.12	903	231.25	1311	17.64	8315	2623.52	10539	2873.53	28507	4242.45
19	HDFC Bank	54	390.66	27	1.10	7724	1434.14	89999	3285.69	1167296.00	21124.09	1265100	26235.69	1661579	40793.78
20	ICICI Bank	2	42.50	158	37.35	14882	6812.51	72690	2284.47	459138	23225.87	546870	32402.70	633748	44776.47
21	IDBI Bank	0	0.00	14	1.60	6951	1422.97	4133	285.98	22625	798.51	33723	2509.06	131573	5870.02
22	IDFC First Bank	548	46.43	118	24.52	305	81.01	11154	306.16	482833	3383.89	494958	3842.01	531850	4720.79
23	Indusind Bank	0	0.00	0	0.00	4	0.04	0	0.00	326356	8494.71	326360	8494.75	2253262	14954.27
24	Karnataka Bank Ltd.	3	6.21	0	0.00	300	103.62	427	43.02	1617	374.54	2347	527.39	4480	1362.59
25	Karur Vysya Bank	135	1.79	0	0.00	31	4.89	0	0.00	2146	579.80	2312	586.48	2484	596.40
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	92716	3438.65	92716	3438.65	112418	8102.66
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	10	0.67	38	0.72	51	386.71	99	388.10	215	391.24
28	Ratnakar Bank Ltd	0	0.00	0	0.00	6	0.04	0	0.00	441	5370.66	447	5370.70	218325	5986.45
29	South Indian Bank Ltd.	6	69.22	2	0.38	48	16.98	159	2.79	2308	856.74	2523	946.11	4235	1448.14
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	2	0.50	37	86.40	4	20.11	43	107.01	100	150.65
32	YES Bank	0	0.00	0	0.00	272	121.00	15252	587.00	74195	2766.00	89719	3474.00	103188	7029.02
<b>Total PVT</b>		<b>751</b>	<b>557.81</b>	<b>881</b>	<b>140.42</b>	<b>42494</b>	<b>13395.66</b>	<b>572728</b>	<b>9342.31</b>	<b>4145822</b>	<b>101559.62</b>	<b>4762676</b>	<b>124995.82</b>	<b>10492220</b>	<b>200566.60</b>
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	50	14.65	50	14.65	198	80.85
34	ESAF SF Bank	0	0.00	0	0.00	0	0.00	0	0.00	276	27.89	276	27.89	52708	165.81
35	Jana Small Finance Bank	99	0.06	0	0.00	75	9.18	0	0.00	15112	190.03	15286	199.27	191928	907.79
36	Ujivan Small Finance Bank	0	0.00	0	0.00	3283	182.10	1668	22.64	63365	390.46	68316	595.20	714447	2676.11
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	598	1.63	598	1.63	14898	97.86
<b>Total Small Finance</b>		<b>99</b>	<b>0.06</b>	<b>0</b>	<b>0.00</b>	<b>3358</b>	<b>191.28</b>	<b>1668</b>	<b>22.64</b>	<b>79401</b>	<b>624.65</b>	<b>84526</b>	<b>838.64</b>	<b>974179.00</b>	<b>3928.42</b>
38	BGVB (PNB)	0	0.00	0	0.00	1064	80.81	27243	505.23	5630	141.13	33937	727.17	741008	7612.27
39	PBGB (UCO)	0	0.00	0	0.00	16	5.07	2804	65.59	7108	148.91	9928	219.57	218399	3564.08
40	UBKGB (CBI)	0	0.00	0	0.00	247	17.78	20142	445.13	552	9.55	20941	472.46	208468	3114.96
<b>Total RRB</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>1327</b>	<b>103.66</b>	<b>50189</b>	<b>1015.95</b>	<b>13290</b>	<b>299.59</b>	<b>64806</b>	<b>1419.20</b>	<b>1167875</b>	<b>14291.31</b>
41	WB State Co-Op Bank Ltd.	0	0.00	0	0.00	0	0.00	21400	1280.59	212883	11403.99	234283	12684.58	2635290	22563.76
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
<b>Total Co-Optv</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>21400</b>	<b>1280.59</b>	<b>212900</b>	<b>11409.35</b>	<b>234300</b>	<b>12689.94</b>	<b>2856972</b>	<b>23872.77</b>
<b>Grand Total</b>		<b>129940</b>	<b>5004.30</b>	<b>9721</b>	<b>1020.48</b>	<b>167541</b>	<b>39874.23</b>	<b>1453743</b>	<b>38510.49</b>	<b>5148459</b>	<b>236359.14</b>	<b>6909404</b>	<b>320768.63</b>	<b>20736401</b>	<b>560034.13</b>



## West Bengal

## BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 31.12.2022

(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	10025	398.00	6001	986.00	3589	551.00	1721	407.00	3451	3291.00	0	0.00
2	Bank of India	323699	2645.77	91816	878.78	28455	351.81	6590	94.35	174183	2380.42	62	0.83
3	Bank of Maharashtra	3439	136.02	1415	75.47	275	14.16	21486	1257.73	2685	132.57	0	0.00
4	Canara Bank	145075	1279.27	61536	1064.66	22461	467.59	0	0.00	62694	1518.16	9143	7.82
5	Central Bank of India	26537	412.45	2774	47.03	48782	586.12	9084	173.76	32808	957.85	911	14.15
6	Indian Bank	398540	5796.62	59752	1083.74	26701	436.75	157421	4895.25	32581	174.25	824	67.55
7	Indian Overseas Bank	27147	407.20	8225	98.62	1026	21.25	2685	31.15	17845	42.15	199	1.03
8	Punjab & Sind Bank	0	0.00	158	9.50	6686	15.30	0	0.00	0	0.00	1	0.00
9	Punjab National Bank	754788	6795.76	153987	1835.84	100790	1590.41	119461	1470.14	292772	6079.46	812	79.31
10	State Bank of India	578446	7424.58	283543	5253.41	106173	3258.02	95321	3125.50	311634	11058.62	35	0.05
11	UCO Bank	93461	689.65	49952	539.02	15212	232.41	7012	141.52	45109	978.02	36	0.04
12	Union Bank of India	61913	986.70	20873	489.80	10565	288.47	7512	225.78	26544	884.70	90	0.10
<b>Total PSU</b>		<b>2423070</b>	<b>26972.02</b>	<b>740032</b>	<b>12361.87</b>	<b>370715</b>	<b>7813.29</b>	<b>428293</b>	<b>11822.18</b>	<b>1002306</b>	<b>27497.20</b>	<b>12113</b>	<b>170.88</b>
13	Axis Bank	282675	2298.00	110823	1389.00	40931	117.00	0	0.00	331032	2244.00	0	0.00
14	Bandhan Bank	2463574	9657.55	1388863	7262.58	764165	4167.36	98794	585.50	3491347	16901.68	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	17	0.24	21	0.06	0	0.00	3811	9.06	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	15664	202.80	5752	114.29	191	44.58	1584	32.14	7586	191.66	0	0.00
19	HDFC Bank	347902	1,048.27	124448	528.31	742	12.55	18399	49.77	399848	1,745.57	0	0.00
20	ICICI Bank	54692	966.15	30873	628.53	899	16.37	0	0.00	91711	3761.03	0	0.00
21	IDBI Bank	71872	597.45	18225	239.36	1607	128.36	0	0.00	1224	5.58	1	0.01
22	IDFC First Bank	36892	878.78	11976	19.53	9148	16.16	9074	13.21	31527	79.37	0	0.00
23	Indusind Bank	2578270	4979.23	837438	2180.21	684705	1298.50	0	0.00	12843	298.22	0	0.00
24	Karnataka Bank Ltd.	280	6.66	440	17.46	30	1.77	279	13.65	779	54.15	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	11574	523.51	5935	324.82	186	17.60	0	0.00	24379	310.73	0	0.00
27	Lakshmi Vilas Bank (DBS)	105	1.61	11	0.38	0	0.000	0	0.00	40	0.64	0	0.00
28	Ratnakar Bank Ltd	217764	468.46	54464	127.76	49099	116.66	104917	218.19	217771	468.73	0	0.00
29	South Indian Bank Ltd.	0	0.00	101	1.36	6	0.13	7	0.278	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
32	YES Bank	3381	130.00	752	131.00	6	2.00	0	0.00	7	4.00	0	0.00
<b>Total PVT</b>		<b>6084645</b>	<b>21758.48</b>	<b>2590118</b>	<b>12964.86</b>	<b>1551736</b>	<b>5939.09</b>	<b>233054</b>	<b>912.74</b>	<b>4613905</b>	<b>26074.42</b>	<b>1</b>	<b>0.01</b>
33	Au Small finance Bank	7	0.53	7	0.53	0	0.00	0	0.00	18	1.54	0	0.00
34	ESAF SF Bank	52521	137.91	12241	32.00	0	0.00	0	0.00	52521	137.91	0	0.00
35	Jana Small Finance Bank	156984	498.90	52484	184.17	23777	74.24	12571	41.43	148430	473.84	0	0.00
36	Ujjivan Small Finance Bank	480055	1519.33	128111	374.91	160529	485.23	20694	75.19	694183	2040.18	0	0.00
37	Utkarsh Small Finance Bank	13747	57.50	1168	15.99	5449	12.38	807	2.12	17349	54.62	0	0.00
<b>Total Small Finance</b>		<b>703314</b>	<b>2214.17</b>	<b>194011</b>	<b>607.60</b>	<b>189755</b>	<b>571.85</b>	<b>34072</b>	<b>118.74</b>	<b>912501</b>	<b>2708.08</b>	<b>0</b>	<b>0.00</b>
38	BGVB (PNB)	552660	4484.95	165138	1069.72	65345	539.56	11649	87.24	89319	461.35	0	0.00
39	PBGB (UCO)	166313	2350.83	51404	795.42	38079	672.62	15039	303.57	99450	1938.81	0	0.00
40	UBKGB (CBI)	140640	2106.19	4586	68.53	24599	367.57	25433	380.03	31687	473.47	11	0.01
<b>Total RRB</b>		<b>859613</b>	<b>8941.97</b>	<b>221128</b>	<b>1933.67</b>	<b>128023</b>	<b>1579.75</b>	<b>52121</b>	<b>770.84</b>	<b>220456</b>	<b>2873.63</b>	<b>11</b>	<b>0.01</b>
41	WB State Co-Op Bank Ltd.	144149	14259.38	1383488	1937.00	38450	63.27	36102	53.27	64250	893.02	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
<b>Total Co-Optv</b>		<b>144149</b>	<b>14259.38</b>	<b>1383488</b>	<b>1937.00</b>	<b>38450</b>	<b>63.27</b>	<b>36102</b>	<b>53.27</b>	<b>64250</b>	<b>893.02</b>	<b>0</b>	<b>0.00</b>
<b>Grand Total</b>		<b>10214791</b>	<b>74146.01</b>	<b>5128777</b>	<b>29805.00</b>	<b>2278679</b>	<b>15967.24</b>	<b>783642</b>	<b>13677.76</b>	<b>6813418</b>	<b>60046.36</b>	<b>12125</b>	<b>170.90</b>

**AGENDA – 8**

**CD Ratio of the State:**

CD Ratio of the State stood at 62.56% as on 31.12.2022 whereas it was 60.89% as on 31.12.2021. For calculation of CD Ratio of the State as on 31.12.2022, the RBI guidelines is followed which is furnished below:

Parameter	(Amt. Rs. in crore) 31.12.2022
Total Deposit (A)	1016231
Total Advance utilized in the State (B=C+D)	630476
Out of which outstanding of credit sanctioned from the State (C )	560034
Credit sanctioned from outside State but utilized in West Bengal (D)	70442
RIDF Support (E)	5280
Total Advance to be reckoned (F=B+E)	635756
CD Ratio (F*100 / A)	62.56

✓ CD ratio of all the districts in the state have crossed the benchmark of 40%.

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

District Wise CD Ratio of West Bengal as on 31.12.2022						
(Amount in Crore)						
Sr. No.	Name of District	Lead Bank	CD Ratio as on Dec,2021	CD Ratio as on December, 2022		
				Deposit	Advance	CD Ratio
1	Alipurduar	CBI	49.10	6915.96	4298.51	62.15
2	Bankura	PNB	46.13	17384.00	9009.00	51.82
3	Birbhum	UCO	44.35	18403.43	8891.47	48.31
4	Coochbehar	CBI	75.51	10422.32	7878.89	75.60
5	Dakshin Dinajpur	PNB	61.29	5286.21	3312.91	62.67
6	Darjeeling	CBI	57.26	22402.99	13908.32	62.08
7	Hooghly	UCO	34.45	54190.70	22387.62	41.31
8	Howrah	UCO	44.80	50834.67	24292.56	47.79
9	Jalpaiguri	CBI	59.19	9673.01	5829.93	60.27
10	Jhargram	PNB	40.02	4622.54	1905.63	41.22
11	Kalimpong	SBI	40.47	1899.29	892.03	46.97
12	Kolkata	SBI	59.17	405132.25	259891.96	64.15
13	Malda	PNB	56.73	13414.22	7975.37	59.45
14	Murshidabad	PNB	42.85	27904.53	13677.71	49.02
15	Nadia	PNB	50.16	30726.80	15301.01	49.80
16	Paschim Burdwan	SBI	42.48	47662.22	19589.21	41.10
17	Paschim Medinipur	PNB	45.55	27757.81	13177.60	47.47
18	Purba Burdwan	UCO	49.31	32364.55	16661.48	51.48
19	Purba Medinipur	PNB	45.69	30572.58	14481.83	47.37
20	Purulia	PNB	48.02	9789.84	4769.93	48.72
21	Uttar Dinajpur	PNB	59.92	8742.28	5332.21	60.99
22	24 Pgs. (N)	Indian	40.26	166167.70	69009.63	41.53
23	24 Pgs. (S)	PNB	44.76	38136.91	17559.59	46.04
<b>Grand Total</b>			<b>51.20</b>	<b>1040406.81</b>	<b>560034.41</b>	<b>53.83</b>
<b>Interbank Deposit</b>				<b>24176.00</b>		
<b>Final Deposit</b>				<b>1016230.81</b>		
<b>Amount sanctioned from outside State but fund utilised in the State of</b>					70442.00	
<b>RIDF Support</b>					5280.00	
<b>Total Advances in the State</b>					<b>635756.41</b>	
<b>Credit Deposit Ratio</b>				<b>60.89</b>		<b>62.56</b>

**Bank wise Credit & Investment Deposit Ratio (C+I) D Ratio as on 31.12.2022**

(Amt. in Crore)

SI No.	Name of Banks	CD Ratio as on Dec,2021	As on December, 2022				(Credit+Investment) / Deposit Ratio (%)
			Deposit	Advance	Credit Deposit Ratio (%)	Investment	
1	Bank of Baroda	68.30	38401.74	26228.85	68.30	0.00	68.30
2	Bank of India	50.97	37584.63	23198.06	61.72	0.00	61.72
3	Bank of Maharastra	100.11	2112.45	1408.34	66.67	0.00	66.67
4	Canara Bank	57.46	33207.68	18546.94	55.85	0.00	55.85
5	Central Bank of India	35.39	25735.96	9310.62	36.18	0.00	36.18
6	Indian Bank	39.75	64298.76	29386.45	45.70	0.00	45.70
7	Indian Overseas Bank	44.60	14157.81	6984.69	49.33	0.00	49.33
8	Punjab & Sind Bank	152.76	2528.01	3185.44	126.01	0.00	126.01
9	Punjab National Bank	44.18	123463.76	55663.52	45.08	0.00	45.08
10	State Bank of India	33.92	261837.00	96564.00	36.88	38018.00	51.40
11	UCO Bank	37.86	39098.04	16595.50	42.45	0.00	42.45
12	Union Bank of India	69.48	36853.95	30302.62	82.22	0.00	82.22
<b>Total PSU</b>		<b>43.59</b>	<b>679279.78</b>	<b>317375.03</b>	<b>46.72</b>	<b>38018.00</b>	<b>52.32</b>
13	Axis Bank	50.74	60497.00	33507.00	55.39	0.00	55.39
14	Bandhan Bank	72.76	45533.14	26260.70	57.67	0.00	57.67
15	Catholic Syrian Bank Ltd.	69.35	53.55	22.74	42.46	0.00	42.46
16	City Union Bank Ltd.	52.58	230.20	158.56	68.88	0.00	68.88
17	Dhanlaxmi Bank Ltd.	198.10	72.79	103.42	142.08	0.00	142.08
18	Federal Bank	84.05	4550.65	4242.45	93.23	0.00	93.23
19	HDFC Bank	61.55	70906.02	40793.78	57.53	0.00	57.53
20	ICICI Bank	70.34	53812.91	44776.47	83.21	0.00	83.21
21	IDBI Bank	53.87	13209.81	5870.02	44.44	0.00	44.44
22	IDFC First Bank	186.83	3021.22	4720.79	156.25	0.00	156.25
23	Indusind Bank	112.25	12562.84	14954.27	119.04	0.00	119.04
24	Karnataka Bank Ltd.	98.40	1347.47	1362.59	101.12	0.00	101.12
25	Karur Vysya Bank	56.32	1222.84	596.40	48.77	0.00	48.77
26	Kotak Mahindra Bank	84.17	9179.88	8102.66	88.27	0.00	88.27
27	Lakshmi Vilas Bank (DBS)	562.41	84.33	391.24	463.94	0.00	463.94
28	Ratnakar Bank Ltd	82.50	7263.11	5986.45	82.42	0.00	82.42
29	South Indian Bank Ltd.	73.26	1550.05	1448.14	93.43	0.00	93.43
30	SIDBI	#DIV/0!	0.00	89.25	#DIV/0!	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	31.31	564.42	150.65	26.69	0.00	26.69
32	YES Bank	78.66	9235.60	7029.30	76.11	0.00	76.11
<b>Total PVT</b>		<b>67.70</b>	<b>294897.81</b>	<b>200566.89</b>	<b>68.01</b>	<b>0.00</b>	<b>68.01</b>
33	Au Small finance Bank	0.11	464.71	80.85	17.40	0.00	17.40
34	ESAF SF Bank	185.14	36.58	165.81	453.28	0.00	453.28
35	Jana Small Finance Bank	62.38	1513.03	907.79	60.00	0.00	60.00
36	Ujjivan Small Finance Bank	176.64	1852.09	2676.11	144.49	0.00	144.49
37	Utkarsh Small Finance Bank	33.04	333.10	97.86	29.38	0.00	29.38
<b>Total Small Finance</b>		<b>106.98</b>	<b>4199.51</b>	<b>3928.42</b>	<b>93.54</b>	<b>0.00</b>	<b>93.54</b>
38	BGVB (PNB)	40.94	17934.09	7612.27	42.45	11168.95	104.72
39	PBGB (UCO)	54.09	6353.83	3564.08	56.09	2333.95	92.83
40	UBKGB (CBI)	67.59	4058.29	3114.96	76.76	898.98	98.91
<b>Total RRB</b>		<b>47.38</b>	<b>28346.21</b>	<b>14291.31</b>	<b>50.42</b>	<b>14401.88</b>	<b>101.22</b>
41	WB State Co-Op Bank Ltd.	62.80	33434.39	22563.76	67.49	0.00	67.49
42	WBSCARD Bank Ltd.	546.52	249.10	1309.01	525.50	0.00	525.50
<b>Total Co-Optv</b>		<b>66.23</b>	<b>33683.49</b>	<b>23872.77</b>	<b>70.87</b>	<b>0.00</b>	<b>70.87</b>
<b>Total</b>		<b>51.20</b>	<b>1040406.81</b>	<b>560034.41</b>	<b>53.83</b>	<b>52419.88</b>	<b>58.87</b>
<b>Interbank Deposit</b>			<b>24176.00</b>				
<b>Grand total</b>			<b>1016230.81</b>				
<b>Amount sanctioned from outside State but fund utilised in the State of West Bengal</b>				70442.00			
<b>RIDF Support</b>				5280.00			
<b>Total Credit in the State</b>				<b>635756.41</b>			
<b>Credit Deposit Ratio</b>			<b>60.89</b>		<b>62.56</b>		
<b>Total Credit + Investment</b>				<b>688176.29</b>			
<b>Total Credit + Investment Deposit Ratio</b>					<b>67.72</b>		



**Bank-Wise and Population Group wise Branch Network, Deposit, Advance & CD Ratio as on 31.12.2022**

(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	52	58	187	297	2558.71	4244.62	31598.40	38401.74
2	Bank of India	143	83	146	372	8087.32	5926.55	23570.76	37584.63
3	Bank of Maharashtra	3	5	33	41	131.18	108.84	1872.43	2112.45
4	Canara Bank	156	78	154	388	3190.59	2785.03	27232.05	33207.68
5	Central Bank of India	135	65	116	316	6283.83	4847.86	14604.27	25735.96
6	Indian Bank	269	92	226	587	13680.82	7556.56	43061.38	64298.76
7	Indian Overseas Bank	31	21	100	152	1535.74	1094.81	11527.26	14157.81
8	Punjab & Sind Bank	4	4	32	40	2433.13	48.09	46.79	2528.01
9	Punjab National Bank	594	196	428	1218	34239.65	15896.86	73327.25	123463.76
10	State Bank of India	554	235	465	1254	50390.64	39809.64	171636.71	261837.00
11	UCO Bank	148	70	161	379	8310.62	7189.61	23597.81	39098.04
12	Union Bank of India	66	54	164	284	3610.24	3255.77	29987.94	36853.95
<b>Total PSU</b>		<b>2155</b>	<b>961</b>	<b>2212</b>	<b>5328</b>	<b>134452.48</b>	<b>92764.25</b>	<b>452063.05</b>	<b>679279.78</b>
13	Axis Bank	40	87	195	322	1924.00	7740.00	50833.00	60497.00
14	Bandhan Bank	919	410	357	1686	6995.22	5329.83	33208.09	45533.14
15	Catholic Syrian Bank Ltd.	0	0	2	2	0.00	0.00	53.55	53.55
16	City Union Bank Ltd.	0	0	2	2	0.00	0.00	230.20	230.20
17	Dhanlaxmi Bank Ltd.	0	0	3	3	0.00	0.00	72.79	72.79
18	Federal Bank	6	3	24	33	36.85	106.55	4407.25	4550.65
19	HDFC Bank	35	58	196	289	1411.89	3305.83	66188.30	70906.02
20	ICICI Bank	28	52	172	252	1110.88	2632.20	50069.83	53812.91
21	IDBI Bank	21	23	52	96	879.66	7712.12	4618.02	13209.81
22	IDFC First Bank	1	2	28	31	0.00	0.00	3021.22	3021.22
23	Indusind Bank	5	22	84	111	261.13	672.74	11628.97	12562.84
24	Karnataka Bank Ltd.	1	1	18	20	21.05	29.22	1297.2	1347.47
25	Karur Vysya Bank	1	1	12	14	68.11	42.44	1112.29	1222.84
26	Kotak Mahindra Bank	1	1	42	44	71.55	68.42	9039.91	9179.88
27	Lakshmi Vilas Bank (DBS)	1	0	3	4	21.97	0.00	62.36	84.33
28	Ratnakar Bank Ltd	0	2	20	22	0.00	49.36	7213.75	7263.11
29	South Indian Bank Ltd.	0	0	19	19	0.00	0.00	1550.05	1550.05
30	SIDBI	0	0	1	1	0.00	0.00	0.00	0.00
31	Tamilnad Mercantile Bank	0	0	1	1	0.00	0.00	564.42	564.42
32	YES Bank	0	3	21	24	0.00	93.90	9141.70	9235.60
<b>Total PVT</b>		<b>1059</b>	<b>665</b>	<b>1252</b>	<b>2976</b>	<b>12802.32</b>	<b>27782.62</b>	<b>254312.88</b>	<b>294897.81</b>
33	Au Small finance Bank	0	0	7	7	0.00	0.00	464.71	464.71
34	ESAF SF Bank	0	1	3	4	0.00	1.98	34.60	36.58
35	Jana Small Finance Bank	3	12	24	39	22.19	167.28	1323.57	1513.03
36	Ujjivan Small Finance Bank	37	15	32	84	202.67	326.57	1322.85	1852.09
37	Utkarsh Small Finance Bank	0	0	14	14	0.00	0.00	333.10	333.10
<b>Total Small Finance</b>		<b>40</b>	<b>28</b>	<b>80</b>	<b>148</b>	<b>224.86</b>	<b>495.82</b>	<b>3478.83</b>	<b>4199.51</b>
38	BGVB (PNB)	495	70	22	587	14316.46	2231.14	1386.49	17934.09
39	PBGB (UCO)	204	16	10	230	5264.52	708.93	380.38	6353.83
40	UBKGB (CBI)	88	47	7	142	1810.40	1871.85	376.04	4058.29
<b>Total RRB</b>		<b>787</b>	<b>133</b>	<b>39</b>	<b>959</b>	<b>21391.38</b>	<b>4811.92</b>	<b>2142.91</b>	<b>28346.21</b>
41	WB State Co-Op Bank Ltd.	213	78	75	366	16603.56	3902.55	12928.29	33434.39
42	WBSCARD Bank Ltd.	10	0	1	11	249.10	0.00	0.00	249.10
<b>Total Co-Optv</b>		<b>223</b>	<b>78</b>	<b>76</b>	<b>377</b>	<b>16852.66</b>	<b>3902.55</b>	<b>12928.29</b>	<b>33683.49</b>
43	India Post Payment Bank	1	9	15	25	0.00	0.00	0.00	0.00
44	Airtel Payment Bank	0	0	1	1	0.00	0.00	0.00	0.00
45	Fino Payment Bank	0	0	1	1	0.00	0.00	0.00	0.00
<b>Total Payment Banks</b>		<b>1</b>	<b>9</b>	<b>17</b>	<b>27</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Grand Total</b>		<b>4265</b>	<b>1874</b>	<b>3676</b>	<b>9815</b>	<b>185723.69</b>	<b>129757.16</b>	<b>724925.96</b>	<b>1040406.81</b>

**Bank-Wise and Population Group wise Branch Network, Deposit, Advance & CD Ratio as on 31.12.2022**

(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	790.05	1297.47	24141.33	26228.85	30.88	30.57	76.40	68.30
2	Bank of India	3474.27	2151.19	17572.59	23198.06	42.96	36.30	74.55	61.72
3	Bank of Maharashtra	56.59	104.65	1247.10	1408.34	43.14	96.15	66.60	66.67
4	Canara Bank	1907.48	1506.22	15133.24	18546.94	59.78	54.08	55.57	55.85
5	Central Bank of India	2014.58	1208.33	6087.71	9310.62	32.06	24.93	41.68	36.18
6	Indian Bank	3773.93	2147.48	23465.04	29386.45	27.59	28.42	54.49	45.70
7	Indian Overseas Bank	383.35	411.99	6189.35	6984.69	24.96	37.63	53.69	49.33
8	Punjab & Sind Bank	3144.24	21.01	20.19	3185.44	129.23	43.69	43.15	126.01
9	Punjab National Bank	11484.56	4854.76	39324.20	55663.52	33.54	30.54	53.63	45.08
10	State Bank of India	18477.53	13006.64	65079.83	96564.00	36.67	32.67	37.92	36.88
11	UCO Bank	2131.53	1638.49	12825.48	16595.50	25.65	22.79	54.35	42.45
12	Union Bank of India	1281.97	1168.58	27852.06	30302.62	35.51	35.89	92.88	82.22
<b>Total PSU</b>		<b>48920.09</b>	<b>29516.82</b>	<b>238938.12</b>	<b>317375.03</b>	<b>36.38</b>	<b>31.82</b>	<b>52.86</b>	<b>46.72</b>
13	Axis Bank	936.00	4333.00	28238.00	33507.00	48.65	55.98	55.55	55.39
14	Bandhan Bank	11852.61	5201.71	9206.38	26260.70	169.44	97.60	27.72	57.67
15	Catholic Syrian Bank Ltd.	0.00	0.00	22.74	22.74	#DIV/0!	#DIV/0!	42.46	42.46
16	City Union Bank Ltd.	0.00	0.00	158.56	158.56	#DIV/0!	#DIV/0!	68.88	68.88
17	Dhanlaxmi Bank Ltd.	0.00	0.00	103.42	103.42	#DIV/0!	#DIV/0!	142.08	142.08
18	Federal Bank	28.92	238.51	3975.02	4242.45	78.47	223.84	90.19	93.23
19	HDFC Bank	1249.86	3312.05	36231.87	40793.78	88.52	100.19	54.74	57.53
20	ICICI Bank	383.46	2015.89	42377.12	44776.47	34.52	76.59	84.64	83.21
21	IDBI Bank	424.87	698.06	4747.09	5870.02	48.30	9.05	102.79	44.44
22	IDFC First Bank	82.21	40.55	4598.03	4720.79	#DIV/0!	#DIV/0!	152.19	156.25
23	Indusind Bank	3815.49	752.65	10386.14	14954.27	1461.13	111.88	89.31	119.04
24	Karnataka Bank Ltd.	26.83	26.48	1309.28	1362.59	127.46	90.62	100.93	101.12
25	Karur Vysya Bank	18.06	17.23	561.11	596.40	26.52	40.60	50.45	48.77
26	Kotak Mahindra Bank	360.18	1.52	7740.96	8102.66	503.36	2.22	85.63	88.27
27	Lakshmi Vilas Bank (DBS)	3.24	0.00	388.00	391.24	14.75	#DIV/0!	622.19	463.94
28	Ratnakar Bank Ltd	0.00	22.27	5964.19	5986.45	#DIV/0!	45.11	82.68	82.42
29	South Indian Bank Ltd.	0.00	0.00	1448.14	1448.14	#DIV/0!	#DIV/0!	93.43	93.43
30	SIDBI	0.00	0.00	89.25	89.25	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
31	Tamilnad Mercantile Bank	0.00	0.00	150.65	150.65	#DIV/0!	#DIV/0!	26.69	26.69
32	YES Bank	0.00	3.84	7025.46	7029.30	#DIV/0!	4.09	76.85	76.11
<b>Total PVT</b>		<b>19181.72</b>	<b>16663.75</b>	<b>164721.41</b>	<b>200566.89</b>	<b>149.83</b>	<b>59.98</b>	<b>64.77</b>	<b>68.01</b>
33	Au Small finance Bank	0.00	0.00	80.85	80.85	#DIV/0!	#DIV/0!	17.40	17.40
34	ESAF SF Bank	0.00	31.73	134.08	165.81	#DIV/0!	1602.53	387.51	453.28
35	Jana Small Finance Bank	193.32	221.99	492.49	907.79	871.30	132.71	37.21	60.00
36	Ujjivan Small Finance Bank	453.54	713.99	1508.58	2676.11	223.78	218.63	114.04	144.49
37	Utkarsh Small Finance Bank	0.00	0.00	97.86	97.86	#DIV/0!	#DIV/0!	29.38	29.38
<b>Total Small Finance</b>		<b>646.86</b>	<b>967.70</b>	<b>2313.86</b>	<b>3928.42</b>	<b>287.67</b>	<b>195.17</b>	<b>66.51</b>	<b>93.54</b>
38	BGVB (PNB)	6346.65	811.14	454.48	7612.27	44.33	36.36	32.78	42.45
39	PBGB (UCO)	3107.30	321.05	135.73	3564.08	59.02	45.29	35.68	56.09
40	UBKGB (CBI)	1999.12	976.55	139.29	3114.96	110.42	52.17	37.04	76.76
<b>Total RRB</b>		<b>11453.07</b>	<b>2108.74</b>	<b>729.50</b>	<b>14291.31</b>	<b>53.54</b>	<b>43.82</b>	<b>34.04</b>	<b>50.42</b>
41	WB State Co-Op Bank Ltd.	9325.29	3350.56	9887.91	22563.76	56.16	85.86	76.48	67.49
42	WBSCARD Bank Ltd.	1309.01	0.00	0.00	1309.01	525.50	#DIV/0!	#DIV/0!	525.50
<b>Total Co-Optv</b>		<b>10634.30</b>	<b>3350.56</b>	<b>9887.91</b>	<b>23872.77</b>	<b>63.10</b>	<b>85.86</b>	<b>76.48</b>	<b>70.87</b>
43	India Post Payment Bank	0.00	0.00	0.00	0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
44	Airtel Payment Bank	0.00	0.00	0.00	0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
45	Fino Payment Bank	0.00	0.00	0.00	0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
<b>Total Payment Banks</b>		<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>#DIV/0!</b>	<b>#DIV/0!</b>	<b>#DIV/0!</b>	<b>#DIV/0!</b>
<b>Grand Total</b>		<b>90836.04</b>	<b>52607.57</b>	<b>416590.80</b>	<b>560034.41</b>	<b>48.91</b>	<b>40.54</b>	<b>57.47</b>	<b>53.83</b>

**Position of ATMs & BC Outlets in West Bengal as on 31.12.2022**

SL No.	BANKS	ATM				BC Outlets			
		Rural	Semi-Urban	Urban/Metro	Total	Rural	Semi-Urban	Urban	Total
1	Bank of Baroda	44	65	382	491	378	441	599	1418
2	Bank of India	113	82	187	382	446	253	154	853
3	Bank of Maharashtra	1	5	23	29	5	4	26	35
4	Canara Bank	106	70	181	357	225	75	6	306
5	Central Bank of India	61	41	69	171	706	256	123	1085
6	Indian Bank	50	50	116	216	678	126	606	1410
7	Indian Overseas Bank	18	19	55	92	74	21	2	97
8	Punjab & Sind Bank	2	3	25	30	0	0	0	0
9	Punjab National Bank	540	282	721	1543	3420	701	223	4344
10	State Bank of India	754	856	2672	4282	4858	591	481	5930
11	UCO Bank	55	50	126	231	417	126	114	657
12	Union Bank of India	87	89	302	478	259	249	190	698
<b>Total PSU</b>		<b>1831</b>	<b>1612</b>	<b>4859</b>	<b>8302</b>	<b>11466</b>	<b>2843</b>	<b>2524</b>	<b>16833</b>
13	Axis Bank	364	327	699	1390	2083	1	376	2460
14	Bandhan Bank	1	15	103	119	0	0	0	0
15	Catholic Syrian Bank Ltd.	0	0	1	1	0	0	0	0
16	City Union Bank Ltd.	0	0	2	2	0	0	0	0
17	Dhanlaxmi Bank Ltd.	0	0	3	3	0	0	0	0
18	Federal Bank	2	3	22	27	0	0	0	0
19	HDFC Bank	36	111	476	623	534	75	31	640
20	ICICI Bank	69	99	497	665	5	0	0	5
21	IDBI Bank	26	34	112	172	0	0	0	0
22	IDFC First Bank	0	0	19	19	612	127	17	756
23	Indusind Bank	8	31	146	185	15308	0	0	15308
24	Karnataka Bank Ltd.	1	0	14	15	0	0	0	0
25	Karur Vysya Bank	3	2	18	23	0	0	0	0
26	Kotak Mahindra Bank	1	1	76	78	1	504	30	535
27	Lakshmi Vilas Bank (DBS)	1	0	4	5	0	0	0	0
28	Ratnakar Bank Ltd	0	2	14	16	6069	4375	11594	22038
29	South Indian Bank Ltd.	0	0	14	14	0	0	0	0
30	SIDBI	0	0	0	0	0	0	0	0
31	Tamilnad Mercantile Bank	0	0	1	1	0	0	0	0
32	YES Bank	0	2	34	36	101321	11340	25135	137796
<b>Total PVT</b>		<b>512</b>	<b>627</b>	<b>2255</b>	<b>3394</b>	<b>125933</b>	<b>16422</b>	<b>37183</b>	<b>179538</b>
33	Au Small finance Bank	0	0	6	6	0	0	0	0
34	ESAF SF Bank	0	1	3	4	0	1	2	3
35	Jana Small Finance Bank	0	1	3	4	10	0	0	10
36	Ujjivan Small Finance Bank	14	15	33	62	0	0	0	0
37	Utkarsh Small Finance Bank	0	0	14	14	0	0	0	0
<b>Total Small Finance</b>		<b>14</b>	<b>17</b>	<b>59</b>	<b>90</b>	<b>10</b>	<b>1</b>	<b>2</b>	<b>13</b>
38	BGVB (PNB)	0	0	0	0	2103	652	0	2755
39	PBGB (UCO)	0	0	0	0	617	0	0	617
40	UBKGB (CBI)	0	0	0	0	384	0	0	384
<b>Total RRB</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3104</b>	<b>652</b>	<b>0</b>	<b>3756</b>
41	WB State Co-Op Bank Ltd.	72	22	39	133	0	0	0	0
42	WBSCARD Bank Ltd.	0	0	0	0	0	0	0	0
<b>Total Co-Optv</b>		<b>72</b>	<b>22</b>	<b>39</b>	<b>133</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
43	India Post Payment Bank	0	0	0	0	244	2782	4783	7809
44	Airtel Payment Bank	0	0	0	0	55369	0	0	55369
45	Fino Payment Bank	0	0	0	0	30646	0	0	30646
<b>Total of Payment Banks</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>86259</b>	<b>2782</b>	<b>4783</b>	<b>93824</b>
<b>Grand Total</b>		<b>2429</b>	<b>2278</b>	<b>7212</b>	<b>11919</b>	<b>226772</b>	<b>22700</b>	<b>44492</b>	<b>293964</b>

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

Negative trend is shown in Nadia and Paschim Burdwan District as on December,2022 in comparison to December, 2021. The district must initiate remedial measures urgently to arrest the down trend with proper implementation of the action plan.

Sr.	District	As on 31.12.2021	As on 31.12.2022	Increase/Decrease (+) (-)
1.	Alipurduar	49.10	62.15	+
2.	Bankura	46.13	51.82	+
3.	Birbhum	44.35	48.31	+
4.	Coochbehar	75.51	75.60	+
5.	Dakshin Dinajpur	61.29	62.67	+
6.	Darjeeling	57.26	62.08	+
7.	Hooghly	34.45	41.31	+
8.	Howrah	44.80	47.79	+
9.	Jalpaiguri	59.19	60.27	+
10.	Jhargram	40.02	41.22	+
11.	Kalimpong	40.47	46.97	+
12.	Kolkata	59.17	64.15	+
13.	Malda	56.73	59.45	+
14.	Murshidabad	42.85	49.02	+
15.	Paschim Medinipur	45.55	47.47	+
16.	Purba Burdwan	49.31	51.48	+
17.	Purba Medinipur	45.69	47.37	+
18.	Purulia	48.02	48.72	+
19.	Uttar Dinajpur	59.92	60.99	+
20.	24 Pgs. (N)	40.26	41.53	+
21.	24 Pgs. (S)	44.76	46.04	+
22.	Nadia	50.16	49.80	-
23.	Paschim Burdwan	42.48	41.10	-

## AGENDA-9

### 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
- (v) Animal Husbandry Infrastructure Development Fund.

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
<b>31.03.2020</b>	<b>77236</b>	<b>32479</b>	<b>42</b>
31.03.2021	77236	57008	74
<b>31.12.2021</b>	<b>87603</b>	<b>51171</b>	<b>58</b>
31.03.2022	87603	74690	85
<b>31.12.2022</b>	<b>97261</b>	<b>59818</b>	<b>61</b>

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 December,2022 of the financial year 2022-23 is Rs.59818 crore, which was Rs. 51171 crore upto the December, 2021 of the financial year 2021-22. With Rs. 46658 crore deployments in Farm Credit at 78% of the total agriculture deployment, it is obvious that the banks would have to look beyond traditional Agri loans and focus on Agri Infrastructure and Agri Ancillary Sectors.

SLBC has been sensitizing the member banks to focus on other areas like pledge finance through Negotiable Warehouse Receipts, FPO/FPC finance. 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 31.12.2022 (as per KCC-IMS portal):**

<b>During</b>	<b>Target</b>	<b>Sponsored</b>	<b>Sanctioned</b>	<b>Pending</b>
FY 2020-21	2018100	2298646	1505228	51648
FY 2021-22	18000	111875	15101	86977
FY 2022-23	18000	32820	11732	18362

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 7.81 lakh proposals have been rejected after according 15.32 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 December quarter of the corresponding financial years.**

<b>Year</b>	<b>Disbursement (Fresh + Renewal)</b>		<b>% of Achievement</b>
	<b>Target (No.)</b>	<b>Achievement (No.)</b>	
31.03.2021	46,00,000	26,08,512	57
31.12.2021	35,00,000	21,45,181	61
31.03.2022	35,00,000	29,10,678	83
31.12.2022	35,00,000	22,23,092	64

**Bank wise KCC position as on 31.12.2022**

(Amount in Crore)

Sr. No.	Bank Name	Target (No.)	Disbursement during (01.04.2022 to 31.12.2022)						% of Achievement	Outstanding Position (including NPA & Written off A/c's) as on 31.12.2022	
			Fresh Disbursement		Renewal Cases		Total (Fresh+Renewal)			No.	Amount
			No.	Amount	No.	Amount	No.	Amount			
1	Bank of Baroda	25000	4661	45.21	9357	97.50	14018	142.71	56.07	23914	159.21
2	Bank of India	117000	8843	65.27	106670	192.81	115513	258.08	98.73	184593	802.63
3	Bank of Maharashtra	2200	48	0.88	398	8.72	446	9.60	20.27	2527	52.93
4	Canara Bank	28500	9253	66.72	8011	56.07	17264	122.79	60.58	48344	353.58
5	Central Bank of India	32500	1223	6.44	26016	139.01	27239	145.45	83.81	77844	455.73
6	Indian Bank	148500	41375	744.75	62575	438.02	103950	1182.77	70.00	524378	4061.50
7	Indian Overseas Bank	7000	689	10.33	1945	34.04	2634	44.37	37.63	9256	162.42
8	Punjab & Sind Bank	50	2	0.004	8	0.08	10	0.08	20.00	47	0.86
9	Punjab National Bank	407000	34107	338.21	289467	1224.33	323574	1562.54	79.50	674678	3760.61
10	State Bank of India	285000	13907	103.00	93301	725.18	107208	828.18	37.62	224772	1791.65
11	UCO Bank	40000	1981	11.56	18725	92.85	20706	104.41	51.77	68885	342.23
12	Union Bank of India	25000	3761	35.61	15338	250.10	19099	285.71	76.40	37630	499.78
<b>Total PSU</b>		<b>1117750</b>	<b>119850</b>	<b>1427.98</b>	<b>631811</b>	<b>3258.71</b>	<b>751661</b>	<b>4686.69</b>	<b>67.25</b>	<b>1876868</b>	<b>12443.13</b>
13	Axis Bank	2750	1803	9.05	675	4.62	2478	13.67	90.11	8779	71.56
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	913	17.39	0	0.00	913	17.39	60.87	2752	66.95
19	HDFC Bank	24500	59269	224.48	81	9.72	59350	234.19	242.24	133202	388.54
20	ICICI Bank	2500	2339	152.77	0	0.00	2339	152.77	93.56	3699	175.90
21	IDBI Bank	10000	239	3.50	1961	16.05	2200	19.55	22.00	10465	125.45
22	IDFC First Bank	0	7	1.11	0	0.00	7	1.108	#DIV/0!	7	1.11
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	312	0.61	0	0.00	312	0.61	31.20	396	0.60
<b>Total PVT</b>		<b>42250</b>	<b>64882</b>	<b>408.90</b>	<b>2717</b>	<b>30.38</b>	<b>67599</b>	<b>439.29</b>	<b>160.00</b>	<b>159300</b>	<b>830.11</b>
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
<b>Total Small Finance</b>		<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>#DIV/0!</b>	<b>0</b>	<b>0.00</b>
38	BGVB (PNB)	270000	8214	28.59	74396	272.81	82610	301.40	30.60	281856	731.90
39	PBGB (UCO)	60000	6377	48.19	37463	372.07	43840	420.26	73.07	79564	631.83
40	UBKGB (CBI)	25000	3072	25.03	31584	504.21	34656	529.24	138.62	78061	853.90
<b>Total RRB</b>		<b>355000</b>	<b>17663</b>	<b>101.81</b>	<b>143443</b>	<b>1149.09</b>	<b>161106</b>	<b>1250.90</b>	<b>45.38</b>	<b>439481</b>	<b>2217.63</b>
41	WB State Co-Op Bank Ltd.	1985000	27677	50.86	1215049	3528.98	1242726	3579.84	62.61	2040420	5593.51
42	WBSCARD Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
<b>Total Co-Optv</b>		<b>1985000</b>	<b>27677</b>	<b>50.86</b>	<b>1215049</b>	<b>3528.98</b>	<b>1242726</b>	<b>3579.84</b>	<b>62.61</b>	<b>2040420</b>	<b>5593.51</b>
<b>Grand Total</b>		<b>3500000</b>	<b>230072</b>	<b>1989.55</b>	<b>1993020</b>	<b>7967.17</b>	<b>2223092</b>	<b>9956.72</b>	<b>63.52</b>	<b>4516069</b>	<b>21084.38</b>

**NB:** All the banks operating in the State have disbursed 22.23 Lakh number of KCCs including renewal cases upto December quarter of FY 2022-23 registering 63.52 % achievement of annual target of 35.00 lacs. Total amount disbursed for KCC stood at Rs.9956.72 crore as on 31.12.2022. The Average ticket size of outstanding KCC loans is Rs. 46,687/- as on 31.12.2022 thus it has increased from Rs. 46,223/- as on 30.09.2022.



**District wise KCC position as on 31.12.2022**

(Amount in Crore)

Sr. No.	Name of District	Target (No.)	KCC Disbursement during 01.04.2022 to 31.12.2022(Fresh+Renewal)		% of Achievement	KCC Outstanding as on 31.12.2022	
			No.	Amount		No.	Amount
1	Alipurduar	38500	27899	287.03	72.46	64495	461.22
2	Bankura	198000	142013	543.43	71.72	174470	939.41
3	Birbhum	240000	80909	316.01	33.71	245133	792.36
4	Coochbehar	190000	128374	886.04	67.57	172268	1447.01
5	Dakshin Dinajpur	115000	76023	233.73	66.11	107975	572.80
6	Darjeeling	18500	9486	72.39	51.28	24515	120.95
7	Hooghly	395000	231365	982.30	58.57	340054	1432.91
8	Howrah	95000	35096	149.33	36.94	86560	526.24
9	Jalpaiguri	40000	39352	581.71	98.38	96921	861.94
10	Jhargram	55000	28037	129.14	50.98	72680	304.13
11	Kalimpong	10000	1992	10.36	19.92	8612	49.59
12	Kolkata	0	926	19.17	#DIV/0!	437	21.01
13	Malda	110000	56366	282.18	51.24	144930	644.79
14	Murshidabad	95000	56015	390.56	58.96	162201	966.37
15	Nadia	110000	78977	495.65	71.80	214849	1447.03
16	Paschim Burdwan	25000	11987	91.86	47.95	14717	234.25
17	Paschim Medinipur	245000	219082	1127.13	89.42	395844	2161.32
18	Purba Burdwan	280000	239194	1205.43	85.43	473948	2579.91
19	Purba Medinipur	750000	434385	1025.28	57.92	606479	1674.87
20	Purulia	35000	25584	95.19	73.10	116373	306.47
21	Uttar Dinajpur	55000	39019	207.34	70.94	296072	1048.13
22	24 Pgs. (N)	230000	128695	355.16	55.95	373458	1200.64
23	24 Pgs. (S)	170000	132316	470.31	77.83	323078	1291.04
<b>Grand Total</b>		<b>3500000</b>	<b>2223092</b>	<b>9956.72</b>	<b>63.52</b>	<b>4516069</b>	<b>21084.38</b>

**Bangla Shasya Bima Scheme:**

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

Notification for Rabi 2022-23 crop coverage under BSBS was issued on 26.09.2022 and shared accordingly with the member banks by SLBC.

The enrolment position of KCC coverage under BSB as on 31.12.2022 is as follows:

As on	Total Enrolment
31.12.2021	49.29 Lakh
31.12.2022	25.40 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.

SLBC has received an advisory from Institutional Finance Department, Govt. of West Bengal, containing the decisions adopted in recent Sub-Committee meeting of Animal Husbandry & Fishery held on 16.02.2023, which has already been shared to the Member Banks and LDMS for further percolation of the same to the field level.

In the Sub Committee meeting on Animal Husbandry & Fishery held on 19.05.2022, the following target has been fixed for FY 2022-23.

### 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 31.12.2022:

Sl. No.	Activity	Sanctioned		Disbursed		Rejected	Pending
		No	Amount (Crore)	No	Amount (Crore)	No	No
1	Dairy Faming	6444	42.41	5802	35.50	4991	2553
2	Goat Husbandry	1670	12.22	1503	10.91	900	775
3	Poultry Faming (Including Duckery)	804	14.66	725	12.81	718	324
4	Pig Husbandry	662	5.42	641	4.80	154	41
<b>Total</b>		<b>9580</b>	<b>74.72</b>	<b>8671</b>	<b>64.02</b>	<b>6763</b>	<b>3693</b>

### **Bank wise consolidated report on KCC-AH (Activity wise ) as on 31.12.2022**

Sl. No.	Name of the Bank	Dairy Faming						Goat Husbandry					
		Sanctioned		Disbursed		Rejected	Pending	Sanctioned		Disbursed		Rejected	Pending
		No	Amount (Crore)	No	Amount (Crore)	No	No	No	Amount (Crore)	No	Amount (Crore)	No	No
1	Bank of Baroda	29	0.18	24	0.17	21	0	5	0.03	3	0.02	9	0
2	Bank of India	152	1.00	152	1.00	71	53	115	0.45	115	0.45	98	125
3	Bank of Maharashtra	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
4	Canara Bank	239	1.20	237	1.18	96	9	30	0.17	28	0.16	36	21
5	Central Bank of India	50	0.30	14	0.08	133	96	4	0.01	2	0.01	17	6
6	Indian Bank	630	3.74	471	2.14	153	143	153	1.63	86	0.82	18	427
7	Indian Overseas Bank	11	0.09	11	0.09	37	6	2	0.03	2	0.03	9	0
8	Punjab National Bank	371	3.18	371	3.18	377	1006	54	0.51	54	0.51	116	107
9	Punjab & Sindh Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
10	State Bank of India	1135	3.14	1135	3.14	1520	163	211	2.22	211	2.22	391	9
11	UCO Bank	205	1.98	205	1.98	80	5	59	0.68	59	0.68	8	9
12	Union Bank of India	254	2.59	249	2.46	156	137	23	0.29	23	0.29	2	3
13	Axis Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
14	Bandhan Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
15	Federal Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
16	HDFC Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
17	ICICI Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
18	IDBI Bank	0	0.00	0	0.00	0	9	0	0.00	0	0.00	0	4
19	IDFC First Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
20	Indusind Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
21	BGVV (PNB)	1120	7.62	1120	7.62	14	15	749	4.76	749	4.76	2	6
22	PBGB (UCO)	748	5.02	748	5.02	87	2	51	0.29	51	0.29	27	5
23	UBKGB (CBI)	444	4.33	349	2.86	468	26	95	0.82	75	0.55	83	13
24	WB State Co-Op Bank	1056	8.05	716	4.59	1778	883	119	0.33	45	0.11	84	40
<b>GRAND TOTAL</b>		<b>6444</b>	<b>42.41</b>	<b>5802</b>	<b>35.50</b>	<b>4991</b>	<b>2553</b>	<b>1670</b>	<b>12.22</b>	<b>1503</b>	<b>10.91</b>	<b>900</b>	<b>775</b>

**Bank wise consolidated report on KCC-AH (Activity wise ) as on 31.12.2022**

Sl. No.	Name of the Bank	Poultry Faming						Pig Husbandry					
		Sanctioned		Disbursed		Rejected	Pending	Sanctioned		Disbursed		Rejected	Pending
		No	Amount (Crore)	No	Amount (Crore)	No	No	No	Amount (Crore)	No	Amount (Crore)	No	No
1	Bank of Baroda	6	0.02	6	0.02	8	0	0	0.00	0	0.00	0	0
2	Bank of India	17	0.11	17	0.11	10	18	0	0.00	0	0.00	4	4
3	Bank of Maharashtra	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
4	Canara Bank	15	0.20	12	0.18	7	14	0	0.00	0	0.00	0	0
5	Central Bank of India	2	0.03	1	0.01	11	3	2	0.01	1	0.01	2	5
6	Indian Bank	65	3.38	41	1.85	35	50	9	0.27	4	0.14	5	2
7	Indian Overseas Bank	3	0.03	3	0.03	8	0	0	0.00	0	0.00	1	0
8	Punjab National Bank	67	0.72	67	0.72	63	91	4	0.18	4	0.18	4	6
9	Punjab & Sindh Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
10	State Bank of India	104	4.27	104	4.27	251	12	21	0.29	21	0.29	11	5
11	UCO Bank	35	0.45	35	0.45	4	0	1	0.01	1	0.01	0	0
12	Union Bank of India	97	0.73	97	0.69	29	27	5	0.04	5	0.03	0	0
13	Axis Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
14	Bandhan Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
15	Federal Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
16	HDFC Bank	27	0.08	0	0.00	20	0	2	0.30	0	0.00	0	0
17	ICICI Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
18	IDBI Bank	0	0.00	0	0.00	0	6	0	0.00	0	0.00	0	0
19	IDFC First Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
20	Indusind Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
21	BGVB (PNB)	214	2.71	214	2.71	15	0	326	2.57	326	2.57	5	0
22	PBGB (UCO)	74	1.32	74	1.32	21	4	0	0.00	0	0.00	0	0
23	UBKGB (CBI)	32	0.18	24	0.12	53	17	63	0.57	50	0.38	51	19
24	WB State Co-Op Bank	46	0.43	30	0.34	183	82	229	1.19	229	1.19	71	0
<b>GRAND TOTAL</b>		<b>804</b>	<b>14.66</b>	<b>725</b>	<b>12.81</b>	<b>718</b>	<b>324</b>	<b>662</b>	<b>5.42</b>	<b>641</b>	<b>4.80</b>	<b>154</b>	<b>41</b>

**District wise KCC-AH Progress Report ( 01.04.2022 to 31.12.2022)**

( Amount in Rs. Crore)

Sl. No.	Name of the District	Sanctioned		Disbursed		Rejected	Pending
		No	Amount	No	Amount	No	No
1	Alipurduar	234	1.88	171	1.26	343	64
2	Bankura	735	4.92	720	4.69	221	164
3	Birbhum	467	4.59	451	4.13	228	29
4	Coochbehar	277	2.87	240	2.30	210	66
5	Dakhin 24 Parganas	377	3.79	373	3.60	1146	402
6	Dakhin Dinajpur	162	1.15	158	1.06	71	114
7	Darjeeling including Siliguri	513	3.68	482	3.11	341	57
8	Hooghly	1506	12.36	1126	8.41	824	955
9	Howrah	406	3.55	383	2.93	337	130
10	Jalpaiguri	237	1.60	194	1.12	185	0
11	Jhargram	74	0.50	74	0.50	24	1
12	Kalimpong	149	0.63	149	0.63	0	2
13	Kolkata	2	0.01	0	0.00	4	0
14	Malda	158	1.25	158	1.25	30	10
15	Murshidabad	970	6.42	891	5.73	596	535
16	Nadia	707	5.69	685	5.56	724	2
17	Paschim Bardhaman	142	1.03	136	1.01	46	3
18	Paschim Medinipur	586	4.12	581	4.02	73	17
19	Purba Bardhaman	406	3.76	401	3.55	116	129
20	Purba Medinipur	483	3.52	460	3.44	524	305
21	Purulia	302	2.28	293	2.13	158	119
22	Uttar 24 Parganas	665	4.73	525	3.22	557	588
23	Uttar Dinajpur	22	0.38	20	0.37	5	1
<b>Total</b>		<b>9580</b>	<b>74.72</b>	<b>8671</b>	<b>64.02</b>	<b>6763</b>	<b>3693</b>

The disbursement for Dairy, Poultry, Fishery, Pig & Goat rearing (KCC & Non-KCC) as on 31.12.2022:

	Dairy		Poultry		Fishery		Goat & Pig rearing	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
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
31.12.22	59516	598.69	15789	326.98	54893	390.49	44852	458.29

Sub sector wise disbursement in Farm Credit (KCC/Non-KCC) in FY 2022-2023 (01.04.2022 - 31.12.2022) (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	14018	142.71	875	16.50	715	9.15	198	5.10	101	3.10	415	15.10	8	1.00	5155	372.34	21485	565.00
2	Bank of India	163567	410.69	3310	24.79	313	4.35	490	10.90	999	6.61	1208	6.37	58200	608.55	5091	45.95	233178	1118.21
3	Bank of Maharashtra	446	9.60	1	0.01	11	0.81	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	458	10.42
4	Canara Bank	24683	174.10	1139	6.56	491	7.85	201	23.58	80	0.80	6	0.08	4	0.04	68744	2472.28	95348	2685.29
5	Central Bank of India	17938	78.02	110	0.75	49	0.67	27	1.03	29	0.11	5	0.39	4	0.31	66566	1450.31	84728	1531.59
6	Indian Bank	65620	1859.20	174	5.77	193	5.84	193	24.94	248	1.99	8	0.74	214252	596.48	6767	1580.10	287455	4075.06
7	Indian Overseas Bank	10441	561.82	39	0.21	34	0.33	21	0.43	13	0.39	37	0.63	95	0.98	1448	126.50	12128	691.29
8	Punjab & Sind Bank	2	0.004	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2	0.004
9	Punjab National Bank	323574	1862.54	1886	36.54	589	11.11	878	27.15	3927	118.40	26	1.26	629	9.12	266532	7757.60	598041	9823.72
10	State Bank of India	107208	828.18	1135	5.14	95	2.00	134	4.87	232	2.51	15	0.16	32	2.19	452032	8193.95	560883	9039.00
11	UCO Bank	10874	1052.59	525	31.23	412	14.23	186	4.75	219	2.85	2	0.11	53	17.50	18250	1273.40	30521	2396.66
12	Union Bank of India	23336	363.76	1556	24.08	241	4.31	542	21.39	470	4.35	0	0.00	0	0.00	2903	90.65	29048	508.54
<b>Total PSU</b>		<b>761707</b>	<b>7343.21</b>	<b>10750</b>	<b>151.58</b>	<b>3143</b>	<b>60.66</b>	<b>2870</b>	<b>124.14</b>	<b>6318</b>	<b>141.11</b>	<b>1722</b>	<b>24.84</b>	<b>273277</b>	<b>1236.17</b>	<b>893488</b>	<b>23363.08</b>	<b>1953275</b>	<b>32444.78</b>
13	Axis Bank	1790	7.69	0	0.00	13	1.45	0	0.00	0	0.00	0	0.00	0	0.00	1761	364.86	3564	374.00
14	Bandhan Bank	0	0.00	30652	195.86	8566	58.96	5532	38.62	10932	67.98	0	0.00	0	0.00	911	5.65	56593	367.06
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	1	0.37	1	0.37
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	913	60.87	14	0.34	8	0.89	7	1.54	1	0.00	1	0.01	2	0.14	2902	3.38	3848	67.16
19	HDFC Bank	99	11.06	0	0.00	1	1.00	2	0.01	0	0.00	104	0.32	46412	159.54	12942	77.99	59560	249.91
20	ICICI Bank	1470	88.46	0	0.00	15	9.00	0	0.00	0	0.00	0	0.00	0	0.00	35039	365.72	36524	463.18
21	IDBI Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	40564	226.89	40564	226.89
22	IDFC First Bank	7	1.11	1703	5.62	811	2.97	249	0.88	5481	17.92	0	0.00	8137	27.36	0	0.00	16388	55.86
23	Indusind Bank	0	0.00	0	0.00	34958	113.05	0	0.00	0	0.00	0	0.00	0	0.00	666518	2188.78	701476	2301.83
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	1	0.08	1	0.08
25	Karur Vysya Bank	135	1.73	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	135	1.73
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2704	126.31	0	0.00	2704	126.31
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	80	1.29	80	1.29
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	81246	313.42	81246	313.42
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	33	0.57	33	0.57
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	3457	10.80	3457	10.80
<b>Total PVT</b>		<b>4414</b>	<b>170.92</b>	<b>32369</b>	<b>201.82</b>	<b>44372</b>	<b>187.32</b>	<b>5790</b>	<b>41.04</b>	<b>16414</b>	<b>85.90</b>	<b>105</b>	<b>0.33</b>	<b>57255</b>	<b>313.34</b>	<b>845455</b>	<b>3559.79</b>	<b>1006174</b>	<b>4560.46</b>
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	1	0.08	0	0.00	0	0.00	2	0.12	0	0.00	3	0.19
34	ESAF SF Bank	0	0.00	3273	13.65	1778	7.19	807	3.29	0	0.00	0	0.00	23	0.09	17925	70.68	23806	94.90
35	Jana Small Finance Bank	0	0.00	391	1.86	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	26120	119.84	26511	121.70
36	Ujjivan Small Finance Bank	0	0.00	1268	16.15	0	0.00	1	0.00	0	0.00	0	0.00	0	0.00	105561	537.43	106830	553.59
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2898	10.93	0	0.00	2898	10.93
<b>Total Small Finance</b>		<b>0</b>	<b>0.00</b>	<b>4932</b>	<b>31.66</b>	<b>1778</b>	<b>7.19</b>	<b>809</b>	<b>3.37</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>2923</b>	<b>11.14</b>	<b>149606</b>	<b>727.95</b>	<b>160048</b>	<b>781.30</b>
38	BGVB (PNB)	208553	2242.29	2837	25.06	444	4.83	1174	15.36	7022	86.10	0	0.00	0	0.00	1322	12.99	221352	2386.63
39	PBGB (UCO)	43840	420.26	8028	184.56	4119	121.60	4902	138.80	4190	119.13	0	0.00	25	2.28	6705	107.39	71809	1094.02
40	UBKGB (CBI)	34365	526.71	121	1.06	87	0.79	17	0.21	52	0.26	14	0.21	0	0.00	51984	793.85	86640	1323.09
<b>Total RRB</b>		<b>286758</b>	<b>3189.26</b>	<b>10986</b>	<b>210.68</b>	<b>4650</b>	<b>127.22</b>	<b>6093</b>	<b>154.37</b>	<b>11264</b>	<b>205.49</b>	<b>14</b>	<b>0.21</b>	<b>25</b>	<b>2.28</b>	<b>60011</b>	<b>914.23</b>	<b>379801</b>	<b>4803.74</b>
41	WB State Co-Op Bank Ltd.	1239395	3558.77	479	2.96	950	8.10	227	4.05	10856	25.79	36	1.54	299.18	20.53	54392.8	445.52	1306635	4067.26
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	0	0.00	0	0.00
<b>Total Co-Optv</b>		<b>1239395</b>	<b>3558.77</b>	<b>479</b>	<b>2.96</b>	<b>950</b>	<b>8.10</b>	<b>227</b>	<b>4.05</b>	<b>10856</b>	<b>25.79</b>	<b>36</b>	<b>1.54</b>	<b>299.18</b>	<b>20.53</b>	<b>54392.8</b>	<b>445.52</b>	<b>1306635</b>	<b>4067.26</b>
<b>Grand Total</b>		<b>2292274</b>	<b>14262.16</b>	<b>59516</b>	<b>598.69</b>	<b>54893</b>	<b>390.49</b>	<b>15789</b>	<b>326.98</b>	<b>44852</b>	<b>458.29</b>	<b>1877</b>	<b>26.92</b>	<b>333779</b>	<b>1583.45</b>	<b>2002953</b>	<b>29010.57</b>	<b>4805933</b>	<b>46657.55</b>

The outstanding in Dairy, Poultry, Fishery, Pig & Goat rearing (KCC & Non-KCC) as on 31.12.2022:

As on	Dairy		Poultry		Fishery		Pig & Goat Rearing	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
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
31.12.22	204845	1395.38	60457	714.48	149463	783.88	116569	870.34

Sub sector wise Outstanding in Farm Credit (KCC/Non-KCC) As on 31.12.2022 (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	20154	159.21	1021	25.00	1061	16.10	281	8.50	791	11.50	481	9.15	348	8.00	10957	383.54	35094	621.00
2	Bank of India	198853	926.38	4288	34.08	519	6.79	849	18.26	1353	9.93	1457	13.01	81890	855.36	6986	68.84	296195	1932.64
3	Bank of Maharashtra	2527	52.93	1	0.01	29	3.32	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2557	56.26
4	Canara Bank	49288	354.50	1450	27.20	1125	36.65	238	35.80	174	2.10	20	0.98	80	5.24	96360	983.50	148735	1445.97
5	Central Bank of India	84373	445.58	477	3.05	334	2.37	165	2.37	258	1.50	402	9.69	913	9.37	52606	1322.04	139528	1795.97
6	Indian Bank	67541	469.58	1845	11.58	251	6.85	245	28.25	351	2.58	10	1.10	51801	614.58	7211	671.87	129255	1806.39
7	Indian Overseas Bank	17624	673.42	175	2.80	243	6.32	63	1.26	39	3.43	147	2.49	236	2.39	6799	229.54	25326	921.65
8	Punjab & Sind Bank	2	0.004	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2	0.00
9	Punjab National Bank	612808	4590.23	11340	164.99	3224	54.60	5724	130.48	30472	499.49	3414	10.36	5786	108.12	32013	696.23	704781	6254.51
10	State Bank of India	224772	1791.65	1860	11.02	105	1.23	266	19.43	477	3.74	16	0.17	40	1.86	337744	4278.35	565280	6107.45
11	UCO Bank	100467	1018.82	1763	32.52	578	15.89	925	12.25	758	3.25	952	0.25	1325	9.58	0	0.00	106768	1092.56
12	Union Bank of India	37630	499.78	1988	26.21	293	5.40	808	27.48	571	5.47	27	9.85	24	1.02	8492	155.85	49833	731.06
<b>Total PSU</b>		<b>1416039</b>	<b>10982.09</b>	<b>26208</b>	<b>338.46</b>	<b>7762</b>	<b>155.52</b>	<b>9564</b>	<b>284.08</b>	<b>35244</b>	<b>542.99</b>	<b>6926</b>	<b>57.05</b>	<b>142443</b>	<b>1615.52</b>	<b>559168</b>	<b>8789.76</b>	<b>2203354</b>	<b>22765.46</b>
13	Axis Bank	8779	71.30	0	0.00	20	11.25	0	0.00	0	0.00	0	0.00	0	0.00	7526	1723.45	16325	1806.00
14	Bandhan Bank	0	0.00	102575	460.84	39433	187.35	30601	148.37	21749	92.60	7669	0.00	0	0.00	2122	9.31	204149	898.47
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	1	0.09	1	0.09
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	12236	166.63	25	1.52	13	1.33	11	1.37	1	0.05	1	0.00	2	0.10	1333	36.03	13622	207.02
19	HDFC Bank	154	6.84	44	0.03	3	0.24	149	0.28	0	0.00	5080	5.78	77434	275.08	50590	168.0113	133454	456.27
20	ICICI Bank	3866	217.22	0	0.00	118	58.00	0	0.00	0	0.00	0	0.00	0	0.00	56114	528.71	60098	803.94
21	IDBI Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	66607	345.34	66607	345.34
22	IDFC First Bank	1	0.004	3274	5.43	1113	2.70	406	0.95	12915	19.25	0	0.00	13416	28.90	0	0.00	31125	57.23
23	Indusind Bank	0	0.00	0	0.00	69048	138.03	0	0.00	0	0.00	0	0.00	0	0.00	1334862	2911.68	1403910	3049.71
24	Karnataka Bank Ltd.	0	0.00	0	0.00	5	0.64	0	0.00	0	0.00	0	0.00	14	2.38	9	1.11	28	4.13
25	Karur Vysya Bank	105	1.59	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	105	1.59
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	10892	339.59	0	0.00	10892	339.59
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	1.62	105	1.62
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	184877	411.97	184877	411.97
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	1188	113.81	1188	113.81
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	4104	11.00	4104	11.00
<b>Total PVT</b>		<b>25141</b>	<b>463.59</b>	<b>105918</b>	<b>467.82</b>	<b>109753</b>	<b>399.54</b>	<b>31167</b>	<b>150.97</b>	<b>34665</b>	<b>111.90</b>	<b>12750</b>	<b>5.79</b>	<b>101758</b>	<b>646.04</b>	<b>1709438</b>	<b>6262.13</b>	<b>2130590</b>	<b>8507.77</b>
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	1	0.07	0	0.00	0	0.00	2	0.12	0	0.00	3	0.19
34	ESAF SF Bank	0	0.00	4262	13.59	2151	6.96	1264	3.54	0	0.00	0	0.00	25	0.09	24028	59.46	31730	83.64
35	Jana Small Finance Bank	0	0.00	5346	15.01	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	58070	181.41	63416	196.42
36	Ujivan Small Finance Bank	0	0.00	3558	22.83	23	0.04	3	0.01	0	0.00	0	0.00	0	0.00	260308	714.85	263892	737.73
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	6970	15.56	0	0.00	6970	15.56
<b>Total Small Finance</b>		<b>0</b>	<b>0.00</b>	<b>13166</b>	<b>51.43</b>	<b>2174</b>	<b>7.00</b>	<b>1268</b>	<b>3.62</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>6997</b>	<b>15.77</b>	<b>342406</b>	<b>955.72</b>	<b>366011</b>	<b>1033.54</b>
38	BGVB (PNB)	441648	4014.64	20235	110.26	18980	25.89	7455	20.24	18045	43.93	0	0.00	0	0.00	32437	191.98	538800	4406.94
39	PBGB (UCO)	79564	631.83	16369	348.18	8581	183.01	7138	149.71	4729	127.97	0	0.00	155	6.67	12273	224.49	128809	1671.86
40	UBKGB (CBI)	77354	846.89	195	1.11	156	0.64	32	0.35	78	0.60	211	2.31	35	2.00	69981	1363.14	148042	2217.04
<b>Total RRB</b>		<b>598566</b>	<b>5493.36</b>	<b>36799</b>	<b>459.55</b>	<b>27717</b>	<b>209.54</b>	<b>14625</b>	<b>170.30</b>	<b>22852</b>	<b>172.50</b>	<b>211</b>	<b>2.31</b>	<b>190</b>	<b>8.67</b>	<b>114691</b>	<b>1779.61</b>	<b>815651</b>	<b>8295.84</b>
41	WB State Co-Op Bank Ltd.	2040420	5593.51	1010	12.79	994	5.99	115	3.22	634	5.82	161	2.41	11439	53.79	169878	852.84	2224651	6530.37
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
<b>Total Co-Optv</b>		<b>2040420</b>	<b>5593.51</b>	<b>22754</b>	<b>78.11</b>	<b>2057</b>	<b>12.28</b>	<b>3833</b>	<b>105.52</b>	<b>23808</b>	<b>42.96</b>	<b>32566</b>	<b>585.62</b>	<b>11966</b>	<b>83.07</b>	<b>302439</b>	<b>1054.51</b>	<b>2439843</b>	<b>7555.58</b>
<b>Grand Total</b>		<b>4080166</b>	<b>22532.55</b>	<b>204845</b>	<b>1395.38</b>	<b>149463</b>	<b>783.88</b>	<b>60457</b>	<b>714.48</b>	<b>116569</b>	<b>870.34</b>	<b>52453</b>	<b>650.77</b>	<b>263354</b>	<b>2369.07</b>	<b>3028142</b>	<b>18841.73</b>	<b>7955449</b>	<b>48158.20</b>

## **Animal Husbandry Infrastructure Development Fund (AHIDF) -**

Hon'ble Prime Minister has announced for setting up of Rs. 15,000 crore Animal Husbandry Infrastructure Development Fund under Atma Nirbhar Bharat Abhiyan stimulus package. AHIDF has been approved for incentivizing investments by individual entrepreneurs, private companies, MSME, FPOs and section 8 companies to establish-

- Dairy processing and value addition infrastructure.
- Meat processing and value addition infrastructure.
- Animal feed plant.
- Breed improvement technology & Breed Multiplication Farm.
- Animal waste to wealth management.
- Setting up of Veterinary Vaccine & Drug Manufacturing facilities.

Member banks are requested to explore this segment and make efforts to increase finance under this scheme.

### **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.

## 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 8<sup>th</sup> 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 31.12.2022 (cumulative):**

Bank 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 Bank	Sum of Cumulative - Already availed loan for same purpose from other Banks	Sum of Cumulative - Applicant in default NPA	Sum of Cumulative - TPA not furnished/ Collection account is in other Bank	Sum of Cumulative - Application for purpose of cattle	Sum of Cumulative - Milch animal in possession/ No space available for cattle shed	Sum of Cumulative - Applicant (i) not tracable (ii) Unwilling to avail (iii) Unaware about the submission of application	Sum of Cumulative - Members of the family applying for KCC against same milch animal	Sum of Cumulative - Not a member of Pacs	Sum of Cumulative - Wrong/ incomplete information furnished	Sum of Cumulative - Second application submitted for same/other reasons	Sum of Cumulative - Any Other Reason	Sum of Pendency more than 15 days
Bank of Baroda	499	472	158	25	18	57	0	11	39	31	0	0	15	19	90	8
Bank of India	1866	1862	1065	69	10	183	0	53	135	133	2	0	36	14	162	0
Bank of Maharashtra	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Canara Bank	746	746	367	28	0	90	0	38	106	31	0	21	15	9	41	0
Central Bank of India	3339	3339	1652	174	64	726	0	33	239	110	5	191	1	5	139	0
Cooperative Bank	2394	2394	829	128	77	358	0	78	266	102	44	218	0	21	255	17
IDBI Bank Ltd.	75	75	0	0	0	4	0	1	7	24	0	0	0	0	14	25
Indian Bank	3738	3711	1354	203	50	613	8	99	401	280	61	0	64	51	527	0
Indian Overseas Bank	394	394	64	12	0	54	0	29	50	23	9	24	14	0	17	98
Jammu & Kashmir Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Punjab & Sind Bank	36	36	2	0	0	0	0	0	0	12	0	0	0	0	22	0
Punjab National Bank	11419	11416	4498	856	236	1600	52	636	1718	721	125	75	249	83	535	28
State Bank of India	11401	11398	4035	789	132	1527	0	462	1505	555	91	175	370	480	1277	0
UCO Bank	3466	3423	1790	74	10	429	3	44	214	239	4	6	38	20	552	0
Union Bank of India	756	756	210	102	0	76	0	19	60	67	4	0	35	11	170	2
<b>Grand Total</b>	<b>40129</b>	<b>40022</b>	<b>16024</b>	<b>2460</b>	<b>597</b>	<b>5717</b>	<b>63</b>	<b>1503</b>	<b>4740</b>	<b>2328</b>	<b>345</b>	<b>710</b>	<b>837</b>	<b>713</b>	<b>3801</b>	<b>178</b>

### **District-wise Summary of Weekly KCC-Fishery as on 31.12.2022 (cumulative):**

Bank 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 Bank	Sum of Cumulative - Already availed loan for same purpose from other Banks	Sum of Cumulative - Applicant in default NPA	Sum of Cumulative - Application for vending	Sum of Cumulative - Not having permission/ licence for pond/reservoir	Sum of Cumulative - Farmers do not have vessel	Sum of Cumulative - Applicant (i) not tracable (ii) Unwilling to avail (iii) Unaware about the submission of application	Sum of Cumulative - Wrong/ incomplete information furnished	Sum of Cumulative - Second application submitted for same/other reasons	Sum of Cumulative - Any Other Reason	Sum of Pendency more than 15 days
Bank of Baroda	32	32	9	4	0	7	0	10	0	1	0	0	0	1
Bank of India	55	55	21	0	0	1	0	25	0	3	5	0	0	0
Bank of Maharashtra	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Canara Bank	43	43	14	2	2	3	0	17	0	3	2	0	0	0
Central Bank of India	33	33	22	0	0	0	0	11	0	0	0	0	0	0
Cooperative Bank	792	792	288	84	0	359	0	54	0	0	0	0	7	0
IDBI Bank Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Indian Bank	215	215	61	1	0	18	0	60	4	30	27	1	1	12
Indian Overseas Bank	1	1	1	0	0	0	0	0	0	0	0	0	0	0
Jammu & Kashmir Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Punjab & Sind Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Punjab National Bank	711	711	301	18	2	21	5	214	2	77	67	0	4	0
State Bank of India	479	469	189	2	6	18	0	161	0	52	41	0	0	0
UCO Bank	157	157	110	6	0	35	0	4	0	0	2	0	0	0
Union Bank of India	11	11	9	0	0	0	0	0	0	0	2	0	0	0
<b>Grand Total</b>	<b>2529</b>	<b>2519</b>	<b>1025</b>	<b>117</b>	<b>10</b>	<b>462</b>	<b>5</b>	<b>556</b>	<b>6</b>	<b>166</b>	<b>146</b>	<b>1</b>	<b>12</b>	<b>13</b>

The subject Camp has been extended up to 15<sup>th</sup> 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 rearing, capture fisheries in marine, any other fishery activities may be considered in addition to these activities as deemed fit within the indicative Scale of Finance duly approved by State Level Technical Committee(SLTC). Interest subvention is to be provided on a maximum limit of Rs. 2 lakh loan under MJCC.

The target of 100000 nos of fresh MJCC has been fixed by GoWB for FY 2022-23. Member banks are requested to explore the possibilities of fresh sanction under MJCC, so that the stipulated target can be achieved. As on December 2022, member banks have sanctioned 15599 nos of MJCC cases.

<b>MJCC PROGRESS AS ON 31.12.2022</b>					
<b>* Figures indicate actual / portal report</b>					
<b>Sr. No.</b>	<b>Bank Name</b>	<b>Total No. of cases sponsored</b>	<b>Total No. of cases sanctioned</b>	<b>Total No. of cases Rejected</b>	<b>Total No. of cases pending</b>
1	Bank of Baroda	673	318	290	65
2	Bank of India	2093	354	679	1060
3	Bank of Maharashtra	9	6	0	3
4	Canara Bank	1831	748	1083	0
5	Central Bank Of India	1449/1517	199	1192	58
6	Indian Bank	4616	1591	1588	1437
7	Indian Overseas Bank	332	98	78	156
8	Punjab & Sind Bank	10	0	2	8
9	Punjab National Bank	10085/9896	1591	5491	3003
10	State Bank Of India	9391/12294	728	8498	165
11	UCO Bank	1476	426	854	196
12	Union Bank of India	555	225	280	50
<b>TOTAL PSU</b>		<b>32520/35302</b>	<b>6284</b>	<b>20035</b>	<b>6201</b>
13	Axis Bank	71	1	0	70
14	Bandhan Bank	184	0	80	104
15	Federal Bank	7	0	4	3
16	HDFC	35	0	35	0
17	ICICI	8	0	8	0
18	IDBI	73	0	0	73
19	Indus Ind Bank	4	0	0	4
20	Karnataka Bank	3	0	0	3
21	Karur vaisyabank	2	0	0	2
<b>TOTAL PVT</b>		<b>387</b>	<b>1</b>	<b>127</b>	<b>259</b>
22	Airtel Payments Bank	1	0	0	1
23	Indian Post Payment Bank	2	0	0	2
<b>Total Payment Banks</b>		<b>3</b>	<b>0</b>	<b>0</b>	<b>3</b>
24	BGVB	6032/7412	1159	4679	194
25	PBGB	1557/1549	470	1082	5
26	UBKGB	1484/1356	899	584	1
<b>TOTAL RRB</b>		<b>9073/10317</b>	<b>2528</b>	<b>6345</b>	<b>200</b>
27	WBSCB	37154/24567	6786	16472	13896
28	WBSCARD	15	0	7	8
<b>TOTAL CO-OP</b>		<b>37169/24582</b>	<b>6786</b>	<b>16479</b>	<b>13904</b>
<b>GRAND TOTAL</b>		<b>79152/70591</b>	<b>15599</b>	<b>42986</b>	<b>20567</b>

## **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, 45.16 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 1<sup>st</sup> 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:**

The warehousing Development and Regulatory Authority (WDRA) was setup by the Government of India on 26.10.2010 to ensure implementation of the provisions of the warehousing (Development & Regulation) Act, 2007. The main objective of WDRA is to implement Negotiable Warehouse Receipt (NWR) system in the country, which would help farmers to store their produce in scientific storage godowns nearby their farms and to seek loan from banks against their NWR.

In the year 2017, the applications for registration of warehouses with the WDRA were to submitted only in online mode. Later on the WDRA issued a notification that made it mandatory for registered warehouses to issue negotiable warehouse receipts only in electronic form w.e.f 1<sup>st</sup> August 2019.

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 to all the member banks to explore the segment and make efforts to extend possibilities in financing against e-NWRs to help farmers to avoid distress sale of their produce and get better prices.

### **Agriculture Infrastructure in Rural areas and Credit absorption:**

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

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

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

Infrastructure gaps and interventions required: -

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

### **Progress under Agriculture Infrastructure Fund (AIF): -**

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

In view of above, the Hon'ble Finance Minister announced on 15.05.2020, 1 lakh crore Agri Infrastructure Fund for farm-gate infrastructure for farmers. Financing facility of Rs. 1,00,000 crore will be provided for funding Agriculture Infrastructure Projects at farm-gate & aggregation points (Primary Agricultural

Cooperative Societies, Farmers Producer Organizations, Agriculture entrepreneurs, Start-ups, etc.). Impetus for development of farm gate & aggregation point, affordable and financially viable Post Harvest Management infrastructure.

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

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

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

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

#### **Project covered under AIF:**

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

The scheme guidelines of AIF has been revised in January 2023 and According to the revised guidelines under Agri Infrastructure Fund (AIF) scheme of Ministry of Agriculture & Farmers' Welfare ( MoA&FW), Govt. of India, few new activities in addition to the existing activities are as follows:

1. Compressed Biogas (CBG) plant
2. Integrated spirulina production & processing units
3. Cocoon processing unit under Sericulture
4. Honey processing units
5. Plant quarantine units

## Bank wise progress in the state under AIF as on 31.12.2022:

AIF progress under AIF during FY 2022-23 upto 31.12.2022									
( Amount in Rs. Crore)									
Sr.No.	Bank Name	Target of FY 2022-23	Applications	Sanctioned		Disbursed		Rejected	% of Achievement
				No.	Amount	No.	Amount		
1	Bank Of Baroda	50	43	15	10.28	15	5.76	18	30.00
2	Bank Of India	86	119	42	26.10	39	12.32	67	48.84
3	Bank of Maharashtra	7	4	0	0.00	0	0.00	6	0.00
4	Canara Bank	54	35	16	15.14	14	27.41	19	29.63
5	Central Bank Of India	67	33	11	17.57	7	14.21	26	16.42
6	Indian Bank	102	93	32	56.74	24	40.85	38	31.37
7	Indian Overseas Bank	15	15	4	0.39	3	0.34	9	26.67
8	Punjab and Sind Bank	1	1	0	0.00	0	0.00	1	0.00
9	Punjab National Bank	408	338	136	83.97	139	84.61	164	33.33
10	State Bank Of India	325	301	71	41.45	78	20.11	171	21.85
11	UCO Bank	60	49	14	16.34	7	4.33	22	23.33
12	Union Bank of India	40	30	8	3.63	7	3.83	18	20.00
	<b>Sub Total of PSU Banks</b>	<b>1215</b>	<b>1061</b>	<b>349</b>	<b>271.62</b>	<b>333</b>	<b>213.75</b>	<b>559</b>	<b>28.72</b>
13	Axis Bank	11	12	1	2.00	1	2.00	10	9.09
14	DCB Bank	1	0	0	0.00	0	0.00	0	0.00
15	HDFC Bank	13	12	4	4.78	4	4.90	2	30.77
16	ICICI Bank	2	3	0	0.00	0	0.00	0	0.00
17	IDBI BANK LTD	8	5	1	0.15	1	0.12	4	12.50
18	IndusInd Bank	0	0	0	0.00	0	0.00	0	0.00
19	Karnataka Bank	0	1	0	0.00	0	0.00	0	0.00
20	NABKISAN Finance Ltd	5	1	0	0.00	0	0.00	4	0.00
21	The Federal Bank Ltd	1	1	0	0.00	0	0.00	1	0.00
22	YES Bank Ltd	1	2	1	5.00	1	2.00	0	100.00
	<b>Sub Total of PVT Banks</b>	<b>42</b>	<b>37</b>	<b>7</b>	<b>11.93</b>	<b>7</b>	<b>9.02</b>	<b>21</b>	<b>16.67</b>
23	BGVB (PNB)	0	41	8	2.29	2	0.29	18	0.00
24	PBGB (UCO)	0	1	0	0.00	0	0.00	4	0.00
25	UBKGB (CBI)	0	7	0	0.00	0	0.00	5	0.00
	<b>Sub Total of RRBs</b>	<b>0</b>	<b>49</b>	<b>8</b>	<b>2.29</b>	<b>2</b>	<b>0.29</b>	<b>27</b>	<b>0.00</b>
26	WB State Co-operative Bank Ltd	143	35	19	1.40	31	3.59	30	13.29
	<b>Sub Total of Co-Op Banks</b>	<b>143</b>	<b>35</b>	<b>19</b>	<b>1.40</b>	<b>31</b>	<b>3.59</b>	<b>30</b>	<b>13.29</b>
	<b>Grand Total</b>	<b>1400</b>	<b>1182</b>	<b>383</b>	<b>287.24</b>	<b>373</b>	<b>226.65</b>	<b>637</b>	<b>27.36</b>

Bank wise Cumulative Progress under AIF as on 31.12.2022											
( Amount in Rs. Crore)											
Sr. No.	Bank Name	Total Application Submitted	Approved by Bank		Disbursed by Bank		Disbursement Pending		Rejected	Pending at Bank level (Verified by PMU/ STCB)	
			No.	Amount	No.	Amount	No.	Amount		No.	Amount
1	Bank Of Baroda	59	19	11.04	18	6.32	1	0.23	23	17	8.88
2	Bank Of India	164	70	42.15	65	27.90	5	5.19	75	19	8.51
3	Bank of Maharashtra	7	0	0.00	0	0.00	0	0.00	6	1	0.16
4	Canara Bank	55	22	50.06	19	45.03	3	1.70	31	2	1.06
5	Central Bank Of India	47	12	21.57	8	14.74	4	5.88	31	4	6.60
6	Indian Bank	105	35	61.27	27	44.38	8	1.30	40	30	10.04
7	Indian Overseas Bank	16	4	0.39	3	0.34	1	0.06	9	3	8.46
8	Punjab and Sind Bank	1	0	0.00	0	0.00	0	0.00	1	0	0.00
9	Punjab National Bank	549	240	164.82	233	137.32	7	5.00	191	118	38.90
10	State Bank Of India	415	124	60.21	114	28.95	10	13.39	202	89	27.13
11	UCO Bank	64	15	16.47	7	4.33	8	3.50	27	22	13.61
12	Union Bank of India	48	18	12.06	15	9.90	3	1.29	22	8	2.59
	<b>Sub Total of PSU Banks</b>	<b>1530</b>	<b>559</b>	<b>440.04</b>	<b>509</b>	<b>319.19</b>	<b>50</b>	<b>37.53</b>	<b>658</b>	<b>313</b>	<b>125.95</b>
13	Axis Bank	20	1	2.00	1	2.00	0	0.00	11	8	16.35
14	DCB Bank	1	0	0.00	0	0.00	0	0.00	0	1	0.13
15	HDFC Bank	15	5	6.73	5	6.40	0	0.00	2	8	5.27
16	ICICI Bank	3	0	0.00	0	0.00	0	0.00	0	3	0.66
17	IDBI BANK LTD	11	2	2.04	1	0.12	1	1.89	4	5	4.66
18	IndusInd Bank	0	0	0.00	0	0.00	0	0.00	0	0	0.00
19	Karnataka Bank	1	0	0.00	0	0.00	0	0.00	0	1	0.17
20	NABKISAN Finance Ltd	4	0	0.00	0	0.00	0	0.00	4	0	0.00
21	The Federal Bank Ltd	1	0	0.00	0	0.00	0	0.00	1	0	0.00
22	YES Bank Ltd	2	1	5.00	1	2.00	0	0.00	0	1	3.44
	<b>Sub Total of PVT Banks</b>	<b>58</b>	<b>9</b>	<b>15.77</b>	<b>8</b>	<b>10.52</b>	<b>1</b>	<b>1.89</b>	<b>22</b>	<b>27</b>	<b>30.69</b>
23	BGVB (PNB)	51	8	2.29	2	0.29	6	1.83	24	19	4.21
24	PBGB (UCO)	4	0	0.00	0	0.00	0	0.00	4	0	0.00
25	UBKGB (CBI)	9	0	0.00	0	0.00	0	0.00	7	2	1.14
	<b>Sub Total of RRBs</b>	<b>64</b>	<b>8</b>	<b>2.29</b>	<b>2</b>	<b>0.29</b>	<b>6</b>	<b>1.83</b>	<b>35</b>	<b>21</b>	<b>5.35</b>
26	WB State Co-operative Bank Ltd	113	57	22.63	51	6.62	6	4.60	30	26	16.41
	<b>Sub Total of Co-Op Banks</b>	<b>113</b>	<b>57</b>	<b>22.63</b>	<b>51</b>	<b>6.62</b>	<b>6</b>	<b>4.60</b>	<b>30</b>	<b>26</b>	<b>16.41</b>
	<b>Grand Total</b>	<b>1765</b>	<b>633</b>	<b>480.73</b>	<b>570</b>	<b>336.62</b>	<b>63</b>	<b>45.85</b>	<b>745</b>	<b>387</b>	<b>178.40</b>

## Farmer Produce Organizations:

Both NABARD and SLBC suggested adoption & extension of credit to FPOs for increasing the Agri portfolio. SLBC has received a list of 258 FPOs from NABARD this year and shared the same with the Member Banks. 116 FPOs have so far been financed by member banks.

As per the communication received from ARD Department, GoWB, 20 no. of goatery FPCs have been sponsored by the Department during FY 2022-23, out of which 3 FPOs have already been credit linked. Hence Member Banks are requested to come forward to finance these FPOs & thereby increasing the overall achievement in this sector.

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 31.12.2022: -

Bank wise progress of financing to FPOs/ FPCs					
Sr. No.	Bank Name	Achievement as on	Achievement as on	Achievement as	Achievement as on
		31.03.2022	30.06.2022	on 30.09.2022	31.12.2022
		(No.)	(No.)	(No.)	(No.)
1	Bank of Baroda	6	9	9	9
2	Bank of India	0	0	0	0
3	Bank of Maharashtra	0	0	0	0
4	Canara Bank	4	4	4	4
5	Central Bank of India	0	2	3	3
6	Indian Overseas Bank	0	0	0	0
7	Indian Bank	0	0	0	2
8	Punjab & Sindh Bank	0	0	0	0
9	Punjab National Bank	10	11	12	12
10	State Bank of India	5	7	7	10
11	UCO Bank	0	0	0	0
12	Union Bank of India	0	0	0	0
13	Axis Bank	0	0	0	0
14	Federal Bank	0	0	0	0
15	HDFC Bank	0	0	0	0
16	ICICI Bank	0	0	0	0
17	IDBI Bank	0	0	0	0
18	BGVB	6	8	8	8
19	PBGB	0	3	3	5
20	UBKGB	0	0	1	13
21	WBSCB	37	40	40	50
	<b>Total</b>	<b>68</b>	<b>84</b>	<b>87</b>	<b>116</b>

**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 01.04.2022-31.12.2022)**

(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	15486	615.00	32589	561.00	25.49
2	Bank of India	2122.69	228490	1259.49	311737	1969.39	59.33
3	Bank of Maharashtra	300.85	465	9.55	2433	39.57	3.17
4	Canara Bank	1670.60	79656	601.48	127516	1022.45	36.00
5	Central Bank of India	888.75	58660	958.43	125572	1612.53	107.84
6	Indian Bank	3035.26	1025	927.84	552512	5384.51	30.57
7	Indian Overseas Bank	681.82	9741	253.11	16254	543.26	37.12
8	Punjab & Sind Bank	243.62	2	0.004	2	0.004	0.00
9	Punjab National Bank	5723.99	120848	1070.46	743921	9517.77	18.70
10	State Bank of India	8780.01	272720	2082.13	522334	5360.10	23.71
11	UCO Bank	1565.20	32842	69.21	21045	126.85	4.42
12	Union Bank of India	2919.24	31099	480.43	48822	619.31	16.46
<b>Total PSU</b>		<b>30344.31</b>	<b>851034.2</b>	<b>8327.13</b>	<b>2504737</b>	<b>26756.74</b>	<b>27.44</b>
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	10925	162.37	12264	167.60	45.80
19	HDFC Bank	3703.30	7299	59.60	10647	132.39	1.61
20	ICICI Bank	3777.63	23352	235.93	39537	590.26	6.25
21	IDBI Bank	748.98	0	0.00	0	0.00	0.00
22	IDFC First Bank	405.97	12470	41.95	23605	43.07	10.33
23	Indusind Bank	1569.03	338583	1063.49	1399519	2842.87	67.78
24	Karnataka Bank Ltd.	131.84	217	2.60	217.00	2.51	1.97
25	Karur Vysya Bank	66.23	0	0.00	0	0.00	0.00
26	Kotak Mahindra Bank	726.79	0	0.00	0	0.00	0.00
27	Lakshmi Vilas Bank (DBS)	54.57	0	0.00	0	0.00	0.00
28	Ratnakar Bank Ltd	404.52	81246	313.42	184794	411.94	77.48
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
<b>Total PVT</b>		<b>18575.45</b>	<b>478145</b>	<b>1901.01</b>	<b>1886869</b>	<b>5206.44</b>	<b>10.23</b>
33	Au Small finance Bank	0.02	23806	94.90	31730	83.64	616800.93
34	ESAF SF Bank	10.67	13741	52.10	23239	62.51	488.33
35	Jana Small Finance Bank	81.43	15704	66.47	37418	107.53	81.63
36	Ujjivan Small Finance Bank	224.28	36374	181.57	208013	676.97	80.96
37	Utkarsh Small Finance Bank	6.83	2898	10.93	6970	15.56	159.96
<b>Total Small Finance</b>		<b>323.23</b>	<b>92523</b>	<b>405.97</b>	<b>307370</b>	<b>946.21</b>	<b>125.60</b>
38	BGVB (PNB)	747.48	212228	2289.05	499772	4159.26	306.23
39	PBGB (UCO)	343.95	74678	1373.49	125713	1631.49	399.33
40	UBKGB (CBI)	276.77	78842	1,204.01	134718	2017.51	435.03
<b>Total RRB</b>		<b>1368.20</b>	<b>365748</b>	<b>4866.55</b>	<b>760203</b>	<b>7808.26</b>	<b>355.69</b>
41	WB State Co-Op Bank Ltd.	2008.02	1628567	5394.39	1728594	5343.56	268.64
42	WBSCARD Bank Ltd.	127.37	561	28.35	561	28.35	22.26
<b>Total Co-Optv</b>		<b>2135.40</b>	<b>1629128</b>	<b>5422.74</b>	<b>1729155</b>	<b>5371.91</b>	<b>253.95</b>
<b>Grand Total</b>		<b>52746.59</b>	<b>3416578</b>	<b>20923.40</b>	<b>7188333.6</b>	<b>46089.56</b>	<b>39.67</b>

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

**(Position from 01.04.2022-31.12.2022)**

(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	15	0.06	348	1.20	1.97%
2	Bank of India	6800	3458	23.53	36240	107.77	50.85%
3	Bank of Maharashtra	150	0	0.00	0	0.00	0.00%
4	Canara Bank	900	506	0.98	1320	3.25	56.22%
5	Central Bank of India	7600	4888	79.87	10464	134.38	64.32%
6	Indian Bank	8400	921	5.55	4482	18.25	10.96%
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	3641	11.29	71086	137.29	22.76%
10	State Bank of India	18300	5448	15.00	78562	163.00	29.77%
11	UCO Bank	3000	526	0.93	10352	59.64	17.53%
12	Union Bank of India	2400	0	0.00	0	0.00	0.00%
<b>Total PSU</b>		<b>65220</b>	<b>19403</b>	<b>137.21</b>	<b>212854</b>	<b>624.77</b>	<b>29.75%</b>
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!
<b>Total PVT</b>		<b>18500</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.00%</b>
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!
<b>Total Small Finance</b>		<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>#DIV/0!</b>
38	BGVB (PNB)	15200	401	0.85	396	0.81	2.64%
39	PBGB (UCO)	15200	4720	23.60	7422	27.61	31.05%
40	UBKGB (CBI)	7700	3119	21.17	11709	42.70	40.51%
<b>Total RRB</b>		<b>38100</b>	<b>8240</b>	<b>45.62</b>	<b>19527</b>	<b>71.12</b>	<b>21.63%</b>
41	WB State Co-Op Bank Ltd.	76000	18793	22.00	26550	25.41	24.73%
42	WBSCARD Bank Ltd.	31000	0	0.00	0	0.00	0.00%
<b>Total Co-Optv</b>		<b>107000</b>	<b>18793</b>	<b>22.00</b>	<b>26550</b>	<b>25.41</b>	<b>17.56%</b>
<b>Grand Total</b>		<b>228820</b>	<b>46436</b>	<b>204.83</b>	<b>258931</b>	<b>721.30</b>	<b>20.29%</b>

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

**(Position from 01.04.2020-31.12.2022)**

(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	41	0.31	893	9.31	1.08%
2	Bank of India	9900	206	0.82	18163	55.36	2.08%
3	Bank of Maharashtra	1500	0	0.00	0	0.00	0.00%
4	Canara Bank	7600	22	0.09	22	0.10	0.29%
5	Central Bank of India	4200	1955	31.95	4186	53.75	46.56%
6	Indian Bank	9200	1842	13.27	18258	82.48	20.02%
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	2114	9.18	46822	231.73	12.44%
10	State Bank of India	14500	2497	4.14	42415	105.00	17.22%
11	UCO Bank	7600	139	2.46	5046	6.25	1.83%
12	Union Bank of India	6800	0	0.00	0	0.00	0.00%
<b>Total PSU</b>		<b>87400</b>	<b>8816.34</b>	<b>62.22</b>	<b>135805</b>	<b>543.98</b>	<b>10.09%</b>
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!
<b>Total PVT</b>		<b>12300</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.00%</b>
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!
<b>Total Small Finance</b>		<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>#DIV/0!</b>
38	BGVB (PNB)	15200	112	1.34	109	1.28	0.74%
39	PBGB (UCO)	7600	0	0.00	0	0.00	0.00%
40	UBKGB (CBI)	3800	347	5.29	1405	10.25	9.13%
<b>Total RRB</b>		<b>26600</b>	<b>459</b>	<b>6.63</b>	<b>1514</b>	<b>11.53</b>	<b>1.73%</b>
41	WB State Co-Op Bank Ltd.	24800	18793	22.00	26549	25.42	75.78%
42	WBSCARD Bank Ltd.	1500	0	0.00	0	0.00	0.00%
<b>Total Co-Optv</b>		<b>26300</b>	<b>18793</b>	<b>22.00</b>	<b>26549</b>	<b>25.42</b>	<b>71.46%</b>
<b>Grand Total</b>		<b>152600</b>	<b>28068.3</b>	<b>90.85</b>	<b>163867.72</b>	<b>580.93</b>	<b>18.39%</b>



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

**(Position from 01.04.2022-31.12.2022)**

(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	2451	38.10	2451	38.10	24.51%
2	Bank of India	66500	8843	65.27	115513	258.08	13.30%
3	Bank of Maharashtra	15	48	0.88	48	0.88	320.00%
4	Canara Bank	27000	7540	155.70	7947	188.04	27.93%
5	Central Bank of India	48000	2933	47.92	6279	80.63	6.11%
6	Indian Bank	101000	8642	44.25	5365	83.21	8.56%
7	Indian Overseas Bank	3500	351	2.96	351	2.96	10.03%
8	Punjab & Sind Bank	22	2	0.004	2	0.004	9.09%
9	Punjab National Bank	337000	163946	1780.72	142781	1517.20	48.65%
10	State Bank of India	340000	201764	2226.00	187428	2010.12	59.34%
11	UCO Bank	87000	262	2.10	1022	7.21	0.30%
12	Union Bank of India	16000	6647	86.20	6647	86.20	41.54%
<b>Total PSU</b>		<b>1036037</b>	<b>403429</b>	<b>4450.11</b>	<b>475834</b>	<b>4272.63</b>	<b>38.94%</b>
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	1818	28.88	1495	24.07	1515.00%
19	HDFC Bank	7200	39010	112.31	7201	50.64	541.81%
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	326	3.70	326	3.62	#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	81114	312.90	81030	294.47	#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!
<b>Total PVT</b>		<b>31736</b>	<b>122268</b>	<b>457.79</b>	<b>90052</b>	<b>372.80</b>	<b>385.27%</b>
33	Au Small finance Bank	0	0	0.00	0	0.00	#DIV/0!
34	ESAF SF Bank	0	20235	80.66	26970	7061.28	#DIV/0!
35	Jana Small Finance Bank	0	26511	121.70	63416	196.42	#DIV/0!
36	Ujjivan Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
37	Utkarsh Small Finance Bank	0	2898	10.93	6970	15.56	#DIV/0!
<b>Total Small Finance</b>		<b>0</b>	<b>49644</b>	<b>213.29</b>	<b>97356</b>	<b>7273.26</b>	<b>#DIV/0!</b>
38	BGVB (PNB)	214000	8214	28.59	8214	25.72	3.84%
39	PBGB (UCO)	35000	6377	48.18	6377	37.02	18.22%
40	UBKGB (CBI)	34100	3072	17.52	3072	16.69	9.01%
<b>Total RRB</b>		<b>283100</b>	<b>17663</b>	<b>94.29</b>	<b>17663</b>	<b>79.43</b>	<b>6.24%</b>
41	WB State Co-Op Bank Ltd.	180000	27677	50.86	14612	23.37	15.38%
42	WBSCARD Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
<b>Total Co-Optv</b>		<b>180000</b>	<b>27677</b>	<b>50.86</b>	<b>14612</b>	<b>23.37</b>	<b>15.38%</b>
<b>Grand Total</b>		<b>1530873</b>	<b>620681</b>	<b>5266.33</b>	<b>695517</b>	<b>12021.50</b>	<b>40.54%</b>

## AGENDA-10

### 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.

Gross State Domestic Product (GSDP), during 21-22 was 15.30 Lakh crore (at constant 2011-12 prices) which increased at the rate of 12.82% compared to the India's GDP growth of 9.2%. West Bengal has the 2<sup>nd</sup> highest number of MSMEs in the country (88.68 Lakh units) which plays a crucial role in the economy of the state.

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 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
<b>31.12.2021</b>	<b>102036</b>	<b>71443</b>	<b>70</b>
31.03.2022	102036	102379	100
<b>31.12.2022</b>	<b>110179</b>	<b>96892</b>	<b>88</b>

During current FY 2022-23 upto December quarter, member Banks in the State have disbursed altogether is Rs.96892 Crore with a Y-O-Y increase of 35.62% over the disbursement of Rs.71443.31 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 336 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.527 Crore under Export Credit as against the said target of Rs.1943 Crore with achievement of 27 % of the total target upto December quarter of FY 2022-23.

**(Amount in Cr)**

As on	Target	Achievement	% of Achievement
31.03.2021	1610	1117	70
31.12.2021	1834	693	38
31.03.2022	1834	967	53
31.12.2022	1943	524	27

## 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/nctgc/eclgs dated April,2021 and circular no.0388/nctgc/eclgs dated May 31,2021 respectively.

## The progress in Emergency Credit Line Guarantee Scheme (ECLGS) as on 31.12.2022:

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 31.12.2022		Disbursement from 01.04.2022 to 31.12.2022		Cumulative Achievement till 31.12.2022 (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	27	11.42	27	11.42	450.00	59.60%
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	69	16.51	51	13.81	528.41	111.71%
5	Central Bank of India	197.00	8406	201.02	76	16.73	74	16.55	217.57	110.44%
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	36	51.75	36	51.75	151.95	99.31%
8	Punjab & Sind Bank	121.00	941	23.90	1255	93.27	2	0.47	24.37	20.14%
9	Punjab National Bank	1717.00	22270	1838.17	135	74.08	112	63.00	1901.17	110.73%
10	State Bank of India	1149.00	36497	1187.00	140	80.50	140	77.15	1264.15	110.02%
11	UCO Bank	522.00	15335	311.94	272	6.02	186	4.98	316.92	60.71%
12	Union Bank of India	694.00	6906	461.24	54	22.78	54	22.53	483.77	69.71%
	<b>Total PSU</b>	<b>8068.00</b>	<b>182193</b>	<b>6322.29</b>	<b>2139</b>	<b>394.62</b>	<b>751</b>	<b>281.22</b>	<b>6603.51</b>	<b>81.85%</b>
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	12.43	14	12.43	2245.24	86.99%
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	4	1.18	4	1.18	1.18	#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	9581	977.46	2905	936.97	2789.73	233.06%
20	ICICI Bank	1404.00	4162	1182.89	380	314.11	99	41.31	1224.21	87.19%
21	IDBI Bank	250.00	1791	251.42	0	0.00	0	0.00	251.42	100.57%
22	IDFC First Bank	101.00	784	83.14	0	0.00	0	0.00	83.14	82.32%
23	Indusind Bank	400.00	344522	603.88	696152	834.18	342793	652.93	1256.81	314.20%
24	Karnataka Bank Ltd.	75.00	290	104.79	21	10.92	21	10.44	115.23	153.64%
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	6	1.84	6	1.84	181.48	181.48%
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%
	<b>Total PVT</b>	<b>7714.00</b>	<b>1990125</b>	<b>7069.29</b>	<b>706158</b>	<b>2152.12</b>	<b>345842</b>	<b>1657.10</b>	<b>8726.39</b>	<b>113.12%</b>
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!
	<b>Total Small Finance</b>	<b>0.00</b>	<b>4527.00</b>	<b>13.51</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>13.51</b>	<b>#DIV/0!</b>
38	BGVB (PNB)	156.00	6486	70.65	60	1.10	60	1.10	71.75	45.99%
39	PBGB (UCO)	189.00	1948	28.53	6	0.10	6	0.10	28.63	15.15%
40	UBKGB (CBI)	8.00	1	0.01	0	0.00	0	0.00	0.01	0.13%
	<b>Total RRB</b>	<b>353.00</b>	<b>8435</b>	<b>99.19</b>	<b>66</b>	<b>1.20</b>	<b>66</b>	<b>1.20</b>	<b>100.39</b>	<b>28.44%</b>
41	WB State Co-Op Bank Ltd.	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
42	WBSCARD Bank Ltd.	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!
	<b>Total Co-Optv</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>#DIV/0!</b>
	<b>Grand Total</b>	<b>16135.00</b>	<b>2185280</b>	<b>13504.27</b>	<b>708363</b>	<b>2547.94</b>	<b>346659</b>	<b>1939.52</b>	<b>15443.80</b>	<b>95.72%</b>

## **Credit Guarantee Scheme for Subordinate Debt (CGSSD):**

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

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

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

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

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

## **GoWB 4% Interest Subvention scheme for Handloom Weavers:**

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

Bank wise progress in Weavers Mudra under Directorate of Textile as on 31.12.2022:

Bank wise Progress under Handloom Weavers Mudra as on 31.12.2022						
(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	90	41.00	198	0
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	3236	222	118.61	3009	5
9	UCO Bank	334	53	21.50	219	62
10	Union Bank of India	343	156	77.40	187	0
<b>Sub Total of PSU Banks</b>		<b>7798</b>	<b>1106</b>	<b>542.21</b>	<b>5384</b>	<b>1308</b>
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
<b>Sub total of PVT Banks</b>		<b>16</b>	<b>2</b>	<b>1.00</b>	<b>13</b>	<b>1</b>
14	BGVB	1548	364	181.50	1184	0
15	PBGB	119	5	2.50	114	0
16	UBKGB	84	35	17.50	49	0
<b>Sub Total of RRBs</b>		<b>1751</b>	<b>404</b>	<b>201.50</b>	<b>1347</b>	<b>0</b>
17	WBSCB	64	0	0.00	60	4
18	Others	86	0	0.00	0	86
<b>Sub Total of WBCorp.</b>		<b>150</b>	<b>0</b>	<b>0.00</b>	<b>60</b>	<b>90</b>
<b>Total</b>		<b>9715</b>	<b>1512</b>	<b>744.71</b>	<b>6804</b>	<b>1399</b>

#### PMSVANidhi (Street vendors) scheme:

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

**Progress of PMSVNidhi Scheme as on 31.12.2022 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	2989	511	467	2372	76	89	106
2	Bank of India	2667	1147	1132	1301	55	439	219
3	Bank of Maharashtra	53	32	31	15	1	7	6
4	Canara Bank	1844	1024	1020	567	56	441	253
5	Central Bank of India	1401	552	527	808	46	138	41
6	Indian Bank	3868	2289	1841	1456	140	726	123
7	Indian Overseas Bank	698	259	255	417	15	83	22
8	Punjab & Sind Bank	208	100	88	97	9	19	11
9	Punjab National Bank	6178	2851	2452	2859	211	398	468
10	State Bank of India	9848	6157	5229	3392	452	381	299
11	Union Bank of India	1606	791	789	759	26	341	56
12	UCO Bank	1612	523	469	1070	71	113	19
	<b>PSU Total</b>	<b>32972</b>	<b>16236</b>	<b>14300</b>	<b>15113</b>	<b>1158</b>	<b>3175</b>	<b>1623</b>
13	Axis Bank	84	1	0	4	17	0	79
14	Bandhan Bank	423	3	1	350	33	0	70
15	Federal Bank	8	0	0	3	1	0	5
16	HDFC Bank	477	371	40	100	41	5	6
17	ICICI Bank	23	0	0	0	15	0	23
18	IDBI Bank	318	43	41	260	10	4	15
19	IDFC Bank	1	0	0	0	0	0	1
20	Indusind Bank	8	0	0	4	0	0	4
21	Jana SF Bank	0	0	0	0	1	0	0
22	Karnataka Bank	17	2	2	12	0	0	3
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	56	1	1	51	0	0	4
27	Yes Bank	1	0	0	1	0	0	0
	<b>PVT Total</b>	<b>1419</b>	<b>423</b>	<b>85</b>	<b>785</b>	<b>122</b>	<b>9</b>	<b>211</b>
28	BGVB (PNB)	331	260	199	65	20	9	6
29	PBGB (UCO)	73	46	42	16	1	11	11
30	UBKGB (CBI)	138	91	85	32	7	0	15
	<b>RRBS Total</b>	<b>542</b>	<b>397</b>	<b>326</b>	<b>113</b>	<b>28</b>	<b>20</b>	<b>32</b>
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
	<b>MFIs Total</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>5</b>	<b>0</b>	<b>0</b>
36	KDCCB	2	2	2	0	0	1	0
37	NCCB	8	0	0	0	0	0	8
	<b>Sub Total</b>	<b>10</b>	<b>2</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>8</b>
	<b>Grand Total</b>	<b>34945</b>	<b>17058</b>	<b>14713</b>	<b>16012</b>	<b>1313</b>	<b>3205</b>	<b>1874</b>

## 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 31.12.2022 is furnished below.

Particulars on Financing to individual/unit under MSME, Handloom and KVIB cluster as on 31.12.2022 (cumulative)														
Sr No.	District	Proposals sponsored/generated in MSME cluster	Loan sanctioned in adopted MSME cluster		Loan disbursed in adopted MSME cluster		Loan sponsored/sanctioned in Handloom cluster		Loan disbursed in Handloom cluster		Loan sponsored/sanctioned in KVIB cluster		Loan disbursed in KVIB cluster	
		No.	No.	Amount (in cr)	No.	Amount (in cr)	No.	Amount (in cr)	No.	Amount (in cr)	No.	Amount (in cr)	No.	Amount (in cr)
1	Alipurduar	179	121	2.89	96	1.79	157	2.12	112	1.62	156	2.28	126	1.69
2	Bankura	237	177	3.80	177	3.25	0	0.00	0	0.00	155	1.25	68	0.87
3	Birbhum	700	410	5.49	410	5.49	91	0.50	91	0.50	175	1.50	175	1.50
4	Coochbehar	1863	1859	19.81	1462	17.58	19	0.09	19	0.07	92	8.29	70	4.77
5	Dakshin Dinajpur	40	20	0.24	20	0.24	0	0.00	0	0.00	5	0.11	4	0.08
6	Darjeeling	155	137	19.50	137	20.10	0	0.00	0	0.00	0	0.00	0	0.00
7	Hooghly	87	87	1.07	87	1.07	127	0.73	127	0.73	0	0.00	0	0.00
8	Howrah	98	98	56.25	98	56.25	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	1	0.25
10	Jhargram	14	14	0.07	14	0.07	0	0.00	0	0.00	0	0.00	0	0.00
11	Kalimpong	44	19	0.65	19	0.65	0	0.00	0	0.00	0	0.00	0	0.00
12	Kolkata	313	48	0.88	46	0.43	0	0.00	0	0.00	0	0.00	0	0.00
13	Malda	95	20	2.15	20	2.05	62	0.16	62	0.16	0	0.00	0	0.00
14	Murshidabad	79	63	3.79	62	3.56	403	3.33	356	3.01	0	0.00	0	0.00
15	Nadia	1307	836	40.15	807	39.01	755	3.77	448	2.24	47	11.87	40	10.05
16	Paschim Medinipur	4578	3512	129.72	3491	129.03	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	254	207	7.08	205	6.62	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	174	137	3.36	114	2.69	0	0.00	0	0.00	156	3.41	142	2.73
21	Uttar Dinajpur	2101	2098	90.02	2095	89.22	0	0.00	0	0.00	15	0.55	15	0.55
22	24 Pgs. (N)	185	156	26.95	128	21.42	23	2.48	23	2.48	50	9.95	47	9.30
23	24 Pgs. (S)	83	69	3.79	56	2.37	0	0.00	0	0.00	38	1.32	32	1.01
	<b>Total</b>	<b>14662</b>	<b>11204</b>	<b>475.6</b>	<b>10660</b>	<b>460.43</b>	<b>1676</b>	<b>13.99</b>	<b>1277</b>	<b>11.62</b>	<b>953</b>	<b>43.25</b>	<b>783</b>	<b>35.27</b>

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

**Bank wise flow of credit to General Credit Card (GCC) under ACP 2022-23**  
**(Position from 01.04.2022-31.12.2022)**

(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	51	0.15	1139	5.66
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	0	0.00	0	0.00
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	26	0.94	4927	62.41
12	Union Bank of India	10	0.04	223	0.38
<b>Total PSU</b>		<b>135</b>	<b>1.66</b>	<b>8019</b>	<b>122.09</b>
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	59161	1040.39	21582	2,501.25
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	48	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	949	203.28	3489	432.00
<b>Total PVT</b>		<b>60112</b>	<b>1243.67</b>	<b>25119</b>	<b>2933.25</b>
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
<b>Total Small Finance</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
38	BGVB (PNB)	903	6.67	38817	192.49
39	PBGB (UCO)	5484	35.57	10871	52.41
40	UBKGB (CBI)	543	0.95	2403	5.36
<b>Total RRB</b>		<b>6930</b>	<b>43.19</b>	<b>52091</b>	<b>250.26</b>
41	WB State Co-Op Bank Ltd.	0	0.00	0	0.00
42	WBSCARD Bank Ltd.	0	0.00	0	0.00
<b>Total Co-Optv</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
<b>Grand Total</b>		<b>67177</b>	<b>1288.51</b>	<b>85229</b>	<b>3305.60</b>



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

**(Position from 01.04.2022-31.12.2022)**

(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	34	0.32
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	0.010	130	0.10
6	Indian Bank	38	1.51	601	2.95
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	45	0.08
12	Union Bank of India	0	0.00	0	0.00
<b>Total PSU</b>		<b>63</b>	<b>1.71</b>	<b>862</b>	<b>5.27</b>
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	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
<b>Total PVT</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
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
<b>Total Small Finance</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
38	BGVB (PNB)	352	1.57	14142	59.55
39	PBGB (UCO)	488	2.69	1145	4.34
40	UBKGB (CBI)	1234	7.92	2958	12.15
<b>Total RRB</b>		<b>2074</b>	<b>12.18</b>	<b>18245</b>	<b>76.04</b>
41	WB State Co-Op Bank Ltd.	23	0.21	23	0.20
42	WBSCARD Bank Ltd.	0	0.00	0	0.00
<b>Total Co-Optv</b>		<b>23</b>	<b>0.21</b>	<b>23</b>	<b>0.20</b>
<b>Grand Total</b>		<b>2160</b>	<b>14.10</b>	<b>19130</b>	<b>81.51</b>

## AGENDA – 11

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

#### ❖ MUDRA Loans:

Upto Quarter ended December 2022, all the Financial Institutions together have disbursed Rs.16708.98 Crore against sanction amount of Rs. 16974.67 Crore. Performance of the Banks in the State of West Bengal from 01.04.2022 to 31.12.2022 is furnished hereunder:

#### Achievement (Sanction) of Mudra Loan in 2022-23 as on 31.12.2022:

(Rupees in Crore)

Category of Banks	SISHU		KISHORE		TARUN		TOTAL	
	No.	Sanc	No.	Sanc	No.	Sanc	No.	Sanc
PSU	123833	342.85	142283	3520.17	56899	4265.77	323015	8128.79
PVT	1131612	3225.41	133608	1059.73	6475	474.98	1271695	4760.12
RRB	3963	13.92	19243	490.6	2569	177.38	25775	681.90
NBFC MFI	488603	1775.47	32787	214.17	0	0.00	521390	1989.64
Small Fin.	135927	542.42	58938	505.9	16	1.17	194881	1049.49
<b>Total</b>	<b>1885183</b>	<b>5904.81</b>	<b>395521</b>	<b>6067.33</b>	<b>67234</b>	<b>5002.53</b>	<b>2347938</b>	<b>16974.67</b>

#### 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
<b>31.12.21</b>	<b>2158506</b>	<b>5375.87</b>	<b>367948</b>	<b>4703.83</b>	<b>37024</b>	<b>2390.38</b>	<b>2563478</b>	<b>12470.08</b>
31.03.22	3581911	9614.84	1227328	14352.1	61128	4049.64	4870367	28016.65
<b>31.12.22</b>	<b>1885183</b>	<b>5876.21</b>	<b>395521</b>	<b>5937.94</b>	<b>67234</b>	<b>4894.83</b>	<b>2347938</b>	<b>16708.98</b>

Bank wise & District wise performance of MUDRA loan from 01.04.2022 to 31.12.2022 is annexed below:

**Bank wise performance in MUDRA loan as on 31.12.2022**

(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	1780	8.00	5.70	4329	160.25	126.78	929	68.19	66.43	7038	236.44	198.91
2	Bank of India	11389	25.99	24.75	11939	283.99	266.40	3551	284.59	247.82	26879	594.57	538.97
3	Bank of Maharashtra	33763	88.19	88.18	637	6.13	5.66	48	4.37	3.88	34448	98.69	97.72
4	Canara Bank	18736	12.29	12.25	10212	268.96	268.49	2826	236.99	236.75	31774	518.24	517.49
5	Central Bank of India	23533	4.07	2.33	3100	89.49	66.27	1388	114.88	95.68	28021	208.44	164.28
6	Indian Bank	2702	9.07	9.07	9397	265.69	265.69	5866	426.50	426.50	17965	701.26	701.26
7	Indian Overseas Bank	3858	12.39	12.37	4314	65.41	64.91	257	20.28	19.31	8429	98.08	96.59
8	Punjab & Sind Bank	100	0.29	0.27	416	11.22	10.80	152	12.91	12.70	668	24.42	23.77
9	Punjab National Bank	15163	123.92	122.32	59951	1413.32	1399.78	29431	1977.89	1976.81	104545	3515.13	3498.91
10	State Bank of India	6494	37.39	22.44	21411	533.52	505.63	7792	737.42	701.13	35697	1308.33	1229.20
11	UCO Bank	3889	11.19	11.10	8348	219.19	218.08	1974	154.80	154.23	14211	385.18	383.41
12	Union Bank of India	2426	10.06	9.55	8229	203.00	193.27	2685	226.95	217.08	13340	440.01	419.90
	<b>Public Sector Commercial Banks</b>	<b>123833</b>	<b>342.85</b>	<b>320.33</b>	<b>142283</b>	<b>3520.17</b>	<b>3391.76</b>	<b>56899</b>	<b>4265.77</b>	<b>4158.32</b>	<b>323015</b>	<b>8128.79</b>	<b>7870.41</b>
13	Axis Bank	113753	373.10	373.10	6817	140.01	140.01	1466	122.39	122.39	122036	635.50	635.50
14	Federal Bank	16	0.08	0.07	18	0.59	0.55	23	2.13	2.12	57	2.80	2.74
15	HDFC Bank	70278	216.56	216.56	5352	65.12	65.12	1585	114.88	114.88	77215	396.56	396.56
16	ICICI Bank	1	0.00	0.00	425	16.23	16.23	792	62.43	62.43	1218	78.66	78.66
17	IDBI Bank Limited	7654	25.06	25.06	407	11.05	11.05	417	32.56	32.56	8478	68.67	68.67
18	IDFC Bank Limited	23525	67.55	67.55	6865	81.80	81.64	1191	77.63	77.49	31581	226.98	226.68
19	IndusInd Bank	912394	2531.43	2531.43	113664	743.52	743.52	953	59.18	59.18	1027011	3334.13	3334.13
20	Jammu & Kashmir Bank	3	0.00	0.00	6	0.18	0.18	3	0.23	0.23	12	0.41	0.41
21	Karnataka Bank	2	0.01	0.00	30	0.78	0.52	10	0.74	0.64	42	1.53	1.16
22	Karur Vysya Bank	0	0.00	0.00	0	0.00	0.00	1	0.08	0.08	1	0.08	0.08
23	Kotak Mahindra Bank	0	0.00	0.00	1	0.05	0.05	7	0.55	0.55	8	0.60	0.60
24	Ratnakar Bank	661	1.33	1.33	0	0.00	0.00	0	0.00	0.00	661	1.33	1.33
25	South Indian Bank	0	0.00	0.00	4	0.17	0.17	2	0.18	0.18	6	0.35	0.35
26	Yes Bank	3325	10.29	10.29	19	0.23	0.23	25	2.00	2.00	3369	12.52	12.52
	<b>Private Sector Commercial Banks</b>	<b>1131612</b>	<b>3225.41</b>	<b>3225.39</b>	<b>133608</b>	<b>1059.73</b>	<b>1059.27</b>	<b>6475</b>	<b>474.98</b>	<b>474.73</b>	<b>1271695</b>	<b>4760.12</b>	<b>4759.39</b>
	<b>NBFC-Micro Finance Institutions</b>	<b>488603</b>	<b>1775.47</b>	<b>1769.42</b>	<b>32787</b>	<b>214.17</b>	<b>213.65</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>521390</b>	<b>1989.64</b>	<b>1983.07</b>
27	AU Small Finance Bank Limited	0	0.00	0.00	2	0.09	0.09	14	1.02	1.02	16	1.11	1.11
28	ESAF Small Finance Bank	10728	40.20	40.20	831	5.24	5.24	0	0.00	0.00	11559	45.44	45.44
29	Jana Small Finance Bank Limited	4	0.02	0.01	32	0.36	0.36	0	0.00	0.00	36	0.38	0.37
30	Ujjivan Small Finance Bank	125186	502.17	502.17	58071	500.14	500.14	0	0.00	0.00	183257	1002.31	1002.31
31	Utkarsh Small Finance Bank	9	0.03	0.03	2	0.07	0.07	2	0.15	0.15	13	0.25	0.25
	<b>Small Finance Banks</b>	<b>135927</b>	<b>542.42</b>	<b>542.41</b>	<b>58938</b>	<b>505.9</b>	<b>505.9</b>	<b>16</b>	<b>1.17</b>	<b>1.17</b>	<b>194881</b>	<b>1049.49</b>	<b>1049.48</b>
32	Paschim Banga Gramin Bank (UCO)	4602	15.76	15.76	22751	688.65	688.65	2291	167.56	167.56	29644	871.97	871.97
33	Uttaranga Kshetriya Gramin Bank (CBI)	606	2.90	2.90	5154	78.71	78.71	1553	93.05	93.05	7313	174.66	174.66
	<b>Regional Rural Banks</b>	<b>5208</b>	<b>18.66</b>	<b>18.66</b>	<b>27905</b>	<b>767.36</b>	<b>767.36</b>	<b>3844</b>	<b>260.61</b>	<b>260.61</b>	<b>36957</b>	<b>1046.63</b>	<b>1046.63</b>
	<b>Grand Total</b>	<b>1885183</b>	<b>5904.81</b>	<b>5876.21</b>	<b>395521</b>	<b>6067.33</b>	<b>5937.94</b>	<b>67234</b>	<b>5002.53</b>	<b>4894.83</b>	<b>2347938</b>	<b>16974.67</b>	<b>16708.98</b>

**District wise performance in MUDRA loan as on 31.12.2022**

[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	63730	173.82	173.59	8294	85.87	85.02	878	58.90	58.14	72902	318.59	316.75
2	Bankura	40043	116.92	116.33	7174	153.72	150.93	1857	132.27	130.36	49074	402.91	397.62
3	Barddhaman	79221	270.65	267.75	17443	295.56	289.42	2175	166.60	161.42	98839	732.81	718.59
4	Birbhum	60806	180.36	178.05	19280	432.07	427.04	2135	156.92	154.67	82221	769.35	759.76
5	Cooch Behar	38036	103.45	102.92	7189	120.97	116.35	2155	140.53	138.17	47380	364.95	357.44
6	Dakshin Dinajpur	61043	173.85	173.74	12066	125.84	124.50	750	53.51	52.30	73859	353.20	350.54
7	Darjiling	54100	141.07	140.58	10733	175.70	168.83	2408	187.06	179.76	67241	503.83	489.17
8	Howrah	71247	230.10	229.82	19772	383.07	376.41	2467	193.72	188.00	93486	806.89	794.23
9	Hooghly	98398	306.86	304.28	21687	355.74	348.84	3703	273.75	264.45	123788	936.35	917.57
10	Jalpaiguri	107257	295.87	295.36	21124	251.61	244.82	2718	193.79	187.83	131099	741.27	728.01
11	Jhargram	11782	37.46	37.44	3547	56.02	55.11	751	50.75	50.46	16080	144.23	143.01
12	Kalimpong	371	1.18	1.17	160	4.20	3.56	58	4.19	3.99	589	9.57	8.72
13	Kolkata	105220	337.99	336.98	25783	428.39	412.37	6238	626.13	610.24	137241	1392.51	1359.59
14	Maldah	102639	325.14	324.73	18473	233.27	230.02	1812	126.91	123.53	122924	685.32	678.28
15	Murshidabad	220636	704.92	703.26	40931	471.98	465.14	4203	296.91	290.56	265770	1473.81	1458.96
16	Nadia	119699	382.30	376.33	19003	273.32	265.75	3246	238.77	233.70	141948	894.39	875.78
17	North 24 Parganas	167442	559.46	557.93	36361	537.39	519.78	6267	469.02	452.66	210070	1565.87	1530.37
18	Other	23525	67.55	67.55	6865	81.80	81.64	1191	77.63	77.49	31581	226.98	226.68
19	Paschim Medinipur	93599	299.71	298.97	20283	351.38	347.15	6279	428.47	424.93	120161	1079.56	1071.05
20	Purba Barddhaman	64857	202.12	198.69	13715	249.95	244.58	3231	237.61	235.39	81803	689.68	678.66
21	Purba Medinipur	100384	350.70	350.49	23497	367.11	361.03	6499	449.62	445.48	130380	1167.43	1157.00
22	Puruliya	16455	50.10	49.79	5588	122.79	120.37	1337	92.21	90.71	23380	265.10	260.87
23	South 24 Parganas	117578	384.69	383.65	26401	381.92	374.21	3503	247.90	243.45	147482	1014.51	1001.31
24	Uttar Dinajpur	67115	208.54	206.81	10152	127.66	125.07	1373	99.36	97.14	78640	435.56	429.02
	<b>Total</b>	<b>1885183</b>	<b>5904.81</b>	<b>5876.21</b>	<b>395521</b>	<b>6067.33</b>	<b>5937.94</b>	<b>67234</b>	<b>5002.53</b>	<b>4894.83</b>	<b>2347938</b>	<b>16974.67</b>	<b>16708.98</b>

❖ **STAND-UP INDIA (SUI)**

SUI Loans have been extended to 11913 no of SCs/STs/Women beneficiaries since inception with outstanding amount of Rs.1279.14 Crore as on 31.12.2022. **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 Otg. (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
31.12.21	4309	7389	11698	470.27	965.40	1435.67
31.03.22	4295	7429	11912	469.40	1038.98	1508.39
31.12.22	3961	7952	11913	397.22	881.92	1279.14

**STAND UP INDIA PROGRESS REPORT AS ON 31.12.2022**

**(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	275	745	378	1123	74.69	38.12	112.81
2	Bank of India	372	285	1173	1493	2666	29.96	46.17	76.13
3	Bank of Maharashtra	41	1	0	1	1	4.29	14.57	18.86
4	Canara Bank	388	317	119	39	158	113.41	85.00	198.41
5	Central Bank of India	316	42	29	75	104	4.41	12.72	17.13
6	Indian Bank	587	452	185	429	614	22.41	91.11	113.52
7	Indian Overseas Bank	152	76	54	88	142	3.24	10.21	13.45
8	Punjab & Sind Bank	40	13	3	32	35	0.50	2.25	2.75
9	Punjab National Bank	1218	914	1198	1210	2408	97.03	146.31	243.34
10	State Bank of India	1254	622	70	1462	1532	7.46	157.45	164.91
11	UCO Bank	379	149	98	577	675	9.88	83.51	93.39
12	Union Bank of India	284	142	85	243	328	9.33	33.79	43.12
<b>Total PSU</b>		<b>5328</b>	<b>3288</b>	<b>3759</b>	<b>6027</b>	<b>9786</b>	<b>376.61</b>	<b>721.21</b>	<b>1097.82</b>
13	Axis Bank	322	0	0	0	0	0.00	0.00	0.00
14	Bandhan Bank	1686	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	0	0	0	0	0.00	0.00	0.00
18	Federal Bank	33	0	0	0	0	0.00	0.00	0.00
19	HDFC Bank	289	66	2	102	104	0.10	12.61	12.71
20	ICICI Bank	252	31	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	31	0	0	0	0	0.00	0.00	0.00
23	Indusind Bank	185	20	94	790	884	8.14	39.66	47.80
24	Karnataka Bank Ltd.	20	20	30	779	809	1.77	54.15	55.92
25	Karur Vysya Bank	14	0	0	0	0	0.00	0.00	0.00
26	Kotak Mahindra Bank	44	13	7	123	130	0.69	31.82	32.51
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	24	0	0	0	0	0.00	0.00	0.00
<b>Total PVT</b>		<b>3050</b>	<b>150</b>	<b>133</b>	<b>1840</b>	<b>1973</b>	<b>10.70</b>	<b>148.58</b>	<b>159.28</b>
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	0.00
36	Ujjivan Small Finance Bank	62	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
<b>Total Small Finance</b>		<b>126</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
38	BGVB (PNB)	587	58	24	53	77	2.49	6.38	8.87
39	PBGB (UCO)	230	21	18	20	38	2.76	3.80	6.56
40	UBKGB (CBI)	142	20	27	12	39	4.66	1.95	6.61
<b>Total RRB</b>		<b>959</b>	<b>99</b>	<b>69</b>	<b>85</b>	<b>154</b>	<b>9.91</b>	<b>12.13</b>	<b>22.04</b>
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
<b>Total Co-Optv</b>		<b>27</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Grand Total</b>		<b>9867</b>	<b>3537</b>	<b>3961</b>	<b>7952</b>	<b>11913</b>	<b>397.22</b>	<b>881.92</b>	<b>1279.14</b>

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
<b>31.12.21</b>	<b>7321</b>	<b>258.06</b>	<b>1582</b>	<b>51.06</b>	<b>1024</b>	<b>38.68</b>
31.03.22	11127	388.20	2712	93.97	2301	85.27
<b>31.12.22</b>	<b>8507</b>	<b>309.91</b>	<b>2277</b>	<b>73.81</b>	<b>1228</b>	<b>41.97</b>

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 2<sup>nd</sup> 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 31.12.2022 is annexed below:**

DISTRICT WISE PERFORMANCE REPORT AS ON 31.12.2022													
(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	232	796.70	85	341.52	59	275.38	52	249.13	112	364.23
2	BANKURA	138	400.05	163	574.11	46	176.09	33	128.66	29	99.49	83	270.18
3	BARDHAWAN	120	348.13	296	749.62	69	186.99	39	106.71	29	82.98	194	469.65
4	BIRBHUM	168	487.10	314	880.33	108	306.17	52	149.40	41	119.35	164	431.00
5	COOCHBEHAR	167	484.05	592	1715.23	118	360.98	87	242.74	75	197.78	369	1069.31
6	DARJEELING	120	348.13	234	841.26	71	212.54	35	92.61	26	66.04	122	456.39
7	HOOGHLY	133	385.14	350	1200.22	77	224.73	53	132.36	32	85.70	194	653.97
8	HOWRAH	120	348.13	461	1286.76	127	325.33	87	216.42	63	166.29	271	758.98
9	JALPAIGURI	125	362.06	260	931.63	81	328.26	45	195.55	34	122.27	130	420.32
10	JHARGAM	120	348.13	44	139.08	16	50.89	14	39.33	12	26.57	22	59.12
11	KALIMPONG	100	290.00	62	191.68	15	41.69	9	16.17	14	28.32	33	99.99
12	KOLKATA	105	304.11	113	227.48	8	19.59	7	9.02	15	16.15	69	131.07
13	MALDAH	112	328.12	376	1467.23	65	216.12	48	170.75	30	100.74	180	668.21
14	MEDINIPUR EAST	530	1537.24	1217	5466.24	383	1361.12	286	1079.56	238	960.26	252	852.63
15	MURSHIDABAD	289	838.10	697	2660.35	245	748.25	158	526.62	120	388.98	318	1217.81
16	NADIA	134	388.13	250	1177.53	80	334.81	46	222.56	44	230.39	102	461.42
17	NORTH DINAJPUR	132	382.15	122	329.17	39	90.68	16	55.66	16	50.34	57	130.78
18	NORTH 24 PARGANS	218	632.08	1143	4542.34	255	847.36	164	547.59	148	493.00	666	2578.96
19	PASCHIM BURDWAN	121	350.45	23	81.06	11	40.97	10	48.94	8	43.37	8	26.77
20	PASCHIM MEDINIPUR	205	594.26	247	858.71	71	222.17	46	151.54	31	106.15	116	362.25
21	PURULIA	113	327.21	210	662.31	59	158.34	23	80.84	11	47.98	84	253.99
22	SOUTH DINAJPUR	137	397.09	99	376.94	26	82.19	16	54.31	20	75.10	44	168.50
23	SOUTH 24 PARGANS	339	983.02	1002	3835.98	222	704.49	161	513.21	140	440.90	537	2002.78
<b>Total</b>		<b>3891</b>	<b>11283.00</b>	<b>8507</b>	<b>30991.96</b>	<b>2277</b>	<b>7381.28</b>	<b>1494</b>	<b>5055.93</b>	<b>1228</b>	<b>4197.28</b>	<b>4127</b>	<b>13908.31</b>

## Bank wise performance in PMEGP loan from 01.04.2022 to 31.12.2022

(Amount in Lakh)

Sl No	Bank	Target for 2022-23		Sponsored in FY 2022-23		Sanctioned		MM Claimed		MM Disbursed		Returned		% of Achievement (MM Disbursed)	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	BANK OF BARODA	218	620.00	328	1227.05	48	278.94	39	178.16	34	149.76	109	364.91	15.60	24.15
2	BANK OF INDIA	205	580.00	687	2355.38	298	907.87	226	653.89	160	464.24	347	1209.98	78.05	80.04
3	BANK OF MAHARASHTRA	90	230.00	30	172.47	7	50.99	2	5.71	2	5.71	6	28.04	2.22	2.48
4	CANARA BANK	300	880.00	508	2057.95	150	565.88	132	470.88	98	361.19	324	1263.02	32.67	41.04
5	CENTRAL BANK OF INDIA	240	690.00	398	1536.99	160	665.64	106	445.48	88	370.61	236	892.87	36.67	53.71
6	INDIAN BANK	405	1220.00	785	2721.98	205	618.31	162	517.58	138	457.23	377	1222.02	34.07	37.48
7	INDIAN OVERSEAS BANK	166	460.00	105	397.21	32	111.14	26	99.94	22	85.01	66	215.81	13.25	18.48
8	PUNJAB AND SIND BANK	60	130.00	33	94.25	18	57.59	15	44.75	10	32.51	14	33.86	16.67	25.01
9	PUNJAB NATIONAL BANK	600	1850.00	1615	6045.24	417	1308.41	280	969.50	234	832.28	400	1451.13	39.00	44.99
10	STATE BANK OF INDIA	560	1700.00	1864	6300.30	342	1015.20	92	335.30	82	235.73	1422	4676.10	14.64	13.87
11	UCO BANK	190	540.00	245	696.05	50	135.18	34	86.79	26	57.08	187	523.01	13.68	10.57
12	UNION BANK OF INDIA	220	630.00	298	905.55	87	235.19	46	124.75	41	117.51	176	534.48	18.64	18.65
<b>Total PSU</b>		<b>3254</b>	<b>9530.00</b>	<b>6896</b>	<b>24510.42</b>	<b>1814</b>	<b>5950.34</b>	<b>1160</b>	<b>3932.73</b>	<b>935</b>	<b>3168.86</b>	<b>3664</b>	<b>12415.23</b>	<b>28.73</b>	<b>33.25</b>
13	AXIS BANK LTD	0	0.00	4	15.30	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
14	BANDHAN BANK LTD	0	0.00	8	20.30	0	0.00	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	1	3.54	#DIV/0!	#DIV/0!
16	ICICI BANK LIMITED	0	0.00	2	11.37	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
17	IDBI BANK	0	0.00	226	1792.00	29	202.57	32	229.37	33	248.49	28	153.92	#DIV/0!	#DIV/0!
18	INDUSIND BANK	0	0.00	6	23.02	0	0.00	0	0.00	0	0.00	2	4.89	#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	0	0.00	#DIV/0!	#DIV/0!
20	NORTH EAST SMALL FINANCE BANK LIMITED	0	0.00	2	6.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!
<b>Total PVT</b>		<b>0</b>	<b>0.00</b>	<b>251</b>	<b>1872.67</b>	<b>29</b>	<b>202.57</b>	<b>32</b>	<b>229.37</b>	<b>33</b>	<b>248.49</b>	<b>31</b>	<b>162.35</b>	<b>#DIV/0!</b>	<b>#DIV/0!</b>
21	BGVB	162	440.00	492	1420.27	197	519.50	125	361.00	99	276.42	255	706.70	61.11	62.82
22	PBGB	150	415.00	66	164.61	22	55.98	14	25.49	9	18.16	35	101.44	6.00	4.38
23	UBKGB	150	415.00	227	569.86	62	155.64	56	150.17	54	140.60	97	256.60	36.00	33.88
<b>Total RRB</b>		<b>462</b>	<b>1270.00</b>	<b>785</b>	<b>2154.74</b>	<b>281</b>	<b>731.12</b>	<b>195</b>	<b>536.66</b>	<b>162</b>	<b>435.18</b>	<b>387</b>	<b>1064.74</b>	<b>35.06</b>	<b>34.27</b>
24	THE WBSCB	175	483.00	575	2454.13	153	497.25	107	357.17	98	344.75	45	265.99	58.00	71.38
<b>Total Co-Optv</b>		<b>175</b>	<b>483.00</b>	<b>575</b>	<b>2454.13</b>	<b>153</b>	<b>497.25</b>	<b>107</b>	<b>357.17</b>	<b>98</b>	<b>344.75</b>	<b>45</b>	<b>265.99</b>	<b>58.00</b>	<b>71.38</b>
<b>Grand Total</b>		<b>3891</b>	<b>11283.00</b>	<b>8507</b>	<b>30991.96</b>	<b>2277</b>	<b>7381.28</b>	<b>1494</b>	<b>5055.93</b>	<b>1228</b>	<b>4197.28</b>	<b>4127</b>	<b>13908.31</b>	<b>31.56</b>	<b>37.20</b>

## ❖ SVSKP loans

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

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

### Comparison of SVSKP loans during the last 3 (three) financial years:

During	(Amount in Crore)						
	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
31.12.2022	0	0	0.00	0	0.00	3624	24.76

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.

Out of Rs.91.05 cr subsidy pendency in 12285 no of accounts for disbursement, as reported by WBSCL, only Rs.24.76 cr subsidy is now pending for disbursement in 3624 no of accounts as on 31.12.2022. SLBC requested the department to sensitize Prakaalpa Sahayaks and SHG-SE officials at block level to co-ordinate with the branches for guiding them regarding disbursement or returning of pending subsidy. Apart from that, member banks had also been requested either to disburse the pending subsidy to the beneficiary or to return the same to WBSCL at the earliest to complete the reconciliation process.



### **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 31.12.2022 is annexed below:**

<b>ACC Progress Reporting ( As on 31.12.2022)</b>					
<b>SI No.</b>	<b>Bank Name</b>	<b>Artisan Credit Card (ACC)</b>			
		<b>No Sponsored</b>	<b>No Sanctioned</b>	<b>No Rejected</b>	<b>No Pending</b>
1	Bank of Baroda	1325	355	951	19
2	Bank of India	2461	621	1405	435
3	Bank of Maharashtra	6	0	4	2
4	Canara Bank	1585	935	572	78
5	Central Bank of India	1222	96	1007	88
6	Indian Bank	5499	1742	2491	1266
7	Indian Overseas Bank	508	101	332	75
8	Punjab National Bank	10022	2786	7104	132
9	Punjab & Sindh Bank	13	3	10	0
10	State Bank of India	11727	1093	10471	163
11	UCO Bank	2139	763	970	406
12	Union Bank of India	1369	470	827	72
13	Axis Bank	75	0	75	0
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	12	72
18	IDBI Bank	67	4	9	54
19	IDFC First Bank	0	0	0	0
20	Indusind Bank	14	0	14	0
21	BGVV (PNB)	3955	993	2843	72
22	PBGB (UCO)	1999	495	1499	5
23	UBKGB (CBI)	813	413	400	0
24	WB State Co-Op Bank	473	100	188	185
<b>Total</b>		<b>45701</b>	<b>10970</b>	<b>31456</b>	<b>3197</b>

Total 10970 no. of cases have been sanctioned Upto quarter ended December 2022 and 3197 no. of cases are lying pending in different bank branches. Member banks are requested to dispose 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 MSME & T 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 of interest. 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.

<b>WCC Progress Reporting ( As on 31.12.2022)</b>					
<b>SI No.</b>	<b>Bank Name</b>	<b>Weavers Credit Card (WCC)</b>			
		<b>No Sponsored</b>	<b>No Sanctioned</b>	<b>No Rejected</b>	<b>No Pending</b>
1	Bank of Baroda	537	68	467	2
2	Bank of India	1167	191	798	178
3	Bank of Maharashtra	0	0	0	0
4	Canara Bank	184	67	117	0
5	Central Bank of India	65	5	49	11
6	Indian Bank	2308	974	791	543
7	Indian Overseas Bank	81	0	37	44
8	Punjab National Bank	2391	457	1934	0
9	Punjab & Sindh Bank	0	0	0	0
10	State Bank of India	3274	222	3047	5
11	UCO Bank	456	168	227	61
12	Union Bank of India	893	131	744	18
13	Axis Bank	23	0	23	0
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	1223	1231	0
22	PBGB (UCO)	910	42	864	4
23	UBKGB (CBI)	207	86	121	0
24	WB State Co-Op Bank	232	28	124	80
<b>Total</b>		<b>15268</b>	<b>3662</b>	<b>10637</b>	<b>969</b>

As on 31.12.2022, total 15268 no. of cases have been sponsored to member banks, out of that total 3662 no. of cases have been sanctioned.

## AGENDA – 12

### Progress in SHG-NRLM & SHG-NULM:

#### Progress in SHG-NRLM:

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

As on	Target		Achievement Credit Linked (Disbursement)	
	No.	Amount	No.	Amount
31.03.2021	613960	15006.94	921749	11913.62
<b>31.12.2021</b>	<b>588203</b>	<b>15018.65</b>	<b>508122</b>	<b>9002.74</b>
31.03.2022	588203	15018.65	727262	14455.31
<b>31.12.2022</b>	<b>669638</b>	<b>17828.30</b>	<b>708587</b>	<b>13496.68</b>

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 December, 2022, disbursed credit linkage of SHG stood at Rs. 13496.68 Crore (75.70 % of financial target) covering 708587 no of groups (105.82 % of physical target) as against Credit Linkage of Rs.9002.74 crore covering 508122 no of groups at the end of December, 2021.

As per NRLM portal data, the outstanding balance of SHGs for the banks operating in the State for the quarter ended 31.12.2022 stood at Rs.18721 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.

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.

Recently WBSRLM had revised the disbursement target to Rs.20001.84 crore from Rs.17828.30 crore as fixed earlier. SLBC, West Bengal had already issued one advisory to all SHG financing Banks with a request for opening of SHG Savings bank accounts by bank branches in a timely manner, to increase average ticket size per SHG, to update the designated portal in due course of time, to observe Thursday as “SHG Day” in all the rural branches to facilitate SHG credit linkage and SHG SB account opening as well etc. Member banks to explore each and every avenue to achieve the revised target and to take the state to a new high.

**Bank wise and District wise performance DAY-NRLM for April-December,2022 is furnished below.**

BANK WISE ACHIEVEMENT OF CREDIT LINKAGE UNDER SHG-NRLM AS ON 31.12.2022												
(Amount in Crore)												
Sl. No.	Bank Name	Target for 2022-23		Total Sanction		Total Disbursement as on 31.12.2022		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	5083	134.20	7621	114.11	9863	142.79	1.50	101.89%	58.93%
2	Bank of India	22071	614.07	15931	471.63	21536	449.02	29438	549.92	2.08	97.58%	73.12%
3	Bank of Maharashtra	0	0.00	0	0.00	181	2.66	197	2.25	1.47	0.00%	0.00%
4	Canara Bank	14576	388.02	12770	339.14	19243	263.31	24296	416.60	1.37	132.02%	67.86%
5	Central Bank of India	33203	916.91	27794	888.18	36522	685.88	54837	1116.43	1.88	110.00%	74.80%
6	Indian Bank	57264	1552.29	42899	1226.99	55777	911.71	96469	1657.50	1.63	97.40%	58.73%
7	Indian Overseas Bank	2603	65.99	1774	46.89	2013	40.07	5871	54.28	1.99	77.33%	60.73%
8	Punjab and Sind Bank	0	0.00	0	0.00	76	1.01	187	1.71	1.33	0.00%	0.00%
9	Punjab National Bank	112508	3074.38	85034	2456.66	159453	3531.39	199390	3367.05	2.21	141.73%	114.87%
10	State Bank of India	96811	2729.34	73115	2086.63	85938	1859.91	129332	2377.42	2.16	88.77%	68.15%
11	UCO Bank	27648	777.74	19854	527.18	32993	513.70	37864	530.67	1.56	119.33%	66.05%
12	Union Bank of India	7649	195.62	4119	107.85	9074	159.26	12480	179.85	1.76	118.63%	81.41%
<b>PSB total</b>		<b>381813</b>	<b>10507.99</b>	<b>288373</b>	<b>8285.35</b>	<b>430427</b>	<b>8532.03</b>	<b>600224</b>	<b>10396.47</b>	<b>1.98</b>	<b>112.73%</b>	<b>81.20%</b>
13	Axis Bank	1050	15.75	0	0.00	0	0.00	0	0.00	#DIV/0!	0.00%	0.00%
14	HDFC Bank	1500	22.50	0	0.00	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	135	4.03	260	4.65	1043	9.83	1.79	72.22%	49.98%
<b>Pvt. Bank total</b>		<b>4110</b>	<b>65.55</b>	<b>135</b>	<b>4.03</b>	<b>260</b>	<b>4.65</b>	<b>1045</b>	<b>9.86</b>	<b>1.79</b>	<b>6.33%</b>	<b>7.09%</b>
17	BGVB (PNB)	108753	3102.90	80057	2350.39	128052	1870.76	54605	1314.39	1.46	117.75%	60.29%
18	PBGB (UCO)	63086	1892.52	45260	1464.33	38231	1252.42	82189	1792.71	3.28	60.60%	66.18%
19	UBKGB (CBI)	27876	789.33	22915	761.63	38745	617.38	206877	3646.97	1.59	138.99%	78.22%
<b>RRB Total</b>		<b>199715</b>	<b>5784.75</b>	<b>148232</b>	<b>4576.35</b>	<b>205028</b>	<b>3740.56</b>	<b>343671</b>	<b>6754.07</b>	<b>1.82</b>	<b>102.66%</b>	<b>64.66%</b>
20	Co-Operative Bank	2200	31.70	19	0.28	662	13.44	1375	18.65	2.03	30.09%	42.40%
21	Co-Operative Bank (Non Portal)	81800	1438.30	55837	943.92	72210	1206.00	134303	1541.95	1.67	88.28%	83.85%
<b>Co-Op Bank total</b>		<b>84000</b>	<b>1470.00</b>	<b>55856</b>	<b>944.20</b>	<b>72872</b>	<b>1219.44</b>	<b>135678</b>	<b>1560.60</b>	<b>1.67</b>	<b>86.75%</b>	<b>82.96%</b>
<b>Grand Total</b>		<b>669638</b>	<b>17828.30</b>	<b>492596</b>	<b>13809.93</b>	<b>708587</b>	<b>13496.68</b>	<b>1080618</b>	<b>18721.00</b>	<b>1.90</b>	<b>105.82%</b>	<b>75.70%</b>

DISTRICT WISE CREDIT LINKAGE POSITION AS ON 31.12.2022												
(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	12286	386.79	14468	257.56	21051	434.78	1.78	115.63%	76.69%
2	Bankura	31562	866.41	24228	671.17	30283	590.08	51266	849.82	1.95	95.95%	68.11%
3	Birbhum	51497	1,366.60	38773	1080.67	36289	851.40	62635	1114.53	2.35	70.47%	62.30%
4	Coochbehar	27961	794.41	22881	791.50	39020	657.68	51782	1203.36	1.69	139.55%	82.79%
5	Dakshin Dinajpur	15181	414.80	11090	287.91	17001	227.88	23360	366.09	1.34	111.99%	54.94%
6	Darjeeling	4713	122.85	3901	124.63	4891	110.43	6277	145.43	2.26	103.78%	89.89%
7	Hooghly	30623	765.46	19371	566.99	31462	630.87	42854	792.59	2.01	102.74%	82.42%
8	Howrah	25181	715.00	17055	537.35	22149	508.10	33989	659.02	2.29	87.96%	71.06%
9	Jalpaiguri	18941	536.31	15317	475.15	24201	473.13	34877	747.69	1.95	127.77%	88.22%
10	Jhargram	12029	330.50	11270	280.40	10941	217.28	16511	278.50	1.99	90.96%	65.74%
11	Kalimpong	2598	68.95	1697	59.58	2330	58.62	3089	80.02	2.52	89.68%	85.01%
12	Malda	30177	821.61	23242	658.97	37184	561.69	53317	890.11	1.51	123.22%	68.36%
13	Murshidabad	37750	913.30	30445	764.15	53739	770.43	78492	1133.84	1.43	142.35%	84.36%
14	Nadia	26962	775.25	20717	512.81	31944	470.56	49404	735.64	1.47	118.48%	60.70%
15	North 24 Parganas	38911	1,007.60	27255	765.09	45819	704.18	61686	1000.10	1.54	117.75%	69.89%
16	Paschim Bardhaman	10699	222.27	5649	124.35	5773	126.94	10190	155.88	2.20	53.96%	57.11%
17	Paschim Medinipur	36679	1,001.41	29455	865.70	41483	954.44	58406	1146.64	2.30	113.10%	95.31%
18	Purba Bardhaman	42991	1,668.59	30975	1040.34	27931	702.55	52804	1033.77	2.52	64.97%	42.10%
19	Purba Medinipur	45183	1,422.17	34346	1342.14	51819	1675.83	74239	1922.61	3.23	114.69%	117.84%
20	Purulia	22821	543.76	17819	413.31	20038	285.75	35935	441.70	1.43	87.81%	52.55%
21	Siliguri M.P.	8318	232.34	5570	173.63	8539	135.56	10964	261.32	1.59	102.66%	58.34%
22	South 24 Parganas	40136	1,027.52	22713	618.39	53640	957.70	75174	1150.91	1.79	133.65%	93.21%
23	Uttar Dinajpur	12213	405.34	10685	324.73	24558	348.96	35086	597.72	1.42	201.08%	86.09%
24	Kolkata	0	0.00	0	0.00	875	13.07	2927	36.99	1.49	100.00%	100.00%
<b>Total</b>		<b>585638</b>	<b>16,358.30</b>	<b>436740</b>	<b>12865.73</b>	<b>636377</b>	<b>12290.68</b>	<b>946315</b>	<b>17179.05</b>	<b>1.93</b>	<b>108.66%</b>	<b>75.13%</b>
Co-Operative Bank		84000	1,470.00	55856	944.20	72210	1206.00	134303	1541.95	1.67	85.96%	82.04%
<b>Grand Total</b>		<b>669638</b>	<b>17,828.30</b>	<b>492596</b>	<b>13809.93</b>	<b>708587</b>	<b>13496.68</b>	<b>1080618</b>	<b>18721.00</b>	<b>1.90</b>	<b>105.82%</b>	<b>75.70%</b>

## **Sanction Limit for SHGs under NRLMs**

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) 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.
- (iii) 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).
- (iv) 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.
- (v) 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.
- (vi) 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.

- (vii) 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 1<sup>st</sup> 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, 12583 no. proposals were sponsored to banks, out of which 8989 cases have so far been sanctioned & 8674 cases have been disbursed.

## Comparison of DAY-NULM performance upto the December 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
<b>31.12.2021</b>	<b>17790</b>	<b>12560</b>	<b>6150</b>	<b>96.80</b>
31.03.2022	17790	14584	8786	138.17
<b>31.12.2022</b>	<b>18722</b>	<b>12583</b>	<b>8674</b>	<b>141.98</b>

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.

The common loan application form (as per IBA approved format) is being used by the Department from September, 19 onwards and the same is being accepted by all bank branches in the state of West Bengal. All member banks have been requested for exerting equal importance in this sector as shown in DAY- NRLM SHG.

Bankwise performance report of SEP-I under DAY NULM as on December 2022 for FY 2022-23									
(Amount in Crore)									
Sl. No.	Name of the Bank	Target FY 22-23		Sponsored in FY 22-23	Sanctioned		Disbursed		Total pending
		No.	Amount		No.	Amount	No.	Amount	
1	Bank of Baroda	236	3.09	113	38	0.45	37	0.44	20
2	Bank of India	300	4.34	363	351	4.20	332	3.97	26
3	Bank of Maharashtra	25	0.42	75	7	0.08	7	0.08	20
4	Canara Bank	227	3.52	122	42	0.50	42	0.50	28
5	Central Bank of India	157	2.60	67	32	0.38	31	0.37	14
6	Indian Bank	496	7.06	181	95	1.14	95	1.14	29
7	Indian Overseas Bank	82	1.29	124	22	0.26	22	0.26	32
8	Punjab & Sind Bank	14	0.21	2	5	0.06	5	0.06	0
9	Punjab National Bank	696	10.97	206	175	2.09	172	2.06	20
10	State Bank of India	541	8.57	108	39	0.47	39	0.47	8
11	UCO Bank	280	4.55	108	51	0.61	50	0.60	18
12	Union Bank of India	197	2.87	162	117	1.40	108	1.29	28
<b>Total of PSUs</b>		<b>3251</b>	<b>49.50</b>	<b>1631</b>	<b>974</b>	<b>11.64</b>	<b>940</b>	<b>11.24</b>	<b>243</b>
13	Bandhan Bank	118	1.44	271	209	2.50	202	2.41	20
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
<b>Total of PVTs</b>		<b>150</b>	<b>1.97</b>	<b>273</b>	<b>213</b>	<b>2.55</b>	<b>206</b>	<b>2.46</b>	<b>20</b>
16	BGVB (UBI)	163	2.90	69	20	0.24	39	0.47	10
17	PBGB (UCO)	42	0.62	126	66	0.79	64	0.77	8
18	UBKGB (CBI)	61	0.64	41	38	0.45	38	0.45	4
<b>Total of RRBs</b>		<b>266</b>	<b>4.15</b>	<b>236</b>	<b>124</b>	<b>1.48</b>	<b>141</b>	<b>1.69</b>	<b>22</b>
19	W.B. St. Co-op.Bk	91	1.66	169	51	0.61	49	0.59	24
<b>Total of Co-Optvs</b>		<b>91</b>	<b>1.66</b>	<b>169</b>	<b>51</b>	<b>0.61</b>	<b>49</b>	<b>0.59</b>	<b>24</b>
<b>Grand Total</b>		<b>3758</b>	<b>57.28</b>	<b>2309</b>	<b>1362</b>	<b>16.28</b>	<b>1336</b>	<b>15.97</b>	<b>309</b>

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

(Amount in Crore)

SI No	Name of the District	Target FY 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	12	2	0.02	2	0.02	3
2	Bankura	65	0.98	129	22	0.26	20	0.24	39
3	Birbhum	210	3.53	397	212	2.53	209	2.50	42
4	CoochBehar	135	2.01	94	42	0.50	44	0.53	14
5	Dakshin Dinajpur	82	1.35	60	12	0.14	12	0.14	9
6	Darjeeling	125	2.10	33	34	0.41	35	0.42	2
7	Hooghly	333	4.62	120	141	1.69	127	1.52	9
8	Howrah	110	1.32	12	34	0.41	34	0.41	3
9	Jalpaiguri	84	1.55	40	15	0.18	15	0.18	6
10	Jhargram	20	0.30	3	1	0.01	1	0.01	1
11	Kalimpong	20	0.32	3	0	0.00	0	0.00	1
12	Kolkata	100	2.00	42	7	0.08	27	0.32	8
13	Malda	60	0.94	21	7	0.08	7	0.08	6
14	Murshidabad	260	4.18	106	24	0.29	26	0.31	10
15	Nadia	266	3.89	104	133	1.59	124	1.48	7
16	North 24 Parganas	852	13.66	515	368	4.40	353	4.22	61
17	Paschim Burdwan	152	1.42	175	12	0.14	12	0.14	33
18	Paschim Medinipur	195	2.66	134	52	0.62	52	0.62	14
19	Purba Burdwan	153	2.43	110	72	0.86	69	0.82	18
20	Purba Medinipur	145	2.07	70	74	0.88	68	0.81	9
21	Purulia	70	1.15	32	26	0.31	26	0.31	4
22	South 24 Parganas	190	3.13	62	41	0.49	42	0.50	5
23	Uttar Dinajpur	106	1.21	35	31	0.37	31	0.37	5
<b>Grand Total</b>		<b>3758</b>	<b>57.28</b>	<b>2309</b>	<b>1362</b>	<b>16.28</b>	<b>1336</b>	<b>15.97</b>	<b>309</b>

**Bankwise performance report of SEP-G under DAY NULM as on December 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	35	0.76	10	9	0.21	9	0.21	1
3	Bank of Maharashtra	4	0.10	12	12	0.28	12	0.28	0
4	Canara Bank	27	0.57	29	19	0.44	19	0.44	4
5	Central Bank of India	10	0.23	3	3	0.07	3	0.07	1
6	Indian Bank	6	0.12	21	22	0.51	21	0.49	0
7	Indian Overseas Bank	55	1.14	0	1	0.02	1	0.02	0
8	Punjab & Sind Bank	2	0.03	0	0	0.00	0	0.00	0
9	Punjab National Bank	49	1.01	3	5	0.11	5	0.12	1
10	State Bank of India	39	0.76	10	11	0.25	10	0.23	0
11	UCO Bank	26	0.47	4	3	0.07	3	0.07	0
12	Union Bank of India	12	0.24	7	7	0.16	7	0.16	1
<b>Total of PSUs</b>		<b>283</b>	<b>5.84</b>	<b>103</b>	<b>94</b>	<b>2.17</b>	<b>92</b>	<b>2.13</b>	<b>8</b>
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
<b>Total of PVTs</b>		<b>5</b>	<b>0.10</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>
16	BGVB (UBI)	35	0.79	12	9	0.21	9	0.21	0
17	PBGB (UCO)	4	0.11	4	2	0.05	2	0.05	0
18	UBKGB (CBI)	6	0.13	6	8	0.19	8	0.19	0
<b>Total of RRBs</b>		<b>45</b>	<b>1.03</b>	<b>22</b>	<b>19</b>	<b>0.44</b>	<b>19</b>	<b>0.44</b>	<b>0</b>
19	W.B. St. Co-op.Bk	27	0.47	33	11	0.26	11	0.26	0
<b>Total of Co-Optvs</b>		<b>27</b>	<b>0.47</b>	<b>33</b>	<b>11</b>	<b>0.26</b>	<b>11</b>	<b>0.26</b>	<b>0</b>
<b>Grand Total</b>		<b>360</b>	<b>7.43</b>	<b>158</b>	<b>124</b>	<b>2.87</b>	<b>122</b>	<b>2.83</b>	<b>8</b>



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

(Amount in Crore)

Sl 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	5	4	0.09	3	0.07	0
3	Birbhum	20	0.39	32	21	0.48	21	0.49	2
4	CoochBehar	13	0.25	5	5	0.12	5	0.12	1
5	Dakshin Dinajpur	8	0.18	3	2	0.05	2	0.05	0
6	Darjeeling	15	0.44	4	3	0.07	3	0.07	0
7	Hooghly	28	0.57	11	8	0.19	8	0.19	0
8	Howrah	11	0.24	3	2	0.05	2	0.05	0
9	Jalpaiguri	9	0.17	5	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	2	0.05	2	0.05	0
14	Murshidabad	32	0.60	7	7	0.16	6	0.14	0
15	Nadia	26	0.45	8	8	0.19	8	0.19	2
16	North 24 Parganas	74	1.57	29	26	0.60	26	0.60	1
17	Paschim Burdwan	10	0.18	2	0	0.00	0	0.00	0
18	Paschim Medinipur	16	0.33	8	6	0.14	7	0.16	1
19	Purba Burdwan	14	0.32	2	6	0.14	6	0.14	0
20	Purba Medinipur	15	0.27	2	5	0.12	4	0.09	0
21	Purulia	8	0.14	2	1	0.02	1	0.02	0
22	South 24 Parganas	16	0.37	5	2	0.05	2	0.05	0
23	Uttar Dinajpur	15	0.36	15	12	0.28	12	0.28	0
<b>Grand Total</b>		<b>360</b>	<b>7.43</b>	<b>158</b>	<b>124</b>	<b>2.87</b>	<b>122</b>	<b>2.83</b>	<b>8</b>

**Bankwise performance report of SHG Credit Linkage under DAY NULM as on December 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	429	311	5.31	293	5.00	106
2	Bank of India	5212	1027	15.55	713	605	10.33	569	9.71	159
3	Bank of Maharashtra	35	42	0.63	89	85	1.45	85	1.45	1
4	Canara Bank	3612	760	9.81	623	464	7.92	479	8.18	151
5	Central Bank of India	2017	460	6.47	297	195	3.33	198	3.38	108
6	Indian Bank	10701	2384	34.02	1953	1572	26.83	1524	26.02	431
7	Indian Overseas Bank	1523	332	4.61	218	121	2.07	138	2.36	93
8	Punjab & Sind Bank	354	97	1.53	63	37	0.63	33	0.56	12
9	Punjab National Bank	16235	3018	43.08	1401	968	16.52	914	15.60	499
10	State Bank of India	8264	1699	24.36	1048	723	12.34	659	11.25	248
11	UCO Bank	5186	1061	15.43	781	515	8.79	522	8.91	217
12	Union Bank of India	2900	670	9.56	539	326	5.57	332	5.67	172
<b>Total of PSUs</b>		<b>59363</b>	<b>12278</b>	<b>175.60</b>	<b>8154</b>	<b>5922</b>	<b>101.09</b>	<b>5746</b>	<b>98.09</b>	<b>2197</b>
13	Bandhan Bank	0	1	0.02	0	0	0.00	0	0.00	0
14	Ujjivan 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	0.20	16
<b>Total of PVTs</b>		<b>1291</b>	<b>177</b>	<b>2.66</b>	<b>17</b>	<b>1</b>	<b>0.02</b>	<b>12</b>	<b>0.20</b>	<b>16</b>
16	BGVB (UBI)	4105	672	9.94	568	478	8.16	444	7.58	105
17	PBGB (UCO)	1015	306	4.44	209	189	3.23	183	3.12	17
18	UBKGB (CBI)	1453	276	4.00	228	186	3.18	189	3.23	48
<b>Total of RRBs</b>		<b>6573</b>	<b>1254</b>	<b>18.38</b>	<b>1005</b>	<b>853</b>	<b>14.56</b>	<b>816</b>	<b>13.93</b>	<b>170</b>
19	W.B. St. Co-op.Bk	4232	895	13.12	940	727	12.41	642	10.96	264
<b>Total of Co-Optvs</b>		<b>4232</b>	<b>895</b>	<b>13.12</b>	<b>940</b>	<b>727</b>	<b>12.41</b>	<b>642</b>	<b>10.96</b>	<b>264</b>
<b>Grand Total</b>		<b>71459</b>	<b>14604</b>	<b>209.75</b>	<b>10116</b>	<b>7503</b>	<b>128.08</b>	<b>7216</b>	<b>123.18</b>	<b>2647</b>

**Districtwise performance report of SHG Credit Linkage under DAY NULM as on December -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	0.92	44	0.75	25
2	Bankura	2425	289	4.32	106	244	4.17	120	2.05	0
3	Birbhum	3612	978	14.84	919	452	7.72	500	8.54	310
4	CoochBehar	1641	446	4.35	217	185	3.16	188	3.21	5
5	Dakshin Dinajpur	1832	263	4.86	149	253	4.32	172	2.94	5
6	Darjeeling	2306	498	7.48	298	264	4.51	263	4.49	79
7	Hooghly	6041	1272	18.89	952	631	10.77	674	11.51	341
8	Howrah	1449	586	8.64	228	168	2.87	171	2.92	46
9	Jalpaiguri	1575	266	3.99	214	66	1.13	65	1.11	80
10	Jhargram	486	80	1.20	36	40	0.68	40	0.68	0
11	Kalimpong	178	70	1.04	32	28	0.48	29	0.50	0
12	Kolkata	968	250	3.00	326	139	2.37	128	2.19	202
13	Malda	818	193	2.90	168	82	1.40	81	1.38	82
14	Murshidabad	5547	1185	16.86	870	541	9.24	534	9.12	120
15	Nadia	5842	1094	16.44	719	640	10.93	584	9.99	133
16	North 24 Parganas	15663	3169	45.97	2058	1626	27.70	1625	27.70	434
17	Paschim Burdwan	2720	835	12.53	464	296	5.05	298	5.09	186
18	Paschim Medinipur	3988	650	9.76	501	362	6.24	333	5.70	142
19	Purba Burdwan	3487	543	7.11	398	412	7.03	427	7.29	15
20	Purba Medinipur	3468	420	6.18	500	365	6.23	312	5.33	191
21	Purulia	1154	175	2.63	90	73	1.25	72	1.23	9
22	South 24 Parganas	3582	741	10.17	546	399	6.81	373	6.37	154
23	Uttar Dinajpur	2125	451	4.38	257	183	3.12	183	3.12	88
	<b>Grand Total</b>	<b>71459</b>	<b>14604</b>	<b>209.75</b>	<b>10116</b>	<b>7503</b>	<b>128.08</b>	<b>7216</b>	<b>123.18</b>	<b>2647</b>

### **AGENDA – 13**

#### **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 31.12.2022:

(Amt. in Rs. Crore)

As on	Target	Sanctioned		Disbursed	
	No.	No.	Amount	No.	Amount
31.03.2021	61000	521121	4615.20	518661	4602.00
<b>31.12.2021</b>	<b>61000</b>	<b>350362</b>	<b>3714.90</b>	<b>350360</b>	<b>3714.88</b>
31.03.2022	61000	557682	5041.38	586636	6240.77
<b>31.12.2022</b>	<b>61000</b>	<b>507545</b>	<b>14996.83</b>	<b>508316</b>	<b>15002.18</b>

## Bank wise progress of JLGs as on 31.12.2022 is annexed.

Progress of JLG in FY 2022-23 as on 31.12.2022								(Amount in Crore)	
S No.	Name of Bank	Target (No.)	JLGs Credit Linked (Sanctioned) during the FY (01.04.22 to 31.12.2022)		JLGs Credit Linked (Disbursed) during the FY (01.04.22 to 31.12.2022)		Outstanding position of JLGs as on 31.12.2022		
			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	39	1.35	39	1.35	69	1.02	
3	Bank of Maharashtra	100	5	0.11	5	0.11	5	0.11	
4	Canara Bank	3000	1258	9.13	1258	9.13	1553	19.84	
5	Central Bank of India	2400	82	0.13	85	0.02	268	1.89	
6	Indian Bank	4300	432	4.28	299	2.33	478	4.26	
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	425	12.80	425	12.80	3719	281.26	
10	State Bank of India	9000	7109	32.37	7109	32.37	7148	32.99	
11	UCO Bank	2700	0	0.00	65	1.19	216	2.58	
12	Union Bank of India	900	2926	53.97	2926	48.86	4570	56.92	
<b>Total PSU</b>		<b>36200</b>	<b>12276</b>	<b>114.13</b>	<b>12211</b>	<b>108.16</b>	<b>18026</b>	<b>400.86</b>	
13	Axis Bank	1000	0	0.00	0	0.00	254988	1245.00	
14	Bandhan Bank	0	0	0.00	0	0.00	0	0.00	
15	Catholic Syrian Bank Ltd.	0	0	0.00	0	0.00	0	0.00	
16	City Union Bank Ltd.	0	0	0.00	0	0.00	0	0.00	
17	Dhanlaxmi Bank Ltd.	0	0	0.00	0	0.00	0	0.00	
18	Federal Bank	0	0	0.00	0	0.00	0	0.00	
19	HDFC Bank	1800	26177	408.59	26177	408.59	74264	623.44	
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	24635	79.42	24635	79.42	58737	85.10	
23	Indusind Bank	500	134760	3244.68	134760	3244.68	191198	3503.14	
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	0	0.00	
28	Ratnakar Bank Ltd	2000	17894	344.58	17894	344.58	68544	468.51	
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	696	10.80	832	10.86	
<b>Total PVT</b>		<b>8700</b>	<b>203466</b>	<b>4077.27</b>	<b>204162</b>	<b>4088.07</b>	<b>648563</b>	<b>5936.06</b>	
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	20525	94.23	
35	Jana Small Finance Bank	500	3876	9172.65	3876	9172.65	18702	173.63	
36	Ujjivan Small Finance Bank	3000	275419	1546.41	275419	1546.41	578155	2078.26	
37	Utkarsh Small Finance Bank	1000	2898	10.93	2898	10.93	6970	15.56	
<b>Total Small Finance</b>		<b>5000</b>	<b>287748</b>	<b>10764.45</b>	<b>287748</b>	<b>10764.45</b>	<b>624352</b>	<b>2361.69</b>	
38	BGVV (PNB)	6000	7	0.11	7	0.11	5973	19.67	
39	PBGB (UCO)	500	242	1.59	242	1.59	1501	20.16	
40	UBKGB (CBI)	1600	0	0.00	140	0.52	2275	8.15	
<b>Total RRB</b>		<b>8100</b>	<b>249</b>	<b>1.70</b>	<b>389</b>	<b>2.22</b>	<b>9749</b>	<b>47.98</b>	
41	WB State Co-Op Bank Ltd.	3000	3806	39.28	3806	39.28	7237	54.01	
42	WBSCARD Bank Ltd.	0	0	0.00	0	0.00	0	0.00	
<b>Total Co-Optv</b>		<b>3000</b>	<b>3806</b>	<b>39.28</b>	<b>3806</b>	<b>39.28</b>	<b>7237</b>	<b>54.01</b>	
<b>Grand Total</b>		<b>61000</b>	<b>507545</b>	<b>14996.83</b>	<b>508316</b>	<b>15002.18</b>	<b>1307927</b>	<b>8800.60</b>	

## AGENDA-14

### **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 19 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, PBGB and West Bengal State Co-Operative Bank. Necessary gazette notifications along with login credentials have already been shared with those banks. By this time, out of 19 banks, only IDBI and Federal Bank are yet to get board approval of the scheme from their apex authorities.

**Bank wise progress of WBSCC as on 31.12.2022 is annexed.**

<b>Bank wise Progress Report of WBSCC Scheme</b>						
<b>SI No.</b>	<b>Bank Name</b>	<b>Total applications forwarded</b>	<b>Provisionally approved</b>	<b>Actual Peding</b>	<b>Sanctioned</b>	<b>Returned</b>
1	All Co-Operative Banks	5421	441	4980	10284	226
2	Axis Bank	3277	1480	1797	475	6
3	BGVB	831	164	667	2063	55
4	Bank of Baroda	940	90	850	303	124
5	Bank of India	2070	116	1954	689	13
6	Canara Bank	352	63	289	975	164
7	Central Bank of India	852	189	663	113	80
8	Federal Bank	12	0	12	0	0
9	HDFC Bank	3731	2013	1718	1244	28
10	ICICI Bank	958	367	591	852	64
11	IDBI Bank	138	0	138	0	1
12	Indian Bank	2648	534	2114	1323	160
13	Indian Overseas Bank	887	10	877	29	211
14	PBGB	350	111	239	580	13
15	Punjab National Bank	9888	1847	8041	12657	753
16	State Bank of India	9961	1117	8844	4088	587
17	UCO Bank	3842	361	3481	2886	142
18	Union Bank of India	775	102	673	1135	109
19	UBKGB	156	38	118	35	16
<b>TOTAL</b>		<b>47089</b>	<b>9043</b>	<b>38046</b>	<b>39731</b>	<b>2752</b>

## AGENDA-15

### Progress in Education Loan & Housing Loan:

<b>Education Loan</b>
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A report on Bank wise outstanding balance under Education loan scheme as on December 2020, 2021 and 2022 is furnished below:

#### **Outstanding Position:**

(Amount Rs in crore)

31.03.2020	31.12.2020	31.03.2021	31.12.2021	31.03.2022	31.12.2022
2525.20	2856.59	2709.73	2727.61	2807.13	4495.36

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

(Amount Rs in crore)

Dec, 2019		Dec, 2020		Dec, 2021		Dec, 2022	
No.	Amount	No.	Amount	No.	Amount	No.	Amount
24392	849.36	16951	402.08	20814	665.00	58117	1175.61

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

Target	Achievement	% of Achievement
5028.36	1175.61	23.38%

With disbursement of Rs.1175.61 Crore against annual target of Rs.5028.36 crore for FY 2022-23, the achievement is 23.38 % which is very low. Banks are to scout for quality education loan proposals aggressively.

**Progress of Education Loan as on 31.12.2022**

**(Amount in Crore)**

Sr. No.	Bank	Disbursed during the year		Outstanding at the end of quarter	
		No.	Amount	No.	Amount
1	Bank of Baroda	2196	82.00	3522	195.00
2	Bank of India	1395	20.33	4413	132.85
3	Bank of Maharashtra	248	3.84	370	18.95
4	Canara Bank	2450	39.78	4946	204.10
5	Central Bank of India	897	28.62	2809	139.20
6	Indian Bank	2722	274.76	3631	1300.64
7	Indian Overseas Bank	152	4.25	984	27.42
9	Punjab & Sind Bank	49	1.38	180	7.58
8	Punjab National Bank	9376	139.99	22729	530.71
10	State Bank of India	27789	319.44	25578	1269.00
11	UCO Bank	2717	30.25	4791	95.96
12	Union Bank of India	1496	32.00	3632	169.81
<b>Total PSU</b>		<b>51487</b>	<b>976.64</b>	<b>77585</b>	<b>4091.22</b>
13	Axis Bank	483	41.00	1574	107.00
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	3	0.35
18	Federal Bank	4	0.92	39	2.71
19	HDFC Bank	2463	38.97	3458	78.11
20	ICICI Bank	644	44.21	1212	83.85
21	IDBI Bank	190	5.09	553	20.10
22	IDFC First Bank	111	23.01	118	24.52
23	Indusind Bank	0	0.00	0	0.00
24	Karnataka Bank Ltd.	1	0.01	14	0.79
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	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00
32	YES Bank	1	0.02	1	0.02
<b>Total PVT</b>		<b>3897</b>	<b>153.22</b>	<b>6987</b>	<b>318.50</b>
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
<b>Total Small Finance</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
38	BGVB (PNB)	1043	8.93	1448	16.60
39	PBGB (UCO)	341	3.55	729	11.93
40	UBKGB (CBI)	31	0.26	86	1.44
<b>Total RRB</b>		<b>1415</b>	<b>12.74</b>	<b>2263</b>	<b>29.97</b>
41	WB State Co-Op Bank Ltd.	1378	33.00	3844	55.68
42	WBSCARD Bank Ltd.	0	0.00	0	0.00
<b>Total Co-Optv</b>		<b>1378</b>	<b>33.00</b>	<b>3844</b>	<b>55.68</b>
<b>Grand Total</b>		<b>58177</b>	<b>1175.61</b>	<b>90679</b>	<b>4495.36</b>

## Housing Loan

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

### Outstanding Position:

(Amount Rs. in crore)

31.03.2020	31.12.2020	31.03.2021	31.12.2021	31.03.2022	31.12.2022
51079.89	54013.46	57991.19	65736.49	69063.87	82416.48

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

(Amount Rs in crore)

Dec, 2019		Dec, 2020		Dec, 2021		Dec, 2022	
No.	Amount	No.	Amount	No.	Amount	No.	Amount
100115	10837.81	75292	8344.85	104702	12782.68	194866	17444.21

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	17444.21	74.36 %

With disbursement of Rs.17444.21 Crore against annual target of Rs. 23456.87 crore for FY 22-23, the achievement is 74.36%.

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

**Progress of Housing Loan as on 31.12.2022**

(Amount in Crore)

Sr. No.	Bank	Disbursed during the year		Outstanding at the end of quarter	
		No.	Amount	No.	Amount
1	Bank of Baroda	4955	845.00	23799	4129.00
2	Bank of India	4187	660.93	27802	3317.40
3	Bank of Maharashtra	958	64.98	2059	313.05
4	Canara Bank	3614	404.64	12966	1872.58
5	Central Bank of India	2149	395.53	12239	1884.52
6	Indian Bank	7472	1849.50	20106	9584.61
7	Indian Overseas Bank	856	116.65	5360	767.53
8	Punjab & Sind Bank	100	20.22	2408	278.74
9	Punjab National Bank	8448	1215.90	68015	7101.21
10	State Bank of India	112915	6560.48	189173	27817.00
11	UCO Bank	3792	539.81	19195	2159.34
12	Union Bank of India	1742	303.45	12082	1687.65
<b>Total PSU</b>		<b>151188</b>	<b>12977.09</b>	<b>395204</b>	<b>60912.63</b>
13	Axis Bank	3448	447.00	14077	3170.00
14	Bandhan Bank	4928	499.59	16235	1337.48
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.	4	1.45	0	0.00
18	Federal Bank	72	18.50	1430	299.71
19	HDFC Bank	8821	71.57	23195	2194.12
20	ICICI Bank	4095	2091.62	24523	8001.17
21	IDBI Bank	3209	538.36	24097	3289.05
22	IDFC First Bank	72	22.29	560	114.86
23	Indusind Bank	0	0.00	4	0.04
24	Karnataka Bank Ltd.	72	13.29	846	164.85
25	Karur Vysya Bank	45	6.64	47	6.99
26	Kotak Mahindra Bank	39	7.42	134	27.07
27	Lakshmi Vilas Bank (DBS)	0	0.00	14	0.99
28	Ratnakar Bank Ltd	0	0.00	60	2.11
29	South Indian Bank Ltd.	6	3.57	145	26.58
30	SIDBI	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	8	1.13	8	1.13
32	YES Bank	212	92.53	398	138.00
<b>Total PVT</b>		<b>25031</b>	<b>3814.94</b>	<b>105773</b>	<b>18774.16</b>
33	Au Small finance Bank	0	0.00	0	0.00
34	ESAF SF Bank	0	0.00	21	0.03
35	Jana Small Finance Bank	542	14.57	1450	27.16
36	Ujjivan Small Finance Bank	14700	229.15	31014	447.84
37	Utkarsh Small Finance Bank	51	4.33	65	8.75
<b>Total Small Finance</b>		<b>15293</b>	<b>248.05</b>	<b>32550</b>	<b>483.78</b>
38	BGVB (PNB)	403	44.13	7675	389.53
39	PBGB (UCO)	1129	102.57	4050	276.43
40	UBKGB (CBI)	405	40.23	2456	199.38
<b>Total RRB</b>		<b>1937</b>	<b>186.93</b>	<b>14181</b>	<b>865.34</b>
41	WB State Co-Op Bank Ltd.	1417	217.21	9419	1194.25
42	WBSCARD Bank Ltd.	0	0.00	5098	186.32
<b>Total Co-Optv</b>		<b>1417</b>	<b>217.21</b>	<b>14517</b>	<b>1380.57</b>
<b>Grand Total</b>		<b>194866</b>	<b>17444.21</b>	<b>562225</b>	<b>82416.48</b>



## AGENDA- 16

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

While monitoring the position of NPA, the percentage of Gross NPA stood at 13.91 % as of December, 2022 in the State of West Bengal. Amount Rs.77913.56 Crore as on December,2022 in comparison to Rs. 66566.37 Crore as on December, 2021.

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

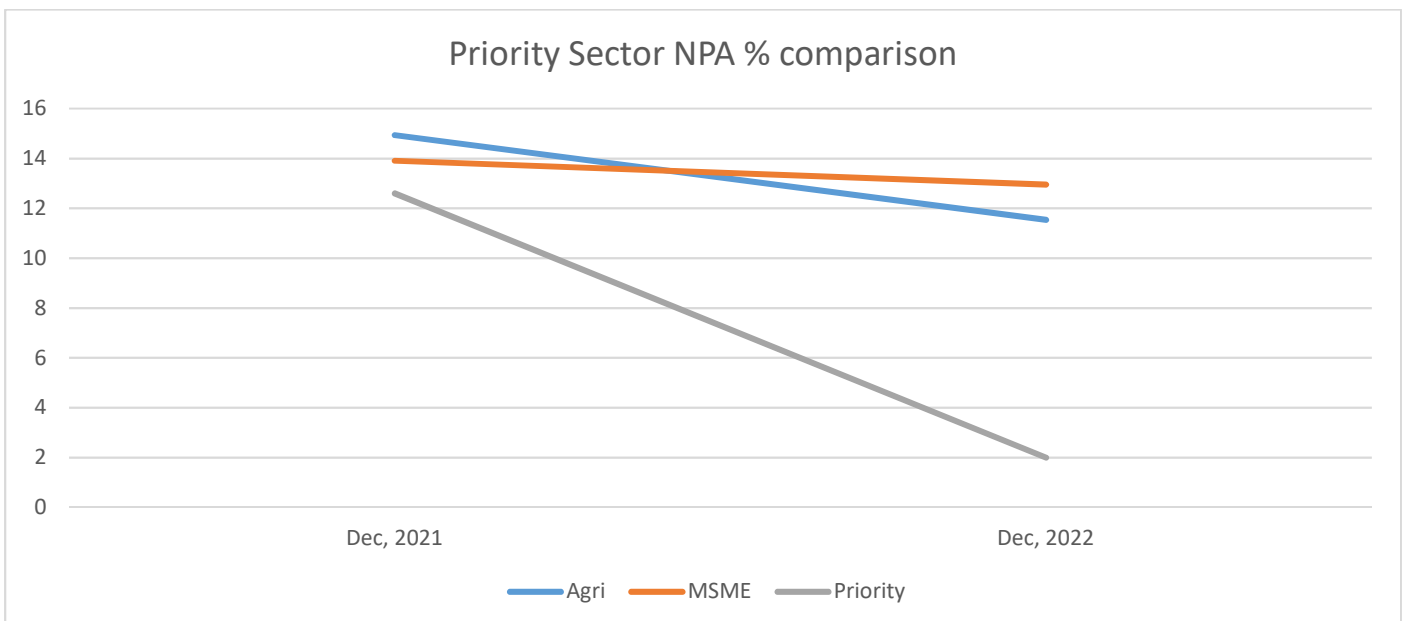
Year	Gross Advance	Gross NPA	(Rs. In crore) % to Gross NPA
March,2020	465133.58	57301.61	12.32
<b>Dec, 2020</b>	<b>470908.91</b>	<b>59739.28</b>	<b>12.69</b>
March,2021	480724.18	65074.00	13.54
<b>Dec, 2021</b>	<b>498710.84</b>	<b>66566.37</b>	<b>13.35</b>
March,2022	527465.88	68821.30	13.05
<b>Dec, 2022</b>	<b>560034.13</b>	<b>77913.56</b>	<b>13.91</b>

NPA level has been increased from 13.35% as on December, 2021 to 13.91 % as on December, 2022. Since, NPA reduction being the thrust area for banks, reduction in NPA level is very much necessary in coming days.

### Sector wise NPA Status as on 31.12.2022:

Sector	December, 2021			December, 2022		
	Gross Advance	Gross NPA	%	Gross Advance	Gross NPA	%
Agriculture & allied	62512.76	9337.89	14.94	64084.25	7392.55	11.54
MSME	103332.49	14371.38	13.91	108312.01	14028.01	12.95
OPS	46809.93	3104.33	6.63	66869.24	2006.70	3.00
<b>Total Prisec</b>	<b>212655.18</b>	<b>26813.60</b>	<b>12.60</b>	<b>239265.51</b>	<b>23427.26</b>	<b>9.79</b>
NPS	286055.66	39752.78	13.90	320768.63	54486.30	16.98
<b>Total</b>	<b>498710.84</b>	<b>66566.37</b>	<b>13.35</b>	<b>560034.13</b>	<b>77913.56</b>	<b>13.91</b>

Overall NPA percentage consisting of three broad sectors viz. Agriculture, MSE and OPS as on 31.12.2022 stood at 11.54%,12.95% and 3% respectively.



## Sector wise NPA Position as on 31.12.2022

(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	1575.00	174.13	4652.00	1238.94	5516.00	42.37	11743.00	1455.44	14485.85	5356.79	26228.85	6812.23
2	Bank of India	3241.32	379.59	4154.89	861.07	2077.04	65.91	9473.25	1306.57	13724.81	3112.19	23198.06	4418.76
3	Bank of Maharashtra	140.34	10.26	690.42	14.72	327.33	1.14	1158.09	26.12	250.25	4.67	1408.34	30.79
4	Canara Bank	2012.55	104.55	4365.53	991.55	1167.94	50.10	7546.02	1146.20	11000.92	3249.17	18546.94	4395.37
5	Central Bank of India	1951.60	170.37	1859.44	366.80	1916.28	49.21	5727.32	586.38	3583.30	2798.62	9310.62	3385.00
6	Indian Bank	3240.40	508.94	6980.16	1833.60	12473.92	61.52	22694.48	2404.06	6691.97	7575.73	29386.45	9979.79
7	Indian Overseas Bank	1196.50	248.85	2270.71	490.25	866.22	35.20	4333.43	774.30	2651.26	2526.03	6984.69	3300.33
8	Punjab & Sind Bank	107.97	4.17	634.00	149.40	245.74	41.13	987.71	194.70	2197.73	19.98	3185.44	214.68
9	Punjab National Bank	10129.71	2634.73	13085.82	4033.13	4083.13	224.06	27298.67	6891.92	28364.86	9536.01	55663.52	16427.94
10	State Bank of India	7228.44	459.48	9334.88	225.07	13513.97	53.23	30077.29	737.78	66486.71	135.75	96564.00	873.53
11	UCO Bank	1221.85	346.50	3042.05	807.88	2882.25	427.08	7146.15	1581.46	9449.35	5103.71	16595.50	6685.17
12	Union Bank of India	1571.66	202.25	5220.51	1115.95	1572.42	46.17	8364.59	1364.37	21938.03	7732.53	30302.62	9096.90
<b>Total PSU</b>		<b>33617.35</b>	<b>5243.82</b>	<b>56290.42</b>	<b>12128.36</b>	<b>46642.24</b>	<b>1097.12</b>	<b>136550.00</b>	<b>18469.30</b>	<b>180825.03</b>	<b>47151.19</b>	<b>317375.04</b>	<b>65620.49</b>
13	Axis Bank	3486.00	132.00	9753.00	122.00	1133.00	41.38	14372.00	295.38	19135.00	1805.98	33507.00	2101.36
14	Bandhan Bank	2014.63	274.16	755.08	14.90	8934.29	526.73	11704.00	815.79	14556.70	1907.43	26260.70	2723.21
15	Catholic Syrian Bank Ltd.	6.04	0.00	0.52	0.00	8.09	0.00	14.65	0.00	8.09	0.00	22.74	0.00
16	City Union Bank Ltd.	0.00	0.00	158.56	0.00	0.00	0.00	158.56	0.00	0.00	0.00	158.56	0.00
17	Dhanlaxmi Bank Ltd.	0.00	0.00	3.57	0.00	0.00	0.00	3.57	0.00	99.85	0.00	103.42	0.00
18	Federal Bank	394.83	0.00	895.48	0.00	78.61	0.00	1368.92	0.00	2873.53	0.00	4242.45	0.00
19	HDFC Bank	913.23	58.88	12403.17	198.17	1241.69	10.63	14558.09	267.68	26235.69	744.74	40793.78	1012.42
20	ICICI Bank	1142.78	75.23	9919.71	67.74	1311.28	20.93	12373.77	163.90	32402.70	1323.57	44776.47	1487.47
21	IDBI Bank	422.42	0.00	1049.28	0.00	1889.26	0.00	3360.95	0.00	2509.06	0.00	5870.02	0.00
22	IDFC First Bank	57.23	0.86	787.55	32.35	34.00	3.59	878.78	36.80	3842.01	59.37	4720.79	96.17
23	Indusind Bank	3049.71	150.03	3386.86	80.22	22.95	2.03	6459.52	232.28	8494.75	239.08	14954.27	471.36
24	Karnataka Bank Ltd.	136.53	21.06	633.38	184.81	65.29	3.11	835.20	208.98	527.39	154.07	1362.59	363.05
25	Karur Vysya Bank	1.89	0.25	5.93	0.00	2.10	0.00	9.92	0.25	586.48	0.00	596.40	0.25
26	Kotak Mahindra Bank	700.16	13.98	3936.78	46.17	27.07	0.00	4664.01	60.15	3438.65	108.98	8102.66	169.13
27	Lakshmi Vilas Bank (DBS)	1.62	0.00	0.36	0.00	1.16	0.00	3.14	0.00	388.10	0.00	391.24	0.00
28	Ratnakar Bank Ltd	434.22	25.41	105.13	0.49	76.40	4.94	615.75	30.84	5370.70	470.96	5986.45	501.80
29	South Indian Bank Ltd.	113.81	0.00	376.62	0.00	11.60	0.00	502.03	0.00	946.11	0.00	1448.14	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	43.01	0.90	0.63	0.00	43.64	0.90	107.01	0.00	150.65	0.90
32	YES Bank	541.00	0.00	2993.00	0.00	21.02	0.00	3555.02	0.00	3474.00	0.00	7029.02	0.00
<b>Total PVT</b>		<b>13416.10</b>	<b>751.86</b>	<b>47296.24</b>	<b>747.76</b>	<b>14858.44</b>	<b>613.33</b>	<b>75570.78</b>	<b>2112.94</b>	<b>124995.82</b>	<b>6814.17</b>	<b>200566.60</b>	<b>8927.12</b>
33	Au Small finance Bank	0.44	0.00	65.76	0.00	0.00	0.00	66.20	0.00	14.65	0.00	80.85	0.00
34	ESAF SF Bank	83.64	1.11	48.41	3.32	5.87	2.51	137.92	6.94	27.89	0.01	165.81	6.95
35	Jana Small Finance Bank	196.42	20.72	100.44	1.49	411.66	69.98	708.52	92.20	199.27	11.84	907.79	104.04
36	Ujjivan SF Bank	737.73	0.00	172.64	0.00	1170.54	0.00	2080.91	0.00	595.20	0.00	2676.11	0.00
37	Utkarsh SF Bank	15.56	0.83	27.77	1.49	52.90	2.96	96.23	5.28	1.63	0.07	97.86	5.35
<b>Total Small Finance</b>		<b>1033.79</b>	<b>22.66</b>	<b>415.02</b>	<b>6.30</b>	<b>1640.97</b>	<b>75.45</b>	<b>3089.78</b>	<b>104.42</b>	<b>838.64</b>	<b>11.92</b>	<b>3928.42</b>	<b>116.34</b>
38	BGVB (PNB)	4418.14	298.57	2114.57	788.98	352.39	57.38	6885.10	1144.93	727.17	51.40	7612.27	1196.33
39	PBGB (UCO)	1696.14	153.21	1365.08	197.97	283.29	11.76	3344.51	362.94	219.57	20.21	3564.08	383.15
40	UBKGB (CBI)	2218.66	90.93	240.79	59.13	183.05	4.28	2642.51	154.34	472.46	13.20	3114.96	167.54
<b>Total RRB</b>		<b>8332.94</b>	<b>542.71</b>	<b>3720.44</b>	<b>1046.08</b>	<b>818.73</b>	<b>73.42</b>	<b>12872.12</b>	<b>1662.21</b>	<b>1419.20</b>	<b>84.81</b>	<b>14291.31</b>	<b>1747.02</b>
41	WB State Co-Op Bank Ltd.	6658.86	831.50	497.78	99.51	2722.54	147.38	9879.18	1078.38	12684.58	424.21	22563.76	1502.59
42	WBCARD 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
<b>Total Co-Optv</b>		<b>7684.07</b>	<b>831.50</b>	<b>589.90</b>	<b>99.51</b>	<b>2908.86</b>	<b>147.38</b>	<b>11182.83</b>	<b>1078.38</b>	<b>12689.94</b>	<b>424.21</b>	<b>23872.77</b>	<b>1502.59</b>
<b>Grand Total</b>		<b>64084.25</b>	<b>7392.55</b>	<b>108312.01</b>	<b>14028.01</b>	<b>66869.24</b>	<b>2006.70</b>	<b>239265.51</b>	<b>23427.26</b>	<b>320768.63</b>	<b>54486.30</b>	<b>560034.13</b>	<b>77913.56</b>

## Sector wise NPA Position as on 31.12.2022

(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	195.00	5.95	4129.00	100.02	56.00	3.25	24.10	9.04	151.00	0.88	8.10	0.38	159.21	47.30	112.81	22.48
2	Bank of India	132.85	5.96	3317.40	93.13	60.87	10.03	67.57	8.17	559.27	2.40	28.13	1.71	802.63	132.01	76.13	18.20
3	Bank of Maharashtra	18.95	0.06	313.05	2.31	0.00	0.00	0.00	0.00	0.53	0.00	0.03	0.00	52.93	1.78	18.86	0.00
4	Canara Bank	204.10	6.39	1872.58	92.39	43.01	5.74	0.00	0.00	191.48	0.00	0.00	0.00	353.58	38.23	198.41	4.95
5	Central Bank of India	139.20	8.04	1884.52	48.51	37.24	8.70	145.69	20.20	1175.67	6.80	10.26	0.17	455.73	133.26	17.13	4.19
6	Indian Bank	1300.64	15.60	9584.61	163.74	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4061.50	114.00	113.52	0.00
7	Indian Overseas Bank	27.42	0.82	767.53	1.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	162.42	0.00	13.45	0.00
8	Punjab & Sind Bank	7.58	0.45	278.74	25.16	5.36	2.08	0.00	0.00	0.00	0.00	0.00	0.00	0.86	0.00	2.75	0.95
9	Punjab National Bank	530.71	41.65	7101.21	284.55	105.59	50.13	0.00	0.00	2618.44	58.87	149.04	15.27	3760.61	660.12	243.34	104.79
10	State Bank of India	1269.00	8.71	27817.00	56.02	22.54	3.61	4.87	1.47	1108.08	23.78	170.47	3.99	1791.65	266.68	164.91	7.85
11	UCO Bank	95.96	7.83	2159.34	69.53	19.01	8.36	39.01	15.00	2235.34	90.33	28.54	0.31	342.23	0.00	93.39	13.02
12	Union Bank of India	169.81	10.25	1687.65	59.51	8.87	0.86	0.00	0.00	223.38	3.82	248.87	3.77	499.78	42.49	43.12	2.60
	<b>Total PSU</b>	<b>4091.22</b>	<b>111.71</b>	<b>60912.63</b>	<b>995.92</b>	<b>358.49</b>	<b>92.76</b>	<b>281.24</b>	<b>53.88</b>	<b>8263.19</b>	<b>186.88</b>	<b>643.44</b>	<b>25.60</b>	<b>12443.13</b>	<b>1435.87</b>	<b>1097.82</b>	<b>179.03</b>
13	Axis Bank	107.00	0.00	3170.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	71.56	0.00	0.00	0.00
14	Bandhan Bank	0.00	0.00	1337.48	58.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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.	0.35	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	Federal Bank	2.71	0.00	299.71	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66.95	0.00	0.00	0.00
19	HDFC Bank	78.11	0.66	2194.12	9.96	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	388.54	56.39	12.71	0.23
20	ICICI Bank	83.85	0.08	8001.17	91.42	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	175.90	22.85	10.34	0.00
21	IDBI Bank	20.10	0.00	3289.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	125.45	0.00	0.00	0.00
22	IDFC First Bank	24.52	0.00	114.86	3.59	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.11	0.00	0.00	0.00
23	Indusind Bank	0.00	0.00	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	47.80	0.00
24	Karnataka Bank Ltd.	0.79	0.07	164.85	6.63	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	55.92	4.39
25	Karur Vysya Bank	0.00	0.00	6.99	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	27.07	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32.51	1.69
27	Lakshmi Vilas Bank (DBS)	0.00	0.00	0.99	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	2.11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
29	South Indian Bank Ltd.	1.05	0.00	26.58	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	1.13	0.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
32	YES Bank	0.02	0.00	138.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.60	0.00	0.00	0.00
	<b>Total PVT</b>	<b>318.50</b>	<b>0.82</b>	<b>18774.16</b>	<b>169.66</b>	<b>0.01</b>	<b>0.01</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>830.11</b>	<b>79.24</b>	<b>159.28</b>	<b>6.30</b>
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	0.02	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
35	Jana Small Finance Bank	0.00	0.00	27.16	0.9511	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	447.84	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
37	Utkarsh SF Bank	0.00	0.00	8.75	0.39	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total Small Finance</b>	<b>0.00</b>	<b>0.02</b>	<b>483.78</b>	<b>1.34</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
38	BGVB (PNB)	16.60	0.62	389.53	18.45	41.69	21.84	103.06	81.76	3735.62	103.74	41.20	0.02	731.90	128.67	8.87	0.61
39	PBGB (UCO)	11.93	1.13	276.43	11.85	0.43	0.00	56.98	20.49	1797.51	80.97	11.62	1.23	631.83	89.36	6.56	1.65
40	UBKGB (CBI)	1.44	0.46	199.38	3.81	13.97	2.25	32.51	12.04	1359.28	7.42	19.31	0.18	853.90	68.84	6.61	0.00
	<b>Total RRB</b>	<b>29.97</b>	<b>2.21</b>	<b>865.34</b>	<b>34.11</b>	<b>56.09</b>	<b>24.09</b>	<b>192.55</b>	<b>114.29</b>	<b>6892.41</b>	<b>192.13</b>	<b>72.13</b>	<b>1.43</b>	<b>2217.63</b>	<b>286.87</b>	<b>22.04</b>	<b>2.26</b>
41	WB State Co-Op Bank Ltd.	55.68	0.00	1194.25	12.38	0.00	0.00	17.37	7.25	1560.59	46.34	0.00	0.00	5593.51	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
	<b>Total Co-Optv</b>	<b>55.68</b>	<b>0.00</b>	<b>1380.57</b>	<b>12.38</b>	<b>0.00</b>	<b>0.00</b>	<b>17.37</b>	<b>7.25</b>	<b>1560.59</b>	<b>46.34</b>	<b>0.00</b>	<b>0.00</b>	<b>5593.51</b>	<b>368.32</b>	<b>0.00</b>	<b>0.00</b>
	<b>Grand Total</b>	<b>4495.36</b>	<b>114.76</b>	<b>82416.48</b>	<b>1213.41</b>	<b>414.59</b>	<b>116.86</b>	<b>491.16</b>	<b>175.42</b>	<b>16716.19</b>	<b>425.35</b>	<b>715.57</b>	<b>27.03</b>	<b>21084.38</b>	<b>2170.30</b>	<b>1279.14</b>	<b>187.59</b>

## Sector wise Recovery performance as on 31.12.2022

(Amount in Crore)

Sr. No.	Bank Name	Agriculture			MSME			OPS			Total Prisee			NPS			Grand Total		
		Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%
1	Bank of Baroda	78.00	5.55	7.12	368.00	185.97	50.54	39.00	0.79	2.01	485.00	192.31	39.65	269.00	44.21	16.43	754.00	236.52	31.37
2	Bank of India	379.59	153.24	40.37	861.07	210.47	24.44	65.91	51.90	78.74	1306.57	415.61	31.81	3112.19	308.85	9.92	4418.76	724.46	16.40
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	105.05	3.03	2.88	1003.40	16.58	1.65	2107.20	2.55	0.12	3215.65	22.16	0.69	1195.70	15.99	1.34	4411.35	38.15	0.86
5	Central Bank of India	175.67	7.54	4.29	527.37	9.12	1.73	472.52	17.44	3.69	1175.56	34.10	2.90	2798.62	55.66	1.99	3974.18	89.76	2.26
6	Indian Bank	508.94	36.02	7.08	1833.60	113.97	6.22	61.52	14.62	23.76	2404.06	164.61	6.85	7575.73	231.12	3.05	9979.79	395.73	3.97
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	1151.20	581.71	50.53	5827.37	3671.15	63.00	8402.00	6621.30	78.81	14229.37	10292.45	72.33
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	346.50	14.09	4.07	807.88	27.31	3.38	427.08	16.09	3.77	1581.46	57.49	3.64	5103.71	20.24	0.40	6685.17	77.73	1.16
12	Union Bank of India	202.25	9.24	4.57	1116.00	89.28	8.00	46.17	4.16	9.01	1364.42	102.68	7.53	7732.53	77.32	1.00	9096.95	180.00	1.98
<b>Total PSU</b>		<b>5745.90</b>	<b>2654.92</b>	<b>46.21</b>	<b>11782.59</b>	<b>4253.59</b>	<b>36.10</b>	<b>7173.58</b>	<b>2814.86</b>	<b>39.24</b>	<b>24702.07</b>	<b>9723.37</b>	<b>39.36</b>	<b>53251.70</b>	<b>18927.66</b>	<b>35.54</b>	<b>77953.77</b>	<b>28651.02</b>	<b>36.75</b>
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	105.40	81.13	76.97	486.42	470.83	96.80	204.50	129.18	63.17	796.32	681.13	85.54	767.46	748.33	97.51	1563.77	1429.46	91.41
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	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!
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.	21.06	0.15	0.71	184.81	5.79	3.13	3.11	0.01	0.32	208.98	5.95	2.85	154.07	0.87	0.56	363.05	6.82	1.88
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!
<b>Total PVT</b>		<b>2078.47</b>	<b>1568.28</b>	<b>75.45</b>	<b>744.22</b>	<b>538.62</b>	<b>72.37</b>	<b>218.61</b>	<b>140.19</b>	<b>64.13</b>	<b>3041.30</b>	<b>2247.08</b>	<b>73.89</b>	<b>932.52</b>	<b>760.20</b>	<b>81.52</b>	<b>3973.82</b>	<b>3007.28</b>	<b>75.68</b>
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	10.45	10.32	98.76	6.05	5.64	93.22	0.73	0.42	57.53	17.23	16.38	95.07	3.49	3.49	100.00	20.72	19.87	95.90
35	Jana Small Finance Bank	25.14	30.53	121.43	3.45	5.68	164.59	53.21	59.75	112.30	81.80	95.96	117.31	11.13	13.82	124.21	92.93	109.78	118.14
36	Ujjivan Small Finance Bank	547.96	12.85	2.35	32.28	4.02	12.47	835.72	19.21	2.30	1415.95	36.09	2.55	299.01	5.65	1.89	1714.96	41.73	2.43
37	Utkarsh Small Finance Bank	2.48	2.33	93.95	3.88	3.60	92.78	7.50	6.96	92.80	13.86	12.89	93.00	0.26	0.23	88.46	14.12	13.12	92.92
<b>Total Small Finance</b>		<b>586.03</b>	<b>56.04</b>	<b>9.56</b>	<b>45.65</b>	<b>18.94</b>	<b>41.49</b>	<b>897.15</b>	<b>86.34</b>	<b>9.62</b>	<b>1528.84</b>	<b>161.32</b>	<b>10.55</b>	<b>313.89</b>	<b>23.19</b>	<b>7.39</b>	<b>1842.73</b>	<b>184.51</b>	<b>10.01</b>
38	BGVB (PNB)	347.75	286.96	82.52	624.15	288.36	46.20	104.31	72.04	69.06	1076.21	647.35	60.15	201.97	160.88	79.66	1278.18	808.23	63.23
39	PBGB (UCO)	404.90	332.93	82.23	273.78	208.32	76.09	182.57	141.49	77.50	861.25	682.74	79.27	152.80	120.82	79.07	1014.05	803.56	79.24
40	UBKGB (CBI)	661.65	511.06	77.24	79.27	54.01	68.13	8.89	7.22	81.21	749.81	572.29	76.32	61.75	47.20	76.44	811.56	619.49	76.33
<b>Total RRB</b>		<b>1414.30</b>	<b>1130.95</b>	<b>79.97</b>	<b>977.20</b>	<b>550.69</b>	<b>56.35</b>	<b>295.77</b>	<b>220.75</b>	<b>74.63</b>	<b>2687.27</b>	<b>1902.38</b>	<b>70.79</b>	<b>416.52</b>	<b>328.90</b>	<b>78.96</b>	<b>3103.79</b>	<b>2231.28</b>	<b>71.89</b>
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!
<b>Total Co-Optv</b>		<b>4536.98</b>	<b>3007.84</b>	<b>66.30</b>	<b>266.54</b>	<b>180.43</b>	<b>67.69</b>	<b>524.86</b>	<b>383.58</b>	<b>73.08</b>	<b>5328.38</b>	<b>3571.85</b>	<b>67.03</b>	<b>837.32</b>	<b>622.92</b>	<b>74.39</b>	<b>6165.70</b>	<b>4194.77</b>	<b>68.03</b>
<b>Grand Total</b>		<b>14361.68</b>	<b>8418.02</b>	<b>58.61</b>	<b>13816.21</b>	<b>5542.27</b>	<b>40.11</b>	<b>9109.98</b>	<b>3645.71</b>	<b>40.02</b>	<b>37287.86</b>	<b>17606.00</b>	<b>47.22</b>	<b>55751.95</b>	<b>20662.86</b>	<b>37.06</b>	<b>93039.81</b>	<b>38268.86</b>	<b>41.13</b>

## STATUS OF PDR CASES AS ON 31.12.2022:

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 139<sup>th</sup> SLBC Meeting. Subsequently, as directed, a separate letter has been written to the Chief Secretary, GoWB in this regard. As on 31.12.2022 there are 6603 PDR cases pending amounting Rs. 515.86 Crore and the Certificate Officers may be advised to dispose of the cases.

DISPOSAL OF CERTIFICATE CASES (PDR Act ) AS ON 31.12.2022									
(Amount in Crore)									
Sl. No.	Bank	Outstanding cases as on 31.03.2022		Cases filed from 01.04.2022 to 31.12.2022		Cases Settled from 01.04.2022 to 31.12.2022		Pending cases as on 31.12.2022	
		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
<b>Total PSU</b>		<b>4989</b>	<b>453.04</b>	<b>39</b>	<b>0.57</b>	<b>0</b>	<b>0.00</b>	<b>5028</b>	<b>453.61</b>
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	0	0.00	0	0.00	0	0.00
20	ICICI Bank	0	0.00	0	0.00	0	0.00	0	0.00
21	IDBI Bank	0	0.00	0	0.00	0	0.00	0	0.00
22	IDFC First Bank	0	0.00	0	0.00	0	0.00	0	0.00
23	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00
24	Karnataka Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0.00
28	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
29	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00
32	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00
<b>Total PVT</b>		<b>16</b>	<b>7.99</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>16</b>	<b>7.99</b>
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
<b>Total Small Finance</b>		<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
38	BGVB (PNB)	61	1.03	0	0.00	0	0.00	61	1.03
39	PBGB (UCO)	962	13.32	214	3.76	0	0.00	1089	15.74
40	UBKGB (CBI)	0	0.00	16	0.40	0	0.00	16	0.40
<b>Total RRB</b>		<b>1023</b>	<b>14.35</b>	<b>230</b>	<b>4.16</b>	<b>0</b>	<b>0.00</b>	<b>1253</b>	<b>18.51</b>
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
<b>Total Co-Optv</b>		<b>288</b>	<b>34.45</b>	<b>18</b>	<b>1.30</b>	<b>0</b>	<b>0.00</b>	<b>306</b>	<b>35.74</b>
<b>Grand Total</b>		<b>6316</b>	<b>509.83</b>	<b>287</b>	<b>6.03</b>	<b>0</b>	<b>0.00</b>	<b>6603</b>	<b>515.86</b>

## Recovery under SARFAESI Act, 2002

During 146<sup>th</sup> 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 2528 loan accounts as reported as on December,2022. The District wise details are as given hereunder.

<b>DM Permission pending under SARFAESI Act, 2002 as on 31.12.2022</b>											
<b>(Amount in Crore)</b>											
Sr. No.	District	Pending below 60 days		Above 60 day below 6 months		6 months to 1 year		1 year and above		Total pending	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	Alipurduar	2	3.23	1	0.05	0	0.00	0	0.00	3	3.28
2	Bankura	2	0.28	2	0.33	10	9.10	21	3.92	35	13.63
3	Birbhum	9	2.42	11	0.84	19	1.24	47	29.81	86	34.31
4	Coochbehar	7	1.02	9	0.71	8	0.34	16	21.97	40	24.04
5	Dakshin Dinajpur	2	0.11	2	0.08	7	0.62	43	4.10	54	4.91
6	Darjeeling	11	5.75	12	2.78	10	44.09	11	9.79	44	62.42
7	Hooghly	23	21.88	80	10.45	54	59.16	121	36.15	278	127.64
8	Howrah	14	4.69	39	15.44	51	106.25	126	129.98	230	256.36
9	Jalpaiguri	8	2.02	15	3.03	4	16.12	14	20.43	41	41.60
10	Jhargram	0	0.00	0	0.00	2	0.19	0	0.00	2	0.19
11	Kalimpong	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
12	Kolkata	16	6.96	30	9.12	24	58.65	183	296.99	253	371.72
13	Malda	4	0.51	3	43.94	8	0.68	56	37.62	71	82.75
14	Murshidabad	25	7.50	12	2.96	5	9.84	64	17.08	106	37.37
15	Nadia	1	0.11	14	2.27	21	3.04	70	17.32	106	22.73
16	Paschim Burdwan	11	0.99	22	9.82	16	11.64	77	70.06	126	92.52
17	Purba burdwan	7	0.78	44	6.17	18	2.26	60	64.24	129	73.46
18	Paschim Medinipur	18	8.23	11	1.95	10	28.89	107	13.09	146	52.16
19	Purba Medinipur	20	7.76	9	2.05	14	9.82	55	32.08	98	51.71
20	Purulia	0	0.00	3	0.48	6	4.26	2	1.20	11	5.94
21	Uttar Dinajpur	6	1.10	11	4.92	12	6.14	32	4.78	61	16.94
22	24 Pgs. (N)	40	14.76	67	31.76	74	39.99	144	75.56	325	162.07
23	24 Pgs. (S)	13	8.59	43	13.84	24	6.33	203	58.62	283	87.38
<b>Total</b>		<b>239</b>	<b>98.68</b>	<b>440</b>	<b>163.00</b>	<b>397</b>	<b>418.66</b>	<b>1452</b>	<b>944.79</b>	<b>2528</b>	<b>1625.13</b>

## AGENDA-17

### 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. Setting up of new RSETIs in Kalimpong and Paschim Bardhaman district was entrusted to State Bank of India, whereas Central Bank of India was entrusted for setting up of RSETIs at Darjeeling and Alipurduar and Punjab National Bank for Jhargram district. It had been informed by member banks namely SBI, CBI & PNB that they had sent their request letter to MoRD for according necessary approval for setting up of new RSETIs in these districts but necessary approval from MoRD is still awaited.

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

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

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

**The position of Settlement and Credit Linkage cases as on 31.12.2022 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
<b>31.12.2021</b>	<b>5037</b>	<b>132439</b>	<b>93913</b>	<b>70.91</b>	<b>62.48</b>
31.03.2022	5207	137232	100751	73.42	61.04
<b>31.12.2022</b>	<b>5536</b>	<b>146369</b>	<b>106318</b>	<b>72.64</b>	<b>61.48</b>

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



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

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

**RSETI wise settlement & credit linkage % upto 31.12.2022 since inception (Cummulative)**

Sr. No.	RSETI Name	Sponsor bank	No of Programs	Total Trained	Self Employed			Wage Employed	Total Settlement	Settlement %	Credit Linkage %
					Bank	Own	Total				
1	Birbhum (Bolpur)	Indian Bank	261	7758	3687	1568	5255	8	5263	67.84	70.16
2	West Midnapore (Debra)	Indian Bank	235	7291	4734	884	5618	251	5869	80.50	84.26
3	North 24 Parganas	Bank of India	316	8229	4277	2358	6635	124	6759	82.14	64.46
4	Coochbehar	Central Bank of India	165	3976	1484	1284	2768	34	2802	70.47	53.61
5	Darjeeling	Central Bank of India	132	3494	1620	838	2458	44	2502	71.61	65.91
6	Jalpaiguri	Central Bank of India	296	6249	3605	1108	4713	264	4977	79.64	76.49
7	Purba Midnapore	Punjab National Bank	280	8104	3603	2391	5994	50	6044	74.58	60.11
8	Berhampore	Canara Bank	351	10124	4086	3088	7174	0	7174	70.86	56.96
9	Malda	State Bank of India	265	7636	2950	2308	5258	594	5852	76.64	56.10
10	Nadia (Haringhata)	State Bank of India	253	6348	2068	2224	4292	74	4366	68.78	48.18
11	Burdwan	UCO Bank	294	7610	3298	1900	5198	0	5198	68.30	63.45
12	Hooghly	UCO Bank	312	7878	4720	701	5421	0	5421	68.81	87.07
13	Howrah	UCO Bank	260	7412	5076	81	5157	4	5161	69.63	98.43
14	Bankura (Ranbahal)	Punjab National Bank	358	8621	2777	2405	5182	608	5790	67.16	53.59
15	Dakshin Dinajpur(Balurghat)	Punjab National Bank	242	6757	3047	1703	4750	206	4956	73.35	64.15
16	Howrah	Punjab National Bank	689	17580	3843	10274	14117	663	14780	84.07	27.22
17	Purulia	Punjab National Bank	218	5628	1790	1080	2870	0	2870	51.00	62.37
18	South 24 Parganas	Punjab National Bank	355	9265	4359	1472	5831	128	5959	64.32	74.76
19	Uttar Dinajpur	Punjab National Bank	254	6409	2411	2084	4495	80	4575	71.38	53.64
<b>Total</b>			<b>5536</b>	<b>146369</b>	<b>63435</b>	<b>39751</b>	<b>103186</b>	<b>3132</b>	<b>106318</b>	<b>72.64</b>	<b>61.48</b>

**RSETI wise achievement % under AAP 2022-23 (01.04.2022 to 31.12.2022)**

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	14	455	77.78%	72.22%
2	West Midnapore (Debra)	Indian Bank	20	590	14	392	70.00%	66.44%
3	North 24 Parganas	Bank of India	28	600	20	589	71.43%	98.17%
4	Coochbehar	Central Bank of India	16	400	12	301	75.00%	75.25%
5	Darjeeling	Central Bank of India	14	350	9	253	64.29%	72.29%
6	Jalpaiguri	Central Bank of India	18	400	14	376	77.78%	94.00%
7	Purba Midnapore	Punjab National Bank	25	760	22	622	88.00%	81.84%
8	Berhampore	Canara Bank	25	750	19	543	76.00%	72.40%
9	Malda	State Bank of India	24	500	16	390	66.67%	78.00%
10	Nadia (Haringhata)	State Bank of India	25	500	16	399	64.00%	79.80%
11	Burdwan	UCO Bank	26	795	20	609	76.92%	76.60%
12	Hooghly	UCO Bank	24	720	20	520	83.33%	72.22%
13	Howrah	UCO Bank	25	805	22	588	88.00%	73.04%
14	Bankura (Ranbahal)	Punjab National Bank	26	780	21	634	80.77%	81.28%
15	Dakshin Dinajpur(Balurghat)	Punjab National Bank	20	575	14	430	70.00%	74.78%
16	Howrah	Punjab National Bank	29	810	24	673	82.76%	83.09%
17	Purulia	Punjab National Bank	21	610	13	401	61.90%	65.74%
18	South 24 Parganas	Punjab National Bank	25	625	21	492	84.00%	78.72%
19	Uttar Dinajpur	Punjab National Bank	27	620	18	470	66.67%	75.81%
<b>Total</b>			<b>436</b>	<b>11820</b>	<b>329</b>	<b>9137</b>	<b>75.46%</b>	<b>77.30%</b>



## **AGENDA-18**

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

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

#### **Uniform Data Flow & Management System by RBI:**

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

#### **Present Status:**

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

## AGENDA- 19

### 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- 20

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

SLBC proposes to hold the quarterly review meeting of 2023 year as given hereunder. Same may be ratified accordingly.

<b>Reporting Quarter</b>	<b>Date of Meeting</b>	<b>Day</b>
March, 2023	12.05.2023	Friday
June, 2023	11.08.2023	Thursday
September, 2023	14.11.2023	Tuesday
December, 2023	08.02.2024	Thursday

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 1<sup>st</sup> 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 145<sup>th</sup> 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- 21**

### **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.**

<b>Status of SLBC report submitted by Banks for December, 2022</b>			
<b>Sr. No.</b>	<b>Bank</b>	<b>Status</b>	<b>Received On</b>
1	Bank of Baroda	Submitted	27.01.2023
2	Bank of India	Submitted	01.02.2023
3	Bank of Maharashtra	Submitted	19.01.2023
4	Canara Bank	Submitted	03.02.2023
5	Central Bank of India	Submitted	03.02.2023
6	Indian Bank	Submitted	02.02.2023
7	Indian Overseas Bank	Submitted	17.01.2023
8	Punjab National Bank	Submitted	15.01.2023
9	Punjab & Sind Bank	Submitted	27.01.2023
10	State Bank of India	Submitted	01.02.2023
11	UCO Bank	Submitted	18.01.2023
12	Union Bank of India	Submitted	24.01.2023
13	Axis Bank	Submitted	28.01.2023
14	Au Small finance Bank	Submitted	11.01.2023
15	Bandhan Bank	Submitted	24.01.2023
16	Catholic Syrian Bank Ltd.	Submitted	30.01.2023
17	City Union Bank Ltd.	Submitted	30.01.2023
18	Dhanlaxmi Bank Ltd.	Submitted	18.01.2023
19	ESAF SF Bank	Submitted	09.01.2023
20	Federal Bank	Submitted	30.01.2023
21	HDFC Bank	Submitted	16.01.2023
22	ICICI Bank	Submitted	18.01.2023
23	IDBI Bank	Submitted	01.02.2023
24	IDFC First Bank	Submitted	25.01.2023
25	Indusind Bank	Submitted	27.01.2023
26	Jana Small Finance Bank	Submitted	18.01.2023
27	Karnataka Bank Ltd.	Submitted	17.01.2023
28	Karur Vysya Bank	Submitted	25.01.2023
29	Kotak Mahindra Bank	Submitted	09.01.2023
30	Lakshmi Vilas Bank (DBS)	Submitted	21.01.2023
31	Ratnakar Bank Ltd	Submitted	16.01.2023
32	South Indian Bank Ltd.	Submitted	13.01.2023
33	Tamilnad Mercantile Bank	Submitted	02.02.2023
34	Ujjivan Small Finance Bank	Submitted	16.01.2023
35	Utkarsh Small Finance Bank	Submitted	13.01.2023
36	YES Bank	Submitted	18.01.2023
37	BGVB (PNB)	Submitted	21.01.2023
38	PBGB (UCO)	Submitted	24.01.2023
39	UBKGB (CBI)	Submitted	27.01.2023
40	WB State Co-Op Bank Ltd.	Submitted	06.02.2023

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

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Ref. No: SLBC/WB/158<sup>th</sup> SLBC Meeting/ 384 /2022

Date: 26.12.2022

- 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 158<sup>th</sup> SLBC, West Bengal meeting held on 23.12.2022**

The 158<sup>th</sup> SLBC meeting for the state of West Bengal was held on 23.12.2022 at The Lalit Great Eastern, Kolkata to review the progress made in various banking parameters till quarter ending September 2022. At the outset, Sri Shio Shankar Singh, General Manager, SLBC, WB expressed his heartfelt thanks & gratitude to all the distinguished guests for participating in the meeting. After the welcome address by Sri Sumanta Mohanty, CGM-PNB and Convener, SLBC West Bengal, Sri M Paramasivam, Executive Director, Punjab National Bank outlined the keynote address covering the quintessence of banks' performance till September' 2022.

The meeting was graced by the 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 Majumdar, Hon'ble Minister-in-charge, Department of Panchayat and Rural Development, GoWB; Dr. Manoj Pant, Hon'ble ACS, Finance Department, GoWB and Sri M Paramasivam, Executive Director, Punjab National Bank, RD-RBI Kolkata and other dignitaries (list enclosed) representing various Banks and Line Departments of the State Government.

In his welcome address, Sri M Paramasivam, Executive Director, Punjab National Bank highlighted Banks' performance upto the second quarter of FY 2022-23 on various parameters with special mention on disbursement of fresh credit of Rs.2.58 Lakh Crore upto September' 22 quarter, thereby achieving 75% of the target under Annual Credit Plan, percentile achievement under Agriculture and MSME segment to the extent of 40% and 64% respectively of the annual target, achievement under Priority Sector at 49% and Non-Priority Sector at 143%, increase in CD ratio to 61.02% as on 30.09.2022 from 60.83% as on 30.06.2022, disbursement of more than 15.33 lakh Kisan Credit Cards (KCCs) to the eligible farmers and sanctioning of more than 35,000 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 Department, Govt. of West Bengal commenced his deliberations on some pertinent aspects of customer services before going into 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 -

**1. Know Your Customer (KYC)**

Dr. Amit Mitra mentioned that many customers in the state were facing issues relating to periodical updation of KYC to keep their bank accounts in active status. Apart from branch concerned, often central offices/ hubs of banks also call customers for KYC documents, by which customers get confused. He urged the Banks to





consider for putting in place a system of making the branch concerned as **single point of contact** between the Banks and their customers for all KYC related matters. Sri R. Kesavan, Regional Director, RBI commented that intention of RBI always had to make the KYC process simpler through changes/modifications in related guidelines from time to time, which had provisions also for periodical KYC updation by the customers depending upon their risk categorization. He mentioned that no outsourcing had so far been allowed by the RBI to the Banks for undertaking KYC verification process. Dr. A Mitra requested RBI and member banks for rationalization and simplification of KYC process to minimize customers' agony and suggested for exploring the possibilities of organizing camps for mass KYC compliance. Dr. Mitra also emphasized the need of utilization of the Central KYC Registry, which is a centralized repository of KYC records of customers in the financial sector with uniform KYC norms and inter-usability of the KYC records across the sector as it has the potential to reduce the burden of producing KYC documents and getting those verified every time when the customer creates a new relationship with a financial entity.

**(Action: RBI & Member banks)**

## **2. Submission of Life certificates by pensioners:**

Dr. A Mitra highlighted the issues of pensioners in submitting their life-certificates attending the branches owing to their old age/ health conditions which often result into delayed credit of the pension amount. Sri M. Paramasivam highlighted that to mitigate such problems, all Banks have adopted various digital means, thereby giving scope to the pensioners to do the job from their positions of comfort without attending to the branches. Doorstep Banking had also already been implemented by every bank in this direction. Acknowledging initiatives of the Banks, Dr. A Mitra stressed upon the need of sensitizing the branch people in this regard to extend their helping hands to the aged pensioners considering their difficulties in getting conversant with the updated digital methods put forth by the Banks. Dr. M. Pant, ACS (Finance) also stressed upon the need of sensitizing branch people appropriately in this regard by the Banks to mitigate the problems faced by the Pensioners.

**(Action: Member banks)**

## **3. Duare Sarkar Campaign:**

Dr. A Mitra apprised the house that apart from delivering citizen- centric services at the doorstep, a significant number of savings bank accounts were opened along with submission of quite a number of credit proposals at these camps. He congratulated the collective endeavor of both the bankers and the state government officials for the success of the Duare Sarkar Campaigns. He also requested the Bankers to undertake suitable measures for disposal of the credit proposals received through Duare Sarkar camps in a time bound manner.

**(Action: Member banks)**

## **4. Financing of Commercial Electric Vehicles:**

Replacing the conventional vehicles with renewable non-conventional vehicles is a global challenge. Dr. A Mitra emphasized on the importance of commercial e-vehicle both in logistic services and public transportation in the state. Sri. Manas Dhar, Director, Institutional Finance informed the house that although there were schemes for financing private e-vehicle by banks, but there was no specific scheme for financing commercial e-vehicle by any bank so far. Raising concern over this, Dr. A Mitra requested SLBC to formulate an appropriate financing scheme for commercial e-vehicle in assistance with the concerned line department, member banks and RBI for its adoption in the next SLBC Meeting.

**(Action: SLBC & Member banks)**

## **5. MSME:**

While making the observation, Dr. Amit Mitra applauded and congratulated the bankers for exerting special focus in MSME sector resulting in good performance in disbursement of fresh credit of Rs.70658 Crore upto 2<sup>nd</sup> quarter of FY 2022-23 thereby achieving 64% of the ACP target under MSME. Sri Shio Shankar Singh,





General Manager, SLBC, WB apprised the house that the achievement had increased to 79% upto November' 2022. Dr. A. Mitra requested all member banks to surpass the allocated target by March' 2023.

Dr. A. Mitra stressed on the need for more focused attention from Bankers for sanctioning of Weavers Credit Card (WCC) and Artisan Credit Card (ACC) proposals. He requested banks to take the benefit of additional 4% interest subvention for Weaver loans. Sri M Dhar apprised the house that only 9724 and 2781 no of proposals so far had been sanctioned out of 48153 and 15298 no of the sponsored applications under ACC and WCC respectively and so many proposals rejected by banks. Dr. Manoj Pant, ACS, Finance Department requested member banks to share the SOP & checklist of financing ACC & WCC proposals and to instruct the officials to minimize Sponsor-Sanction gap in order to increase sanction percentage. Sri Sandeep Nag, Jt. Director, Directorate of Textiles highlighted that some bank branches were rejecting proposals for want of trade license, though Weaver's Card, Certificate issued by the government or Weaver Card issued by GOI was attached with the loan applications. He also informed the house that line department was in process to rectify the rejected proposals and would be re-sponsored to bank branches for reconsideration.

Sri. S. J. Gaware, CGM, Canara Bank highlighted that for any MSME Proposals, Udyami Registration was mandatory but the weavers and artisans were unaware of the same. To this Smt. Rina Chakraborty apprised that PAN was essential for the said registration, but most of the weavers and artisans were not in possession of PAN Card. Sri M Dhar apprised the house that the issue of Udyami Registration surfaced earlier also in previous meetings where it was decided that Banks and line department would extend their helping hands to the entrepreneurs in getting the required registration done. Dr. Amit Mitra suggested for adopting two parallel measures to mitigate the problem, one through correspondence with the Gol by the Finance Department for considering waiver of PAN as mandatory document for Udyami Registration and another through handholding the borrowers by the Banks and line department in the process for issuance of PAN Card and Udyami Registration.

**(Action: Member banks, Finance Dept. & Line Dept.)**

#### **6. Agriculture & KCC:**

Dr. A. Mitra praised Banks for achievement in incremental disbursements in Agriculture. Acknowledging the same, Sri Onkar Singh Meena, Principal Secretary, Agriculture also congratulated banks for posting a good Y-o-Y growth in Agriculture disbursement. He was very much optimistic on further incremental agriculture credit outflow on account of high potato sowing in the current Rabi season. However, he instructed member banks to follow the below mentioned points/ suggestions for improving the agriculture advance portfolio.

- i) Though farm credit disbursement of the state is satisfactory, Bandhan Bank is lagging behind and it should make good in coming quarters.
- ii) SBI and UCO Bank should take necessary action for improvement in KCC disbursement.
- iii) Since new applications under KCC are becoming saturated, banks should thrive upon KCC renewal. Dormant KCC list to be shared to line department for getting necessary assistance from department people for renewal in this Rabi season. Credit camps to be organized for fresh KCC and renewal as well.
- iv) Banks should follow updated scale of finance to increase Average ticket size under KCC.
- v) Performance under AIF remained more than satisfactory. Banks should disburse all the sanctioned proposals by 31.12.2022. Branch staff to be sensitized to reduce TAT and rejection rate accordingly.
- vi) All banks to attend all DCC and BLBC meetings invariably to sort out the problems that are being faced by bankers. Decisions arrived at must be percolated to the downline.

**(Action: Bandhan Bank, SBI, UCO Bank and other member banks, LDMS and Agriculture Department)**





### **7. West Bengal Student Credit Card (WBSCC):**

Dr. A Mitra acclaimed the banks for their performance under the scheme. Acknowledging the same, Sri Manish Jain, Principal Secretary-HED expressed his concern over high rejection percentage of WBSCC proposals. He apprised the house that around 21000 proposals had been sent to different bank branches after completion of documentation. He urged upon banks to sanction and disburse these loan proposals by 31.12.2022. He also requested the Banks to sanction leftover and pending 15000 applications by 15<sup>th</sup> January 2023. All member banks assured to exert their best effort to complete the task by the specified dates. Dr. A Mitra expressed his concern over non-confirming of recent changes made by HED in WBSCC sanction letter by some member banks and requested such banks to comply at the earliest.

**(Action: Member banks)**

### **8. Self Help Group:**

Dr. A Mitra congratulated all member banks over outstanding performance under SHG. He requested member banks to clear the SB account opening and credit linkage of the proposals received in Duare Sarkar camps to improve the performance to a new height. Sri Vibhu Goel, SMD & CEO, WBSRLM also congratulated PNB & other member banks over achieving more than 100% of the physical target in number of SHGs as on date and requested the banks to achieve the disbursement target also increasing the average ticket size from Rs.1.87 lakh/ SHG to at least national level of Rs.2.48 lakh/ SHG. He also urged the member Banks for proactive steps to engage the IIBF certified 2900 number of BC Sakhi through their Corporate BCs to facilitate smooth SHG functioning.

**(Action: Member banks)**

### **9. Animal Husbandry & Fishery:**

While commenting on the 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. He reiterated that upto Rs.1.60 lakh collateral free loan could be disbursed to agril allied sectors as per RBI circular, hence there was enough scope to improve the performance. Smt. Joyoshi Das Gupta, Special Secretary, ARD department informed the house that there was very good response from the bankers regarding funding of egg production units under WB Incentive Scheme 2017. Such 84 units had started producing eggs on commercial level. Discussing the issue of rejection or pendency of AH proposals with the bankers, she apprised that the proposals were rejected on frivolous ground and no guideline in this regard was percolated to bank branches as yet. She requested the member banks to sensitize the branch officials accordingly to increase the sanction rate of the AH proposals scouted by the line department and in Nation-wide AHDF weekly camps as well.

Sri Pradip Majumdar, Hon'ble Minister-in-charge, Department of Panchayat and Rural Development, GoWB, requested the concerned line department to formulate necessary SOP & Check-list and percolate the same to the member banks for necessary guidance.

**(Action: Member banks and Line Department)**

### **10. CD Ratio:**

Dr. A Mitra congratulated all banks and LDMs for achieving the CD ratio of all districts in the state above 40% of minimum bench mark target. He also expressed that though the CD ratio of the state had improved to 61.02% as on 30.09.2022, it was still lagging behind the national CD ratio of 73%. Reiterating that the loan sanctioned from outside the state but the fund being utilized in the state should mandatorily be considered for computation of the CD ratio of this state, Sri M. Dhar requested member banks to check their portfolio meticulously and report the same to SLBC from next quarter to increase the CD ratio of the state.

**(Action: Member banks)**



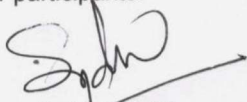


**6. Miscellaneous:**

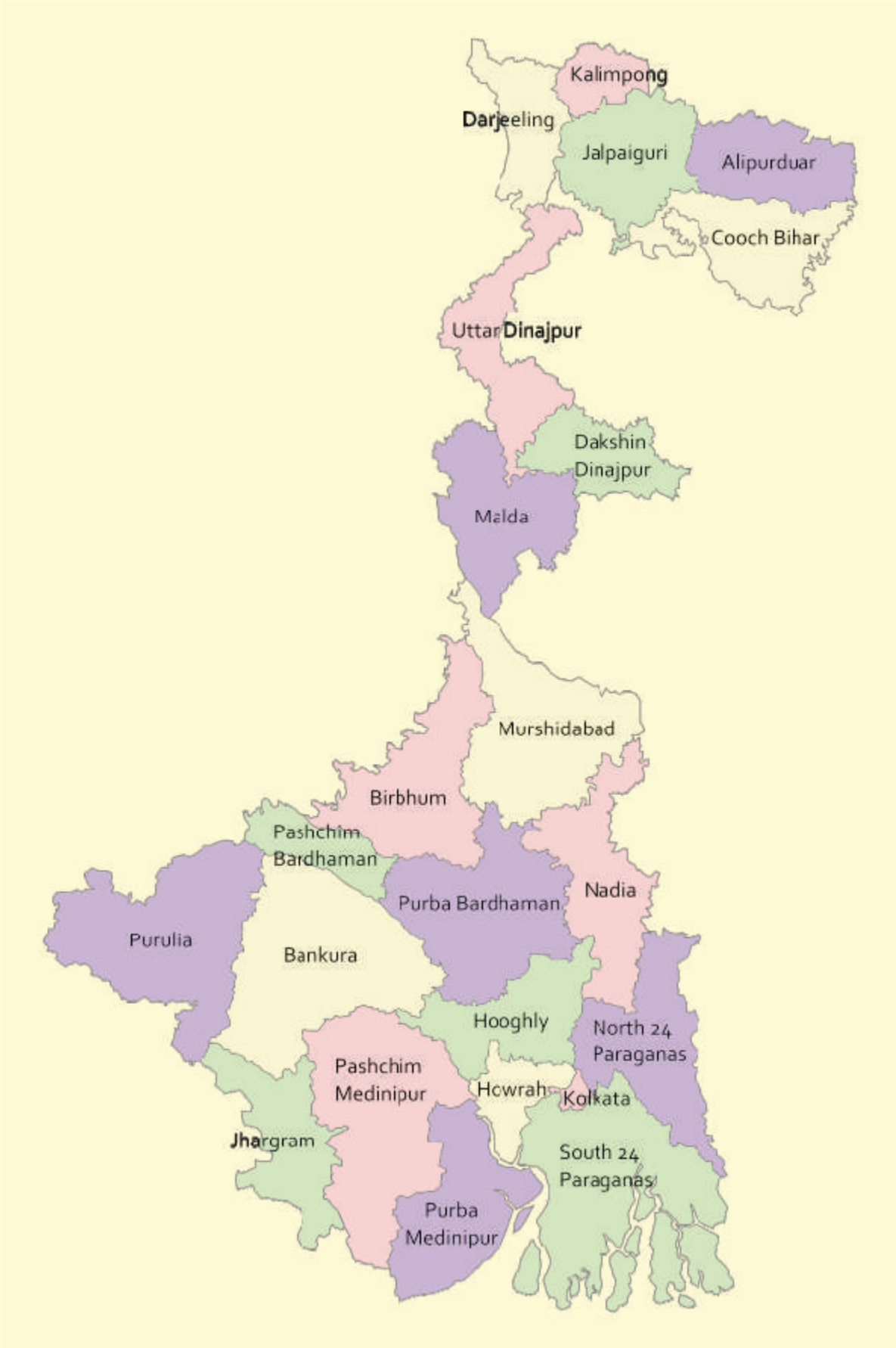
Sri Narayan Chandra Sarkar, MD, WBSCL apprised the house that they had been assigned the job of nurturing of Male SHGs including SB & Credit linkage, where member banks had to take a pivotal role. Dr. A. Mitra requested him to discuss the matter separately in next SLBC Sub-Committee meeting on SHG.

**(Action: WBSCL)**

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

  
**(Sumanta Mohanty)**  
Chief General Manager &  
Convener, SLBC West Bengal





**CONVENOR BANK**

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...भरोसे का प्रतीक !



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