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

Quarterly Review June, 2023

Date : 26.09.2023
Time : 11.30 AM

Hotel "The Oberoi Grand"
15, Jawaharlal Nehru Road,
Kolkata - 700013

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 161st 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	7
No of Villages (inhabited)	37945
Villages Electrified	37779 (99.56%)
Total No. of Gram Panchayats	3354
Capital	Kolkata
Average population served per Bank Branch (including RRBs) but excluding Cooperative Banks & Foreign Banks (As on September, 2022)	9598
No. of Minority concentrated districts.	#13
Principal Language	Bengali
Airport	Kolkata, Bagdogra, Andal
Ports	Kolkata, Haldia

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

Population Details:

(As per 2011 census)

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

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

Total or Gross cropped area	9459 thousand hectares
Net cropped area	5204 thousand hectares
Net irrigated area under minor irrigation	4434 thousand hectares
Cropping intensity	182%
Major Crops	Rice, Potato, Jute, Tea, Vegetables, Pulses
Soil type	Gangetic Alluvial soil & lateritic soil
Climate	Tropical, humid except in northern hilly region
Cultivators	51.17 lac
Of the above, Small & Marginal farmers	43.42 lac
Agricultural Labourers	101.89 lac
Recorded Sharecroppers	15.37 lac
Workers engaged in Household Industries	14.36 lac
Workers engaged in Allied Agro Activities	3.35 lac
Other workers	121.73 lac
Per Capita Deposit (as on 30.09.2022)	Rs.114579
Per Capita Advance (as on 30.09.2022)	Rs.69913

Bank wise & District wise allocation of Lead Bank Responsibility:

Bank	No. of Districts	Name of Districts
Punjab National Bank	11	Bankura, Dakshin Dinajpur, Uttar Dinajpur, Malda, Murshidabad, Nadia, Purulia, 24-Pargans (South), Purba Medinipur, Paschim Medinipur & Jhargram
UCO Bank	4	Howrah, Hooghly, Birbhum & Purba Burdwan
Central Bank of India	4	Jalpaiguri, Darjeeling, Coochbehar & Alipurduar
Indian Bank	1	24-Parganas (North)
State Bank of India	3	Kolkata, Kalimpong & Paschim Burdwan

Population group wise Brick & Mortar Branch in the State of West Bengal:

Population group	September 2021	March 2022	June 2022	March 2023	June 2023
Rural	3556 (41.27%)	4258 (43.13%)	4265 (43.15%)	4253 (43.51%)	4251 (43.06%)
Semi-urban	1525 (17.69%)	1828 (18.52%)	1831 (18.52%)	1833 (18.75%)	1886 (19.11%)
Metro/Urban	3535 (41.04%)	3785 (38.34%)	3788 (38.32%)	3687 (37.72%)	3734 (37.83%)
Total	8616	9871	9884	9773	9871

Position of ATMs in the State of West Bengal:

Population group	September 2021	March 2022	June 2022	March 2023	June 2023
Rural	2467	2470	2431	2453	2389
Semi- urban	2322	2314	2303	2302	2286
Urban/Metro	7143	7132	7092	7241	7199
Total	11932	11916	11826	11996	11874

VITAL STATISTICS OF WEST BENGAL

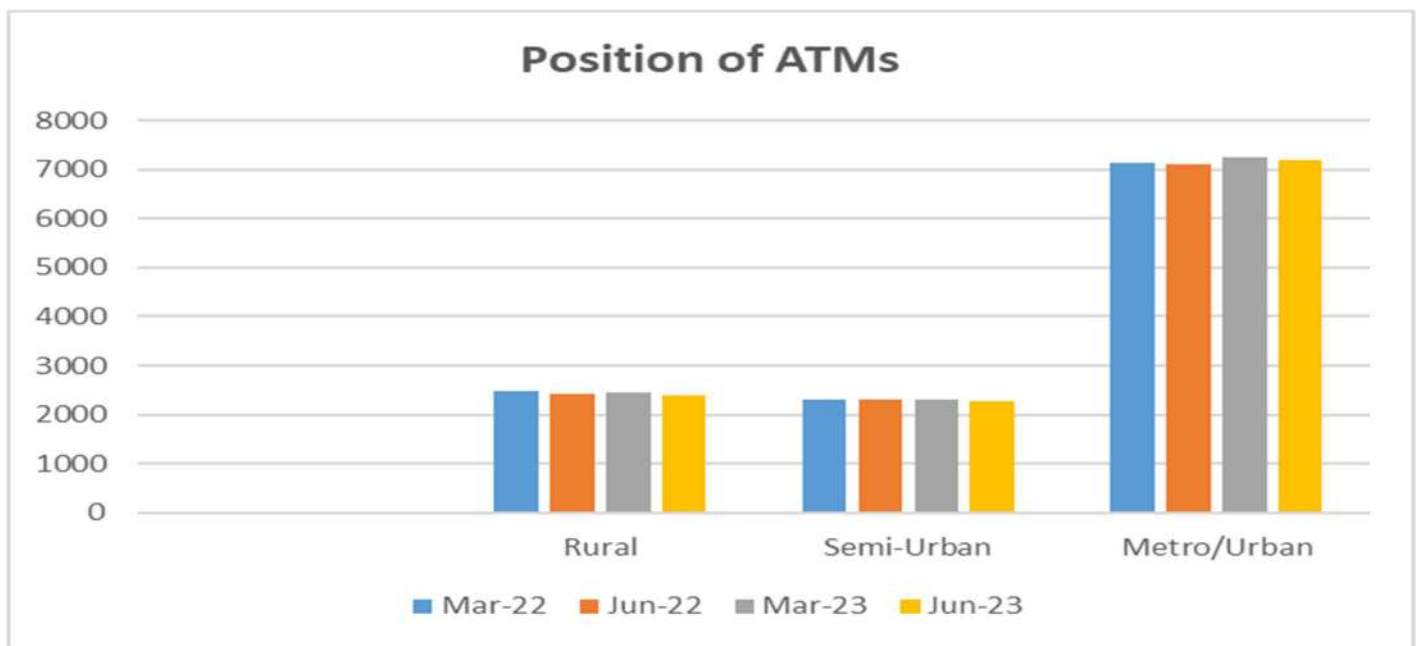
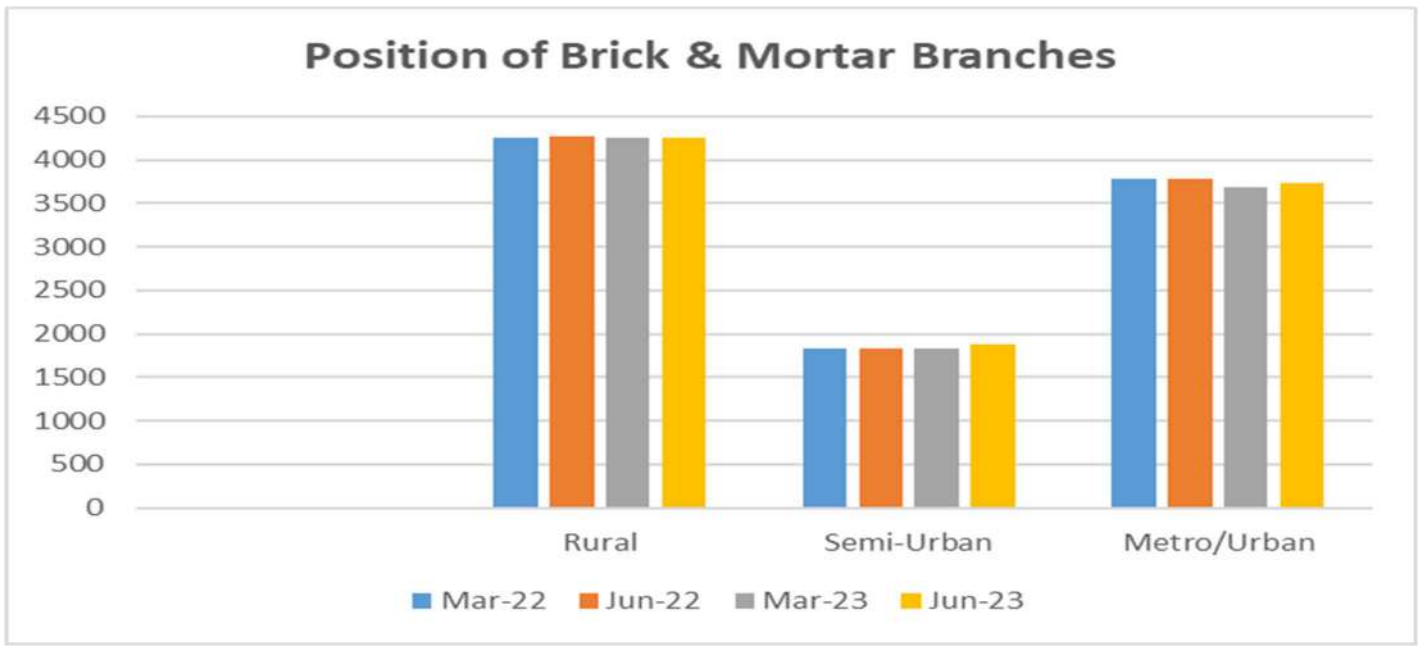
(Amount Rs in crore)

Parameter	Sept 2021	March 2022	June 2022	March 2023	June 2023
No. of Branches	8616	9871	9884	9733	9871
Total Deposits	967116	1005332	1026000	1008743	1077381
Total Advances (with RIDF)	588494	620895	624121	636468	664995
Total Business	1555610	1626227	1650120	1645211	1742376
CD Ratio	61	62	61	63	62
C+I: Deposit Ratio	68	68	67	67	69
Priority Sector Advances (PSA)	203001	226583	227620	250567	266157
% of PSA to ANBC	38	40	40	39	40
Agriculture Advances	62030	61793	61428	68847	74357
% of Agri Advances to ANBC	12	11	11	11	11
MSME	93615	109460	111660	112422	123606
Education Loans	2675	2807	2871	4775	4028
Housing Loans	67370	69064	73749	87408	80959
DRI Advances	311	263	189	161	119
% of DRI Advances to ANBC	0.06	0.05	0.04	0.02	0.02
Advances to SC/ST Communities	17274	18182	15907	18231	18629
Adv. to Women Entrepreneurs	64795	70882	67434	73547	78485
% of Adv to Women to ANBC	12	13	12	12	12
Weaker Section Advances	57016	61070	59679	71841	58633
% of Weaker Advances to ANBC	11	11	11	11	9
Minority Community Advances	39970	40132	38199	52788	40388
% of Minority Co Adv. to Prisec	19	19	19	8	15

DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

(Amount Rs in crore)

Sl.	Parameter	FY 2022-23 (June'22)			FY 2023-24 (June'23)		
		ACP Target	ACP Achievement	% of Achiev.	ACP Target	ACP Achievement	% of Achiev.
1	Agriculture	97261	19374	20	106996	23239	22
2	MSME	110179	37052	34	145032	56565	39
3	OPS	39868	5482	14	43847	6727	15
Total PRISEC		247307	61907	25	295875	86531	29
4	NPS	96712	84917	88	101548	105550	104
Grand Total		344020	146824	43	397423	192081	48



AGENDA NOTES FOR 161st SLBC Meeting

AGENDA: 1

Confirmation of the Proceedings of the 160th SLBC meeting held on 21.06.2023 and review of action points thereof

The proceedings and action points of 160th SLBC Meeting for West Bengal, held on 21st of June 2023 was circulated under cover of Convener Bank's letter to the members on 23.06.2023. Since the SLBC has not received any observation from any of the members, the same may please be confirmed by the House.

AGENDA: 2

Action Taken Report for the Resolutions adopted in 160th SLBC meeting

The Action Taken Report (ATR) for the major action points as emerged in the 160th SLBC meeting are given below.

Sr.	Action Points	Compliance status
1	To increase MSME lending to achieve ACP target for FY 2023-24	As directed, the target of MSME disbursement has been revised and allocated among the member Banks. Member banks have disbursed Rs.56565.15 crore in MSME, thus achieving 39% against ACP target of Rs.145032.04 crore as on 30.06.2023. Disbursement in MSME has increased by Rs.19513.28 crores in absolute term as on 30.06.2023 from Rs.37051.87 Cr.as on 30.06.2022 thus registering a positive growth of 52.66 % on Y-O-Y basis.
2	Banks to focus on financing Artisan Credit Card & Weavers Credit Card	Total 13,367 no. of ACC sanctioned up to June, 2023 and 4,138 no. of cases are lying pending in different bank branches. Member banks are requested to dispose of the cases in time bound manner. Member banks have also been advised not to reject any proposal on flimsy ground. Number of pending proposal also reduced significantly. Pendency in WCC as on 30.06.2023 is 297.
3	Implementation of West Bengal Bhabishyat Credit Card (WBBCC)	It has been advised to major public sector banks like State Bank of India, Canara Bank, UCO Bank, Bank of India, Bank of Baroda and Central Bank of India to complete the CBS flagging without any further delay. As on 13-09-2023, CBS Flagging of all Major Public Sector Bank has been completed. It has been advised to all the member banks to convert all the provisional sanctioned cases to final sanction and disburse the cases immediately. As on 13-09-2023, 75,493 no of proposals had been sponsored to all Member Banks amounting a sum of Rs.2692.88 Cr. Out of which Member Banks have sanctioned 20,021(9747 final Sanction & 10274 Provisional

		sanction) no of proposals. Final disbursement have taken place in 72 accounts amounting 1.51 Cr.
4	<p>Revised target set 30000 Cr. From 25000 Cr and average ticket size increased from 2.8 to 3.5 Lakh.</p> <p>Banks have to achieve the annual target in SHG NRLM positively.</p> <p>Banks to focus in SHG-NULM.</p> <p>Deployment of BC Sakhi</p>	<p>Revised Bank-Wise target shared with all the member Banks for achieving the allotted target & increase of average ticket size.</p> <p>Member banks altogether have disbursed Rs.3362.73 Crore (11.21 % of financial target) covering 247702 no of groups (32.96 % of physical target)</p> <p>At the end of June quarter 2023, 6,804 no. proposals were sponsored to banks, out of which 2,839 cases have so far been sanctioned & 2,658 cases have been disbursed including spill over cases from previous year.</p> <p>10 PSU banks so far allotted 2267 numbers of BC-Sakhi against the target of 2850. Out of which appointment letters have been issued to 422 BC_Sakhis and 348 KIOSKs have been established.</p>
5	Member banks to exert their whole hearted effort to increase WBSCC sanction and disbursement as well.	Member banks have sanctioned 60693 no. of WBSCC cases, out of which 57774 number of cases have been accorded final sanction and 34096 no of Proposal disbursed as on 13.09.2023.
6	<p>To increase Agriculture lending to achieve ACP target for FY 2023-24.</p> <p>Banks to explore Farmer Producer Organisation (FPO), Agriculture Infrastructure Fund (AIF), Custom Hiring Centre (CHC) financing.</p>	<p>The Agriculture disbursement up to June 2023 for the financial year 2023-24 was Rs.23,239.24 crore, which was Rs. 19,373.51 crore for the FY 2022-23 and disbursement for the FY 2023-24 was Rs17,058.46 crore in Farm Credit which is 73.40 % 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.</p> <p>Both NABARD and SLBC suggested adoption & extension of credit to FPOs for increasing the Agri portfolio. SLBC has since received a list of 258 FPOs from NABARD and 725 no of registered FPOs from Agriculture Department, GoWB and shared the same with the banks. 135 FPOs have so far been financed by member banks.</p>

	<p>KCC target for FY-2023-24 to be achieved. KCC renewal to be increased.</p>	<p>Member banks have cumulatively sanctioned 1229 no of AIF proposals amounting 807.34 cr. and 1101 no of proposals have been disbursed cumulatively amounting to Rs.575.35 Cr. as on 30.06.2023.</p> <p>All the banks operating in the State have disbursed 763775 number of KCCs including renewal cases up to June Quarter of FY 2023-24 registering 21.82 % achievement of annual target of 35.00 lacs. Total amount Outstanding for KCC stood at Rs.19338.64 crore as on 30.06.2023.</p>
7	<p>Member banks were requested to focus in Animal Husbandry Fishery Sector.</p>	<p>Member banks have disbursed Rs.627.73 Cr in 1,20,996 no of Animal Husbandry proposals (Dairy, Poultry, Goatery & Piggery) as on 30.06.2023.</p>
8	<p>Branch Expansion in Un-Banked areas.</p>	<p>Already 19 Locations have been finalized for establishment of Brick & Mortar branches. This locations having population of more than three thousand and have no Bank Branch within a radius of 5 Km.</p>
9	<p>Improvement in the declining CD Ratio of Four District viz. Purba Medinipur, Dakshin Dinajpur, Birbhum, Kolkata.</p>	<p>CD ratio of three district like Purba Medinipur, Dakshin Dinajpur, Kolkata improved and secure positive growth in their District CD ratio. Birbhum yet to improve in the same parameter.</p>

AGENDA – 3

Review of Credit Disbursement by Banks during the FY against ACP 2023-24:

All the banks operating in the State have cumulatively disbursed Rs.86531 crore in Priority Sector, i.e. 29.25% against the Annual target of Rs. 295875 crore during the period from April to June of the financial year 2023-24. The achievement was Rs.61907 crore against Annual target of Rs.247307 crore during the period from April to June of the financial year 2022-23 in Priority Sector.

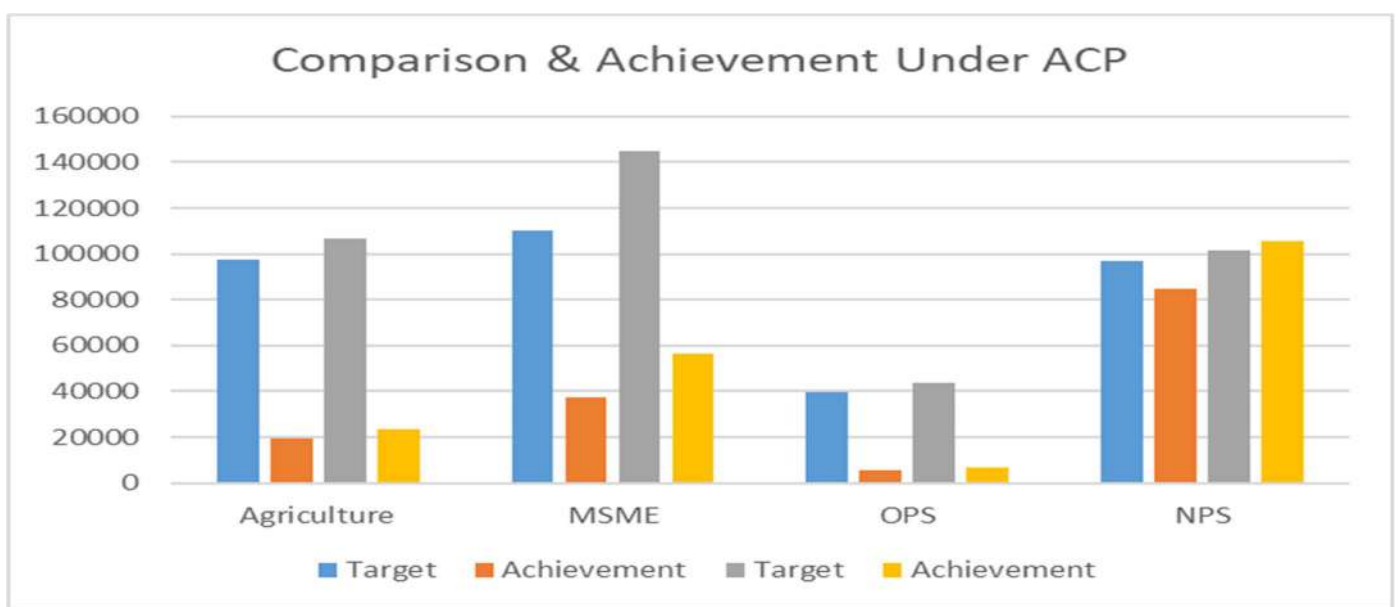
Achievement under Agriculture sector is 21.72 % amounting Rs.23239 crore, the achievement in MSME sector is 39.00 % amounting Rs.56565 crore and achievement in Other Priority sector is 15.34 % amounting Rs.6727 crore as on 30.06.2023 which was Rs.19374 crore, Rs.37052 crore and Rs.5482 crore in Agriculture, MSME & OPS sector respectively as on 30.06.2022.

Disbursement in Non-Priority sector is Rs.105550 crore i.e.103.94 % of the ACP of Rs.101548 crore which results in overall disbursement of Rs.192081 crore i.e.48.33 % against ACP of Rs.397423 crores as on 30.06.2023.

A comparative position of achievement in disbursement figure under ACP during FY 2023-24 with last financial years is as under:

Sr. No.	Broad Sector	As on 30.06.2022			As on 30.06.2023		
		Target	Achievement.	Achievement%.	Target	Achievement	Achievement %.
1	Agriculture	97261	19374	20	106996	23239	22
2	MSME	110179	37052	34	145032	56565	39
3	OPS	39868	5482	14	43847	6727	15
4	PRISEC	247307	61907	25	295875	86531	29
5	NPS	96712	84917	88	101548	105550	104
	Grand Total	344020	146824	43	397423	192081	48

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.



Target FY 2022-23	Achievement 30.06.2022	Target FY 2023-24	Achievement 30.06.2023
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Statement showing disbursement in Agriculture under Priority Sector for the quarter ended June, 2023

(No. in actuals, Amt. in Crore)

Sr. No.	Bank	Agriculture						Total Agriculture				
		Farm Credit		Agriculture Infrastructure		Agriculture Ancillary Activities						
		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Yearly Target under ACP		Disbursement upto the end of the quarter		
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	% of Ach.
1	Bank of Baroda	5439	329.00	1205	146.00	2796	185.00	177068	3327.47	9440	660.00	19.83
2	Bank of India	56073	476.14	84	9.95	24473	800.96	302623	4742.11	80630	1287.05	27.14
3	Bank of Maharashtra	110	2.68	18	0.43	35	3.66	29204	283.04	163	6.77	2.39
4	Canara Bank	89203	865.98	85	29.73	156	99.11	349590	5153.68	89444	994.82	19.30
5	Central Bank of India	33396	702.88	24	6.97	103	123.00	312193	4348.63	33523	832.85	19.15
6	Indian Bank	274898	4231.06	417	39.85	2974	1011.28	585981	8056.24	278289	5282.19	65.57
7	Indian Overseas Bank	777	204.00	15	19.79	159	328.25	90208	1420.43	951	552.04	38.86
8	Punjab & Sind Bank	0	0.00	1	0.03	4	0.18	19027	201.27	5	0.21	0.10
9	Punjab National Bank	153044	2662.07	226	14.72	12318	260.47	1207684	18794.77	165588	2937.26	15.63
10	State Bank of India	89428	1348.61	86	18.00	3241	186.03	1179160	17531.09	92755	1552.64	8.86
11	UCO Bank	11357	495.76	6	6.95	45	14.54	352785	4920.14	11408	517.25	10.51
12	Union Bank of India	13908	360.47	237	17.30	5790	400.18	196564	3121.98	19935	777.95	24.92
Total PSU		727633	11678.65	2404	309.72	52094	3412.65	4802087	71900.85	782131	15401.02	21.42
13	Axis Bank	5498	446.00	17	49.00	539	567.00	160321	2145.57	6054	1062.00	49.50
14	Bandhan Bank	15972	98.32	13489	73.38	12705	94.37	629190	5871.54	42166	266.07	4.53
15	Catholic Syrian Bank Ltd.	615	2.55	0	0.00	0	0.00	2	0.00	615	2.55	59365.12
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	2	0.01	0	0.00	0.00
18	Federal Bank	4981	93.42	2	0.60	109	160.30	28429	206.86	5092	254.32	122.94
19	HDFC Bank	19666	148.10	17	15.62	478	524.50	130833	1679.82	20161	688.21	40.97
20	ICICI Bank	14320	215.11	0	0.00	49	259.13	114808	1605.00	14369	474.24	29.55
21	IDBI Bank	12401	223.25	5	0.72	364	3.50	76912	1058.63	12770	227.47	21.49
22	IDFC First Bank	1505	5.62	0	0.00	4	0.02	2	0.12	1509	5.64	4543.91
23	Indusind Bank	177069	656.74	0	0.00	0	0.00	51121	920.94	177069	656.74	71.31
24	Karnataka Bank Ltd.	0	0.00	0	0.00	0	0.00	1866	10.13	0	0.00	0.00
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	5819	46.54	0	0.00	0.00
26	Kotak Mahindra Bank	604	25.25	0	0.00	71	198.43	1507	109.74	675	223.68	203.82
27	Lakshmi Vilas Bank (DBS)	38	0.44	1	13.42	4	37.71	2	0.06	43	51.57	83043.48
28	Ratnakar Bank Ltd	52945	203.13	0	0.00	5	56.65	2936	29.11	52950	259.78	892.53
29	South Indian Bank Ltd.	0	0.00	0	0.00	409	6.54	2502	28.88	409	6.54	22.65
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	2	0.03	0	0.00	0.00
32	YES Bank	721	2.37	3	0.67	86	379.94	6586	184.28	810	382.99	207.83
Total PVT		306335	2120.31	13534	153.41	14823	2288.09	1212840	13897.27	334692	4561.80	32.83
33	Au Small finance Bank	1	0.35	0	0.00	2	2.08	0	0.00	3	2.43	#DIV/0!
34	ESAF SF Bank	18604	82.29	0	0.00	0	0.00	3	0.13	18604	82.29	64440.82
35	Jana Small Finance Bank	12533	60.50	0	0.00	0	0.00	2200	24.04	12533	60.50	251.64
36	Ujjivan Small Finance Bank	36682	191.42	0	0.00	0	0.00	50196	553.42	36682	191.42	34.59
37	Utkarsh Small Finance Bank	870	3.37	0	0.00	0	0.00	2	0.06	870	3.37	5426.73
Total Small Finance		68690	337.93	0	0.00	2	2.08	52401	577.65	68692	340.01	58.86
38	BGVB (PNB)	114796	829.86	8	0.71	0	0.00	835870	9206.66	114804	830.57	9.02
39	PBGB (UCO)	16751	339.20	0	0.00	3	8.18	197446	2323.65	16754	347.38	14.95
40	UBKGB (CBI)	25411	457.60	0	0.00	3	0.07	191957	2285.13	25414	457.67	20.03
Total RRB		156958	1626.66	8	0.71	6	8.25	1225273	13815.44	156972	1635.62	11.84
41	WB State Co-Op Bank Ltd.	533784	1292.71	18	2.55	226	3.32	733532	6624.04	534028	1298.58	19.60
42	WBSCARD Bank Ltd.	426	2.21	0	0.00	0	0.00	50948	181.18	426	2.21	1.22
Total Co-Optv		534210	1294.92	18	2.55	226	3.32	784480	6805.22	534454	1300.79	19.11
Grand Total		1793826	17058.46	15964	466.39	67151	5714.39	8077081	106996.44	1876941	23239.24	21.72

Statement showing disbursement in MSME under Priority Sector for the quarter ended June, 2023

(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	4669	368.00	1356	175.00	139	131.00	16	3.00	259	25.00	104661	5581.47	6439	702.00	12.58
2	Bank of India	24143	1302.13	453	829.89	64	721.65	0	0.00	0	0.00	118837	6251.92	24660	2853.67	45.64
3	Bank of Maharashtra	801	61.64	48	29.89	7	5.83	0	0.00	0	0.00	26429	821.41	856	97.36	11.85
4	Canara Bank	33376	789.28	2242	448.66	282	259.83	0	0.00	1081	8.05	155679	8288.91	36981	1505.82	18.17
5	Central Bank of India	9295	468.67	526	338.46	16	120.86	44	0.91	0	0.00	106330	5369.53	9881	928.90	17.30
6	Indian Bank	36870	2825.44	10516	1460.25	287	1240.21	118	104.23	0	0.00	166586	10911.23	47791	5630.13	51.60
7	Indian Overseas Bank	2338	396.79	61	98.83	19	63.45	0	0.00	0	0.00	61836	2927.96	2418	559.07	19.09
9	Punjab & Sind Bank	16	124.68	13	4.73	12	8.22	0	0.00	0	0.00	5637	496.69	41	137.63	27.71
8	Punjab National Bank	44410	2301.10	1903	603.98	136	388.26	4	5.47	0	0.00	274400	21243.35	46453	3298.81	15.53
10	State Bank of India	4129	958.00	329	501.00	86	479.00	0	0.00	78	69.00	277567	21165.54	4622	2007.00	9.48
11	UCO Bank	8093	383.64	189	1104.75	3	29.03	0	0.00	0	0.00	100235	6906.27	8285	1517.42	21.97
12	Union Bank of India	4240	1094.43	617	815.53	83	307.37	103	1.09	0	0.00	94413	6030.39	5043	2218.42	36.79
	Total PSU	172380	11073.80	18253	6410.97	1134	3754.71	285	114.70	1418	102.05	1492610	95994.67	193470	21456.23	22.35
13	Axis Bank	3978	1528.00	1765	2434.00	371	2131.00	0	0.00	0	0.00	62623	5533.30	6114	6093.00	110.12
14	Bandhan Bank	2041	130.28	16	5.44	0	0.00	0	0.00	0	0.00	95931	10245.44	2057	135.72	1.32
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1505	37.48	0	0.00	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	200	12.11	0	0.00	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	805	18.02	0	0.00	0.00
18	Federal Bank	153	58.81	128	414.33	21	124.16	0	0.00	795	595.36	32056	707.65	1097	1192.66	168.54
19	HDFC Bank	6329	1883.10	4827	4378.43	1294	3291.04	0	0.00	0	0.00	86922	6585.55	12450	9552.57	145.05
20	ICICI Bank	4947	3037.92	3112	4850.74	609	2580.22	0	0.00	0	0.00	84762	6746.45	8668	10468.87	155.18
21	IDBI Bank	3638	331.42	169	197.96	16	81.51	234	3.12	0	0.00	30650	1788.43	4057	614.01	34.33
22	IDFC First Bank	328	57.29	72	52.97	4	1.47	0	0.00	0	0.00	7986	408.00	404	111.74	27.39
23	Indusind Bank	63901	501.05	222	292.52	75	399.08	0	0.00	0	0.00	53274	2338.84	64198	1192.65	50.99
24	Karnataka Bank Ltd.	7	0.86	4	0.65	11	18.19	0	0.00	0	0.00	1101	27.78	22	19.70	70.91
25	Karur Vysya Bank											12867	274.35	0	0.00	0.00
26	Kotak Mahindra Bank	667	331.91	460	472.65	312	364.06	0	0.00	0	0.00	27187	1266.53	1439	1168.62	92.27
27	Lakshmi Vilas Bank (DBS)	39	30.10	24	62.55	20	108.40	0	0.00	0	0.00	55	1.51	83	201.05	13286.90
28	Ratnakar Bank Ltd	4	2.09	18	29.67	9	104.36	0	0.00	0	0.00	411	93.83	31	136.12	145.07
29	South Indian Bank Ltd.	1	0.04	0	0.00	0	0.00	0	0.00	2	2.42	5942	161.96	3	2.46	1.52
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	55	0.67	0	0.00	0.00
31	Tamilnad Mercantile Bank	5	1.20	0	0.00	0	0.00	0	0.00	0	0.00	1424	31.84	5	1.20	3.77
32	YES Bank	560	261.26	376	537.66	159	769.77	0	0.00	1095	1568.68	16952	1355.99	2190	3137.36	231.37
	Total PVT	86598	8155.32	11193	13729.57	2901	9973.25	234	3.12	1892	2166.46	522708	37635.75	102818	34027.73	90.41
33	Au SF Bank	99	48.54	22	29.15	0	0.00	0	0.00	0	0.00	210	11.50	121	77.69	675.32
34	ESAF SF Bank	2030	9.14	0	0.00	0	0.00	0	0.00	0	0.00	235	41.78	2030	9.14	21.87
35	Jana SF Bank	191	22.04	18	1.11	1	0.75	0	0.00	0	0.00	4268	166.92	210	23.91	14.32
36	Ujjivan SF Bank	221	7.78	2	0.97	0	0.00	0	0.00	0	0.00	9705	906.49	223	8.75	0.97
37	Utkarsh SF Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	455	69.82	0	0.00	0.00
	Total Small Finance	2541	87.50	42	31.23	1	0.75	0	0.00	0	0.00	14873	1196.51	2584	119.48	9.99
38	BGVB (PNB)	34783	496.97	285	20.58	18	5.58	981	16.01	0	0.00	107146	2309.47	36067	539.14	23.34
39	PBGB (UCO)	10332	322.38	7	17.34	0	0.00	0	0.00	0	0.00	19910	2289.34	10339	339.72	14.84
40	UBKGB (CBI)	7237	54.68	0	0.00	0	0.00	7	0.05	0	0.00	17639	1212.38	7244	54.73	4.51
	Total RRB	52352	874.03	292	37.92	18	5.58	988	16.06	0	0.00	144695	5811.19	53650	933.59	16.07
41	WB State Co-Op Bank Ltd.	452	24.41	0	0.00	0	0.00	77	2.32	0	0.00	90065	4290.32	529	26.73	0.62
42	WBSCARD Bank Ltd.	116	1.39	0	0.00	0	0.00	0	0.00	0	0.00	10516	103.60	116	1.39	1.34
	Total Co-Optv	568	25.80	0	0.00	0	0.00	77	2.32	0	0.00	100581	4393.93	645	28.12	0.64
	Grand Total	314439	20216.44	29780	20209.69	4054	13734.30	1584	136.20	3310	2268.51	2275467	145032.04	353167	56565.15	39.00

Statement showing disbursement in Export, Education & Housing under Priority Sector for the quarter ended June, 2023

(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	27841	135.26	36	21.00	15.53	2987	261.82	265	14.00	5.35	4483	690.14	1439	215.00	31.15
2	Bank of India	41218	135.03	1	0.06	0.04	2517	261.74	993	7.92	3.03	4213	647.59	903	66.12	10.21
3	Bank of Maharashtra	6521	12.71	0	0.00	0.00	638	13.55	54	0.67	4.95	885	90.14	97	5.90	6.55
4	Canara Bank	40972	134.54	0	0.00	0.00	3703	249.79	945	10.30	4.12	5729	642.08	1364	80.70	12.57
5	Central Bank of India	40797	142.55	14	4.20	2.95	2948	276.80	437	4.87	1.76	3772	658.22	858	32.09	4.88
6	Indian Bank	59707	173.64	0	0.00	0.00	4349	365.07	3	0.36	0.10	7311	865.80	484	116.05	13.40
7	Indian Overseas Bank	13846	46.06	1581	12.36	26.84	2194	95.75	62	5.35	5.59	3279	246.14	246	47.19	19.17
8	Punjab & Sind Bank	6533	12.33	0	0.00	0.00	1641	23.51	1	0.03	0.13	2618	78.88	2	0.51	0.65
9	Punjab National Bank	113786	275.87	1	1.00	0.36	9401	657.41	4689	40.68	6.19	15901	1825.15	1997	133.29	7.30
10	State Bank of India	114715	278.95	4	21.45	7.69	9999	673.16	52	3.16	0.47	16888	1821.52	11357	1661.00	91.19
11	UCO Bank	33391	113.26	0	0.00	0.00	2765	211.76	1257	8.68	4.10	4713	515.92	1160	63.39	12.29
12	Union Bank of India	27255	101.92	0	0.00	0.00	2920	184.78	259	6.74	3.65	3104	484.19	210	12.30	2.54
	Total PSU	526582	1562.12	1637	60.07	3.85	46062	3275.13	9017	102.76	3.14	72896	8565.76	20117	2433.54	28.41
13	Axis Bank	21257	98.16	2	17.00	17.32	1863	115.76	83	4.00	3.46	2096	312.60	859	32.00	10.24
14	Bandhan Bank	29413	99.77	0	0.00	0.00	1397	30.23	0	0.00	0.00	4651	47.29	752	18.78	39.71
15	Catholic Syrian Bank Ltd.	1	0.10	0	0.00	0.00	1	0.10	0	0.00	0.00	1	0.26	0	0.00	0.00
16	City Union Bank Ltd.	0	0.00			#DIV/0!	0	0.00			#DIV/0!	0	0.00			#DIV/0!
17	Dhanlaxmi Bank Ltd.	1	0.16	0	0.00	0.00	1	0.16	0	0.00	0.00	1	0.39	1	0.10	25.72
18	Federal Bank	6782	2.46	0	0.00	0.00	426	3.69	2	0.02	0.54	874	20.13	9	1.57	7.80
19	HDFC Bank	14798	102.08	0	0.00	0.00	1963	164.94	562	12.76	7.74	2988	434.23	1801	17.96	4.14
20	ICICI Bank	21165	103.64	2	16.36	15.78	1951	175.08	81	6.24	3.57	2878	464.31	271	52.36	11.28
21	IDBI Bank	6705	41.61	0	0.00	0.00	1038	50.48	59	0.89	1.76	1549	141.67	809	104.27	73.60
22	IDFC First Bank	1	0.21	0	0.00	0.00	384	0.21	0	0.00	0.00	286	0.52	2	0.15	28.54
23	Indusind Bank	8012	11.46	4	40.67	354.96	549	49.65	0	0.00	0.00	678	184.79	0	0.00	0.00
24	Karnataka Bank Ltd.	6513	0.75	0	0.00	0.00	21	0.96	0	0.00	0.00	27	2.70	8	0.91	33.65
25	Karur Vysya Bank	2	1.20			0.00	66	1.77			0.00	90	23.07			0.00
26	Kotak Mahindra Bank	6485	9.29	0	0.00	0.00	351	31.33	0	0.00	0.00	86	158.23	3	0.07	0.04
27	Lakshmi Vilas Bank (DBS)	1	0.10	16	114.46	110163.62	1	0.10	0	0.00	0.00	1	0.26	0	0.00	0.00
28	Ratnakar Bank Ltd	3	1.13	0	0.00	0.00	6	1.22	0	0.00	0.00	300	12.76	0	0.00	0.00
29	South Indian Bank Ltd.	6482	4.74	0	0.00	0.00	31	4.95	0	0.00	0.00	355	96.39	0	0.00	0.00
30	SIDBI	1	0.05	0	0.00	0.00	1	0.05	0	0.00	0.00	1	0.13	0	0.00	0.00
31	Tamilnad Mercantile Bank	1	1.05	0	0.00	0.00	1	0.05	0	0.00	0.00	1	0.13	0	0.00	0.00
32	YES Bank	6514	22.95	0	0.00	0.00	178	35.23	5	0.58	1.65	119	197.99	17	2.21	1.12
	Total PVT	134137	500.90	24	188.49	37.63	10229	665.98	792	24.49	3.68	16982	2097.85	4532	230.38	10.98
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	0.21	0	0.00	0.00	1	0.21	0	0.00	0.00	1	0.52	0	0.00	0.00
35	Jana Small Finance Bank	3	0.81	0	0.00	0.00	5	0.83	0	0.00	0.00	31	8.15	681	4.05	49.66
36	Ujivan Small Finance Bank	6569	3.67	0	0.00	0.00	250	12.99	0	0.00	0.00	621	170.62	7182	76.50	44.83
37	Utkarsh Small Finance Bank	3	0.10	0	0.00	0.00	1	0.10	0	0.00	0.00	1	0.26	17	1.24	478.40
	Total Small Finance	6576	4.78	0	0.00	0.00	257	14.14	0	0.00	0.00	654	179.55	7880	81.79	45.55
38	BGVB (PNB)	48	43.27	0	0.00	0.00	3956	411.58	569	3.07	0.75	9262	927.23	230	16.35	1.76
39	PBGB (UCO)	1792	1.28	0	0.00	0.00	846	47.86	64	0.62	1.30	2720	557.54	437	54.68	9.81
40	UBKGB (CBI)	26631	5.43	0	0.00	0.00	1630	123.21	12	0.20	0.16	1752	309.41	110	12.20	3.94
	Total RRB	28471	49.99	0	0.00	0.00	6432	582.66	645	3.89	0.67	13734	1794.19	777	83.23	4.64
41	WB State Co-Op Bank Ltd.	40488	12.43	0	0.00	0.00	1176	8.10	283	7.30	90.16	3417	9.48	358	52.77	556.89
42	WBSCARD Bank Ltd.	204	0.72	0	0.00	0.00	449	1.13	0	0.00	0.00	549	2.05	9	0.31	15.13
	Total Co-Optv	40692	13.15	0	0.00	0.00	1625	9.23	283	7.30	79.07	3966	11.52	367	53.08	460.60
	Grand Total	736458	2130.94	1661	248.56	11.66	64605	4547.13	10737	138.44	3.04	108232	12648.88	33673	2882.02	22.78

Statement showing disbursement in Social Infrastructure, Renewable Energy & Others under Priority Sector for the quarter ended June,2023

(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	546	167.10	45	19.00	11.37	1634	48.23	24	4.00	8.29	24961	1182.51	756	152.00	12.85
2	Bank of India	747	169.68	0	0.00	0.00	2263	48.33	0	0.00	0.00	37713	1246.92	3	0.36	0.03
3	Bank of Maharashtra	95	10.04	0	0.00	0.00	406	3.07	0	0.00	0.00	1977	39.29	0	0.00	0.00
4	Canara Bank	1131	162.40	0	0.00	0.00	2447	48.16	0	0.00	0.00	46748	1244.31	11	0.05	0.00
5	Central Bank of India	1114	178.79	0	0.00	0.00	2119	50.91	0	0.00	0.00	34561	1330.71	3490	227.62	17.11
6	Indian Bank	1448	235.85	0	0.00	0.00	4079	67.17	0	0.00	0.00	63002	1729.70	21	1.87	0.11
7	Indian Overseas Bank	348	61.29	0	0.00	0.00	1298	17.69	0	0.00	0.00	14288	435.78	58	7.67	1.76
9	Punjab & Sind Bank	98	9.46	0	0.00	0.00	597	2.85	0	0.00	0.00	7610	41.44	0	0.00	0.00
8	Punjab National Bank	3899	477.81	0	0.00	0.00	7320	138.08	0	0.00	0.00	126168	3579.12	141	1.03	0.03
10	State Bank of India	3765	476.63	0	0.00	0.00	7221	138.30	0	0.02	0.01	127103	3609.84	0	0.00	0.00
11	UCO Bank	822	136.30	2	302.71	222.09	2391	39.98	0	0.00	0.00	44370	1026.48	6171	286.04	27.87
12	Union Bank of India	684	121.53	7	0.56	0.46	1293	35.08	0	0.00	0.00	24160	869.33	0	0.00	0.00
Total PSU		14697	2206.88	54	322.27	14.60	33068	637.84	24	4.02	0.63	552661	16335.43	10651	676.64	4.14
13	Axis Bank	394	75.13	0	0.00	0.00	1217	22.36	0	0.00	0.00	14211	571.56	37992	159.00	27.82
14	Bandhan Bank	345	11.25	0	0.00	0.00	2095	10.67	0	0.00	0.00	54481	355.36	272756	1518.55	427.33
15	Catholic Syrian Bank Ltd.	1	0.10	0	0.00	0.00	1	0.05	0	0.00	0.00	0	0.00	395	1.58	#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	0.14	0	0.00	0.00	1	0.07	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
18	Federal Bank	35	2.40	0	0.00	0.00	206	1.01	0	0.00	0.00	4689	9.44	3668	16.05	169.93
19	HDFC Bank	256	128.36	0	0.00	0.00	934	55.47	0	0.00	0.00	11403	637.06	28653	119.87	18.82
20	ICICI Bank	264	135.70	0	0.00	0.00	999	51.93	0	0.00	0.00	12112	684.56	1	0.01	0.00
21	IDBI Bank	195	35.99	0	0.00	0.00	624	10.63	0	0.00	0.00	8322	264.45	0	0.00	0.00
22	IDFC First Bank	1	0.19	12	0.03	16.97	100	0.10	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
23	Indusind Bank	54	33.52	0	0.00	0.00	163	4.17	0	0.00	0.00	3926	72.28	0	0.00	0.00
24	Karnataka Bank Ltd.	15	0.63	0	0.00	0.00	20	0.28	0	0.00	0.00	320	1.49	176	2.61	175.17
25	Karur Vysya Bank	3	1.13	0	0.00	0.00	19	0.57	0	0.00	0.00	440	1.76	0	0.00	0.00
26	Kotak Mahindra Bank	15	13.42	0	0.00	0.00	17	3.50	0	0.00	0.00	347	13.14	0	0.00	0.00
27	Lakshmi Vilas Bank (DBS)	1	0.10	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	1.03	0	0.00	0.00	49	0.50	0	0.00	0.00	128	1.20	7540	68.33	5688.46
29	South Indian Bank Ltd.	12	4.02	0	0.00	0.00	68	2.03	0	0.00	0.00	1154	2.87	0	0.00	0.00
30	SIDBI	1	0.05	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	0.05	0	0.00	0.00	1	0.02	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
32	YES Bank	24	34.47	0	0.00	0.00	26	5.33	0	0.00	0.00	498	33.62	1	0.10	0.30
Total PVT		1622	477.67	12	0.03	0.01	6542	168.76	0	0.00	0.00	112031	2648.79	351182	1886.10	71.21
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	0.19	0	0.00	0.00	1	0.10	0	0.00	0.00	0	0.00	194	0.79	#DIV/0!
35	Jana Small Finance Bank	3	0.75	0	0.00	0.00	3	0.38	0	0.00	0.00	114	0.54	9067	55.87	10385.27
36	Ujjivan Small Finance Bank	44	4.10	0	0.00	0.00	133	0.58	0	0.00	0.00	4058	90.35	41233	224.70	248.69
37	Utkarsh Small Finance Bank	1	0.10	0	0.00	0.00	1	0.05	0	0.00	0.00	0	0.00	1182	11.87	#DIV/0!
Total Small Finance		49	5.14	0	0.00	0.00	138	1.11	0	0.00	0.00	4172	90.89	51676	293.23	322.61
38	BGVB (PNB)	4512	168.47	0	0.00	0.00	4010	11.06	0	0.00	0.00	82343	1301.14	11	0.66	0.05
39	PBGB (UCO)	126	22.20	0	0.00	0.00	1373	0.56	0	0.00	0.00	20395	147.40	676	6.48	4.40
40	UBKGB (CBI)	232	10.90	0	0.00	0.00	530	0.68	0	0.00	0.00	19356	100.66	0	0.00	0.00
Total RRB		4870	201.57	0	0.00	0.00	5913	12.30	0	0.00	0.00	122094	1549.21	687	7.14	0.46
41	WB State Co-Op Bank Ltd.	1146	3.52	0	0.00	0.00	2567	4.72	0	0.00	0.00	46574	156.27	26349	268.82	172.02
42	WBCARD Bank Ltd.	39	0.59	0	0.00	0.00	586	0.20	0	0.00	0.00	11362	19.07	0	0.00	0.00
Total Co-Optv		1185	4.11	0	0.00	0.00	3153	4.92	0	0.00	0.00	57936	175.34	26349	268.82	153.31
Grand Total		22423	2895.37	66	322.30	11.13	48814	824.93	24	4.02	0.49	848894	20799.67	440545	3131.93	15.06

Statement showing disbursement in Weaker Section under Priority Sector for the quarter ended June,2023

(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	2569	121.00	4.18	344181	11394.00	18444	1787.00	15.68
2	Bank of India	355816	2547.22	75002	847.28	33.26	510131	13503.32	107190	4215.18	31.22
3	Bank of Maharashtra	50430	361.02	182	4.99	1.38	66155	1273.25	1170	110.70	8.69
4	Canara Bank	280035	2004.72	29586	390.79	19.49	605999	15923.87	128745	2591.69	16.28
5	Central Bank of India	148976	1066.50	16533	730.99	68.54	503834	12356.12	48203	2030.53	16.43
6	Indian Bank	508786	3642.31	8213	41.28	1.13	892463	22404.71	326588	11030.60	49.23
7	Indian Overseas Bank	114289	818.18	1831	76.23	9.32	187297	5251.10	5316	1183.68	22.54
9	Punjab & Sind Bank	40837	292.34	0	0.00	0.00	43761	866.44	49	138.38	15.97
8	Punjab National Bank	959485	6868.79	41045	476.32	6.93	1758559	46991.56	218869	6412.07	13.65
10	State Bank of India	1471751	10536.01	91851	967.31	9.18	1736418	45695.03	108790	5245.27	11.48
11	UCO Bank	262367	1878.24	13231	291.90	15.54	541472	13870.10	28283	2695.49	19.43
12	Union Bank of India	489338	3503.09	22731	338.08	9.65	350393	10949.20	25454	3015.97	27.55
Total PSU		5086472	36413.17	302774	4286.17	11.77	7540663	200478.69	1017101	40456.56	20.18
13	Axis Bank	472100	3379.68	70574	1116.00	33.02	263982	8874.45	51104	7367.00	83.01
14	Bandhan Bank	499158	3573.38	299013	1640.60	45.91	817503	16671.56	317731	1939.12	11.63
15	Catholic Syrian Bank Ltd.	325	2.33	0	0.00	0.00	1512	38.10	1010	4.13	10.84
16	City Union Bank Ltd.	2185	15.64	0	0.00	0.00	200	12.11	0	0.00	0.00
17	Dhanlaxmi Bank Ltd.	2660	19.04	0	0.00	0.00	812	18.94	1	0.10	0.53
18	Federal Bank	59418	425.37	0	0.00	0.00	73497	953.65	9868	1464.62	153.58
19	HDFC Bank	620767	4443.96	49306	240.04	5.40	250097	9787.52	63627	10391.37	106.17
20	ICICI Bank	633227	4533.16	11917	186.27	4.11	238939	9966.67	23392	11018.08	110.55
21	IDBI Bank	125547	898.77	0	0.00	0.00	125995	3391.89	17695	946.64	27.91
22	IDFC First Bank	68051	487.17	1487	5.22	1.07	8760	409.35	1927	117.55	28.72
23	Indusind Bank	263009	1882.83	234746	812.05	43.13	117777	3615.64	241271	1890.06	52.27
24	Karnataka Bank Ltd.	22100	158.21	107	1.41	0.89	9883	44.73	206	23.22	51.92
25	Karur Vysya Bank	11102	79.48	0	0.00	0.00	19306	350.39	0	0.00	0.00
26	Kotak Mahindra Bank	121829	872.15	711	65.92	7.56	35995	1605.19	2117	1392.37	86.74
27	Lakshmi Vilas Bank (DBS)	9148	65.49	1	0.02	0.03	62	2.19	142	367.08	16778.16
28	Ratnakar Bank Ltd	67808	485.43	60484	231.46	47.68	3837	140.76	60521	464.22	329.79
29	South Indian Bank Ltd.	16597	118.81	0	0.00	0.00	16546	305.83	412	9.00	2.94
30	SIDBI	1460	10.45	0	0.00	0.00	60	0.98	0	0.00	0.00
31	Tamilnad Mercantile Bank	4310	30.86	6	0.01	0.03	1431	33.18	5	1.20	3.62
32	YES Bank	112912	808.32	0	0.00	0.00	30897	1869.86	3023	3523.24	188.42
Total PVT		3113713	22290.54	728352	4298.99	19.29	2017091	58092.96	794052	40919.02	70.44
33	Au Small finance Bank	3	0.02	6	0.33	1799.82	210	11.50	124	80.12	696.46
34	ESAF SF Bank	1788	12.80	20816	92.03	718.79	243	43.13	20828	92.22	213.81
35	Jana Small Finance Bank	13650	97.71	80226	415.67	425.39	6627	202.42	22491	144.32	71.30
36	Ujjivan Small Finance Bank	37595	269.14	0	0.00	0.00	71576	1742.22	85320	501.36	28.78
37	Utkarsh Small Finance Bank	1145	8.20	0	0.00	0.00	464	70.49	2069	16.48	23.38
Total Small Finance		54181	387.87	101048	508.02	2944.00	79120	2069.77	130832	834.51	40.32
38	BGVB (PNB)	135297	1096.98	127793	867.30	79.06	1047147	14378.89	151681	1389.79	9.67
39	PBGB (UCO)	82655	712.74	20262	496.94	69.72	244608	5389.85	28270	748.88	13.89
40	UBKGB (CBI)	66393	532.12	24140	434.72	81.70	259727	4047.80	32780	524.80	12.97
Total RRB		284345	2341.84	172195	1798.96	76.82	1551482	23816.54	212731	2663.47	11.18
41	WB State Co-Op Bank Ltd.	336595	2409.63	38603	181.87	7.55	918965	11108.87	561547	1654.19	14.89
42	WBSCARD Bank Ltd.	21351	152.85	0	0.00	0.00	74653	308.55	551	3.91	1.27
Total Co-Optv		357946	2562.48	38603	181.87	7.10	993618	11417.42	562098	1658.10	14.52
Grand Total		8896657	63995.91	1342972	11074.01	17.30	12181974	295875.39	2716814	86531.66	29.25

Statement showing disbursement in Agriculture, Education & Housing under Non Priority Sector for the quarter ended June, 2023

(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	118	80.81	1	1.00	1.24	327	51.73	14	7.00	13.53	2117	576.34	339	66.00	11.45
2	Bank of India	191	82.53	0	0.00	0.00	434	53.25	23	1.54	2.89	2226	571.17	650	115.79	20.27
3	Bank of Maharashtra	28	5.27	0	0.00	0.00	56	3.11	6	0.33	10.63	407	146.19	54	9.31	6.37
4	Canara Bank	195	92.03	65	3.54	3.85	406	59.29	45	1.79	3.02	2175	634.95	260	36.89	5.81
5	Central Bank of India	157	65.43	0	0.00	0.00	362	42.13	211	10.57	25.09	1589	420.00	386	35.10	8.36
6	Indian Bank	268	119.78	274898	4231.06	3532.33	676	77.55	3	0.36	0.46	3773	865.65	484	116.05	13.41
7	Indian Overseas Bank	71	30.28	19	27.69	91.45	186	19.45	4	0.47	2.42	1077	218.02	23	5.15	2.36
8	Punjab & Sind Bank	38	12.09	1	0.26	2.15	79	7.16	7	0.50	6.99	580	441.85	1	0.24	0.05
9	Punjab National Bank	529	236.53	18	0.22	0.09	784	153.43	71	2.89	1.89	6464	1625.84	2081	272.23	16.74
10	State Bank of India	526	240.27	0	0.00	0.00	813	154.67	8250	48.00	31.03	6413	1628.06	39846	1250.00	76.78
11	UCO Bank	156	63.71	0	0.00	0.00	304	41.12	0	0.00	0.00	2344	443.05	673	86.43	19.51
12	Union Bank of India	110	57.81	7	42.44	73.41	213	37.12	0	0.00	0.00	1692	404.96	1249	77.69	19.18
Total PSU		2387	1086.54	275009	4306.21	396.32	4640	700.00	8634	73.45	10.49	30857	7976.07	46046	2070.88	25.96
13	Axis Bank	83	107.01	4	0.13	0.12	140	68.85	23	3.22	4.68	1072	743.97	105	66.00	8.87
14	Bandhan Bank	193	57.61	0	0.00	0.00	295	37.38	0	0.00	0.00	1729	362.96	72	10.76	2.97
15	Catholic Syrian Bank Ltd.	1	0.15	0	0.00	0.00	1	0.05	0	0.00	0.00	1	27.86	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	0.52	0	0.00	0.00	1	0.19	0	0.00	0.00	1	97.63	0	0.00	0.00
18	Federal Bank	22	13.63	0	0.00	0.00	31	5.65	0	0.00	0.00	158	77.16	0	0.00	0.00
19	HDFC Bank	80	79.54	60	323.85	407.14	166	52.41	76	1.57	2.99	1058	637.95	5	0.37	0.06
20	ICICI Bank	77	96.75	0	0.00	0.00	161	62.17	37	8.17	13.14	1068	776.11	929	633.14	81.58
21	IDBI Bank	50	17.72	1	3.40	19.19	132	11.43	14	1.28	11.18	987	128.33	2568	908.25	707.72
22	IDFC First Bank	1	1.83	7	2.41	132.05	1	0.65	30	6.24	956.93	1	229.57	24	4.03	1.76
23	Indusind Bank	30	29.33	0	0.00	0.00	54	17.60	0	0.00	0.00	190	174.94	0	0.00	0.00
24	Karnataka Bank Ltd.	11	5.59	0	0.00	0.00	18	2.59	0	0.00	0.00	180	234.67	7	5.57	2.37
25	Karur Vysya Bank	3	1.65			0.00	3	0.69			0.00	53	80.58			0.00
26	Kotak Mahindra Bank	11	8.54	0	0.00	0.00	8	3.83	0	0.00	0.00	108	142.32	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	0.05	2	2.39	5275.94
28	Ratnakar Bank Ltd	9	4.09	0	0.00	0.00	9	2.11	0	0.00	0.00	111	178.90	0	0.00	0.00
29	South Indian Bank Ltd.	3	0.85	5	44.99	5263.84	31	0.35	0	0.00	0.00	203	40.10	0	0.00	0.00
30	SIDBI	1	0.00	0	0.00	0.00	50	0.00	0	0.00	0.00	603	0.02	0	0.00	0.00
31	Tamilnad Mercantile Bank	1	0.00	0	0.00	0.00	1	0.00	0	0.00	0.00	1	0.02	0	0.00	0.00
32	YES Bank	6	3.17	0	0.00	0.00	19	1.89	0	0.00	0.00	49	116.48	28	15.00	12.88
Total PVT		584	428.02	77	374.78	87.56	1122	267.84	180	20.48	7.65	7574	4049.64	3740	1645.51	40.63
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	2.62	0	0.00	0.00	2	1.16	0	0.00	0.00	58	166.99	5	0.51	0.31
36	Ujjivan Small Finance Bank	33	2.83	0	0.00	0.00	54	2.21	0	0.00	0.00	266	24.51	371	25.99	106.04
37	Utkarsh Small Finance Bank	1	0.01	0	0.00	0.00	1	0.00	0	0.00	0.00	1	0.05	0	0.00	0.00
Total Small Finance		37	5.48	0	0.00	0.00	58	3.38	0	0.00	0.00	326	191.63	376	26.50	13.83
38	BGVB (PNB)	255	12.39	0	0.00	0.00	260	10.15	0	0.00	0.00	2192	97.63	44	5.10	5.22
39	PBGB (UCO)	82	3.67	0	0.00	0.00	198	2.49	0	0.00	0.00	1481	28.72	14	5.72	19.92
40	UBKGB (CBI)	46	1.70	0	0.00	0.00	61	1.00	0	0.00	0.00	106	6.29	8	1.71	27.18
Total RRB		383	17.76	0	0.00	0.00	519	13.64	0	0.00	0.00	3779	132.64	66	12.53	9.45
41	WB State Co-Op Bank Ltd.	165	4.67	0	0.00	0.00	229	4.56	0	0.00	0.00	1157	22.09	0	0.00	0.00
42	WBSCARD Bank Ltd.	33	1.21	0	0.00	0.00	65	0.94	0	0.00	0.00	345	7.75	0	0.00	0.00
Total Co-Optv		198	5.88	0	0.00	0.00	294	5.50	0	0.00	0.00	1502	29.83	0	0.00	0.00
Grand Total		3589	1543.67	275086	4680.99	483.89	6633	990.37	8814	93.93	18.14	44038	12379.82	50228	3755.42	89.87

Statement showing disbursement in Others & Personal Loan under Non Priority Sector for the quarter ended June, 2023

(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	15009	940.23	2685	72.00	7.66	44366	3554.01	696	26.00	0.73
2	Bank of India	17960	945.31	1834	85.36	9.03	61391	3567.62	6158	5296.41	148.46
3	Bank of Maharashtra	2044	187.45	60	2.56	1.37	9609	192.26	971	32.33	16.82
4	Canara Bank	16909	1047.52	1437	128.30	12.25	62822	3991.10	2932	2788.26	69.86
5	Central Bank of India	10711	714.47	1141	40.21	5.63	59177	2857.18	625	254.50	8.91
6	Indian Bank	27437	1387.21	124	23.82	1.72	87681	5125.24	0	0.00	0.00
7	Indian Overseas Bank	7149	350.10	222	9.81	2.80	24867	1308.86	208	34.09	2.60
9	Punjab & Sind Bank	3911	286.51	33	2.60	0.91	5699	407.20	7	5.25	1.29
8	Punjab National Bank	42480	2614.04	6716	223.17	8.54	175020	10223.52	8783	7076.34	69.22
10	State Bank of India	47856	2654.26	115386	1700.00	64.05	183406	10231.28	44820	1900.00	18.57
11	UCO Bank	16259	715.61	302	5.35	0.75	57472	2740.30	1925	344.79	12.58
12	Union Bank of India	9752	667.90	3892	321.55	48.14	31970	2530.89	2472	8302.87	328.06
Total PSU		217477	12510.61	133832	2614.73	20.90	803480	46729.47	69597	26060.84	55.77
13	Axis Bank	6993	1265.74	810	95.00	7.51	31158	4711.49	23340	5425.00	115.14
14	Bandhan Bank	14826	546.31	11951	164.83	30.17	64762	2444.09	145608	1378.10	56.38
15	Catholic Syrian Bank Ltd.	2	0.83	0	0.00	0.00	1	1.02	36	2.17	213.88
16	City Union Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
17	Dhanlaxmi Bank Ltd.	1	2.82	0	0.00	0.00	1	3.48	77	3.59	103.12
18	Federal Bank	1990	216.41	0	0.00	0.00	2927	708.70	3795	2010.00	283.62
19	HDFC Bank	6844	989.02	13007	669.67	67.71	21576	3396.40	96085	22957.58	675.94
20	ICICI Bank	7073	1142.82	7309	460.35	40.28	22646	4190.51	436504	17289.59	412.59
21	IDBI Bank	5197	210.63	1132	115.26	54.72	13323	748.86	9677	2215.28	295.82
22	IDFC First Bank	112	71.85	1165	58.25	81.06	251	69.80	122508	1520.19	2177.87
23	Indusind Bank	1251	586.65	0	0.00	0.00	8133	1724.34	58269	4628.45	268.42
24	Karnataka Bank Ltd.	716	239.81	16	1.67	0.70	1994	277.19	19	2.03	0.73
25	Karur Vysya Bank	593	87.93			0.00	1736	81.22			0.00
26	Kotak Mahindra Bank	2535	512.14	0	0.00	0.00	5087	502.57	25585	892.68	177.62
27	Lakshmi Vilas Bank (DBS)	1	0.04	0	0.00	0.00	1	0.04	225	489.84	1327479.67
28	Ratnakar Bank Ltd	191	192.86	0	0.00	0.00	1208	249.33	438	2609.68	1046.67
29	South Indian Bank Ltd.	1156	41.72	116	0.53	1.27	2133	55.73	424	158.81	284.96
30	SIDBI	2078	0.02	0	0.00	0.00	1	0.02	0	0.00	0.00
31	Tamilnad Mercantile Bank	1	0.02	0	0.00	0.00	1	0.02	0	0.00	0.00
32	YES Bank	178	114.92	2032	103.25	89.85	1171	168.22	42057	4335.25	2577.16
Total PVT		51738	6222.57	37538	1668.82	26.82	178110	19333.02	964647	65918.24	340.96
33	Au Small finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
34	ESAF SF Bank	1	0.08	0	0.00	0.00	1	0.07	99	1.08	1465.40
35	Jana Small Finance Bank	115	163.59	0	0.00	0.00	1287	177.88	4659	64.89	36.48
36	Ujjivan Small Finance Bank	1363	48.22	76	1.12	2.33	5434	279.66	11508	70.69	25.28
37	Utkarsh Small Finance Bank	1	0.04	0	0.00	0.00	1	0.04	0	0.00	0.00
Total Small Finance		1480	212	76	1.12	0.53	6723	458	16266	136.66	29.86
38	BGVB (PNB)	17857	149.17	1631	53.38	35.78	83869	459.88	4456	104.93	22.82
39	PBGB (UCO)	12486	46.28	141	6.28	13.57	35175	277.93	172	10.76	3.87
40	UBKGB (CBI)	2048	2.36	3971	82.87	3514.83	21140	74.73	73	0.85	1.14
Total RRB		32391	197.81	5743	142.53	72.05	140184	812.53	4701	116.54	14.34
41	WB State Co-Op Bank Ltd.	10854	15.74	1085	76.98	489.07	59034	97.40	7403	283.16	290.73
42	WBSCARD Bank Ltd.	1927	5.46	0	0.00	0.00	11224	40.42	0	0.00	0.00
Total Co-Optv		12781	21.20	1085	76.98	363.03	70258	137.81	7403	283.16	205.47
Grand Total		315867	19164.11	178274	4504.17	23.50	1198755	67470.49	1062614	92515.44	137.12

District wise Achievement in Priority sector against ACP as on 30.06.2023

(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	1660.87	499.23	30.06	606.20	172.17	28.40	489.61	162.95	33.28	2756.68	834.35	30.27
2	Bankura	5143.54	884.34	17.19	5237.72	1874.61	35.79	1166.53	103.72	8.89	11547.79	2862.67	24.79
3	Birbhum	5461.11	649.12	11.89	4338.51	853.01	19.66	1370.78	134.39	9.80	11170.40	1636.52	14.65
4	Coochbehar	5135.99	740.40	14.42	2543.12	741.46	29.16	1199.43	192.27	16.03	8878.53	1674.13	18.86
5	Dakshin Dinajpur	5050.39	468.72	9.28	5247.47	1547.78	29.50	980.66	145.51	14.84	11278.53	2162.01	19.17
6	Darjeeling	1124.66	308.05	27.39	2651.72	1540.31	58.09	970.37	117.51	12.11	4746.75	1965.87	41.42
7	Hooghly	5615.10	1129.91	20.12	5559.22	1228.60	22.10	1653.14	410.48	24.83	12827.45	2768.99	21.59
8	Howrah	2505.51	723.46	28.87	12081.90	3250.03	26.90	1155.69	431.23	37.31	15743.10	4404.72	27.98
9	Jalpaiguri	3002.85	427.47	14.24	3703.47	985.70	26.62	1043.00	86.87	8.33	7749.32	1500.04	19.36
10	Jhargram	2847.49	110.46	3.88	2622.84	877.21	33.45	804.66	43.38	5.39	6274.99	1031.05	16.43
11	Kalimpong	350.84	22.69	6.47	409.34	42.00	10.26	115.45	50.52	43.76	875.63	115.21	13.16
12	Kolkata	696.83	360.50	51.73	19914.39	19829.99	99.58	8389.78	1125.41	13.41	29000.99	21315.90	73.50
13	Malda	6875.22	1756.13	25.54	3582.04	1374.07	38.36	3571.07	473.70	13.26	14028.33	3603.90	25.69
14	Murshidabad	9042.70	3645.73	40.32	8852.53	3466.08	39.15	2946.98	390.82	13.26	20842.21	7502.63	36.00
15	Nadia	6977.92	1604.92	23.00	8469.20	2098.06	24.77	2018.56	302.78	15.00	17465.68	4005.76	22.94
16	Paschim Burdwan	369.69	155.07	41.95	8648.52	1790.23	20.70	570.34	322.12	56.48	9588.55	2267.42	23.65
17	Paschim Medinipur	10955.53	1676.69	15.30	6939.96	3415.37	49.21	2176.92	85.07	3.91	20072.41	5177.13	25.79
18	Purba Burdwan	9112.52	1732.75	19.02	6846.23	1522.09	22.23	1851.04	427.36	23.09	17809.79	3682.20	20.68
19	Purba Medinipur	7333.65	2780.40	37.91	6391.59	2456.82	38.44	2066.30	198.50	9.61	15791.55	5435.72	34.42
20	Purulia	3884.17	678.60	17.47	3740.00	929.18	24.84	1547.48	313.85	20.28	9171.64	1921.63	20.95
21	Uttar Dinajpur	3953.97	853.05	21.57	1472.78	355.44	24.13	1331.87	278.90	20.94	6758.62	1487.39	22.01
22	N-24 Parganas	4503.34	954.29	21.19	14426.89	4099.82	28.42	3931.88	476.15	12.11	22862.10	5530.26	24.19
23	S-24 Parganas	5392.56	1077.26	19.98	10746.40	2115.12	19.68	2495.39	453.78	18.18	18634.35	3646.16	19.57
	Total	106996.44	23239.24	21.72	145032.04	56565.15	39.00	43846.91	6727.27	15.34	295875.39	86531.66	29.25

Disbursement of Loan to Minority Community & SC/ST/OBC during the FY 2023-24 (01.04.2023 to 30.06.2023)

(Amount in Crore)

Sr. No.	Bank Name	Minority Community		SC/ST		OBC	
		No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	553	49.00	453	28.00	1289	45.00
2	Bank of India	93466	3141.73	4023	53.48	421	3.01
3	Bank of Maharashtra	1500	6.78	13	0.56	0	0.00
4	Canara Bank	11596	161.63	2307	42.94	0	0.00
5	Central Bank of India	355	775.64	6178	94.74	9084	85.39
6	Indian Bank	7060	189.90	4394	75.28	33145	744.28
7	Indian Overseas Bank	431	6.94	110	1.86	181	2.06
8	Punjab & Sind Bank	41	2.02	8	1.00	0	0.00
9	Punjab National Bank	8390	124.58	5149	123.42	1329	15.05
10	State Bank of India	382147	2541.45	61547	2500.00	12150	850.00
11	UCO Bank	2551	35.47	1094	29.29	1714	31.02
12	Union Bank of India	6349	133.33	1869	48.18	779	17.81
Total PSU		514439	7168.47	87145	2998.75	60092	1793.62
13	Axis Bank	27021	756.00	2061	25.00	0	0.00
14	Bandhan Bank	166921	1122.61	72892	464.54	7837	59.37
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00
18	Federal Bank	0	0.00	0	0.00	0	0.00
19	HDFC Bank	16660	91.49	30	0.78	2099	10.17
20	ICICI Bank	11726	245.37	908	13.77	0	0.00
21	IDBI Bank	0	0.00	0	0.00	0	0.00
22	IDFC First Bank	395	1.45	339	1.13	92	0.34
23	Indusind Bank	121467	467.85	69857	232.66	0	0.00
24	Karnataka Bank Ltd.	2	1.05	0	0	2	0.03
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	535	88.38	26	1.27	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00
28	Ratnakar Bank Ltd	18267	69.30	16938	63.46	24475	97.73
29	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00
32	YES Bank	68	34.20	2	0.22	60	34.17
Total PVT		363062	2877.70	163053	802.83	34565	201.82
33	Au Small finance Bank	6	0.33	0	0.00	7	0.42
34	ESAF SF Bank	2978	13.19	5701	25.33	1959	8.62
35	Jana Small Finance Bank	6990	37.61	3717	19.44	2327	11.80
36	Ujjivan Small Finance Bank	18292	104.55	24763	137.12	2507	15.42
37	Utkarsh Small Finance Bank	421	1.33	360	1.16	5	0.03
Total Small Finance		28687	157.01	34541	183.05	6805	36.29
38	BGVB (PNB)	18078	150.43	10719	75.79	1485	18.06
39	PBGB (UCO)	6563	162.87	5001	145.7	2115	69.75
40	UBKGB (CBI)	737	12.20	3683	61.02	3389	56.26
Total RRB		25378	325.50	19403	282.51	6989	144.07
41	WB State Co-Op Bank Ltd.	4563	1004.23	6891	2665.98	3068	707.37
42	WBSCARD Bank Ltd.	815	0.82	108	0.67	112	0.55
Total Co-Optv		5378	1005.05	6999	2666.65	3180	707.92
Grand Total		908257	11376.71	276600	6750.75	104826	2847.42

West Bengal									
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 30.06.2023									
(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	35573	623.00	3486	215.00	9176	748.00	48235	1586.00
2	Bank of India	297580	2019.51	240	66.90	36590	1618.89	334410	3705.30
3	Bank of Maharashtra	2573	42.33	80	1.73	407	252.85	3060	296.91
4	Canara Bank	164478	1688.15	578	147.41	5291	447.57	170347	2283.13
5	Central Bank of India	137197	1988.14	91	40.68	421	154.96	137709	2183.78
6	Indian Bank	154859	3654.83	118	982.66	676	763.66	155653	5401.15
7	Indian Overseas Bank	35615	989.00	1517	88.06	2549	209.66	39681	1286.72
8	Punjab & Sind Bank	45	7.84	106	4.92	259	91.61	410	104.37
9	Punjab National Bank	753473	7502.96	3334	952.67	75008	3406.14	831815	11861.76
10	State Bank of India	539958	5880.41	282	79.00	48643	1588.91	588883	7548.32
11	UCO Bank	106796	1118.21	56	95.28	446	88.22	107298	1301.71
12	Union Bank of India	56690	962.92	372	53.23	9595	962.92	66657	1979.07
Total PSU		2284837	26477.30	10260	2727.54	189061	10333.39	2484158	39538.22
13	Axis Bank	16767	1921.00	82	123.00	1326	1974.00	18175	4018.00
14	Bandhan Bank	180136	709.19	58753	251.13	124034	1254.64	362923	2214.96
15	Catholic Syrian Bank Ltd.	1349	4.49	0	0.00	0	0.00	1349	4.49
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	2	5.53	0	0.00	2	5.53
18	Federal Bank	13796	221.23	3	9.04	178	217.00	13977	447.27
19	HDFC Bank	132420	509.35	19	12.30	461	586.35	132900	1108.01
20	ICICI Bank	59772	885.47	0	0.00	67	1545.25	59839	2430.73
21	IDBI Bank	65328	368.50	19	1.37	29538	75.71	94885	445.58
22	IDFC First Bank	21010	47.36	0	0.00	4	0.02	21014	47.38
23	Indusind Bank	1803793	3927.38	0	0.00	0	0.00	1803793	3927.38
24	Karnataka Bank Ltd.	28	3.72	9	6.76	94	115.66	131	126.14
25	Karur Vysya Bank	105	1.59	0	0.00	8	0.30	113	1.89
26	Kotak Mahindra Bank	11158	326.14	2	0.95	318	378.94	11478	706.03
27	Lakshmi Vilas Bank (DBS)	261	1.24	15	13.92	27	38.36	303	53.52
28	Ratnakar Bank Ltd	347053	828.61	0	0.00	4	24.16	347057	852.77
29	South Indian Bank Ltd.	0	0.00	0	0.00	1589	117.58	1589	117.58
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	4820	10.40	30	48.18	347	464.12	5197	522.70
Total PVT		2657796	9765.68	58934	472.18	157995	6792.08	2874725	17029.94
33	Au Small finance Bank	3	0.91	0	0.00	7	2.44	10	3.35
34	ESAF SF Bank	61782	175.83	0	0.00	0	0.00	61782	175.83
35	Jana Small Finance Bank	73800	240.17	0	0.00	0	0.00	73800	240.17
36	Ujjivan Small Finance Bank	240101	853.85	0	0.00	0	0.00	240101	853.85
37	Utkarsh Small Finance Bank	7362	18.16	0	0.00	0	0.00	7362	18.16
Total Small Finance		383048	1288.93	0	0.00	7	2.44	383055	1291.37
38	BGVB (PNB)	550336	4630.96	709	12.41	8697	23.19	559742	4666.56
39	PBGB (UCO)	131014	1729.02	14	3.80	53	31.18	131081	1764.00
40	UBKGB (CBI)	148841	2345.30	1	1.33	24	0.30	148866	2346.93
Total RRB		830191	8705.28	724	17.54	8774	54.67	839689	8777.49
41	WB State Co-Op Bank Ltd.	2150797	6614.46	305	15.70	2089	59.70	2153191	6689.86
42	WBSCARD Bank Ltd.	147587	1029.80	0	0.00	0	0.00	147587	1029.80
Total Co-Optv		2298384	7644.26	305	15.70	2089	59.70	2300778	7719.66
Grand Total		8454256	53881.45	70223	3232.96	357926	17242.28	8882405	74356.69

West Bengal

BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 30.06.2023

(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	33567	2174.00	3456	1303.00	402	1047.00	486	91.00	425	90.00	38336	4705.00
2	Bank of India	107368	3190.76	966	942.87	104	202.72	0	0.00	0	0.00	108438	4336.35
3	Bank of Maharashtra	3108	456.73	154	232.76	19	79.67	0	0.00	0	0.00	3281	769.16
4	Canara Bank	47071	2457.53	3163	1397.20	399	808.82	0	0.00	1525	35.13	52158	4698.68
5	Central Bank of India	35469	993.18	1491	728.59	54	159.71	297	6.78	0	0.00	37311	1888.26
6	Indian Bank	65404	7458.23	9382	5120.30	322	2431.32	62	82.75	0	0.00	75170	15092.60
7	Indian Overseas Bank	44368	1846.12	447	361.67	349	230.88	0	0.00	0	0.00	45164	2438.67
8	Punjab & Sind Bank	4874	299.65	119	128.44	76	228.48	0	0.00	0	0.00	5069	656.57
9	Punjab National Bank	164736	6706.00	26536	4177.25	1386	2222.01	49	7.44	0	0.00	192707	13112.70
10	State Bank of India	37946	4278.65	4687	2625.50	776	1875.25	34	0.36	0	0.00	43443	8779.76
11	UCO Bank	77083	2079.29	2040	2122.86	64	207.23	135	1.24	0	0.00	79322	4410.62
12	Union Bank of India	52187	2840.30	1872	2085.80	290	865.48	185	4.75	0	0.00	54534	5796.33
Total PSU		673181	34780.44	54313	21226.24	4241	10358.57	1248	194.32	1950	125.13	734933	66684.70
13	Axis Bank	16913	3924.00	6566	4060.00	1997	3087.00	0	0.00	0	0.00	25476	11071.00
14	Bandhan Bank	19745	1210.77	90	69.25	37	148.74	0	0.00	5	7.99	19877	1436.75
15	Catholic Syrian Bank Ltd.	3	0.44	0	0.00	0	0.00	0	0.00	0	0.00	3	0.44
16	City Union Bank Ltd.	0	0.00	0	0.00	51	156.29	0	0.00	0	0.00	51	156.29
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	21	12.87	21	12.87
18	Federal Bank	237	54.68	184	284.77	33	472.56	0	0.00	1270	782.12	1724	1594.13
19	HDFC Bank	16047	3940.80	10142	5238.25	3353	4047.64	0	0.00	0	0.00	29542	13226.70
20	ICICI Bank	10639	4334.97	6581	4966.49	1994	2368.30	0	0.00	0	0.00	19214	11669.76
21	IDBI Bank	11367	721.26	368	351.25	35	73.25	11	0.41	0	0.00	11781	1146.17
22	IDFC First Bank	5714	523.49	811	288.94	219	63.52	0	0.00	0	0.00	6744	875.96
23	Indusind Bank	372995	1602.35	1845	570.73	300	417.37	0	0.00	0	0.00	375140	2590.44
24	Karnataka Bank Ltd.	524	162.52	305	270.78	52	65.80	0	0.00	0	0.00	881	499.10
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	5361	1704.15	2734	1372.64	859	787.26	0	0.00	0	0.00	8954	3864.05
27	Lakshmi Vilas Bank (DBS)	111	25.90	93	53.33	75	106.58	0	0.00	0	0.00	279	185.81
28	Ratnakar Bank Ltd	21	41.07	33	47.17	9	91.02	0	0.00	0	0.00	63	179.26
29	South Indian Bank Ltd.	188	47.13	146	220.26	35	59.60	0	0.00	0	0.00	369	326.99
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	108	89.25	108	89.25
31	Tamilnad Mercantile Bank	35	5.61	15	9.26	5	19.63	0	0.00	0	0.00	55	34.50
32	YES Bank	5255	929.38	2580	954.32	1262	1008.23	0	0.00	31	3.42	9128	2895.35
Total PVT		465178	19232.66	32513	18759.24	10316	12972.80	11	0.41	1435	895.65	509453	51860.75
33	Au Small finance Bank	251	74.49	98	115.76	6	10.50	0	0.00	0	0.00	355	200.75
34	ESAF SF Bank	18008	50.63	0	0.00	0	0.00	0	0.00	0	0.00	18008	50.63
35	Jana Small Finance Bank	2567	183.12	47	5.62	4	0.84	0	0.00	0	0.00	2618	189.59
36	Ujjivan Small Finance Bank	2987	151.46	82	45.35	3	2.21	0	0.00	0	0.00	3072	199.03
37	Utkarsh Small Finance Bank	124	25.55	0	0.00	0	0.00	0	0.00	0	0.00	124	25.55
Total Small Finance		23937	485.26	227	166.73	13	13.56	0	0.00	0	0.00	24177	665.55
38	BGVB (PNB)	118499	1964.11	1465	73.84	69	24.77	4184	10.06	0	0.00	124217	2072.78
39	PBGB (UCO)	77948	1351.18	48	108.24	0	0.00	7	0.24	0	0.00	78003	1459.66
40	UBKGB (CBI)	35423	237.44	0	0.00	0	0.00	178	2.64	0	0.00	35601	240.08
Total RRB		231870	3552.73	1513	182.08	69	24.77	4369	12.94	0	0.00	237821	3772.52
41	WB State Co-Op Bank Ltd.	5872	472.95	0	0.00	0	0.00	2372	51.00	0	0.00	8244	523.95
42	WBSCARD Bank Ltd.	7850	98.29	0	0.00	0	0.00	0	0.00	0	0.00	7850	98.29
Total Co-Optv		13722	571.24	0	0.00	0	0.00	2372	51.00	0	0.00	16094	622.24
Grand Total		1407888	58622.32	88566	40334.30	14639	23369.69	8000	258.67	3385	1020.78	1522478	123605.76

West Bengal

BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 30.06.2023

(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	176	212.00	3305	181.00	22896	3446.00	148	19.00	61	9.00	5985	1802.00	32571	5669.00	119142	11960.00
2	Bank of India	4	4.92	4931	118.28	22296	2014.59	0	0.00	0	0.00	18	1.33	27249	2139.12	470097	10180.77
3	Bank of Maharashtra	0	0.00	349	12.55	1659	199.13	0	0.00	0	0.00	0	0.00	2008	211.68	8349	1277.75
4	Canara Bank	0	0.00	4897	183.59	9415	1038.25	1	0.01	1	0.00	2024	13.82	16338	1235.67	238843	8217.48
5	Central Bank of India	32	53.98	2673	82.21	8944	919.73	0	0.00	0	0.00	11089	484.37	22738	1540.29	197758	5612.33
6	Indian Bank	0	0.00	204	258.63	19209	1823.22	0	0.00	1	9.64	918	343.20	20332	2434.69	251155	22928.44
7	Indian Overseas Bank	7937	105.46	990	28.14	4985	695.73	0	0.00	0	0.00	13255	76.00	27167	905.33	112012	4630.72
8	Punjab & Sind Bank	0	0.00	169	4.85	1866	183.85	0	0.00	0	0.00	144	1.68	2179	190.38	7658	951.32
9	Punjab National Bank	4	0.00	19391	546.67	46592	3631.22	3	0.07	8	0.12	1344	4.17	67342	4182.25	1091864	29156.71
10	State Bank of India	4	24.24	25834	952.21	122040	13151.00	0	0.00	3	0.04	141223	985.81	289104	15113.30	921430	31441.38
11	UCO Bank	196	147.70	5080	104.72	16895	1417.68	6	182.64	1	0.01	40082	978.84	62260	2831.59	248880	8543.92
12	Union Bank of India	110	744.48	3560	103.94	10170	930.00	8	1.05	0	0.00	786	0.11	14634	1779.58	135825	9554.98
	Total PSU	8463	1292.78	71383	2576.79	286967	29450.40	166	202.77	75	18.81	216868	4691.33	583922	38232.88	3803013	144455.80
13	Axis Bank	4	33.00	1391	58.00	7571	628.00	0	0.00	0	0.00	261837	552.00	270803	1271.00	314454	16360.00
14	Bandhan Bank	0	0.00	0	0.00	13939	856.39	0	0.00	0	0.00	2240032	7479.98	2253971	8336.37	2636771	11988.08
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	773	2.55	773	2.55	2125	7.48
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	156.29
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	29	2.60	0	0.00	0	0.00	0	0.00	29	2.60	52	21.00
18	Federal Bank	0	0.00	24	1.22	527	65.89	0	0.00	0	0.00	10791	95.61	11342	162.72	27043	2204.12
19	HDFC Bank	0	0.00	3817	87.48	13510	812.68	0	0.00	0	0.00	206475	418.71	223802	1318.87	386244	15653.57
20	ICICI Bank	0	0.00	1171	54.81	9679	1205.84	0	0.00	3	11.46	4	13.245	10857	1285.36	89910	15385.84
21	IDBI Bank	0	0.00	602	19.57	17218	2034.52	21	4.68	0	0.00	0	0.00	17841	2058.77	124507	3650.52
22	IDFC First Bank	0	0.00	0	0.00	240	30.81	86	0.15	0	0.00	0	0.00	326	30.96	28084	954.29
23	Indusind Bank	2	20.54	0	0.00	2	0.09	0	0.00	0	0.00	7043	11.43	7047	32.07	2185980	6549.89
24	Karnataka Bank Ltd.	0	0.00	13	0.49	549	62.21	0	0.00	1	0.26	544	6.68	1107	69.64	2119	694.88
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	129	25.07	0	0.00	0	0.00	0	0.00	129	25.07	20561	4595.15
27	Lakshmi Vilas Bank (DBS)	39	144.33	0	0.00	6	0.16	0	0.00	0	0.00	1	0.26	46	144.75	628	384.08
28	Ratnakar Bank Ltd	0	0.00	0	0.00	72	3.73	0	0.00	1	2.69	66653	126.46	66726	132.88	413846	1164.91
29	South Indian Bank Ltd.	0	0.00	13	0.65	89	7.08	1	1.11	0	0.00	0	0.00	103	8.84	2061	453.41
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	1	0.02	14	1.480	0	0.00	0	0.00	6	0.01	21	1.51	76	36.01
32	YES Bank	0	0.00	9	0.28	159	22.20	0	0.00	0	0.00	31	3.42	199	25.90	14524	3443.95
	Total PVT	45	197.87	7041	222.52	63749	5760.86	108	5.94	5	14.41	2794190	8710.35	2865138	14911.96	6249316	83802.66
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	365	204.10
34	ESAF SF Bank	0	0.00	0	0.00	19	0.03	0	0.00	0	0.00	2738	6.21	2757	6.24	82547	232.70
35	Jana Small Finance Bank	0	0.00	0	0.00	2796	26.26	0	0.00	0	0.00	93809	354.54	96605	380.79	173023	810.55
36	Ujjivan Small Finance Bank	0	0.00	0	0.00	33367	353.15	0	0.00	0	0.00	307211	1063.15	340578	1416.30	583751	2469.18
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	74	12.06	0	0.00	0	0.00	8461	58.96	8535	71.02	16021	114.73
	Total Small Finance	0	0.00	0	0.00	36256	391.49	0	0.00	0	0.00	412219	1482.86	448475	1874.35	855707	3831.26
38	BGVB (PNB)	0	0.00	1701	23.32	6282	319.95	3	2.57	1500	3.19	502	20.10	9988	369.13	693947	7108.47
39	PBGB (UCO)	0	0.00	884	15.38	4518	315.05	0	0.00	0	0.00	833	7.64	6235	338.07	215319	3561.73
40	UBKGB (CBI)	0	0.00	126	1.80	2481	238.36	0	0.00	0	0.00	11	0.00	2618	240.16	187085	2827.17
	Total RRB	0	0.00	2711	40.50	13281	873.36	3	2.57	1500	3.19	1346	27.74	18841	947.36	1096351	13497.37
41	WB State Co-Op Bank Ltd.	0	0.00	3587	64.49	13500	1228.46	0	0.00	0	0.00	243710	10759.24	260797	12052.18	2422232	19266.00
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	3333	176.21	0	0.00	0	0.00	0	0.00	3333	176.21	158770	1304.30
	Total Co-Optv	0	0.00	3587	64.49	16833	1404.67	0	0.00	0	0.00	243710	10759.24	264130	12228.39	2581002	20570.30
	Grand Total	8508	1490.65	84722	2904.30	417086	37880.77	277	211.29	1580	36.42	3668333	25671.51	4180506	68194.94	14585389	266157.39

West Bengal															
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 30.06.2023															
(Amt.in Rs. Crore)															
S No.	BANKS	Agri		Education		Housing		Personal Loan		Others		Total Non-Prisee		Total Advance	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	865	635.00	461	31.00	2051	656.00	10606	626.00	2305	12177.65	16288	14125.65	135430	26085.65
2	Bank of India	0	0.00	192	25.67	5825	1479.94	26537	644.23	41204	11500.19	73758	13650.03	543855	23830.80
3	Bank of Maharashtra	0	0.00	37	7.53	501	178.38	345	13.08	5515	220.56	6398	419.55	14747	1697.30
4	Canara Bank	148	9.21	126	18.47	3642	884.69	12303	612.86	24352	10248.45	40571	11773.68	279414	19991.16
5	Central Bank of India	0	0.00	353	53.07	2780	693.83	13290	344.56	7674	2570.03	24097	3661.49	221855	9273.82
6	Indian Bank	154859	2985.64	204	205.98	19209	2053.72	18256	1981.23	0	0.00	192528	7226.57	443683	30155.01
7	Indian Overseas Bank	143	54.48	42	4.95	550	94.49	8040	242.59	730	2501.58	9505	2898.09	121517	7528.81
8	Punjab & Sind Bank	64	8.26	8	27.11	116	41.05	564	729.66	2787	1647.64	3539	2453.72	11197	3405.04
9	Punjab National Bank	117	726.68	252	43.31	22057	3952.95	56280	1572.28	111022	25012.51	189728	31307.72	1281592	60464.44
10	State Bank of India	0	0.00	3150	466.21	83137	16583.10	561143	20616.33	584637	34315.00	1232067	71980.64	2153497	103422.02
11	UCO Bank	0	0.00	27	5.63	3542	943.50	5666	55.20	24225	9211.59	33460	10215.92	282340	18759.84
12	Union Bank of India	18	105.50	540	86.00	3378	879.91	26740	1120.00	7521	19644.61	38197	21836.02	174022	31391.00
Total PSU		156214	4524.77	5392	974.93	146788	28441.56	739770	28558.02	811972	129049.81	1860136	191549.08	5663149	336004.89
13	Axis Bank	4	0.21	276	56.00	6176	2743.79	436889	2314.00	186011	14025.00	629356	19139.00	943810	35499.00
14	Bandhan Bank	0	0.00	0	0.00	3293	711.62	62244	1165.86	1614935	13513.97	1680472	15391.45	4317243	27379.53
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	91	10.11	91	10.11	2216	17.59
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	51	156.29
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	29	4.24	0	0.00	161	85.55	190	89.79	242	110.79
18	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	1031	1656.17	1031	1656.17	28074	3860.29
19	HDFC Bank	63	485.38	73	1.96	9353	1688.49	95229	3593.96	1310351	21995.87	1415069	27765.67	1801313	43419.24
20	ICICI Bank	2	32.50	217	51.59	15802	7087.13	72924	2477.05	493571	24132.91	582516	33781.18	672426	49167.02
21	IDBI Bank	0	0.00	14	1.60	6998	1637.48	4133	285.98	22625	798.70	33770	2723.76	158277	6374.28
22	IDFC First Bank	401	16.96	165	37.04	310	74.69	11722	298.94	490104	3611.94	502702	4039.56	530786	4993.85
23	Indusind Bank	0	0.00	0	0.00	4	0.04	0	0.00	359414	10176.61	359418	10176.65	2545398	16726.55
24	Karnataka Bank Ltd.	7	11.33	1	0.10	306	110.14	396	33.77	1696	448.75	2406	604.09	4525	1298.97
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	95822	3602.61	95822	3602.61	116383	8197.76
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	106	41.62	0	0.00	544	1219.89	650	1261.51	1278	1645.59
28	Ratnakar Bank Ltd	0	0.00	0	0.00	11	1.70	0	0.00	2482	3333.31	2493	3335.01	416339	4499.92
29	South Indian Bank Ltd.	6	50.96	1	0.23	37	12.75	271	4.03	2569	780.19	2884	848.16	4945	1301.57
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	5	1.14	222	49.77	26	81.94	253	132.85	329	168.86
32	YES Bank	0	0.00	3	0.28	265	146.32	16971	644.42	74294	3460.56	91533	4251.59	106057	7695.54
Total PVT		618	599.13	750	148.80	42726	14266.05	701001	10867.78	4657873	103513.87	5402968	129395.64	11652284	213198.30
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	142	19.21	142	19.21	507	223.30
34	ESAF SF Bank	0	0.00	0	0.00	0	0.00	0	0.00	199	26.28	199	26.28	82746	258.98
35	Jana Small Finance Bank	37	0.03	0	0.00	103	12.89	0	0.00	9615	122.85	9755	135.77	182778	946.32
36	Ujjivan Small Finance Bank	0	0.00	0	0.00	3688	225.38	1488	19.98	54688	344.87	59864	590.22	643615	3059.40
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	543	1.53	543	1.53	16564	116.26
Total Small Finance		37	0.03	0	0.00	3791	238.26	1488	19.98	65187	514.74	70503	773.01	926210.00	4604.27
38	BGVB (PNB)	0	0.00	0	0.00	984	94.47	26059	519.85	13453	171.88	40496	786.20	734443	7894.67
39	PBGB (UCO)	0	0.00	0	0.00	42	13.92	2611	63.99	3768	109.94	6421	187.85	221740	3749.58
40	UBKGB (CBI)	0	0.00	0	0.00	248	23.39	19381	440.49	523	9.21	20152	473.09	207237	3300.26
Total RRB		0	0.00	0	0.00	1274	131.78	48051	1024.33	17744	291.03	67069	1447.14	1163420	14944.51
41	WB State Co-Op Bank Ltd.	0	0.00	0	0.00	0	0.00	22426	1172.84	259066	1822.47	281492	2995.31	2703724	22261.31
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	158770	1304.30
Total Co-Optv		0	0.00	0	0.00	0	0.00	22426	1172.84	259066	1822.47	281492	2995.31	2862494	23565.61
Grand Total		156869	5123.93	6142	1123.73	194579	43077.65	1512736	41642.95	5811842	235191.92	7682168	326160.19	22267557	592317.58

West Bengal													
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 30.06.2023													
(Amt.in Rs. Crore)													
S No.	BANKS	Of Which Weaker Section		Of Which Minority		Of Which SC/ST		Of Which OBC		Of Which Women		Of Which DRI	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	10549	405.00	6230	1116.00	3826	636.00	1913	510.00	3705	3401.00	0	0.00
2	Bank of India	326312	2990.37	432187	9187.17	27833	361.62	7190	49.36	178733	2782.14	93	1.43
3	Bank of Maharashtra	3504	126.64	1484	82.18	237	10.85	0	0.00	6083	140.70	0	0.00
4	Canara Bank	188332	2569.48	72486	1363.09	23555	523.58	0	0.00	65736	1262.10	8887	7.62
5	Central Bank of India	136122	2064.13	2604	47.15	47035	603.63	9084	173.76	32017	1029.78	138	2.83
6	Indian Bank	97318	791.35	42568	872.80	23988	451.05	174230	5581.23	43312	1438.56	2122	14.23
7	Indian Overseas Bank	27714	426.02	10844	130.58	1437	29.56	3569	43.03	24105	58.83	258	1.62
8	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
9	Punjab National Bank	747088	7023.62	154461	1945.55	101045	1696.67	119461	1470.14	309580	6695.62	812	79.31
10	State Bank of India	589759	7939.45	385431	7131.03	11381	6512.00	98125	4915.35	551825	16112.00	57	11.00
11	UCO Bank	161434	1597.31	46414	565.87	22978	432.70	7903	142.54	44726	1053.15	32	0.03
12	Union Bank of India	74334	1182.24	27209	598.75	11677	309.70	7950	250.69	31814	986.38	77	0.11
Total PSU		2362466	27115.61	1181918	23040.17	274992	11567.36	429425	13136.10	1291636	34960.26	12476	118.18
13	Axis Bank	343378	3037.00	132943	1644.00	38466	110.46	0	0.00	407914	3323.00	0	0.00
14	Bandhan Bank	2490959	8474.38	1537627	6946.86	565818	2659.22	84181	421.41	3857265	16153.85	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	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
19	HDFC Bank	343537	1,096.71	121415	559.63	335	12.29	18263	51.40	447086	1,982.41	0	0.00
20	ICICI Bank	53528	2227.28	55470	1670.87	6012	125.50	0	0.00	131848	12968.49	0	0.00
21	IDBI Bank	63259	629.23	18225	239.36	1607	128.36	0	0.00	1224	5.58	1	0.01
22	IDFC First Bank	21070	43.41	6836	13.83	5620	11.12	3874	7.14	21511	71.18	0	0.00
23	Indusind Bank	1878783	3685.31	880584	2079.42	695187	1295.13	0	0.00	12542	305.97	0	0.00
24	Karnataka Bank Ltd.	305	6.82	455	19.45	37	1.97	309	16.11	799	56.6	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	11530	527.45	6456	393.04	236	14.28	0	0.00	24788	337.37	0	0.00
27	Lakshmi Vilas Bank (DBS)	78	0.28	0	0.00	0	0.000	0	0.00	0	0.00	0	0.00
28	Ratnakar Bank Ltd	413706	955.07	107719	262.37	83558	216.85	199994	446.88	413710	955.25	0	0.00
29	South Indian Bank Ltd.	0	0.00	162	1.99	3	0.07	7	0.27	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	842	146.12	13	2.10	60	34.17	65	1.54	0	0.00
Total PVT		5620133	20682.94	2868751	13977.17	1396913	4577.42	306688	977.39	5322563	36170.31	1	0.01
33	Au Small finance Bank	32	1.88	32	1.88	0	0.00	64	3.31	43	2.73	0	0.00
34	ESAF SF Bank	82527	231.99	19769	54.06	20821	66.27	9422	27.84	82527	231.98	0	0.00
35	Jana Small Finance Bank	158846	540.58	48061	187.36	23209	80.60	13673	46.46	142041	506.05	0	0.00
36	Ujjivan Small Finance Bank	0	0.00	117150	444.45	149032	587.35	17996	82.44	624064	2370.72	0	0.00
37	Utkarsh Small Finance Bank	0	0.00	2472	22.80	1629	4.19	40	0.48	16154	45.79	0	0.00
Total Small Finance		241405	774.46	187484	710.55	194691	738.40	41195	160.53	864829	3157.26	0	0.00
38	BGVV (PNB)	563037	4880.56	167871	1209.97	79296	594.21	10850	86.84	103948	765.61	0	0.00
39	PBGB (UCO)	157997	2408.39	52135	834.36	38305	698.75	15215	320.55	101532	2036.48	0	0.00
40	UBKGB (CBI)	141399	2228.04	4559	72.61	24454	389.43	25283	402.63	31500	501.64	11	0.00
Total RRB		862433	9516.99	224565	2116.94	142055	1682.39	51348	810.02	236980	3303.73	11	0.00
41	WB State Co-Op Bank Ltd.	138866	542.59	138866	542.59	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
Total Co-Optv		138866	542.59	138866	542.59	38450	63.27	36102	53.27	64250	893.02	0	0.00
Grand Total		9225303	58632.58	4601584	40387.42	2047101	18628.84	864758	15137.31	7780258	78484.58	12488	118.19

AGENDA – 4

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

CD Ratio of the State stood at 61.72 % as on 30.06.2023 whereas it was 60.83 % on 30.06.2022. For calculation of CD Ratio of the State as on 30.06.2023, the RBI guidelines is followed which is furnished below:

(Amt. Rs. in crore)

Parameter	30.06.2023
Total Deposit (A)	1079982.34
Total Advance utilized in the State (B=C+D)	663102.63
Out of which outstanding of credit sanctioned from the State (C)	592317.57
Credit sanctioned from outside State but utilized in West Bengal (D)	70785.06
RIDF Support (E)	1892.10
Total Advance to be reckoned (F=B+E)	664994.73
CD Ratio (F*100 / A)	61.72

Position of districts with less than 40 % CD Ratio :

CD ratio of all the districts in the state is now above 40%.

District Wise CD Ratio of West Bengal as on 30.06.2023

(Amount in Crore)						
Sr. No.	Name of District	Lead Bank	CD Ratio as on June, 2022	CD Ratio as on June, 2023		
				Deposit	Advance	CD Ratio
1	Alipurduar	CBI	47.64	7225.72	4667.02	64.59
2	Bankura	PNB	49.25	19185.00	10302.50	53.70
3	Birbhum	UCO	49.99	19992.08	9505.17	47.54
4	Coochbehar	CBI	79.49	16009.38	12873.24	80.41
5	Dakshin Dinajpur	PNB	61.85	5708.92	3638.65	63.74
6	Darjeeling	CBI	57.59	23471.81	14558.98	62.03
7	Hooghly	UCO	36.26	49472.26	20751.31	41.95
8	Howrah	UCO	46.26	53369.92	25192.88	47.20
9	Jalpaiguri	CBI	63.33	11003.74	7426.60	67.49
10	Jhargram	PNB	40.92	4482.98	1929.19	43.03
11	Kalimpong	SBI	44.60	2030.49	998.34	49.17
12	Kolkata	SBI	61.61	428545.42	277350.82	64.72
13	Malda	PNB	57.31	13868.61	8429.00	60.78
14	Murshidabad	PNB	44.02	17088.21	9530.90	55.77
15	Nadia	PNB	50.25	30212.50	15139.48	50.11
16	Paschim Burdwan	SBI	42.58	43912.28	20619.51	46.96
17	Paschim Medinipur	PNB	46.95	29535.70	14294.30	48.40
18	Purba Burdwan	UCO	51.28	31429.60	17340.76	55.17
19	Purba Medinipur	PNB	45.83	31140.54	14296.25	45.91
20	Purulia	PNB	48.61	11423.42	5583.76	48.88
21	Uttar Dinajpur	PNB	60.60	9357.52	6024.37	64.38
22	24 Pgs. (N)	Indian	40.29	180875.50	73551.98	40.66
23	24 Pgs. (S)	PNB	45.01	40640.74	18312.56	45.06
Grand Total			51.20	1079982.34	592317.57	54.85
Interbank Deposit				2601.48		
Final Deposit				1077380.86		
Amount sanctioned from outside State but fund utilised in the State					70785.06	
RIDF Support					1892.10	
Total Advances in the State					664994.73	
Credit Deposit Ratio			60.89			61.72

Bank wise Credit & Investment Deposit Ratio (C+I) D Ratio as on 30.06.2023

(Amt. in Crore)

SI No.	Name of Banks	CD Ratio as on June,2022	As on June, 2023				(Credit+Investment) / Deposit Ratio (%)
			Deposit	Advance	Credit Deposit Ratio (%)	Investment	
1	Bank of Baroda	67.83	41113.65	26085.65	63.45	0.00	63.45
2	Bank of India	61.41	38441.77	23830.80	61.99	0.00	61.99
3	Bank of Maharashtra	83.89	2994.70	1697.30	56.68	0.00	56.68
4	Canara Bank	56.66	32782.32	19991.16	60.98	0.00	60.98
5	Central Bank of India	32.71	26754.95	9273.82	34.66	0.00	34.66
6	Indian Bank	40.55	64959.39	30155.01	46.42	0.00	46.42
7	Indian Overseas Bank	45.48	15393.61	7528.81	48.91	0.00	48.91
8	Punjab & Sind Bank	103.09	2832.95	3405.04	120.19	0.00	120.19
9	Punjab National Bank	43.49	133050.30	60464.44	45.44	0.00	45.44
10	State Bank of India	34.86	272177.10	103422.02	38.00	37794.31	51.88
11	UCO Bank	37.10	31734.19	18759.84	59.12	0.00	59.12
12	Union Bank of India	81.06	39052.05	31391.00	80.38	0.00	80.38
Total PSU		44.26	701286.99	336004.90	47.91	37794.31	53.30
13	Axis Bank	52.48	63355.00	35499.00	56.03	0.00	56.03
14	Bandhan Bank	70.86	46441.19	27379.53	58.96	0.00	58.96
15	Catholic Syrian Bank Ltd.	34.65	39.43	17.59	44.61	0.00	44.61
16	City Union Bank Ltd.	57.98	262.48	156.29	59.54	0.00	59.54
17	Dhanlaxmi Bank Ltd.	129.17	105.43	110.79	105.08	0.00	105.08
18	Federal Bank	84.21	4989.42	3860.29	77.37	0.00	77.37
19	HDFC Bank	59.35	76969.27	43419.24	56.41	0.00	56.41
20	ICICI Bank	78.80	57232.31	49167.02	85.91	0.00	85.91
21	IDBI Bank	50.64	13831.37	6374.28	46.09	0.00	46.09
22	IDFC First Bank	167.00	3693.73	4993.85	135.20	0.00	135.20
23	Indusind Bank	68.05	12856.85	16726.55	130.10	0.00	130.10
24	Karnataka Bank Ltd.	103.34	1362.80	1298.97	95.32	0.00	95.32
25	Karur Vysya Bank	50.12	1222.84	596.40	48.77	0.00	48.77
26	Kotak Mahindra Bank	89.58	9290.00	8197.76	88.24	0.00	88.24
27	Lakshmi Vilas Bank (DBS)	546.27	1328.94	1645.59	123.83	1.16	123.91
28	Ratnakar Bank Ltd	87.91	6555.42	4499.92	68.64	0.00	68.64
29	South Indian Bank Ltd.	74.81	1665.20	1301.57	78.16	0.00	78.16
30	SIDBI	#DIV/0!	0.00	89.25	#DIV/0!	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	23.54	615.43	168.86	27.44	0.00	27.44
32	YES Bank	74.32	8898.86	7695.54	86.48	0.00	86.48
Total PVT		66.80	310715.97	213198.28	68.62	1.16	68.62
33	Au Small finance Bank	2.28	508.75	223.30	43.89	0.00	43.89
34	ESAF SF Bank	344.40	57.92	258.98	447.10	0.00	447.10
35	Jana Small Finance Bank	61.40	1643.79	946.32	57.57	0.00	57.57
36	Ujjivan Small Finance Bank	159.74	2096.66	3059.40	145.92	0.00	145.92
37	Utkarsh Small Finance Bank	29.75	412.38	116.26	28.19	0.00	28.19
Total Small Finance		98.14	4719.51	4604.27	97.56	0.00	97.56
38	BGVB (PNB)	40.50	18746.27	7894.67	42.11	11775.48	104.93
39	PBGB (UCO)	54.72	6555.67	3749.58	57.20	0.00	57.20
40	UBKGB (CBI)	70.74	4263.14	3300.26	77.41	0.00	77.41
Total RRB		47.91	29565.08	14944.51	50.55	11775.48	90.38
41	WB State Co-Op Bank Ltd.	64.65	33436.39	22261.31	66.58	24349.08	139.40
42	WBSCARD Bank Ltd.	521.15	258.41	1304.30	504.74	0.00	504.74
Total Co-Optv		68.09	33694.80	23565.61	69.94	24349.08	142.20
Total		51.50	1079982.34	592317.57	54.85	73920.03	61.69
Interbank Deposit			2601.48				
Grand total			1077380.86				
Amount sanctioned from outside State but fund utilised in the State of West Bengal			70785.06				
RIDF Support			1892.10				
Total Credit in the State			664994.73				
Credit Deposit Ratio			60.83		61.72		
Total Credit + Investment			738914.76				
Total Credit + Investment Deposit Ratio					68.58		

Bank-Wise and Population Group wise Branch Network, Deposit, Advance & CD Ratio as on 30.06.2023

(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	2730.98	4530.49	33852.17	41113.65
2	Bank of India	143	83	146	372	8526.27	6147.49	23768.01	38441.77
3	Bank of Maharashtra	4	7	37	48	131.68	83.29	2779.73	2994.70
4	Canara Bank	156	78	165	399	3456.98	3002.67	26322.67	32782.32
5	Central Bank of India	135	65	116	316	6609.40	5032.64	15112.91	26754.95
6	Indian Bank	269	93	226	588	14405.38	7832.52	42721.49	64959.39
7	Indian Overseas Bank	36	31	85	152	1096.49	1899.47	12397.65	15393.61
8	Punjab & Sind Bank	4	4	33	41	72.54	192.30	2568.11	2832.95
9	Punjab National Bank	567	177	401	1145	35885.54	16384.84	80779.92	133050.30
10	State Bank of India	555	235	466	1256	52893.44	41530.05	177753.61	272177.10
11	UCO Bank	153	75	163	391	232.00	7292.84	24209.36	31734.19
12	Union Bank of India	67	54	159	280	3732.86	3601.75	31717.44	39052.05
Total PSU		2141	960	2184	5285	129773.56	97530.35	473983.07	701286.99
13	Axis Bank	42	87	199	328	2124.00	7937.00	53294.00	63355.00
14	Bandhan Bank	925	421	374	1720	7896.22	5920.92	32624.04	46441.19
15	Catholic Syrian Bank Ltd.	0	0	2	2	0.00	0.00	39.43	39.43
16	City Union Bank Ltd.	0	0	2	2	0.00	0.00	262.48	262.48
17	Dhanlaxmi Bank Ltd.	0	0	3	3	0.00	0.00	105.43	105.43
18	Federal Bank	6	3	24	33	20.00	886.11	4083.31	4989.42
19	HDFC Bank	36	61	207	304	1554.40	3547.61	71867.26	76969.27
20	ICICI Bank	28	53	182	263	1266.07	3008.27	52957.97	57232.31
21	IDBI Bank	21	23	52	96	972.72	7979.00	4879.65	13831.37
22	IDFC First Bank	2	2	34	38	0.00	0.00	3693.73	3693.73
23	Indusind Bank	5	30	87	122	324.08	758.07	11774.70	12856.85
24	Karnataka Bank Ltd.	1	1	18	20	20.78	28.64	1313.38	1362.80
25	Karur Vysya Bank	1	1	12	14	68.11	42.44	1112.29	1222.84
26	Kotak Mahindra Bank	1	1	43	45	77.58	80.46	9131.96	9290.00
27	Lakshmi Vilas Bank (DBS)	1	0	4	5	23.89	0.00	1305.05	1328.94
28	Ratnakar Bank Ltd	0	2	20	22	0.00	49.27	6506.15	6555.42
29	South Indian Bank Ltd.	0	0	19	19	0.00	0.00	1665.20	1665.20
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	615.43	615.43
32	YES Bank	0	2	30	32	0.00	94.13	8804.73	8898.86
Total PVT		1069	687	1314	3070	14347.85	30331.92	266036.21	310715.97
33	Au Small finance Bank	0	0	7	7	0.00	0.00	508.75	508.75
34	ESAF SF Bank	0	1	4	5	0.00	2.33	55.59	57.92
35	Jana Small Finance Bank	3	12	24	39	32.98	173.26	1437.54	1643.79
36	Ujjivan Small Finance Bank	37	15	32	84	240.67	370.69	1485.30	2096.66
37	Utkarsh Small Finance Bank	0	0	15	15	0.00	0.00	412.38	412.38
Total Small Finance		40	28	82	150	273.65	546.28	3899.57	4719.51
38	BGVB (PNB)	496	68	23	587	14970.65	2313.06	1462.56	18746.27
39	PBGB (UCO)	204	16	10	230	5453.40	724.48	377.79	6555.67
40	UBKGB (CBI)	89	47	7	143	1940.90	1941.50	380.74	4263.14
Total RRB		789	131	40	960	22364.95	4979.04	2221.09	29565.08
41	WB State Co-Op Bank Ltd.	201	71	97	369	11613.06	5293.58	16529.75	33436.39
42	WBSCARD Bank Ltd.	10	0	1	11	26.93	0.00	231.48	258.41
Total Co-Optv		211	71	98	380	11639.99	5293.58	16761.23	33694.80
43	India Post Payment Bank	1	9	15	25	0.00	0.00	0.00	0.00
44	Airtel Payment Bank	0	0	0	0	0.00	0.00	0.00	0.00
45	Fino Payment Bank	0	0	1	1	0.00	0.00	0.00	0.00
Total Payment Banks		1	9	16	26	0.00	0.00	0.00	0.00
Grand Total		4251	1886	3734	9871	178400.00	138681.17	762901.17	1079982.34

Bank-Wise and Population Group wise Branch Network, Deposit, Advance & CD Ratio as on 30.06.2023

(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	843.91	1412.02	23829.72	26085.65	30.90	31.17	70.39	63.45
2	Bank of India	3788.09	2336.19	17706.52	23830.80	44.43	38.00	74.50	61.99
3	Bank of Maharashtra	62.34	113.78	1521.18	1697.30	47.34	136.61	54.72	56.68
4	Canara Bank	2123.55	1741.76	16125.85	19991.16	61.43	58.01	61.26	60.98
5	Central Bank of India	2153.08	1303.06	5817.68	9273.82	32.58	25.89	38.49	34.66
6	Indian Bank	4048.16	2240.40	23866.45	30155.01	28.10	28.60	55.87	46.42
7	Indian Overseas Bank	338.09	413.99	6776.73	7528.81	30.83	21.80	54.66	48.91
8	Punjab & Sind Bank	38.11	73.31	3293.62	3405.04	52.54	38.12	128.25	120.19
9	Punjab National Bank	12708.39	5458.26	42297.79	60464.44	35.41	33.31	52.36	45.44
10	State Bank of India	16889.59	14017.33	72515.10	103422.02	31.93	33.75	40.80	38.00
11	UCO Bank	2334.67	1753.33	14671.84	18759.84	1006.33	24.04	60.60	59.12
12	Union Bank of India	1025.28	1211.16	29154.56	31391.00	27.47	33.63	91.92	80.38
Total PSU		46353.27	32074.59	257577.04	336004.90	35.72	32.89	54.34	47.91
13	Axis Bank	1178.00	5133.00	29188.00	35499.00	55.46	64.67	54.77	56.03
14	Bandhan Bank	11530.46	6089.86	9759.22	27379.53	146.02	102.85	29.91	58.96
15	Catholic Syrian Bank Ltd.	0.00	0.00	17.59	17.59	#DIV/0!	#DIV/0!	44.61	44.61
16	City Union Bank Ltd.	0.00	0.00	156.29	156.29	#DIV/0!	#DIV/0!	59.54	59.54
17	Dhanlaxmi Bank Ltd.	0.00	0.00	110.79	110.79	#DIV/0!	#DIV/0!	105.08	105.08
18	Federal Bank	40.00	636.21	3184.08	3860.29	200.00	71.80	77.98	77.37
19	HDFC Bank	1346.46	3650.47	38422.31	43419.24	86.62	102.90	53.46	56.41
20	ICICI Bank	438.26	2285.67	46443.09	49167.02	34.62	75.98	87.70	85.91
21	IDBI Bank	450.36	733.78	5190.14	6374.28	46.30	9.20	106.36	46.09
22	IDFC First Bank	58.30	44.46	4891.09	4993.85	#DIV/0!	#DIV/0!	132.42	135.20
23	Indusind Bank	4303.48	1754.07	10669.00	16726.55	1327.91	231.39	90.61	130.10
24	Karnataka Bank Ltd.	26.85	24.71	1007	1247.41	1298.97	129.23	86.28	94.98
25	Karur Vysya Bank	18.06	17.23	561.11	596.40	26.52	40.60	50.45	48.77
26	Kotak Mahindra Bank	349.40	1.13	7847.23	8197.76	450.37	1.40	85.93	88.24
27	Lakshmi Vilas Bank (DBS)	2.21	0.00	1643.38	1645.59	9.25	#DIV/0!	125.92	123.83
28	Ratnakar Bank Ltd	0.00	77.11	4422.82	4499.92	#DIV/0!	156.50	67.98	68.64
29	South Indian Bank Ltd.	0.00	0.00	1301.57	1301.57	#DIV/0!	#DIV/0!	78.16	78.16
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	168.86	168.86	#DIV/0!	#DIV/0!	27.44	27.44
32	YES Bank	0.00	19.26	7676.28	7695.54	#DIV/0!	20.46	87.18	86.48
Total PVT		19741.83	20466.95	172989.51	213198.28	137.59	67.48	65.02	68.62
33	Au Small finance Bank	0.00	0.00	223.30	223.30	#DIV/0!	#DIV/0!	43.89	43.89
34	ESAF SF Bank	0.00	71.20	187.78	258.98	#DIV/0!	3055.79	337.76	447.10
35	Jana Small Finance Bank	242.77	208.90	494.66	946.32	736.01	120.57	34.41	57.57
36	Ujjivan Small Finance Bank	532.86	824.69	1701.85	3059.40	221.41	222.47	114.58	145.92
37	Utkarsh Small Finance Bank	0.00	0.00	116.26	116.26	#DIV/0!	#DIV/0!	28.19	28.19
Total Small Finance		775.63	1104.79	2723.85	4604.27	283.43	202.24	69.85	97.56
38	BGVB (PNB)	6605.29	835.84	453.54	7894.67	44.12	36.14	31.01	42.11
39	PBGB (UCO)	3237.08	339.18	173.32	3749.58	59.36	46.82	45.88	57.20
40	UBKGB (CBI)	2098.56	1047.04	154.66	3300.26	108.12	53.93	40.62	77.41
Total RRB		11940.93	2222.06	781.52	14944.51	53.39	44.63	35.19	50.55
41	WB State Co-Op Bank Ltd.	8663.90	3218.82	10378.59	22261.31	74.60	60.81	62.79	66.58
42	WBSCARD Bank Ltd.	1304.30	0.00	0.00	1304.30	4843.30	#DIV/0!	0.00	504.74
Total Co-Optv		9968.20	3218.82	10378.59	23565.61	85.64	60.81	61.92	69.94
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!
Total Payment Banks		0.00	0.00	0.00	0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Grand Total		88779.85	59087.20	444450.51	592317.57	49.76	42.61	58.26	54.85

Position of ATMs & BC Outlets in West Bengal as on 30.06.2023

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	439	493	669	1601
2	Bank of India	114	82	187	383	506	283	191	980
3	Bank of Maharashtra	1	5	23	29	5	4	26	35
4	Canara Bank	108	69	181	358	453	9	5	467
5	Central Bank of India	72	51	79	202	702	257	122	1081
6	Indian Bank	50	50	116	216	678	126	606	1410
7	Indian Overseas Bank	18	45	61	124	114	2	7	123
8	Punjab & Sind Bank	4	3	23	30	0	0	0	0
9	Punjab National Bank	487	252	677	1416	3713	773	232	4718
10	State Bank of India	748	856	2669	4273	5224	737	534	6495
11	UCO Bank	55	50	127	232	416	126	114	656
12	Union Bank of India	73	72	263	408	301	288	193	782
Total PSU		1774	1600	4788	8162	12551	3098	2699	18348
13	Axis Bank	358	326	705	1389	1585	764	304	2653
14	Bandhan Bank	1	15	104	120	0	0	0	0
15	Catholic Syrian Bank Ltd.	0	0	2	2	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	4	3	14	21	0	0	0	0
19	HDFC Bank	39	117	487	643	527	56	17	600
20	ICICI Bank	65	102	515	682	3	0	0	3
21	IDBI Bank	26	34	112	172	0	0	0	0
22	IDFC First Bank	0	0	24	24	745	132	20	897
23	Indusind Bank	8	31	150	189	15784	0	3117	18901
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	77	79	0	0	1158	1158
27	Lakshmi Vilas Bank (DBS)	2	0	4	6	0	0	0	0
28	Ratnakar Bank Ltd	0	2	14	16	3337	2408	6515	12260
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	1	1
32	YES Bank	0	2	38	40	0	14592	115593	130185
Total PVT		508	635	2298	3441	21981	17952	126725	166658
33	Au Small finance Bank	0	0	6	6	0	0	0	0
34	ESAF SF Bank	0	1	3	4	0	9	32	41
35	Jana Small Finance Bank	0	2	3	5	10	0	0	10
36	Ujjivan Small Finance Bank	14	15	33	62	7	0	0	7
37	Utkarsh Small Finance Bank	0	0	15	15	0	0	0	0
Total Small Finance		14	18	60	92	17	9	32	58
38	BGVB (PNB)	0	0	0	0	2548	0	0	2548
39	PBGB (UCO)	0	0	0	0	601	0	0	601
40	UBKGB (CBI)	0	0	0	0	384	0	0	384
Total RRB		0	0	0	0	3533	0	0	3533
41	WB State Co-Op Bank Ltd.	93	33	53	179	45	0	0	45
42	WBSCARD Bank Ltd.	0	0	0	0	0	0	0	0
Total Co-Optv		93	33	53	179	45	0	0	45
43	India Post Payment Bank	0	0	0	0	45	1873	6005	7923
44	Airtel Payment Bank	0	0	0	0	42205	8615	4542	55362
45	Fino Payment Bank	0	0	0	0	27166	0	0	27166
Total of Payment Banks		0	0	0	0	69416	10488	10547	90451
Grand Total		2389	2286	7199	11874	107543	31547	140003	279093

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

Negative trend is shown in the district namely Birbhum and Nadia District as on June,2023 in comparison to June,2022. The district must initiate remedial measures urgently to arrest the down trend with proper implementation of the action plan.

District Wise CD Ratio of West Bengal as on 30.06.2023					
Sr. No.	Name of District	Lead Bank	CD Ratio as on June,2022	CD Ratio as on June,2023	Increase/ Decrease
1	Alipurduar	CBI	47.64	64.59	+
2	Bankura	PNB	49.25	53.70	+
3	Birbhum	UCO	49.99	47.54	-
4	Coochbehar	CBI	79.49	80.41	+
5	Dakshin Dinajpur	PNB	61.85	63.74	+
6	Darjeeling	CBI	57.59	62.03	+
7	Hooghly	UCO	36.26	41.95	+
8	Howrah	UCO	46.26	47.20	+
9	Jalpaiguri	CBI	63.33	67.49	+
10	Jhargram	PNB	40.92	43.03	+
11	Kalimpong	SBI	44.60	49.17	+
12	Kolkata	SBI	61.61	64.85	+
13	Malda	PNB	57.31	60.78	+
14	Murshidabad	PNB	44.02	55.77	+
15	Nadia	PNB	50.25	50.11	-
16	Paschim Burdwan	SBI	42.58	46.96	+
17	Paschim Medinipur	PNB	46.95	48.40	+
18	Purba Burdwan	UCO	51.28	55.17	+
19	Purba Medinipur	PNB	45.83	45.91	+
20	Purulia	PNB	48.61	48.88	+
21	Uttar Dinajpur	PNB	60.60	64.38	+
22	24 Pgs. (N)	Indian	40.29	40.66	+
23	24 Pgs. (S)	PNB	45.01	45.06	+

AGENDA-5

Deployment of Credit in Agriculture including

- (i) KCC
- (ii) Animal Husbandry & Fishery including MJCC
- (iii) Review of credit deployment under Agriculture Infrastructure Fund and Financial Technologies (Fin-Tech) in Agriculture Sector
- (iv) Review of credit deployment under FPO
- (v) National Livestock Mission.
- (vi) Others

The comparative position in disbursement in Agriculture sector with corresponding financial year is as follows:

(Amount in Cr)			
As on	Yearly Target	Achievement	% of Achievement
30.06.2022	97261	19374	20
31.03.2023	97261	80470	83
30.06.2023	106996	23239	22

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 growth spurt in rural per capita productivity have been recorded. West Bengal is one of the largest food grain producing state in India. It is known for the largest producer in rice Production, followed by Uttar Pradesh, Punjab and Andhra Pradesh. Apart from rice production, it is known for jute, sesame, tobacco, and tea too.

West Bengal comes under rice producing states in India. West Bengal also engaged in fruit production including Mango, Litchi, Pineapple, Guava, and Orange. West Bengal is rich with food commodities; it produces almost all the items namely Cauliflower, Tomato, Cucurbits, Cabbage, Okra, and Brinjal, Rice, jute, and wheat are the main crops grown in West Bengal. In West Bengal, some spices produced namely Chilli, Ginger, Garlic, Coriander, and Turmeric. West Bengal comes under the top most agriculture states in India.

The Agriculture disbursement up to June 2023 for the financial year 2023-24 was Rs23,239.24 crore, which was Rs. 19,373.51 crore for the FY 2022-23 and disbursement for the FY 2023-24 was Rs17,058.46 crore in Farm Credit which is 73.40 % 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 , Bangla Sashya Bima Scheme (BSBS) and achievement in Animal Husbandry & Fishery scheme.

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

Year	Disbursement (Fresh + Renewal)		% of Achievement
	Target (No.)	Achievement (No.)	
30.06.2022	46,00,000	9,21,061	26
31.03.2023	35,00,000	27,29,005	78
30.06.2023	35,00,000	7,63,775	22

Bank wise KCC position as on 30.06.2023											
(Amount in Crore)											
Sr. No.	Bank Name	Target (No.)	Disbursement during (01.04.2023 to 30.06.2023)						% of Achievement	Outstanding Position (including NPA & Written off A/c's) as on 30.06.2023	
			Fresh Disbursement		Renewal Cases		Total (Fresh+Renewal)			No.	Amount
			No.	Amount	No.	Amount	No.	Amount			
1	Bank of Baroda	25000	1903	11.35	2823	24.69	4726	36.04	18.90	25169	165.20
2	Bank of India	117000	882	8.25	46640	436.47	47522	444.72	40.62	124207	609.41
3	Bank of Maharashtra	2200	6	0.26	67	1.34	73	1.60	3.32	2138	35.13
4	Canara Bank	28500	2459	17.85	3441	22.29	5900	40.14	20.70	50216	374.94
5	Central Bank of India	32500	108	1.31	6310	34.03	6418	35.34	19.75	74510	458.06
6	Indian Bank	148500	4540	22.70	6240	51.26	10780	73.96	7.26	528918	3376.07
7	Indian Overseas Bank	7000	112	1.64	107	1.79	219	3.43	3.13	7249	47.98
8	Punjab & Sind Bank	50	0	0.00	0	0.00	0	0.00	0.00	47	9.01
9	Punjab National Bank	407000	11295	89.16	46863	186.47	58158	275.63	14.29	508462	2811.26
10	State Bank of India	285000	4516	33.00	20659	167.92	25175	200.92	8.83	230527	1858.78
11	UCO Bank	40000	531	4.05	16212	174.02	16743	178.07	41.86	67970	346.53
12	Union Bank of India	25000	755	8.56	5161	80.94	5916	89.50	23.66	39434	555.11
Total PSU		1117750	27107	198.14	154523	1181.22	181630	1379.36	16.25	1658847	10647.48
13	Axis Bank	2750	1449	8.46	590	10.75	2039	19.21	74.15	19191	157.94
14	Bandhan Bank	0	2	0.09	0	0.00	0	0.09	#DIV/0!	2	0.07
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	0	0.00	0	0.00	0	0.00	0.00	2752	66.95
19	HDFC Bank	24500	19274	96.34	100	2.55	19374	98.89	79.08	131894	401.30
20	ICICI Bank	2500	80	4.18	389	3.84	469	8.02	18.76	3366	102.15
21	IDBI Bank	10000	120	0.97	653	3.46	773	4.43	7.73	10139	136.27
22	IDFC First Bank	0	8	0.24	0	0.00	8	0.24	#DIV/0!	8	4.07
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	70	0.13	0	0.00	70	0.13	7.00	430	0.54
Total PVT		42250	21003	110.41	1732	20.60	22733	131.00	53.81	167782	869.31
33	Au Small finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
34	ESAF SF Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
35	Jana Small Finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
36	Ujjivan Small Finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
37	Utkarsh Small Finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
Total Small Finance		0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
38	BGVV (PNB)	270000	1889	6.63	27456	84.19	29345	90.82	10.87	282753	738.33
39	PBGB (UCO)	60000	749	5.77	7694	68.76	8443	74.53	14.07	80014	628.55
40	UBKGB (CBI)	25000	373	1.32	9791	181.72	10164	183.04	40.66	78593	885.13
Total RRB		355000	3011	13.72	44941	334.67	47952	348.39	13.51	441360	2252.01
41	WB State Co-Op Bank Ltd.	1985000	5723	9.16	505737	1149.71	511460	1158.86	25.77	1976120	5569.84
42	WBSCARD Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
Total Co-Optv		1985000	5723	9.16	505737	1149.71	511460	1158.86	25.77	1976120	5569.84
Grand Total		3500000	56844	331.42	706933	2686.19	763775	3017.61	21.82	4244109	19338.64

District wise KCC position as on 30.06.2023

(Amount in Crore)

Sr. No.	Name of District	Target (No.)	KCC Disbursement during 01.04.2023 to 30.06.2023(Fresh+Renewal)		% of Achievement	KCC Outstanding as on 30.06.2023	
			No.	Amount		No.	Amount
1	Alipurduar	38500	4398	42.58	11.42	26625	180.85
2	Bankura	198000	42821	21.63	21.63	163186	614.01
3	Birbhum	240000	35460	94.89	14.78	249955	828.89
4	Coochbehar	190000	11559	80.51	6.08	162231	839.21
5	Dakshin Dinajpur	115000	33072	234.05	28.76	108454	395.06
6	Darjeeling	18500	5392	56.91	29.15	25968	133.82
7	Hooghly	395000	29772	223.99	7.54	340635	1610.39
8	Howrah	95000	13359	113.71	14.06	54856	341.26
9	Jalpaiguri	40000	11742	208.60	29.36	86298	540.52
10	Jhargram	55000	9443	30.79	17.17	22619	88.15
11	Kalimpong	10000	514	3.05	5.14	10350	64.39
12	Kolkata	0	59	0.53	#DIV/0!	178	10.70
13	Malda	110000	27771	165.47	25.25	143102	659.67
14	Murshidabad	95000	48537	172.65	51.09	144897	713.44
15	Nadia	110000	14521	137.94	13.20	254849	2485.00
16	Paschim Burdwan	25000	3062	50.56	12.25	15436	185.10
17	Paschim Medinipur	245000	54830	231.92	22.38	482555	1820.21
18	Purba Burdwan	280000	26959	184.37	9.63	306563	2302.53
19	Purba Medinipur	750000	290298	690.53	38.71	582522	1690.03
20	Purulia	35000	12982	38.20	37.09	120286	321.42
21	Uttar Dinajpur	55000	12894	83.07	23.44	246008	1022.32
22	24 Pgs. (N)	230000	36616	72.54	15.92	373458	1200.64
23	24 Pgs. (S)	170000	37714	79.12	22.18	323078	1291.04
Grand Total		3500000	763775	3017.61	21.82	4244109	19338.64

NB: All the banks operating in the State have disbursed 763775 number of KCCs including renewal cases up to June Quarter of FY 2023-24 registering 21.82 % achievement of annual target of 35.00 lacs. Total amount Outstanding for KCC stood at Rs.19338.64 crore as on 30.06.2023. The average ticket size of outstanding KCC loans is Rs. 45,566/- as on 30.06.2023.

Bangla Shasya Bima Scheme:

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

Notification for Kharif 2023-24 crop coverage under BSBS was issued on 17.07.2023 and shared accordingly with the member banks by SLBC.

Achievement in Animal Husbandry and Fisheries:

In terms of the recent RBI Master Direction banks will now provide KCC loans for people engaged in Fishery and Animal Husbandry activities. It will meet the short-term credit requirements up to 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 improve 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 has shared the same with member banks and LDMs for necessary action.

Targets for KCC Animal Husbandry loans were fixed for the State of West Bengal for FY 2023-24 as mentioned below.

Target of Animal Husbandry under KCC in FY 2023-24:

Dairy	Poultry	Goatery	Piggery	Total
67,000	8,000	16,000	9,000	1,00,000

Progress in working capital finance to Animal Husbandry & Fishery under KCC (for FY 2023-24) as on 30.06.2023:

Activity wise Summary:

As on 30.06.2023 in current FY 2023-24, total 6,821 no of cases under Animal Husbandry has been sanctioned amounting Rs.79.50 Crore, out of which 5,149 no of cases has been disbursed with an amount of Rs.65.50 Crore, whereas 9086 no of cases are still pending with different Bank Branches for FY 2023-24. Member Banks are requested to ensure disposal of pending cases.

Activity wise KCC-AH Progress Report							
For the period from 01.04.2023 to 30.06.2023							
Activity-wise consolidated report of the Bank:-							
Sl. No.	Name of the Activity	Sanctioned		Disbursed		Rejected	Pending
		No	Amount (Crore)	No	Amount (Crore)	No	No
1	Dairy Faming	3674	43.16	2899	36.14	4945	5349
2	Goat Husbandry	1665	16.55	1199	13.56	2306	2783
3	Poultry Faming (Including Duckery)	1025	15.12	649	12.41	1133	831
4	Pig Husbandry	457	4.67	402	3.38	358	123
Total		6821	79.50	5149	65.50	8742	9086

Bank wise consolidated report on KCC-AH (Activity wise) as on 30.06.2023

Sl. No.	Name of the Bank	Dairy Farming						Goat Husbandry					
		Sanctioned		Disbursed		Rejected	Pending	Sanctioned		Disbursed		Rejected	Pending
		No	Amount (Crore)	No	Amount (Crore)			No	Amount (Crore)	No	Amount (Crore)		
1	Bank of Baroda	85	0.61	50	0.35	44	40	41	0.32	25	0.27	44	40
2	Bank of India	63	0.46	63	0.46	101	487	59	0.14	59	0.14	134	348
3	Bank of Maharashtra	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
4	Canara Bank	145	0.61	122	0.52	245	3	42	0.18	35	0.16	77	11
5	Central Bank of India	169	1.04	15	0.12	370	179	22	0.12	5	0.01	154	142
6	Indian Bank	268	1.49	187	1.02	169	821	169	0.81	80	0.53	148	417
7	Indian Overseas Bank	0	0.00	0	0.00	0	70	0	0.00	0	0.00	2	1
8	Punjab National Bank	568	22.76	375	21.56	929	1844	194	8.74	149	8.61	392	860
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	795	4.46	605	3.45	715	1266	319	1.43	47	0.55	355	581
11	UCO Bank	119	0.86	118	0.84	61	434	18	0.10	16	0.08	4	213
12	Union Bank of India	86	0.80	86	0.73	120	64	5	0.03	5	0.03	49	34
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	53	0	0.00	0	0.00	0	16
15	Federal Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
16	HDFC Bank	3	0.09	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	BGVB (PNB)	666	5.18	545	2.26	580	0	527	3.23	521	1.79	483	0
22	PBGB (UCO)	267	1.90	267	1.90	583	17	60	0.14	60	0.14	364	6
23	UBKGB (CBI)	170	1.29	167	1.26	75	51	135	1.15	131	1.12	35	45
24	WB State Co-Op Bank	270	1.62	299	1.67	953	11	74	0.17	66	0.15	65	65
GRAND TOTAL		3674	43.18	2899	36.14	4945	5349	1665	16.55	1199	13.57	2306	2783

Bank wise consolidated report on KCC-AH (Activity wise) as on 30.06.2023

Sl. No.	Name of the Bank	Poultry Farming						Pig Husbandry					
		Sanctioned		Disbursed		Rejected	Pending	Sanctioned		Disbursed		Rejected	Pending
		No	Amount (Crore)	No	Amount (Crore)			No	Amount (Crore)	No	Amount (Crore)		
1	Bank of Baroda	17	0.11	6	0.05	10	4	0	0.00	0	0.00	0	0
2	Bank of India	5	0.05	5	0.05	6	24	1	0.00	1	0.00	3	2
3	Bank of Maharashtra	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
4	Canara Bank	9	0.04	8	0.03	27	4	7	0.03	6	0.03	15	5
5	Central Bank of India	3	0.03	1	0.01	29	35	5	0.04	0	0.00	6	6
6	Indian Bank	199	1.02	88	0.61	114	318	8	0.02	2	0.01	3	1
7	Indian Overseas Bank	0	0.00	0	0.00	0	0	0	0.00	0	0.00	0	0
8	Punjab National Bank	46	7.11	31	7.00	105	161	4	0.31	4	0.31	20	34
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	283	2.32	131	1.24	192	170	48	0.55	18	0.38	76	14
11	UCO Bank	7	0.07	7	0.07	0	48	0	0.00	0	0.00	0	10
12	Union Bank of India	5	0.07	5	0.06	19	11	0	0.00	0	0.00	2	1
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	14	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	17	0.17	0	0.00	9	0	10	0.59	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)	298	2.56	230	1.64	403	0	71	0.92	71	0.51	178	0
22	PBGB (UCO)	35	0.63	35	0.63	30	3	0	0.00	0	0.00	0	0
23	UBKGB (CBI)	95	0.89	93	0.87	35	28	81	0.72	78	0.69	34	45
24	WB State Co-Op Bank	6	0.05	9	0.14	154	5	222	1.49	222	1.45	21	5
GRAND TOTAL		1025	15.12	649	12.41	1133	831	457	4.67	402	3.38	358	123

District wise KCC-AH Progress Report

For the period from 01.04.2023 to 30.06.2023

District-wise consolidated report of the Bank:-

Sl. No.	Name of the District	Sanctioned		Disbursed		Rejected	Pending
		No	Amount (Crore)	No	Amount (Crore)	No	No
1	Alipurduar	100	0.57	59	0.39	47	40
2	Bankura	470	2.61	408	1.85	507	506
3	Birbhum	224	16.34	171	16.17	477	474
4	Coochbehar	388	2.58	261	1.85	411	212
5	Dakhin 24 Parganas	297	2.25	254	1.72	576	376
6	Dakhin Dinajpur	363	2.13	172	0.69	315	82
7	Darjeeling including Siliguri	486	3.93	456	3.67	192	69
8	Hooghly	396	2.51	386	2.51	1448	908
9	Howrah	195	1.11	171	0.86	188	212
10	Jalpaiguri	73	2.61	70	2.58	167	221
11	Jhargram	115	0.36	112	0.36	71	301
12	Kalimpong	181	1.14	176	1.03	109	55
13	Kolkata	7	0.41	0	0.00	0	0
14	Malda	407	2.90	193	0.97	649	309
15	Murshidabad	497	2.85	257	1.57	276	227
16	Nadia	320	2.77	316	2.18	277	366
17	Paschim Bardhaman	130	1.03	57	0.40	91	165
18	Paschim Medinipur	599	3.78	546	2.72	694	1216
19	Purba Bardhaman	456	20.64	410	20.48	599	790
20	Purba Medinipur	473	3.12	263	1.53	581	1158
21	Purulia	239	1.56	157	0.65	241	484
22	Uttar 24 Parganas	231	1.45	154	0.94	677	723
23	Uttar Dinajpur	174	0.86	100	0.39	149	192
Total		6821	79.50	5149	65.50	8742	9086

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 8th November, 2021 to ensure maximum coverage of farmers engaged in Animal Husbandry and Fishery under KCC. To further streamline the process of credit delivery through KCC to animal husbandry and fisheries farmer, a Standard Operating Procedure (SOP)/ Guidelines for issuing of separate KCC for animal husbandry, dairy and fisheries farmers had been finalized in consultation with the stakeholders including Ministry of AHDF, RBI, NABARD and IBA.

Bank-wise Summary of Weekly KCC-Animal Husbandry as on 30.06.2023 (cumulative):

Bank wise summary of KCC-AH as on 30.06.2023																
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 No of Applications having KCC with Some other Bank	Sum of Cumulative No of Applications already available for same purpose from	Sum of Cumulative No of Applications in default NPA	Sum of Cumulative No of Applications not furnished / Collection account is in other	Sum of Cumulative No of Applications on for purpose of cattle	Sum of Cumulative No of Applications in possession /No space available for cattle	Sum of Cumulative No of Applications (i) not tracable (ii) Unwilling to avail (iii) Unaware	Sum of Cumulative No of Applications Members of the family applying for KCC against	Sum of Cumulative No of Applications Not member of Pacs	Sum of Cumulative No of Applications Wrong/information furnished	Sum of Cumulative No of Applications Second application submitted for same/ot	Sum of Cumulative No of Applications Other Reason	Sum of Cumulative No of Applications Any more than 15 days
Bank of Baroda	526	526	180	25	18	57	0	11	42	58	0	0	34	0	101	0
Bank of India	1927	1927	1071	69	10	183	0	54	139	136	2	0	51	0	212	0
Bank of Maharashtra	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Canara Bank	796	796	379	28	0	103	0	38	106	51	0	21	20	4	46	0
Central Bank of India	3387	3387	1671	174	64	726	0	33	239	110	5	191	30	5	139	0
Cooperative Bank	2603	2603	884	128	77	413	0	78	266	119	44	263	2	19	310	0
IDBI Bank Ltd.	84	84	0	0	0	4	0	1	7	24	0	0	0	0	48	0
Indian Bank	3877	3877	1457	203	51	618	8	99	434	280	61	0	64	51	551	0
Indian Overseas Bank	406	406	67	14	0	101	0	37	77	39	9	24	21	0	17	0
Jammu & Kashmir Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Punjab & Sind Bank	44	44	3	0	0	7	0	0	0	12	0	0	0	0	22	0
Punjab National Bank	11842	11842	4567	864	236	1830	52	636	1773	726	125	75	336	5	617	0
State Bank of India	11957	11957	4197	796	132	1747	0	462	1564	565	91	175	760	96	1372	0
UCO Bank	4456	4456	2021	104	32	824	3	44	352	306	4	10	37	86	633	0
Union Bank of India	834	834	220	102	0	110	0	19	63	69	4	0	35	11	201	0
Grand Total	42739	42739	16717	2507	620	6723	63	1512	5062	2495	345	759	1390	277	4269	0

District-wise Summary of Weekly KCC-Animal Husbandry as on 30.06.2023 (cumulative):

District wise summary of KCC- AH as on 30.06.2023																
DISTRICT NAME	Sum of Cumulative No of Applications Received	Sum of Cumulative No of Applications Accepted	Sum of Cumulative No of Applications Sanctioned	Sum of Cumulative - Already having KCC with Some other Bank	Sum of Cumulative - Already availed loan for same purpose from other Banks	Sum of Cumulative - Applicant in default / NPA	Sum of Cumulative - 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	Sum of Cumulative - Members of the family applying for KCC against same milch animal	Sum of Cumulative - 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
Alipurduar	2327	2327	1504	239	23	293	0	0	268	0	0	0	0	0	0	0
Bankura	171	171	165	1	0	5	0	0	0	0	0	0	0	0	0	0
Birbhum	3490	3490	1287	227	22	1438	0	0	427	29	0	0	2	0	58	0
Dakshin Dinajpur	1229	1229	398	0	14	193	0	3	527	81	0	0	0	0	13	0
Darjiling	486	486	232	11	0	29	0	0	40	88	0	0	0	86	0	0
Haora	1469	1469	466	23	9	42	3	27	140	334	4	7	9	11	394	0
Hugli	10373	10373	4429	261	176	1367	0	215	557	563	92	45	177	174	2317	0
Jalpaiguri	1136	1136	387	0	0	201	0	0	20	0	0	485	28	0	15	0
Jhargram	1077	1077	387	37	4	168	3	14	130	32	1	2	0	0	299	0
Kalimpong	933	933	524	97	48	221	0	0	9	6	0	28	0	0	0	0
Koch Bihar	1867	1867	649	425	52	522	0	0	79	0	0	0	0	0	140	0
Kolkata	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Maldah	105	105	82	0	0	23	0	0	0	0	0	0	0	0	0	0
Murshidabad	994	994	253	46	1	157	0	0	24	1	2	4	503	0	3	0
Nadia	7423	7423	1841	560	10	1099	0	849	1321	820	236	137	514	5	31	0
North Twenty	479	479	362	0	0	0	0	0	28	0	0	0	0	0	89	0
Paschim Bardhaman	410	410	166	2	0	0	0	0	44	64	0	0	0	0	134	0
Paschim Medinipur	1495	1495	545	136	0	260	46	0	364	0	0	51	8	0	85	0
Purba Bardhaman	2454	2454	1278	105	142	36	6	0	4	178	0	0	19	0	686	0
Purba Medinipur	2404	2404	865	241	115	467	0	386	248	77	0	0	0	0	5	0
Puruliya	401	401	127	9	0	35	0	11	129	80	10	0	0	0	0	0
South Twenty	1659	1659	575	52	4	101	5	7	703	81	0	0	130	1	0	0
Uttar Dinajpur	357	357	195	35	0	66	0	0	0	61	0	0	0	0	0	0
Grand Total	42739	42739	16717	2507	620	6723	63	1512	5062	2495	345	759	1390	277	4269	0

Bank-wise Summary of Weekly KCC-Fishery as on 30.06.2023 (cumulative):

Bank wise summary of Fishery as on 30.06.2023														
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 - Applications pending	Sum of Cumulative - Applications in default NPA	Sum of Cumulative - Not having permission/ licence for pond/reservoir	Sum of Cumulative - Applicant (i) not tracable (ii) Unwilling to avail (iii) Unaware about the submission of application	Sum of Cumulative - Farmers do not have vessel	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 Pending y more than 15 days
Bank of Baroda	36	36	13	4	0	0	7	11	1	0	0	0	0	0
Bank of India	63	63	27	0	0	0	1	27	3	0	5	0	0	0
Bank of Maharashtra	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Canara Bank	51	51	22	2	2	0	3	17	3	0	2	0	0	0
Central Bank of India	38	38	27	0	0	0	0	11	0	0	0	0	0	0
Cooperative Bank	1352	1352	408	124	0	0	642	126	25	0	0	0	27	0
IDBI Bank Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Indian Bank	229	229	66	1	0	0	26	73	30	4	27	1	1	0
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	811	811	316	36	2	5	66	233	82	0	67	0	4	0
State Bank of India	586	576	204	24	6	0	53	182	66	0	41	0	0	0
UCO Bank	296	296	114	40	0	0	101	19	20	0	2	0	0	0
Union Bank of India	15	15	13	0	0	0	0	0	0	0	2	0	0	0
Grand Total	3478	3468	1211	231	10	5	899	699	230	4	146	1	32	0

District-wise Summary of Weekly KCC-Fishery as on 30.06.2023 (cumulative):

District wise summary of Fishery as on 30.06.2023														
DISTRICT NAME	Sum of Cumulative No of Applications Received	Sum of Cumulative No of Applications Accepted	Sum of Cumulative No of Applications Sanctioned	Sum of Cumulative - Already having KCC with Some other Bank	Sum of Cumulative - Already availed loan for same purpose from other Banks	Sum of Cumulative - Application for vending	Sum of Cumulative - Applicant in default NPA	Sum of Cumulative - Not having permission/ licence for pond/reservoir	Sum of Cumulative - Applicant (i) not traceable (ii) Unwilling to avail (iii) Unaware	Sum of Cumulative - Farmers do not have vessel	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
Alipurduar	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bankura	141	141	140	0	0	0	1	0	0	0	0	0	0	0
Birbhum	1740	1740	500	195	0	0	820	150	55	0	0	0	20	0
Dakshin Dinajpur	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Darjiling	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Haora	10	9	1	0	0	0	0	0	3	0	0	0	5	0
Hugli	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Jalpaiguri	35	35	34	0	0	0	0	0	0	0	1	0	0	0
Jhargram	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Kalimpong	124	124	44	12	0	0	22	46	0	0	0	0	0	0
Koch Bihar	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Kolkata	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Maldah	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Murshidabad	1	1	0	0	0	0	1	0	0	0	0	0	0	0
Nadia	75	66	35	6	0	5	7	0	6	0	0	0	7	0
North Twenty Four Parganas	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Paschim Bardhaman	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Paschim Medinipur	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Purba Bardhaman	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Purba Medinipur	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Puruliya	0	0	0	0	0	0	0	0	0	0	0	0	0	0
South Twenty Four Parganas	1351	1351	456	18	10	0	48	503	166	4	145	1	0	0
Uttar Dinajpur	1	1	1	0	0	0	0	0	0	0	0	0	0	0
Grand Total	3478	3468	1211	231	10	5	899	699	230	4	146	1	32	0

The subject Camp was extended up to 31st March 2024 and all member banks were 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 1,00,000 no of fresh MJCC has been fixed by GoWB for FY 2023-24. As on June 2023, member banks have sanctioned 18,668 no of MJCC cases.

Bank-wise progress of MJCC as on 30.06.2023:

MJCC PROGRESS AS ON 30.06.2023				
Bank Name	Total No. of cases sponsored	Total No. of cases sanctioned	Total No. of cases Rejected	Total No. of cases pending
Bank of Baroda	673	354	318	1
Bank of India	2093	598	1201	294
Bank of Maharashtra	9	6	0	3
Canara Bank	1873/1831	1048	825	0
Central Bank Of India	1500/1576	206	1229	65
Indian Bank	4616	2104	1821	691
Indian Overseas Bank	332	108	148	76
Punjab & Sind Bank	10	0	2	8
Punjab National Bank	10204/9895	1879	5231	3094
State Bank Of India	9408/12294	745	8663	0
UCO Bank	1476	540	907	29
Union Bank of India	556/557	268	272	16
TOTAL PSU	32750/35362	7856	20617	4277
Axis Bank	71	1	0	70
Bandhan Bank	184	0	80	104
Federal Bank	7	0	4	3
HDFC	35	0	35	0
ICICI	8	0	8	0
IDBI	73	0	0	73
Indus Ind Bank	4	0	0	4
Karnataka Bank	3	0	0	3
Karur vaisyabank	2	0	0	2
TOTAL PVT	387	1	127	259
Airtel Payments Bank	1	0	0	1
Indian Post Payment Bank	2	0	0	2
TOTAL PAYMENT BANKS	3	0	0	3
BGVB	6032/7412	1271	4761	0
PBGB	1578/1549	526	1052	0
UBKGB	1356	899	457	0
TOTAL RRB	9029/10317	2696	6270	0
WBSCB	37495/24567	8115	28840	540
WBSCARD	15	0	7	8
TOTAL CO-OP	37510/24582	8115	28847	548
GRAND TOTAL	79616/70651	18668	55861	5087

Krishak Bandhu:

Hon'ble Chief Minister, Govt. of West Bengal has announced the launching of Krishak Bandhu- a flagship scheme for the benefit of farmers. The scheme is effective from 1st January 2019. The scheme is expected to cover 72 lakh people with farmland in the State, out of which 52 lakh people are directly associated with agricultural activities. Investment support of Rs.5000 per year per acre will be provided by the State Government to the farmers in two equal instalments of Rs.2500 right at the onset of two crop seasons i.e. Kharif and Rabi.

All the farmers in the age group (18-60 years) irrespective of their family income will be eligible under the scheme. Details of said farmers including land holding will be captured in a chip based Smart Card along with Krishak Bandhu ID. It will assist the Banks in proper identification of farmers intending to avail KCC or any Agriculture loan in the state of West Bengal.

Finance against Negotiable Warehouse Receipts:

SLBC has also been advocating for extension of credit by way of pledge finance against crops through Negotiable Warehouse Receipts. In the Steering Committee meeting dated 03-09-2019, the matter was discussed at length. It is desired that an ecosystem conducive for NWR finance may be created with suitable marketing initiative by the stakeholders for bringing Collateral Managers into the State.

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

Agriculture Infrastructure in Rural areas and Credit absorption:

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

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

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

Infrastructure gaps and interventions required: -

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

Financial technologies (Fin-Tech) in Agriculture Sector:

Financial technologies (Fin-Tech) is generating new ways to target and collateralize credit, to price and spread risk, and to organize agriculture value chains. Fintech represent a space where innovation can be made to serve the marginalized in ways that generate both welfare and economy.

The centrality of credit and risk may be clearest when we consider agriculture as a part of the overall economy and consider the central role played by farming in the broader Agricultural transformation and subsequent structural Transformation. Most developing economics begin with a very large number of share of the population begin engaged in small holder Agriculture, farming small plots with low capital intensity and trading little of their output. To become a direct contributor to economic growth, agriculture must become more capital intensive so as to allow it to bolster export and contribute to overall productivity. This process requires heavy investment to be made in farming sector which will in generally amplify the financial risk faced by farming household. To permit these investments to be made, then we must consider both the access to finance enjoyed by the agricultural household and the tools at their disposal to control the risk they face in making production more capital intensive. Agricultural land itself is the most important store of value that can be used to collateralize this investment, which creates an integral tie between land ownership right and the apportionment of default risk in Agriculture. Fin-Tech is being used both to enhance the ability of farmers to use collateral and to permit new form of more flexible, uncollateralized credit.

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, the 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

Bank wise progress in the state under AIF as on 30.06.2023:

AIF STATUS BANK WISE AS ON 30.06.2023										
Bank Name	Total Application Submitted to Bank (A)	Out of (A) Sanctioned by Bank		Out of (A) only Approved by Bank(Disbursement Pending)		Out of (A)Disbursed by Bank		Out of (A) Rejected	Pending at Bank level (Verified by PMU/ STCB)	
		No.	Amount (Rs./Cr.)	No.	Amount (Rs./Cr.)	No.	Amount (Rs./Cr.)		No.	Amount (Rs./Cr.)
Axis Bank	31	7	14.35	1	3.00	6	9.83	17	7	4.07
Bangiya Gramin Vikash Bank	99	18	4.58	6	1.73	12	1.95	76	5	0.88
Bank Of Baroda	153	68	28.32	6	1.25	62	22.71	81	4	0.50
Bank Of India	257	92	51.99	4	2.05	88	39.28	146	19	6.71
Bank of Maharashtra	7	0	0.00	0	0.00	0	0.00	7	0	0.00
Canara Bank	91	35	57.40	4	4.58	31	49.70	55	1	0.06
Central Bank Of India	107	31	50.35	11	7.26	20	23.25	75	1	0.10
DCB Bank	3	0	0.00	0	0.00	0	0.00	0	3	2.26
HDFC Bank	62	14	11.25	2	0.55	12	8.57	19	29	37.67
ICICI Bank	5	1	0.24	0	0.00	1	0.06	1	3	1.21
IDBI BANK LTD	13	2	2.04	1	1.89	1	0.15	10	1	1.80
Indian Bank	193	87	140.43	17	7.87	70	106.20	100	6	3.88
Indian Overseas Bank	32	8	8.48	1	8.00	7	0.44	18	6	5.05
IndusInd Bank	1	0	0.00	0	0.00	0	0.00	0	1	0.05
Karnataka Bank	1	1	0.17	0	0.00	1	0.17	0	0	0.00
Kotak Mahindra Bank	2	1	1.47	1	1.47	0	0.00	0	1	0.26
NABKISAN Finance Ltd	5	0	0.00	0	0.00	0	0.00	4	1	0.13
Paschim Banga Gramin Bank	6	0	0.00	0	0.00	0	0.00	6	0	0.00
Punjab and Sind Bank	5	1	1.40	0	0.00	1	1.40	3	1	0.85
Punjab National Bank	887	375	210.37	25	13.32	350	170.12	475	37	22.78
STATE BANK OF INDIA	834	302	100.29	28	6.67	274	77.98	501	31	14.29
The Federal Bank Ltd	1	0	0.00	0	0.00	0	0.00	1	0	0.00
UCO Bank	112	47	55.27	14	10.18	33	22.45	60	5	8.98
Union Bank of India	82	40	29.58	0	0.00	40	23.20	35	7	5.66
Uttarbanga Kshetriya Gramin	13	1	0.09	0	0.00	1	0.09	11	1	0.05
YES BANK LTD	2	1	5.00	0	0.00	1	4.00	1	0	0.00
All Co-operative Bank	169	97	34.27	7	3.95	90	13.80	46	26	15.51
TOTAL	3173	1229	807.34	128	73.77	1101	575.35	1748	196	132.74

District wise Cumulative progress in the state under AIF as on 30.06.2023:

AIF DISTRICT WISE SUMMARY AS ON 30.06.2023										
Bank Name	Total Application Submitted to Bank (A)	Out of (A) Sanctioned by Bank		Out of (A) only approved by Bank(Disbursement)		Out of (A)Disbursed by Bank		Out of (A) Rejected (D)	Pending at Bank level (Verified by PMU/ STCB)	
		No.	Amount (Rs./Cr.)	No.	Amount (Rs./Cr.)	No.	Amount (Rs./Cr.)		No.	Amount (Rs./Cr.)
24 PARAGANAS NORTH	300	50	15.90	9	1.31	41	9.62	231	19	7.91
24 PARAGANAS SOUTH	63	15	11.58	2	0.32	13	5.95	44	4	2.95
Alipurduar	110	40	26.65	8	10.34	32	5.54	64	6	2.22
BANKURA	217	141	58.30	5	5.73	136	44.11	65	11	6.41
BIRBHUM	90	43	20.27	5	2.22	38	10.91	40	7	3.52
COOCHBEHAR	151	39	70.23	6	9.23	33	35.08	105	7	8.29
DARJEELING	70	12	9.56	2	1.04	10	7.16	43	15	9.40
DINAJPUR DAKSHIN	45	14	13.28	0	0.00	14	9.75	24	7	2.67
DINAJPUR UTTAR	45	22	14.65	4	2.73	18	5.47	21	2	7.71
HOOGHLY	254	194	116.19	11	9.67	183	80.73	52	8	5.72
HOWRAH	37	20	12.75	4	2.45	16	7.90	12	5	7.62
JALPAIGURI	98	23	67.25	2	1.68	21	54.01	67	8	13.95
Jhargram	49	17	12.09	1	0.02	16	12.07	26	6	0.73
KALIMPONG	5	2	0.51	0	0.00	2	0.51	2	1	0.07
KOLKATA	3	2	9.80	1	3.50	1	6.30	1	0	0.00
MALDAH	193	40	47.86	2	2.32	38	38.22	139	14	8.45
MEDINIPUR EAST	229	53	18.57	15	3.82	38	10.47	154	22	10.57
MEDINIPUR WEST	156	94	58.67	5	1.00	89	53.24	52	10	3.84
MURSHIDABAD	431	84	29.44	13	2.02	71	15.05	328	19	4.83
NADIA	169	41	16.56	9	1.72	32	10.07	119	9	4.88
PASCHIM BARDHAMAN	44	38	12.55	5	2.28	33	10.23	6	0	0.00
PURBA BARDHAMAN	327	221	152.85	15	6.97	206	137.46	93	13	15.65
PURULIA	87	24	11.80	4	3.42	20	5.50	60	3	5.37
TOTAL	3173	1229	807.34	128	73.77	1101	575.35	1748	196	132.74

Farmer Produce Organizations:

Both NABARD and SLBC suggested adoption & extension of credit to FPOs for increasing the Agri portfolio. SLBC has since received a list of 258 FPOs from NABARD and 725 no of registered FPOs from Agriculture Department, GoWB and shared the same with the banks. 135 FPOs have so far been financed by member banks.

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

Bank wise performance of FPO financing as on 30.06.2023: -

Bank Wise progress of financing to FPO/FPC as on 30.06.2023							
Sr. No.	Bank Name	Achievement as on 31.03.2022	Achievement as on 30.06.2022	Achievement as on 30.09.2022	Achievement as on 31.12.2022	Achievement as on 31.03.2023	Achievement as on 30.06.2023
		(No.)	(No.)	(No.)	(No.)	(No.)	(No.)
1	Bank of Baroda	6	9	9	9	9	10
2	Bank of India	0	0	0	0	0	0
3	Bank of Maharashtra	0	0	0	0	0	0
4	Canara Bank	4	4	4	4	6	6
5	Central Bank of India	0	2	3	3	3	7
6	Indian Overseas Bank	0	0	0	0	0	0
7	Indian Bank	0	0	0	2	4	4
8	Punjab & Sindh Bank	0	0	0	0	0	0
9	Punjab National Bank	10	11	12	12	12	14
10	State Bank of India	5	7	7	10	12	12
11	UCO Bank	0	0	0	0	1	1
12	Union Bank of India	0	0	0	0	0	0
13	Axis Bank	0	0	0	0	0	0
14	Federal Bank	0	0	0	0	0	0
15	HDFC Bank	0	0	0	0	0	1
16	ICICI Bank	0	0	0	0	0	0
17	IDBI Bank	0	0	0	0	0	0
18	BGVB	6	8	8	8	9	10
19	PBGB	0	3	3	5	6	6
20	UBKGB	0	0	1	13	14	14
21	WBSCB	37	40	40	50	50	50
	Total	68	84	87	116	126	135

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.

National livestock Mission:

National Livestock Mission is an initiative of the Ministry of Agriculture and Farmers' Welfare. The mission, which commenced from 2014-15, has the objective of sustainable development of the livestock sector. In view of the present need of the sector the NLM scheme has been revised and realigned from FY 2021-22. The revised scheme of National Livestock Mission (NLM) aims towards employment generation, entrepreneurship development, increase in per animal productivity and thus targeting increased production of meat, goat milk, egg and wool under the umbrella scheme Development Programme. The excess production will help in the export earnings after meeting the domestic demands. The concept of NLM Scheme is to develop the entrepreneur in order to create the forward and backward linkage for the produce available at the unorganized sector and to link with the organized sector.

The National Livestock mission will be implemented through the State Implementing Agency established under the State Animal Husbandry Department. In this regard, the State Animal Husbandry Department will need to establish their State Implementing Agencies or identify the agency already established for implementation of the National Livestock Mission. The State Government shall notify the State Implementing Agency to the DAHD. The Central share wherever eligible will be channelized through the State Implementing Agency.

Eligible entities:- Individual, SHG, FPO, FPC, JLG and Section 8 Companies.

Activities under NLM:-

- I) Entrepreneurship development in Poultry, Goatery and Piggery.
- II) Feed and Fodder development.
- III) Innovation and Extension.

Benefit provided under the scheme:-

Under National Livestock Mission Entrepreneurship Development Program (NLM-EDP), there is a provision for 50 % capital subsidy of the total project cost up to the maximum subsidy amount of Rs 50 Lakhs.

SIDBI has been engaged as Fund Channelizing Agency for management of subsidy for Entrepreneurship Development Programs.

Member banks are requested to take advantage of the benefit of this scheme by exploring all possible opportunities under this scheme.

Bank wise flow of credit to Small & Marginal Farmers under ACP 2023-24

(Position from 01.04.2023-30.06.2023)

(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	3263	105.03	33609	605.00	4.35
2	Bank of India	2122.69	64681	653.85	294269	2218.86	30.80
3	Bank of Maharashtra	300.85	0	0.00	0	0.00	0.00
4	Canara Bank	1670.60	31061	262.33	143872	1199.81	15.70
5	Central Bank of India	888.75	30056	632.59	123477	1789.33	71.18
6	Indian Bank	3035.26	271	261.75	587012	5976.60	8.62
7	Indian Overseas Bank	681.82	57	3.41	1044	15.08	0.50
8	Punjab & Sind Bank	243.62	0	0.000	0	0.000	0.00
9	Punjab National Bank	5723.99	23281	265.65	755888	10065.97	4.64
10	State Bank of India	8780.01	81928	745.66	525501	5699.27	8.49
11	UCO Bank	1565.20	841	12.01	36238	63.74	0.77
12	Union Bank of India	2919.24	3218	553.65	56259	773.09	18.97
Total PSU		30344.31	238657	3495.93	2557169	28406.75	11.52
13	Axis Bank	2816.40	0	0.00	0	0.00	0.00
14	Bandhan Bank	2977.82	1115	3.87	110417	376.13	0.13
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	0	0.00	0	0.00	0.00
19	HDFC Bank	3703.30	3378	31.47	12694	162.92	0.85
20	ICICI Bank	3777.63	8625	89.33	39001	1773.61	2.36
21	IDBI Bank	748.98	10482	54.97	10482	54.97	7.34
22	IDFC First Bank	405.97	1175	4.20	15885	33.28	1.03
23	Indusind Bank	1569.03	176937	616.99	1316927	2678.82	39.32
24	Karnataka Bank Ltd.	131.84	107	1.41	298	6.16	1.07
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	3	0.02	78	0.28	0.04
28	Ratnakar Bank Ltd	404.52	46130	176.87	340053	802.37	43.72
29	South Indian Bank Ltd.	99.01	0	0.00	0	0.00	0.00
30	SIDBI	8.71	0	0.00	0	0.00	0.00
31	Tamilnad Mercantile Bank	25.71	0	0.00	0	0.00	0.00
32	YES Bank	673.60	0	0.00	0	0.00	0.00
Total PVT		18575.45	247952	979.12	1845835	5888.54	5.27
33	Au Small finance Bank	0.02	0	0.00	0	0.00	0.00
34	ESAF SF Bank	10.67	18604	82.29	61782	175.83	771.30
35	Jana Small Finance Bank	81.43	8867	39.36	46337	139.80	48.34
36	Ujjivan Small Finance Bank	224.28	28947	159.17	216759	766.46	70.97
37	Utkarsh Small Finance Bank	6.83	870	3.37	7362	18.16	49.32
Total Small Finance		323.23	57288	284.19	332240	1100.25	87.92
38	BGVB (PNB)	747.48	111469	787.16	513239	4415.24	105.31
39	PBGB (UCO)	343.95	16580	335.43	128009	1684.46	97.52
40	UBKGB (CBI)	276.77	23123	416.42	135445	2134.23	150.46
Total RRB		1368.20	151172	1539.01	776693	8233.93	112.48
41	WB State Co-Op Bank Ltd.	2008.02	531953	1280.57	1837833	5895.62	63.77
42	WBSCARD Bank Ltd.	127.37	426	2.21	147587	1029.80	1.74
Total Co-Optv		2135.40	532379	1282.78	1985420	6925.42	60.07
Grand Total		52746.59	1227448	7581.04	7497357	50554.88	14.37

Bank wise flow of credit to Share Croppers / Oral Lessees under ACP 2023-24

(Position from 01.04.2023-30.06.2023)

(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	7	0.01	354	1.21	0.92%
2	Bank of India	6800	97	0.45	55329	167.59	1.43%
3	Bank of Maharashtra	150	0	0.00	0	0.00	0.00%
4	Canara Bank	900	0	0.00	0	0.00	0.00%
5	Central Bank of India	7600	2505	52.72	10290	149.11	32.96%
6	Indian Bank	8400	1047	6.58	8574	25.88	12.46%
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	2276	6.84	71086	137.29	14.23%
10	State Bank of India	18300	2293	16.40	15239	131.07	12.53%
11	UCO Bank	3000	73	0.18	10454	59.23	2.43%
12	Union Bank of India	2400	0	0.00	0	0.00	0.00%
Total PSU		65220	8298	83.18	171326	671.38	12.72%
13	Axis Bank	2300	0	0.00	0	0.00	0.00%
14	Bandhan Bank	0	0	0.00	0	0.00	#DIV/0!
15	Catholic Syrian Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
16	City Union Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
17	Dhanlaxmi Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
18	Federal Bank	300	0	0.00	0	0.00	0.00%
19	HDFC Bank	300	0	0.00	0	0.00	0.00%
20	ICICI Bank	300	0	0.00	0	0.00	0.00%
21	IDBI Bank	15300	0	0.00	0	0.00	0.00%
22	IDFC First Bank	0	0	0.00	0	0.00	#DIV/0!
23	Indusind Bank	0	0	0.00	0	0.00	#DIV/0!
24	Karnataka Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
25	Karur Vysya Bank	0	0	0.00	0	0.00	#DIV/0!
26	Kotak Mahindra Bank	0	0	0.00	0	0.00	#DIV/0!
27	Lakshmi Vilas Bank (DBS)	0	0	0.00	0	0.00	#DIV/0!
28	Ratnakar Bank Ltd	0	0	0.00	0	0.00	#DIV/0!
29	South Indian Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
30	SIDBI	0	0	0.00	0	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	#DIV/0!
32	YES Bank	0	0	0.00	0	0.00	#DIV/0!
Total PVT		18500	0	0.00	0	0.00	0.00%
33	Au Small finance Bank	0	0	0.00	0	0.00	#DIV/0!
34	ESAF SF Bank	0	0	0.00	0	0.00	#DIV/0!
35	Jana Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
36	Ujjivan Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
37	Utkarsh Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
Total Small Finance		0	0	0.00	0	0.00	#DIV/0!
38	BGVB (PNB)	15200	0	0.00	395	0.85	0.00%
39	PBGB (UCO)	15200	1018	5.30	13241	150.08	6.70%
40	UBKGB (CBI)	7700	915	7.32	11789	44.26	11.88%
Total RRB		38100	1933	12.62	25425	195.19	5.07%
41	WB State Co-Op Bank Ltd.	76000	4503	602.32	19031	2086.52	5.93%
42	WBSCARD Bank Ltd.	31000	0	0.00	0	0.00	0.00%
Total Co-Optv		107000	4503	602.32	19031	2086.52	4.21%
Grand Total		228820	14734	698.12	215782	2953.09	6.44%

Bank wise flow of credit to Patta Holders under ACP 2023-24

(Position from 01.04.2023-30.06.2023)

(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	14	0.09	906	9.31	0.37%
2	Bank of India	9900	4	0.98	2519	17.76	0.04%
3	Bank of Maharashtra	1500	0	0.00	0	0.00	0.00%
4	Canara Bank	7600	0	0.00	0	0.00	0.00%
5	Central Bank of India	4200	1002	21.09	4116	59.64	23.86%
6	Indian Bank	9200	1987	24.87	19741	104.57	21.60%
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	1176	3.20	46822	231.73	6.92%
10	State Bank of India	14500	1435	12.26	4571	26.21	9.90%
11	UCO Bank	7600	45	0.25	5071	6.42	0.59%
12	Union Bank of India	6800	0	0.00	0	0.00	0.00%
Total PSU		87400	5663	62.73	83746	455.64	6.48%
13	Axis Bank	2300	0	0.00	0	0.00	0.00%
14	Bandhan Bank	0	0	0.00	0	0.00	#DIV/0!
15	Catholic Syrian Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
16	City Union Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
17	Dhanlaxmi Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
18	Federal Bank	1600	0	0.00	0	0.00	0.00%
19	HDFC Bank	2300	0	0.00	0	0.00	0.00%
20	ICICI Bank	2300	0	0.00	0	0.00	0.00%
21	IDBI Bank	3800	0	0.00	0	0.00	0.00%
22	IDFC First Bank	0	0	0.00	0	0.00	#DIV/0!
23	Indusind Bank	0	0	0.00	0	0.00	#DIV/0!
24	Karnataka Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
25	Karur Vysya Bank	0	0	0.00	0	0.00	#DIV/0!
26	Kotak Mahindra Bank	0	0	0.00	0	0.00	#DIV/0!
27	Lakshmi Vilas Bank (DBS)	0	0	0.00	0	0.00	#DIV/0!
28	Ratnakar Bank Ltd	0	0	0.00	0	0.00	#DIV/0!
29	South Indian Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
30	SIDBI	0	0	0.00	0	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	#DIV/0!
32	YES Bank	0	0	0.00	0	0.00	#DIV/0!
Total PVT		12300	0	0.00	0	0.00	0.00%
33	Au Small finance Bank	0	0	0.00	0	0.00	#DIV/0!
34	ESAF SF Bank	0	0	0.00	0	0.00	#DIV/0!
35	Jana Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
36	Ujjivan Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
37	Utkarsh Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
Total Small Finance		0	0	0.00	0	0.00	#DIV/0!
38	BGVB (PNB)	15200	0	0.00	109	1.15	0.00%
39	PBGB (UCO)	7600	0	0.00	0	0.00	0.00%
40	UBKGB (CBI)	3800	102	1.83	1415	10.62	2.68%
Total RRB		26600	102	1.83	1524	11.77	0.38%
41	WB State Co-Op Bank Ltd.	24800	4503	602.31	19031	2086.52	18.16%
42	WBSCARD Bank Ltd.	1500	0	0.00	0	0.00	0.00%
Total Co-Optv		26300	4503	602.31	19031	2086.52	17.12%
Grand Total		152600	10268	666.87	104301	2553.93	6.73%

Bank wise flow of credit to New Farmers under ACP 2023-24

(Position from 01.04.2023-30.06.2023)

(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	1356	6.63	1356	6.63	13.56%
2	Bank of India	66500	882	8.25	124207	609.41	1.33%
3	Bank of Maharashtra	15	6	0.26	6	0.25	40.00%
4	Canara Bank	27000	2512	34.23	2685	36.51	9.30%
5	Central Bank of India	48000	1503	32.00	6174	89.47	3.13%
6	Indian Bank	101000	2432	14.81	9403	119.65	2.41%
7	Indian Overseas Bank	3500	58	1.00	2544	14.00	1.66%
8	Punjab & Sind Bank	22	0	0.00	0	0.00	0.00%
9	Punjab National Bank	337000	46213	474.01	142781	1517.20	13.71%
10	State Bank of India	340000	86010	1198.41	73870	902.00	25.30%
11	UCO Bank	87000	130	1.24	1046	7.51	0.15%
12	Union Bank of India	16000	3786	73.40	3801	80.21	23.66%
Total PSU		1036037	144888	1844.24	367873	3382.84	13.98%
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	0	0.00	0	0.00	0.00%
19	HDFC Bank	7200	16607	116.35	5975	47.17	230.65%
20	ICICI Bank	7100	80	4.18	80	4.18	1.13%
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	107	1.41	298	6.16	#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	52336	200.82	52278	197.73	#DIV/0!
29	South Indian Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
30	SIDBI	0	0	0.00	0	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	#DIV/0!
32	YES Bank	0	0	0.00	0	0.00	#DIV/0!
Total PVT		31736	69130	322.75	58631	255.23	217.83%
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	12533	60.50	73800	240.17	#DIV/0!
36	Ujjivan Small Finance Bank	0	0	0.00	0	0.00	#DIV/0!
37	Utkarsh Small Finance Bank	0	870	3.37	870	3.21	#DIV/0!
Total Small Finance		0	13403	63.87	74670	243.38	#DIV/0!
38	BGVB (PNB)	214000	1752	6.63	1752	6.55	0.82%
39	PBGB (UCO)	35000	1742	27.74	1742	27.74	4.98%
40	UBKGB (CBI)	34100	373	0.92	373	0.88	1.09%
Total RRB		283100	3867	35.29	3867	35.17	1.37%
41	WB State Co-Op Bank Ltd.	180000	5723	9.16	5718	9.84	3.18%
42	WBSCARD Bank Ltd.	0	0	0.00	0	0.00	#DIV/0!
Total Co-Optv		180000	5723	9.16	5718	9.84	3.18%
Grand Total		1530873	237011	2275.31	510759	3926.46	15.48%

Others:

Digitalization of PACs:

A Centrally Sponsored Project on “Computerization of PACs” has been approved by the cabinet Committee on Economic Affairs (CCEA) 29th June,2022.

Computerization of PACs, beside serving the purpose of financial inclusion and strengthening service delivery to farmers, especially small and marginal framers will bring transparency, efficiency, enhance trustworthiness in the working among farmers.

A single EPR (Enterprise resource Planning) based software will be developed at national level which will enable PACs to digitalize its services and link them with DCCBs and STCBs. It will ensure speedy disposal of Loans, Lower transition cost, faster audit and reduction in imbalance in payments and accounting with State Cooperative Banks, District Central Cooperative Banks & other commercial Bank.

AGENDA-6

Deployment of Credit in MSME with special focus on WBBCCS:

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.

The state of employment in West Bengal is much better than the rest of India since the Government has consistently backed and encouraged the growth of this sector with various incentives to attract entrepreneurs. Bengal is one of the leading job providers in the MSME sector and managed to curb unemployment. Even during Lockdown months, the sector was encouraged and given constant flow of work for making masks and PPE kits for COVID frontline workers. MSMEs have played a crucial role in pushing West Bengal’s GDP.

The member Banks in the State have disbursed altogether Rs56,565.15 Crore under MSME as against the said target of Rs.1,45,032.04 Crore with achievement of 39 % of the total target for FY 2023-24.

The disbursement in MSME for the last financial year is as follows: -

Plan Year	Target (Cr)	Achievement (Cr)	% of Achievement
30.06.2022	110179	37052	34
31.03.2023	110179	126748	115
30.06.2023	145032	56565	39

The disbursement during the financial year 2023-24 is Rs.56565.15 Crore with a Y-O-Y increase of 52.66 % over the disbursement of Rs.37052 crore made during the corresponding period in last financial year 2022-23.

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 came into effect from 1st April, 2023. The scheme was adopted in 159th SLBC held on 24.03.2023. 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 100%. 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 15% 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/ 3rd 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 up to the maximum NPA level of 15% of the crystalized portfolio of the MLI of a particular year.

As on 30.06.2023 total 64,359 no. of applications have been received and 51,297 no. of applications were sponsored to Banks. Out of sponsored cases 12,943 no. of proposals have been provisionally sanctioned and 17 no. of proposals have been accorded final sanction. Member Banks are requested to exert their best efforts to convert provisional sanctioned cases into final sanction.

Bank wise Progress Report of WBCC as on 30.06.2023											(Amt in Lakh)	
Sl No	Bank Name	Application Received		Application Sponsored		Application Rejected	Application Sanctioned			Application Disbursed		
		No	Amount	No	Amount		Provisionally Sanctioned	Final Sanctioned	Amount	No	Amount	
1	Bank of Baroda	2450	8937.8	1935	7106.24	247	246	0	0	0	0	
2	Bank of India	3043	10855.02	2380	8518.27	309	216	0	0	0	0	
3	Bank of Maharashtra	1	2.74	0	0	0	0	0	0	0	0	
4	Canara Bank	2357	8412.35	1979	7034.53	1145	403	13	25.6	8	10.75	
5	Central Bank of India	3559	12774.45	2911	10448.39	760	632	0	0	0	0	
6	Indian Bank	4984	17894.79	4023	14400.39	554	730	1	4.38	0	0	
7	Indian Overseas Bank	608	2190.68	467	1673.52	119	41	1	3.91	0	0	
8	Punjab National Bank	10847	38647.29	8666	30753.7	1558	3033	4	12.04	2	3.9	
9	Punjab & Sind Bank	21	85.5	17	69.17	6	2	0	0	0	0	
10	State Bank of India	23193	82484.77	18492	65588.61	2558	5910	2	4.7	1	1.24	
11	UCO Bank	2526	8690.82	2022	6927.26	240	236	0	0	0	0	
12	Union Bank of India	1609	5835.32	1262	4626.36	338	261	1	1.99	1	1.99	
TOTAL PSU		55198	196811.53	44154	157146.44	7834	11710	22	52.62	12	17.88	
13	Axis Bank	521	1984.22	362	1373.53	1	81	0	0	0	0	
14	Bandhan Bank Ltd	1260	4773.93	1037	3940.06	48	0	0	0	0	0	
15	Federal Bank	10	32.52	7	21.84	0	0	0	0	0	0	
16	HDFC Bank	343	1271.06	245	889.3	0	8	0	0	0	0	
17	ICICI Bank	191	745.14	133	525.69	0	24	0	0	0	0	
18	IDBI Bank	424	1543.61	328	1204.09	117	27	1	3	1	3	
19	INDUSIND BANK	69	259.42	44	167.47	0	0	0	0	0	0	
20	Ujjiban Small Finance Bank	1	0.06	1	0.06	0	0	0	0	0	0	
TOTAL PVT		2819	10609.96	2157	8122.04	166	140	1	3	1	3	
21	BGVB	2902	10089.36	2271	7862.77	1150	351	2	6.41	0	0	
22	PBGB	1404	4743.92	1142	3806.13	232	542	5	15.08	4	10.41	
23	UBKGB	1053	3826.84	803	2926.59	179	169	0	0	0	0	
TOTAL RRB		5359	18660.12	4216	14595.49	1561	1062	7	21.49	4	10.41	
24	All Co-Operative Banks	983	3486.67	770	2683.29	16	31	0	0	0	0	
TOTAL Co-Op Banks		983	3486.67	770	2683.29	16	31	0	0	0	0	
Grand Total		64359	229568.28	51297	182547.26	9577	12943	30	77.11	17	31.29	

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.248.56 Crore under Export Credit as against the said target of Rs.2130.94 Crore with achievement of 11.66 % of the total target of FY 2023-24.

(Amount in Cr)

As on	Target	Achievement	% of Achievement
30.06.2022	1943	227	12
31.03.2023	1943	556	29
30.06.2023	2131	249	12

RBI Guidelines on restructuring of advances to MSMEs:

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

- The aggregate exposure, including non-fund based facilities, of banks and NBFCs to the borrower does not exceed ₹50 Crore as on March 31, 2021.
- The borrower's account was a 'standard asset' as on March 31, 2021.
- The borrower's account was not restructured in terms of the RBI circular dated 06.08.2020, 11.02.2020 and 01.01.2019.
- The restructuring of the borrower account is implemented by March 31, 2021.
- The restructuring of the borrower account is invoked by September 30, 2021. For this purpose, the restructuring shall be treated as invoked when the lending institution and the borrower agree to proceed with the efforts towards finalising a restructuring plan to be implemented in respect of such borrower. The decisions on applications received by the lending institutions from their customers for invoking restructuring under this facility shall be communicated in writing to the applicant by the lending institutions within 30 days of receipt of such applications. The decision to invoke the restructuring under this facility shall be taken by each lending institution having exposure to a borrower independent of invocation decisions taken by other lending institutions, if any, having exposure to the same borrower.
- Restructuring of the borrower account is to be implemented within 90 days from the date of invocation.
- If the borrower is not registered in the Udyam Registration portal, such registration shall be required to be completed before the date of implementation of the restructuring plan for the plan to be treated as implemented
- Upon implementation of the restructuring plan, the lending institutions shall keep provision of 10 percent of the residual debt of the borrower.
- It is reiterated that lending institutions shall put in place a Board approved policy on restructuring of MSME advances under these instructions at the earliest, and in any case not later than a month from the date of this circular.
- All other instructions specified in the [circular DOR.No.BP.BC/4/21.04.048/2020-21 dated August 6, 2020](#) shall remain applicable.
- In respect of restructuring plans implemented as per Clause 2 above, asset classification of borrowers classified as standard may be retained as such, whereas the accounts which may have slipped into NPA category between April 1, 2021 and date of implementation may be upgraded as 'standard asset', as on the date of implementation of the restructuring plan.
- In respect of accounts of borrowers which were restructured in terms of the MSME restructuring circulars, lending institutions are permitted, as a one-time measure, to review the working capital sanctioned limits and / or drawing power based on a reassessment of the working capital cycle, reduction of margins, etc. without the same being treated as restructuring. The reassessed sanctioned limit / drawing power shall be subject to review by the lending institution at least on a half yearly basis and the renewal / reassessment at least on an annual basis. The annual renewal/reassessment shall be expected to suitably modulate the limits as per the then-prevailing business conditions.
- The above measures shall be contingent on the lending institutions satisfying themselves that the same is necessitated on account of the economic fallout from Covid-19. Further, accounts provided relief under these instructions shall be subject to subsequent supervisory review with regard to their justifiability on account of the economic fallout from Covid-19.

Details of MSME Loans restructure (upto Rs. 50 Crore) as per RBI guidelines w.e.f. 01.01.2019 as on 30.06.2023									
(Amount in Crore)									
Sr. No.	Bank Name	Loans upto Rs. 10 Lakh		Rs. 10 Lakh to Rs. 1 crore		Rs. 1 Crore to Rs. 50 Crore		Total Restructured	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	2732	60.83	456	116.19	48	115.18	3236	292.20
2	Bank of India	17974	205.18	656	99.69	8	60.96	18638	365.83
3	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00
4	Canara Bank	2747	41.21	152	26.85	15	20.29	2914	88.35
5	Central Bank of India	2057	47.47	266	63.16	13	43.70	2336	154.33
6	Indian Bank							0	0.00
7	Indian Overseas Bank	1241	44.51	137	17.00	11	37.22	1389	98.73
8	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00
9	Punjab National Bank	10874	472.80	956	228.90	83	362.64	11913	1064.34
10	State Bank of India	2468	51.59	273	40.00	24	49.22	2765	140.81
11	UCO Bank	1868	30.02	132	30.52	7	10.76	2007	71.30
12	Union Bank of India	6992	92.30	662	135.20	26	448.25	7680	675.75
	Total PSU	48953	1045.91	3690	757.51	235	1148.22	52878	2951.64
13	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00
14	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
18	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00
19	HDFC Bank	0	0.00	0	0.00	0	0.00	77525	320.17
20	ICICI Bank	0	0.00	0	0.00	0	0.00	0	0.00
21	IDBI Bank	0	0.00	0	0.00	0	0.00	0	0.00
22	IDFC First Bank	0	0.00	0	0.00	0	0.00	0	0.00
23	Indusind Bank	0	0.00	0	0.00	0	0.00	47448	26505.69
24	Karnataka Bank Ltd.	25	1.12	35	13.85	16	77.32	76	92.29
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	8	109.64
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0.00
28	Ratnakar Bank Ltd	0	0.00	0	0.00	1	8.37	1	8.37
29	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00
32	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00
	Total PVT	25	1.12	35	13.85	17	85.69	77	100.66
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
34	ESAF SF Bank	1005	2.25	0	0.00	0	0.00	1005	2.25
35	Jana Small Finance Bank	109	1.31	1	0.13	0	0.00	110	1.44
36	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
	Total Small Finance	1114	3.56	1	0.13	0	0.00	1115	3.69
38	BGVB (PNB)	4188	51.01	62	12.06	0	0.00	4250	63.07
39	PBGB (UCO)	8968	199.03	79	15.44	7	16.47	9054	230.94
40	UBKGB (CBI)	0	0.00	0	0.00	0	0.00	0	0.00
	Total RRB	13156	250.04	141	27.50	7	16.47	13304	294.01
41	WB State Co-Op Bank Ltd.	1050	19.56	0	0.00	0	0.00	1050	19.56
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
	Total Co-Optv	1050	19.56	0	0.00	0	0.00	1050	19.56
	Grand Total	64298	1320.20	3867	798.99	259	1250.38	68424	3369.57

Emergency Line of Credit Guarantee Scheme:

- After the outbreak of COVID and the subsequent lockdown, the banks extended emergency line of credit amounting to 10% of fund based limit besides allowing reduction of Margin for assessment of Drawing Power along with restructuring in eligible cases. Repayment of the instalments has also been deferred by way of moratorium for 6 months to provide relief to the entrepreneurs in MSME where cash flow has virtually stopped due to lockdown.
- Meanwhile Govt of India under Atmanirbhar Bharat Abhiyan has announced the Emergency Credit Line Guarantee Scheme (ECLGS) for MSME and small business borrower who are facing stress due to the pandemic. Rs. 3 lakh crore scheme aims to provide relief to the entrepreneurs by way of additional working capital term loan upto 20% of their outstanding fund based limit as on 29-02-2020 and will be collateral free. Detailed guidelines have been issued and the banks have started from June, 2020 for disposal of proposals under ECLGS which are guaranteed upto 100% by NCGTC.
- NCGTC introduced ECLGS 3.0 in Hospitality, Travel & Tourism, leisure & sporting and civil aviation sectors and ECLGS 4.0 in Hospitals, Nursing Homes, Clinics, medical colleges and units engaged in manufacturing of oxygen with Circular no.0007/ncgtc/eclgs dated April1,2021 and circular no.0388/ncgtc/eclgs dated May 31,2021 respectively.

The progress in Emergency Credit Line Guarantee Scheme (ECLGS) as on 30.06.2023:

Bank wise credit flow under Emergency Credit Line Guarantee Scheme (ECLGS)											
Sr. No.	Bank Name	Target	Disbursement till 31.03.2023		Sanctioned from 01.04.2023 to 30.06.2023		Disbursement from 01.04.2023 to 30.06.2023		(Amount in Crore)		
			Amount	No.	Amount	No.	Amount	No.	Amount	Cumulative Achievement till 30.06.2023 (Disbursement)	
										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	4	2.30	4	2.30	440.88	58.40%	
3	Bank of Maharashtra	257.00	1086	35.29	0	0.00	0	0.00	35.29	13.73%	
4	Canara Bank	473.00	18370	514.60	120	51.71	97	48.73	563.33	119.10%	
5	Central Bank of India	197.00	8406	201.02	1	0.04	1	0.04	201.06	102.06%	
6	Indian Bank	1075.00	35133	967.23	0	0.00	0	0.00	967.23	89.97%	
7	Indian Overseas Bank	153.00	1910	100.20	0	0.00	0	0.00	100.20	65.49%	
8	Punjab & Sind Bank	121.00	941	23.90	0	0.00	0	0.00	23.90	19.75%	
9	Punjab National Bank	1717.00	22270	1838.17	135	74.08	112	63.00	1901.17	110.73%	
10	State Bank of India	1149.00	36497	1187.00	8	1.18	8	1.15	1188.15	103.41%	
11	UCO Bank	522.00	15335	311.94	120	4.23	94	3.25	315.19	60.38%	
12	Union Bank of India	694.00	6906	461.24	7	11.07	7	10.00	471.24	67.90%	
Total PSU		8068.00	182193	6322.29	395	144.61	323	128.47	6450.76	79.95%	
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	2	0.05	3	0.25	2233.06	86.52%	
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	2955	988.27	2955	988.27	2841.03	237.35%	
20	ICICI Bank	1404.00	4162	1182.89	8291	1646.23	4725	1536.82	2719.72	193.71%	
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	696225	839.20	342866	580.46	1184.34	296.09%	
24	Karnataka Bank Ltd.	75.00	290	104.79	0	0.00	0	0.00	104.79	139.72%	
25	Karur Vysya Bank	41.00	0	0.00	0	0.00	0	0.00	0.00	0.00%	
26	Kotak Mahindra Bank	381.00	0	0.00	0	0.00	0	0.00	0.00	0.00%	
27	Lakshmi Vilas Bank (DBS)	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!	
28	Ratnakar Bank Ltd	66.00	9	13.95	0	0.00	0	0.00	13.95	21.14%	
29	South Indian Bank Ltd.	100.00	237	179.64	0	0.00	0	0.00	179.64	179.64%	
30	SIDBI	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!	
31	Tamilnad Mercantile Bank	7.00	41	11.85	0	0.00	0	0.00	11.85	169.29%	
32	YES Bank	221.00	0	0.00	0	0.00	0	0.00	0.00	0.00%	
Total PVT		7714.00	1990125	7069.29	707477	3474.93	350553	3106.98	10176.27	131.92%	
33	Au Small finance Bank	0.00	0	0.00	11	2.30	11	0.11	0.11	#DIV/0!	
34	ESAF SF Bank	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!	
35	Jana Small Finance Bank	0.00	4527	13.51	0	0.00	0	0.00	13.51	#DIV/0!	
36	Ujjivan Small Finance Bank	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!	
37	Utkarsh Small Finance Bank	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!	
Total Small Finance		0.00	4527.00	13.51	11	2.30	11	0.11	13.62	#DIV/0!	
38	BGVB (PNB)	156.00	6486	70.65	0	0.00	1	0.02	70.67	45.30%	
39	PBGB (UCO)	189.00	1948	28.53	3	1.19	3	1.19	29.72	15.72%	
40	UBKGB (CBI)	8.00	1	0.01	0	0.00	0	0.00	0.01	0.13%	
Total RRB		353.00	8435	99.19	3	1.19	4	1.21	100.40	28.44%	
41	WB State Co-Op Bank Ltd.	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!	
42	WBSCARD Bank Ltd.	0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!	
Total Co-Optv		0.00	0	0.00	0	0.00	0	0.00	0.00	#DIV/0!	
Grand Total		16135.00	2185280	13504.27	707886	3623.03	350891	3236.78	16741.05	103.76%	

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 avilment 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.

PMSVANidhi (Street vendors) scheme:

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

Progress of PMSVNidhi Scheme as on 30.06.2023 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	4109	2499	2368	1382	197	133	228
2	Bank of India	4311	2897	2629	424	155	707	990
3	Bank of Maharashtra	79	69	37	5	3	18	5
4	Canara Bank	2742	1765	1503	369	134	732	608
5	Central Bank of India	1844	1527	1401	286	100	177	31
6	Indian Bank	5807	3311	2772	503	265	952	1993
7	Indian Overseas Bank	1093	530	362	104	36	131	459
8	Punjab & Sind Bank	340	163	158	27	18	41	150
9	Punjab National Bank	9924	8664	4029	1080	558	1375	180
10	State Bank of India	16887	13910	10580	1658	1208	2606	1319
11	Union Bank of India	2323	1712	1524	173	100	446	438
12	UCO Bank	2642	2021	1852	464	220	306	157
	PSU Total	52101	39068	29215	6475	2994	7624	6558
13	Axis Bank	143	4	1	2	17	0	137
14	Bandhan Bank	520	3	1	101	49	1	416
15	Federal Bank	7	0	0	2	2	0	5
16	HDFC Bank	533	421	52	20	46	23	92
17	ICICI Bank	30	0	0	1	15	0	29
18	IDBI Bank	454	94	59	55	26	8	305
19	IDFC Bank	2	0	0	0	0	0	2
20	Indusind Bank	16	0	0	1	0	0	15
21	Jana SF Bank	2	0	0	0	1	0	2
22	Karnataka Bank	33	2	2	2	1	0	29
23	Karur Vysya Bank	3	0	0	0	0	0	3
24	Kotak Mahindra Bank	15	6	0	1	3	0	8
25	RBL Bank	0	0	0	0	1	0	0
26	Ujjivan SF Bank	80	8	8	4	0	0	68
27	Yes Bank	2	0	0	2	0	0	0
	PVT Total	1840	538	123	191	161	32	1111
28	BGVB (PNB)	444	294	250	42	30	25	108
29	PBGB (UCO)	89	47	43	4	1	12	38
30	UBKGB (CBI)	255	109	102	25	12	56	121
	RRBS Total	788	450	395	71	43	93	267
31	Arohan Fin Service	0	0	0	0	2	0	0
32	Annapurna Finance	0	0	0	0	1	0	0
33	Belghoria Janakalyan Samity	0	0	0	0	1	0	0
34	Fincare SF Bank	1	0	0	0	0	0	1
35	Vedika Credit Capital	0	0	0	0	1	0	0
	MFIs Total	1	0	0	0	5	0	1
36	KDCCB	3	3	3	0	0	2	0
37	NCCB	8	0	0	0	0	0	8
	Sub Total	11	3	3	0	0	2	8
	Grand Total	54741	40059	29736	6737	3203	7751	7945

Bank wise flow of credit to Swarojgar Credit Card (SCC) under ACP 2023-24
(Position from 01.04.2023-30.06.2023)

(Amt.in Rs. Crore)

SI.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	33	0.47
3	Bank of Maharashtra	0	0.00	0	0.00
4	Canara Bank	0	0.00	0	0.00
5	Central Bank of India	0	0.00	130	0.10
6	Indian Bank	12	0.83	866	4.97
7	Indian Overseas Bank	0	0.00	0	0.00
8	Punjab & Sind Bank	0	0.00	0	0.00
9	Punjab National Bank	0	0.00	52	1.82
10	State Bank of India	0	0.00	0	0.00
11	UCO Bank	5	0.02	47	0.09
12	Union Bank of India	0	0.00	0	0.00
Total PSU		17	0.85	1128	7.45
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
Total PVT		0	0.00	0	0.00
33	Au Small finance Bank	0	0.00	0	0.00
34	ESAF SF Bank	0	0.00	0	0.00
35	Jana Small Finance Bank	0	0.00	0	0.00
36	Ujjivan Small Finance Bank	0	0.00	0	0.00
37	Utkarsh Small Finance Bank	0	0.00	0	0.00
Total Small Finance		0	0.00	0	0.00
38	BGVB (PNB)	23	0.12	13425	56.14
39	PBGB (UCO)	115	0.53	1055	3.94
40	UBKGB (CBI)	289	2.19	3188	13.30
Total RRB		427	2.84	17668	73.38
41	WB State Co-Op Bank Ltd.	23	0.00	0	0.00
42	WBSCARD Bank Ltd.	0	0.00	0	0.00
Total Co-Optv		23	0.00	0	0.00
Grand Total		467	3.69	18796	80.83

Bank wise flow of credit to General Credit Card (GCC) under ACP 2023-24					
(Position from 01.04.2023-30.06.2023)					
(Amt.in Rs. Crore)					
SI.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	1128	5.38
3	Bank of Maharashtra	0	0.00	0	0.00
4	Canara Bank	0	0.00	0	0.00
5	Central Bank of India	0	0.00	0	0.00
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	0	0.00	1689	53.60
10	State Bank of India	0	0.00	0	0.00
11	UCO Bank	32	0.96	4852	56.32
12	Union Bank of India	2	0.01	220	0.37
Total PSU		34	0.97	7889	115.67
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	1523	1576.99	6423	6,997.97
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	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	0.00	0	0.00
Total PVT		2472	1576.99	6471	6997.97
33	Au Small finance Bank	0	0.00	0	0.00
34	ESAF SF Bank	0	0.00	0	0.00
35	Jana Small Finance Bank	0	0.00	0	0.00
36	Ujjivan Small Finance Bank	0	0.00	0	0.00
37	Utkarsh Small Finance Bank	0	0.00	0	0.00
Total Small Finance		0	0.00	0	0.00
38	BGVB (PNB)	96	0.76	36841	184.18
39	PBGB (UCO)	1417	11.32	10553	54.28
40	UBKGB (CBI)	138	0.28	2444	5.58
Total RRB		1651	12.36	49838	244.04
41	WB State Co-Op Bank Ltd.	0	0.00	0	0.00
42	WBSCARD Bank Ltd.	0	0.00	0	0.00
Total Co-Optv		0	0.00	0	0.00
Grand Total		4157	1590.32	64198	7357.68

Progress in MSME Clusters & Credit Linkage:

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

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

It has since been decided by the SLBC Sub Committee on MSME during the meeting on 27-10-2019 that cluster level orientation-cum-sensitization camps would be conducted by Banks & Line Departments with co-ordination by LDMs/GMs of DICs for assessing the credit need of entrepreneurs and sponsoring of viable proposals to the cluster-based bank branches. The process of holding camps has already commenced. The status position as on 30.06.2023 is furnished below.

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

Particulars on Financing to individual/unit under MSME, Handloom and KVIB cluster as on 30.06.2023 (cumulative)															
Sr No.	District	Lead Bank	Proposals sponsored/generated in MSME cluster	Loan sanctioned in adopted MSME cluster		Loan disbursed in adopted MSME cluster		Loan sponsored/sanct ioned in Handloom cluster		Loan disbursed in Handloom cluster		Loan sponsored/sanct ioned in KVIB cluster		Loan disbursed in KVIB cluster	
				No.	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	Central Bank of India	245	172	3.89	144	2.56	325	3.98	228	3.19	141	2.12	110	1.89
2	Bankura	Punjab National Bank	237	182	4.80	182	4.80	0	0.00	0	0.00	155	1.25	155	1.25
3	Birbhum	UCO Bank	877	535	6.03	535	6.03	303	1.58	303	1.58	200	1.75	200	1.75
4	Coochbehar	Central Bank of India	2401	2362	23.45	2185	23.01	24	1.22	24	1.22	109	11.76	80	7.28
5	Dakshin Dinajpur	Punjab National Bank	51	22	0.41	16	0.23	3	0.03	2	0.02	6	0.16	2	0.10
6	Darjeeling	Central Bank of India	181	157	27.01	155	25.08	0	0.00	0	0.00	0	0.00	0	0.00
7	Hooghly	UCO Bank	94	94	1.11	94	1.11	132	0.75	132	0.75	0	0.00	0	0.00
8	Howrah	UCO Bank	152	152	82.15	152	82.15	0	0.00	0	0.00	0	0.00	0	0.00
9	Jalpaiguri	Central Bank of India	90	23	1.50	23	1.10	0	0.00	0	0.00	1	0.25	1	0.25
10	Jhargram	Punjab National Bank	14	14	0.07	14	0.07	0	0.00	0	0.00	0	0.00	0	0.00
11	Kalimpong	State Bank of India	44	14	0.50	14	0.50	0	0.00	0	0.00	0	0.00	0	0.00
12	Kolkata	State Bank of India	313	58	0.88	52	0.62	6	0.23	6	0.23	0	0.00	0	0.00
13	Malda	Punjab National Bank	128	45	3.01	45	3.01	155	0.84	73	0.50	0	0.00	0	0.00
14	Murshidabad	Punjab National Bank	93	82	4.13	81	3.93	473	3.97	392	3.48	0	0.00	0	0.00
15	Nadia	Punjab National Bank	1662	950	44.52	935	43.01	960	4.80	770	3.85	60	13.40	56	12.50
16	Paschim Medinipur	Punjab National Bank	4749	3787	134.64	3623	131.76	37	1.45	37	1.45	78	2.67	75	2.59
17	Paschim Burdwan	State Bank of India	24	24	11.69	24	11.69	0	0.00	0	0.00	0	0.00	0	0.00
18	Purba Burdwan	UCO Bank	376	312	16.06	310	15.60	0	0.00	0	0.00	0	0.00	0	0.00
19	Purba Medinipur	Punjab National Bank	1962	1069	44.75	1069	44.75	21	0.16	21	0.16	0	0.00	0	0.00
20	Purulia	Punjab National Bank	251	206	4.65	172	3.81	5	0.03	5	0.03	178	3.94	169	3.44
21	Uttar Dinajpur	Punjab National Bank	2213	2213	90.16	2213	90.16	54	3.98	54	3.98	18	0.63	18	0.63
22	24 Pgs. (N)	Indian Bank	204	193	28.96	179	25.60	23	2.48	23	2.48	62	10.85	58	10.45
23	24 Pgs. (S)	Punjab National Bank	95	67	2.93	61	2.59	0	0.00	0	0.00	0	0.00	0	0.00
	Total		16456	12733	537.3	12278	523.17	2521	25.5	2070	22.92	1008	48.78	924	42.13

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

AGENDA – 7

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

❖ MUDRA Loans:

For FY 2023-24, all the Financial Institutions together have disbursed Rs.5640.96 Crore against sanction amount of Rs.5868.87 Crore. Performance of the Banks in the State of West Bengal from 01.04.2023 to 30.06.2023 is furnished hereunder:

Achievement (Sanction) of Mudra Loan in 2023-24 as on 30.06.2023:

(Rupees in Crore)

Category of Banks	SISHU		KISHORE		TARUN		TOTAL	
	No.	Sanc	No.	Sanc	No.	Sanc	No.	Sanc
PSU	20236	75.45	40023	1059.65	20794	1548.25	81053	2683.37
PVT	305255	1035.90	46080	465.23	2447	183.41	353782	1684.53
RRB	961	3.45	6418	183.41	1159	76.88	8538	263.75
NBFC MFI	199026	744.47	26940	177.09	0	0.00	225966	921.56
Small Fin.	39079	162.87	16521	152.79	0	0.00	55600	315.66
Total	564557	2022.14	135982	2038.17	24400	1808.54	724939	5868.87

Comparative study for last year & disbursement during FY 2023-24:

(Rupees in Crore)

Position as on	SHISHU		KISHORE		TARUN		TOTAL	
	No.	Disb.	No.	Disb.	No.	Disb.	No	Disb.
30.06.22	572887	1640.74	126600	1692.07	15633	1079.35	715120	4412.16
31.03.23	3648648	11812.03	1675422	19002.89	102846	7538.94	5426916	38353.86
30.06.23	564557	2022.14	135982	2038.17	24400	1808.54	724939	5868.87

Bank wise & District wise performance of MUDRA loan from 01.04.2023 to 30.06.2023 is annexed below:

Bank-wise performance in MUDRA loan for FY 2023-24 as on 30.06.2023													[Amount Rs. in Crore]	
Sr No	Bank Name	Shishu (Loans up to Rs. 50,000)			Kishore (Loans from Rs. 50,001 to Rs. 5.00)			Tarun (Loans from Rs. 5.00 to Rs. 10.00 Lakh)			Total			
		No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	
1	Bank of Baroda	3114	14.16	14.16	977	11.34	11.28	106	8.91	8.9	4197	34.42	34.34	
2	Bank of India	1189	3.84	2.15	3301	101.92	47.66	918	72.95	41.7	5408	178.72	91.5	
3	Bank of Maharashtra	5	0.02	0.02	14	0.31	0.31	4	0.35	0.35	23	0.68	0.68	
4	Canara Bank	1816	3.91	3.88	2826	66.84	66.74	879	75.57	75.36	5521	146.32	145.98	
5	Central Bank of India	4631	1.84	0.59	2325	71.89	33.4	1320	109.28	63.43	8276	183	97.42	
6	Indian Bank	1400	3.29	3.25	2804	103.09	102.84	2040	133.89	133.47	6244	240.27	239.55	
7	Indian Overseas Bank	1692	5.38	5.37	1810	27.61	27.46	106	8.22	7.95	3608	41.21	40.78	
8	Punjab & Sind Bank	53	0.1	0.09	99	2.35	2.27	33	2.7	2.57	185	5.15	4.94	
9	Punjab National Bank	4035	36.01	35.91	15961	403.51	402.29	11324	780.43	779.68	31320	1219.95	1217.89	
10	State Bank of India	295	1.18	1.18	5818	177.31	177.3	2825	251.78	251.78	8938	430.27	430.27	
11	Union Bank of India	1261	3.42	2.69	3531	80.36	63.56	1088	91.44	77.67	5880	175.22	143.92	
12	UCO Bank	745	2.3	2.09	557	13.12	12.92	151	12.73	12.33	1453	28.16	27.34	
	Public Sector Commercial Banks	20236	75.45	71.38	40023	1059.65	948.03	20794	1548.25	1455.19	81053	2683.37	2474.61	
13	Karnataka Bank	0	0	0	3	0.07	0	3	0.27	0.17	6	0.33	0.17	
14	Karur Vysya Bank	0	0	0	0	0	0	0	0	0	0	0	0	
15	Ratnakar Bank	10207	35.81	35.81	0	0	0	0	0	0	10207	35.81	35.81	
16	South Indian Bank	0	0	0	1	0.05	0.05	0	0	0	1	0.05	0.05	
17	ICICI Bank	208	0.73	0.67	4564	108.38	97.29	897	66.98	61.22	5669	176.09	159.18	
18	Axis Bank	46738	189.03	189.03	4456	66.53	66.53	618	50.06	50.06	51812	305.62	305.62	
19	IndusInd Bank	221397	708.73	708.73	31471	243.1	243.1	58	2.69	2.69	252926	954.53	954.53	
20	Yes Bank	694	2.21	2.21	67	1.38	1.38	71	5.22	5.22	832	8.81	8.81	
21	HDFC Bank	21771	85.34	85.34	4916	33.78	33.78	520	37.82	37.82	27207	156.94	156.94	
22	IDFC Bank Limited	595	1.64	1.64	492	9.61	9.61	179	12.93	12.93	1266	24.18	24.18	
23	IDBI Bank Limited	3645	12.41	12.41	110	2.33	2.33	101	7.44	7.44	3856	22.17	22.17	
	Private Sector Commercial Banks	305255	1035.90	1035.84	46080	465.23	454.07	2447	183.41	177.55	353782	1684.53	1667.46	
24	Paschim Banga Gramin Bank	919	3.26	3.26	6058	177.98	177.98	648	46.5	46.5	7625	227.74	227.74	
25	Uttarbanga Kshetriya Gramin Bank	42	0.19	0.19	360	5.43	5.43	511	30.39	30.39	913	36.01	36.01	
	Regional Rural Banks	961	3.45	3.45	6418	183.41	183.41	1159	76.88	76.88	8538	263.75	263.75	
26	VEDIKA CREDIT CAPITAL LTD	21094	72.48	72.48	0	0	0	0	0	0	21094	72.48	72.48	
27	Village Financial Services Pvt Ltd	16911	59.15	59.15	0	0	0	0	0	0	16911	59.15	59.15	
28	Muthoot Microfin Ltd	12077	52.93	52.93	6047	40.13	40.13	0	0	0	18124	93.05	93.05	
29	Samasta Microfinance Limited	20542	60.81	60.81	4415	29.73	29.73	0	0	0	24957	90.54	90.54	
30	Belstar Investment and Finance Private Limited	16839	69.69	69.69	1829	11.62	11.62	0	0	0	18668	81.31	81.31	
31	Fusion Micro Finance Limited	7746	29.69	27.81	1268	8.06	7.86	0	0	0	9014	37.75	35.67	
32	Arohan Financial Services Pvt. Ltd.	80431	314.63	314.63	7726	49.07	49.07	0	0	0	88157	363.7	363.7	
33	Uttrayan Financial Services Private Limited	3674	13.79	13.79	2386	18.24	18.24	0	0	0	6060	32.03	32.03	
34	Grameen Shakti Microfinance Services Pvt. Ltd.	13370	45.86	45.86	2292	14.11	14.11	0	0	0	15662	59.97	59.97	
35	SATYA MicroCapital Limited	6342	25.45	25.45	977	6.14	6.14	0	0	0	7319	31.58	31.58	
	NBFC-Micro Finance Institutions	199026	744.47	742.59	26940	177.09	176.89	0	0	0	225966	921.56	919.48	
36	Fincare Small Finance Bank	87	0.31	0.31	0	0	0	0	0	0	87	0.31	0.31	
37	Ujjivan Small Finance Bank	37462	156.53	156.53	16179	150.58	150.58	0	0	0	53641	307.11	307.11	
38	Jana Small Finance Bank Limited	77	0.32	0.32	0	0	0	0	0	0	77	0.32	0.32	
39	ESAF Small Finance Bank	1453	5.71	5.71	342	2.21	2.21	0	0	0	1795	7.91	7.91	
	Small Finance Banks	39079	162.87	162.87	16521	152.79	152.79	0	0	0	55600	315.66	315.66	
	Grand Total	564557	2022.1	2016.13	135982	2038	1915.19	24400	1808.5	1709.62	724939	5868.87	5640.96	

District wise performance in MUDRA loan for FY 2023-24 as on 30.06.2023 [Amount Rs. in Crore]

Sr No	State/District	Shishu			Kishore			Tarun			Total		
		No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt
1	Alipurduar	6193	23.18	23.18	1019	12.36	12.29	247	16.89	16.86	7459	52.42	52.34
2	Bankura	12285	44.76	44.46	2119	46.71	43.42	705	51.42	49.05	15109	142.88	136.93
3	Bardhaman	23559	85.24	83.87	9012	140.98	129.77	1054	79.66	71.65	33625	305.88	285.28
4	Birbhum	19185	64.29	64.08	5605	112.82	109.68	633	46.98	45.56	25423	224.09	219.32
5	Cooch Behar	8954	33.83	33.62	1859	33.57	29.33	697	48.69	44.10	11510	116.09	107.05
6	Dakshin Dinajpur	16865	58.19	58.07	2706	33.74	32.14	282	20.71	20.09	19853	112.65	110.31
7	Darjiling	6087	22.78	22.59	3508	64.49	57.36	905	72.65	66.69	10500	159.93	146.64
8	Howrah	27181	95.03	94.92	7878	130.78	125.41	735	57.47	53.08	35794	283.29	273.41
9	Hugli	30203	109.29	108.41	8678	135.85	126.12	1486	107.84	100.54	40367	352.98	335.07
10	Jalpaiguri	19491	66.77	66.47	4652	66.3	57.9	920	68.24	60.65	25063	201.32	185.03
11	Jhargram	4744	15.47	15.47	1226	16.89	16.84	286	19.26	19.24	6256	51.62	51.55
12	Kalimpong	199	0.72	0.72	108	1.60	1.56	28	2.09	1.97	335	4.41	4.25
13	Kolkata	32822	114.22	113.87	9704	187.23	172.44	2664	216.15	200.11	45190	517.6	486.42
14	Maldah	24820	93.66	93.6	6140	78.1	75.8	769	52.62	50.15	31729	224.37	219.54
15	Murshidabad	66052	237.18	236.98	16791	178.49	173.4	1461	105.29	102.69	84304	520.96	513.07
16	Nadia	43675	154.05	153.68	7676	100.56	93.73	1120	83.29	78.3	52471	337.9	325.71
17	North 24 Parganas	63681	226.75	226.35	13344	189.67	172.08	2281	186.72	169.25	79306	603.14	567.68
18	Other	595	1.64	1.64	492	9.61	9.61	179	12.93	12.93	1266	24.18	24.18
19	Paschim Medinipur	31887	115.25	114.85	7152	109.78	106.22	2333	160.94	158.22	41372	385.97	379.29
20	PURBA BARDHAMAN	25727	88.89	88.8	4362	68.31	66.59	972	73.38	72.34	31061	230.58	227.73
21	Purba Medinipur	36128	141.85	141.72	9344	122.54	118.06	1999	142.16	140.14	47471	406.55	399.92
22	Puruliya	6705	23.56	23.46	1984	42.86	40.92	713	47.62	46.18	9402	114.04	110.56
23	South 24 Parganas	40587	146.26	146.1	7885	113.37	105.9	1314	90.75	86.71	49786	350.38	338.71
24	Uttar Dinajpur	16932	59.30	59.24	2738	41.57	38.61	617	44.81	43.13	20287	145.67	140.98
Total		564557	2022.16	2016.14	135982	2038.18	1915.21	24400	1808.55	1709.62	724939	5868.89	5640.97

STAND-UP INDIA (SUI)

SUI Loans have been extended to 9967 no of SCs/STs/Women beneficiaries since inception with outstanding amount of Rs.1263.73 Crore as on 30.06.2023. **Cumulative position under SUI, as reported by member banks are furnished below.**

As on	Loan Outstanding under the scheme (Rs.in crore)		Total Outstanding (Rs.in crore)
	Loan to SC/ST	Loan to Women	
30.06.22	485.24	1013.87	1499.11
31.03.23	416.84	1000.91	1417.75
30.06.23	473.27	790.46	1263.73

STAND UP INDIA PROGRESS REPORT AS ON 30.06.2023									
(Amount in Crore)									
S No.	Name of the Bank	Total no. of branches in the State / UT	Number of branches which have given loan under 'Start up India' to SC / ST and Women	Loan Given to			Amount Outstanding		
				No. of SC/ST	No. of Women	Total	Amount to SC/ST	Amount to Women	Total
1	Bank of Baroda	298	281	765	392	1157	78.57	41.36	119.93
2	Bank of India	372	285	379	594	973	31.12	50.70	81.82
3	Bank of Maharashtra	48	2	0	2	2	0.00	1.50	1.50
4	Canara Bank	399	383	315	150	465	143.23	107.51	250.74
5	Central Bank of India	316	42	47	64	111	8.28	8.44	16.72
6	Indian Bank	588	491	232	498	730	28.57	112.85	141.42
7	Indian Overseas Bank	152	82	52	27	79	7.42	24.12	31.54
8	Punjab & Sind Bank	41	0	0	0	0	3.95	1.08	5.03
9	Punjab National Bank	1145	946	1473	1693	3166	100.04	188.82	288.86
10	State Bank of India	1256	1147	411	411	822	13.02	13.54	26.56
11	UCO Bank	391	149	36	162	198	2.17	15.76	17.93
12	Union Bank of India	280	190	165	364	525	17.84	49.31	67.15
Total PSU		5285	3998	3875	4357	8228	434.21	614.99	1049.20
13	Axis Bank	328	0	0	0	0	0.00	0.00	0.00
14	Bandhan Bank	1720	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	304	58	2	84	86	0.08	10.90	10.98
20	ICICI Bank	263	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	38	0	0	0	0	0.00	0.00	0.00
23	Indusind Bank	122	57	55	295	350	6.29	30.06	36.35
24	Karnataka Bank Ltd.	20	20	37	799	836	1.97	56.60	58.57
25	Karur Vysya Bank	14	0	0	0	0	0.00	0.00	0.00
26	Kotak Mahindra Bank	45	13	7	144	151	0.69	49.72	50.41
27	Lakshmi Vilas Bank (DBS)	5	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	32	0	0	0	0	0.00	0.00	0.00
Total PVT		3070	179	101	1368	1469	9.03	157.61	166.64
33	Au Small finance Bank	7	0	0	0	0	0.00	0.00	0.00
34	ESAF SF Bank	5	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	84	0	0	0	0	0.00	0.00	0.00
37	Utkarsh Small Finance Bank	15	0	0	0	0	0.00	0.00	0.00
Total Small Finance		150	0	0	0	0	0.00	0.00	0.00
38	BGVB (PNB)	587	58	25	52	77	2.11	4.50	6.61
39	PBGB (UCO)	230	65	104	46	150	22.81	10.91	33.72
40	UBKGB (CBI)	143	22	30	13	43	5.11	2.45	7.56
Total RRB		960	145	159	111	270	30.03	17.86	47.89
41	WB State Co-Op Bank Ltd.	366	0	0	0	0	0.00	0.00	0.00
42	WBSCARD Bank Ltd.	11	0	0	0	0	0.00	0.00	0.00
Total Co-Optv		26	0	0	0	0	0.00	0.00	0.00
Grand Total		9871	4322	4135	5836	9967	473.27	790.46	1263.73

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 financial year is given hereunder:

(Amount in Rs. Crore)

As on	Sponsored		Sanctioned		Disbursed	
	No.	Amt.(MM)	No.	Amt.(MM)	No.	Amt.(MM)
30.06.22	3006	110.07	561	19.71	471	16.11
31.03.23	11164	416.86	3197	110.60	2116	73.52
30.06.23	2136	86.84	580	21.07	296	11.89

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

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

Bank wise and District wise performance of PMEGP loan from 01.04.2023 to 30.06.2023 is annexed below:

Bank wise performance in PMEGP loan from 01.04.2023 to 30.06.2023															(Amount in Lakh)	
Sl No	Bank	Target for 2023-24		Sponsored in FY 2023-24		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	270	878.00	56	264.53	15	99.88	7	42.17	1	8.75	1	2.48	0.37	1.00	
2	BANK OF INDIA	255	829.00	207	737.73	58	192.98	121	418.32	60	198.68	32	97.22	23.53	23.97	
3	BANK OF MAHARASHTRA	110	358.00	13	93.15	1	8.75	0	0.00	1	8.75	0	0.00	0.91	2.44	
4	CANARA BANK	375	1219.00	142	565.64	49	199.21	54	221.77	25	114.80	75	315.90	6.67	9.42	
5	CENTRAL BANK OF INDIA	300	975.00	113	471.29	51	262.59	35	174.21	15	86.06	34	121.08	5.00	8.83	
6	INDIAN BANK	505	1640.00	174	697.26	55	169.87	66	232.17	27	98.81	13	41.70	5.35	6.03	
7	INDIAN OVERSEAS BANK	205	665.00	24	99.66	3	12.28	4	14.25	5	29.78	8	33.65	2.44	4.48	
8	PUNJAB AND SIND BANK	75	244.00	14	39.26	5	7.72	1	1.75	0	0.00	1	4.90	0.00	0.00	
9	PUNJAB NATIONAL BANK	750	2437.00	380	1550.84	106	371.89	143	458.58	60	200.96	22	92.31	8.00	8.25	
10	STATE BANK OF INDIA	700	2275.00	410	1644.42	77	230.70	59	256.32	9	36.98	198	820.97	1.29	1.63	
11	UCO BANK	240	780.00	96	383.48	16	45.40	17	47.08	8	24.94	50	185.52	3.33	3.20	
12	UNION BANK OF INDIA	275	894.00	66	305.13	17	96.19	27	113.05	17	65.52	9	27.50	6.18	7.33	
Total PSU		4060	13194.00	1695	6852.39	453	1697.46	534	1979.67	228	874.03	443	1743.23	5.62	6.62	
13	AXIS BANK LTD	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!	
14	BANDHAN BANK LTD	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!	
15	FEDERAL BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!	
16	HDFC BANK	0	0.00	1	1.75	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!	
17	ICICI BANK LIMITED	0	0.00	1	1.76	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!	
18	IDBI BANK	0	0.00	24	165.25	0	0.00	19	165.92	17	148.41	0	0.00	#DIV/0!	#DIV/0!	
19	INDUSIND BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!	
20	JANA SMALL FINANCE BANK LTD	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!	
21	NORTH EAST SMALL FINANCE BANK LIMITED	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!	
Total PVT		0	0.00	26	168.76	0	0.00	19	165.92	17	148.41	0	0.00	#DIV/0!	#DIV/0!	
22	BGVB	202	655.00	90	297.10	30	83.76	66	173.65	26	72.73	19	52.73	12.87	11.10	
23	PBGB	190	618.00	38	100.57	14	26.40	7	18.19	2	2.45	2	5.25	1.05	0.40	
24	UBKGB	190	618.00	46	93.97	15	35.54	9	22.81	3	6.97	1	1.75	1.58	1.13	
Total RRB		582	1891.00	174	491.64	59	145.70	82	214.65	31	82.15	22	59.73	5.33	4.34	
25	THE WBSCB	220	715.00	241	1171.04	68	264.07	69	267.99	20	84.20	5	29.81	9.09	11.78	
Total Co-Optv		220	715.00	241	1171.04	68	264.07	69	267.99	20	84.20	5	29.81	9.09	11.78	
Grand Total		4862	15800.00	2136	8683.83	580	2107.23	704	2628.23	296	1188.79	470	1832.77	6.09	7.52	

District wise performance in PMEGP loan from 01.04.2023 to 30.06.2023														(Amount in Lakh)	
SI No	District	Target for 2023-24		Sponsored in FY 2023-24		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	ALIPURDUAR	200	650.00	58	212.64	19	59.05	28	112.83	19	78.92	9	23.76	9.50	3.66
2	BANKURA	170	560.00	55	197.27	11	31.77	21	94.09	5	10.26	10	45.20	2.94	8.07
3	BARDHAWAN	170	560.00	38	105.88	21	57.94	32	127.74	15	76.76	9	18.66	8.82	3.33
4	BIRBHUM	250	825.00	161	517.11	38	90.12	40	111.02	16	49.89	55	161.25	6.40	19.55
5	COOCHBEHAR	250	825.00	160	511.56	37	144.65	27	87.00	10	37.79	47	164.52	4.00	19.94
6	DARJEELING	170	560.00	61	286.51	23	92.73	19	102.75	10	33.43	12	66.91	5.88	11.95
7	HOOGHLY	150	520.00	95	520.34	16	85.44	17	57.60	4	10.43	19	83.58	2.67	16.07
8	HOWRAH	250	820.00	126	420.58	29	92.82	30	97.59	8	19.06	24	99.71	3.20	12.16
9	JALPAIGURI	200	650.00	58	242.63	18	62.75	13	43.40	7	31.75	16	86.95	3.50	13.38
10	JHARGAM	100	350.00	8	35.19	5	14.71	4	12.23	3	8.74	1	3.48	3.00	0.99
11	KALIMPONG	100	350.00	34	121.44	10	29.56	6	16.89	0	0.00	8	36.15	0.00	10.33
12	KOLKATA	100	350.00	28	63.97	3	16.23	1	9.75	0	0.00	8	14.54	0.00	4.15
13	MALDAH	175	575.00	127	521.81	36	116.30	29	114.79	9	45.72	15	42.53	5.14	7.40
14	MEDINIPUR EAST	592	1900.00	314	1542.26	104	413.22	137	574.06	63	326.63	20	91.50	10.64	4.82
15	MURSHIDABAD	325	825.00	152	617.42	66	238.43	84	293.83	33	105.15	45	223.11	10.15	27.04
16	NADIA	170	560.00	78	433.55	18	91.07	37	160.96	20	84.19	32	170.41	11.76	30.43
17	NORTH DINAJPUR	125	425.00	13	60.21	6	17.63	2	6.97	2	5.22	2	11.16	1.60	2.63
18	NORTH TWENTY FOUR PARGANS	400	1300.00	214	961.78	42	150.05	56	234.86	18	99.77	63	259.53	4.50	19.96
19	PASCHIMBURDWAN	100	350.00	5	16.64	2	6.25	3	10.07	1	2.25	1	2.34	1.00	0.67
20	PASCHIMMEDINIPUR	170	560.00	85	290.01	16	66.00	20	45.49	11	24.13	19	53.89	6.47	9.62
21	PURULIA	170	560.00	45	159.10	11	24.73	22	58.19	7	22.41	10	35.46	4.12	6.33
22	SOUTH DINAJPUR	125	425.00	17	54.22	7	34.87	10	30.91	6	22.34	3	5.06	4.80	1.19
23	SOUTH TWENTY FOUR PARGANS	400	1300.00	204	791.71	42	170.91	66	225.21	29	93.95	42	133.07	7.25	10.24
Total		4862	15800.00	2136	8683.83	580	2107.23	704	2628.23	296	1188.79	470	1832.77	6.09	7.52

SVSKP loan:

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

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

Comparison of SVSKP loans of the last financial year:**(Amount in Crore)**

During	Sponsored	Loan Sanctioned		Subsidy Disbursed		Subsidy pending for disbursement	
	No.	No.	Amount	No.	Amount	No.	Amount
30.06.2022	0	0	0.00	0	0.00	749	5.87
31.03.2023	0	0	0.00	0	0.00	3624	24.76
30.06.2023	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 up to 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. 90,000/- 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 3,624 no of accounts as on 30.06.2023. SLBC requested the department to sensitize Prakalpa 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.

AGENDA – 8

Progress in SHG-NRLM & SHG-NULM:

Progress in SHG-NRLM:

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

(Amt. in Rs. Crore)

As on	Target		Achievement Credit Linked (Disbursement)	
	No.	Amount	No.	Amount
30.06.2022	669638	17828.30	212370	3041.93
31.03.2023	669638	20007.20	898283	19150.63
30.06.2023	751587	30002.71	247702	3362.73

The total physical target of credit linkage for the State as a whole was 751587 nos SHG with targeted amount of Rs30,002.71 Crore disbursement for FY 2023-24.

As per data provided by WBSRLM Deptt, GoWB, at the end of June quarter 2023, disbursed credit linkage of SHG stood at Rs3362.73 Crore (11.21 % of financial target) covering 247702 no of groups (32.96 % of physical target) as against Credit Linkage of Rs3041.93 crore covering 212370 no of groups at the end of June,2022.

As per NRLM portal data, the outstanding balance of SHGs for the banks operating in the State for the quarter ended 30.06.2023 stood at Rs20,381.36 crore.

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

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

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

Bank wise and District wise performance DAY-NRLM for April-June,2023 is furnished below:

BANK WISE ACHIEVEMENT OF CREDIT LINKAGE UNDER SHG-NRLM AS ON 30.06.2023												
(Amount in Crore)												
Sl. No.	Bank Name	Target for 2023-24		Total Sanction		Total Disbursement as on 30.06.2023		Total Outstanding		Average Disbursement	% of Achievement	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	Amount in lakh	No.	Amount
1	Bank of Baroda	8286	348.12	1068	31.59	4939	54.53	10579	170.00	1.10	59.61%	15.66%
2	Bank of India	25300	997.62	3914	133.26	20209	346.55	30304	811.84	1.71	79.88%	34.74%
3	Bank of Maharashtra	0	0.00	0	0.00	9	0.16	276	2.43	1.78	0.00%	0.00%
4	Canara Bank	16990	710.13	2878	81.46	12509	213.81	23947	487.02	1.71	73.63%	30.11%
5	Central Bank of India	36671	1591.76	6874	262.71	14169	199.90	55947	1273.99	1.41	38.64%	12.56%
6	Indian Bank	61736	2511.54	9213	303.02	26212	424.74	101276	1895.08	1.62	42.46%	16.91%
7	Indian Overseas Bank	3297	134.65	626	17.92	846	13.96	6235	60.61	1.65	25.66%	10.37%
8	Punjab and Sind Bank	0	0.00	0	0.00	0	0.00	198	1.69	#DIV/0!	0.00%	0.00%
9	Punjab National Bank	132670	5615.41	19821	653.78	21943	289.25	206068	3310.26	1.32	16.54%	5.15%
10	State Bank of India	105770	4379.38	19361	620.80	23143	352.44	136128	2656.19	1.52	21.88%	8.05%
11	UCO Bank	29748	1175.82	3999	118.49	5539	48.35	40048	572.30	0.87	18.62%	4.11%
12	Union Bank of India	7992	325.98	918	27.40	2627	29.48	13186	194.71	1.12	32.87%	9.04%
PSB total		428460	17790.41	68672	2250.43	132145	1973.17	624192	11436.12	1.49	30.84%	11.09%
13	Axis Bank	220	3.30	0	0.00	0	0.00	0	0.00	#DIV/0!	0.00%	0.00%
14	HDFC Bank	185	2.95	0	0.00	0	0.00	4	0.04	#DIV/0!	0.00%	0.00%
15	ICICI Bank	10	0.15	0	0.00	0	0.00	1	0.00	#DIV/0!	0.00%	0.00%
16	IDBI Bank	262	12.46	28	0.92	0	0.00	1036	10.30	#DIV/0!	0.00%	0.00%
Pvt. Bank total		677	18.87	28	0.92	0	0.00	1041	10.34	#DIV/0!	0.00%	0.00%
17	BGVB (PNB)	124482	5252.53	17567	571.40	56606	430.98	218232	3959.48	0.76	45.47%	8.21%
18	PBGB (UCO)	64875	2612.92	9213	322.28	7233	242.68	85255	1882.69	3.36	11.15%	9.29%
19	UBKGB (CBI)	28093	1327.98	4354	155.45	37519	431.69	56504	1501.56	1.15	133.55%	32.51%
RRB Total		217450	9193.43	31134	1049.13	101358	1105.35	359991	7343.73	1.09	46.61%	12.02%
20	Co-Operative Bank	0	0.00	0	0.00	77	2.16	1598	22.59	2.81	#DIV/0!	#DIV/0!
21	Co-Operative Bank (Non Portal)	105000	3000.00	10014	198.05	14122	282.05	131803	1568.58	2.00	13.45%	9.40%
Co-Op Bank total		105000	3000.00	10014	198.05	14199	284.21	133401	1591.17	2.00	13.52%	9.47%
Grand Total		751587	30002.71	109848	3498.53	247702	3362.73	1118625	20381.36	1.36	32.96%	11.21%

Note: 1. SHG Loan data for June 2023 has not been uploaded by Punjab National Bank, State Bank, UCO Bank, Union Bank of India, Bangiya Gramin Vikas Bank & Paschim Banga Gramin Bank.
2. SHG loan data for May 2023 has not been uploaded by State Bank of India.

DISTRICT WISE CREDIT LINKAGE POSITION AS ON 30.06.2023												
(Amount in Crore)												
Sl No.	District	Target 2023-24		Sanctioned		Disbursement		Outstanding		Average Disbursement	% of Achievement	
		No	Amount	No	Amount	No	Amount	No	Amount	Amount in lakh	No	Amount
1	Alipurduar	11359	571.47	2581	84.34	7292	87.81	21702	485.43	1.20	64.20%	15.37%
2	Bankura	34275	1,387.78	5058	144.22	8587	132.65	53335	887.95	1.54	25.05%	9.56%
3	Birbhum	48800	1,961.07	6502	217.61	6747	152.91	64601	1198.61	2.27	13.83%	7.80%
4	Coochbehar	26325	1,358.24	5156	208.57	24871	276.38	52920	1363.54	1.11	94.48%	20.35%
5	Dakshin Dinajpur	16225	615.63	1558	45.22	8303	56.67	24249	394.08	0.68	51.17%	9.21%
6	Darjeeling	6039	263.56	1164	42.90	2936	44.58	6749	174.88	1.52	48.62%	16.92%
7	Hooghly	31160	1,241.52	5405	163.04	11284	158.73	45510	881.49	1.41	36.21%	12.79%
8	Howrah	29888	1,147.47	4425	156.41	9242	152.74	35135	720.42	1.65	30.92%	13.31%
9	Jaipalguri	20557	963.48	3188	103.00	12730	173.76	35683	813.19	1.36	61.93%	18.03%
10	Jhargram	13500	540.10	3064	91.47	3157	47.17	17356	301.38	1.49	23.39%	8.73%
11	Kalimpong	2865	113.30	513	20.82	1454	25.89	3200	93.74	1.78	50.75%	22.85%
12	Malda	31998	1,249.07	4037	119.41	11148	106.14	55621	934.77	0.95	34.84%	8.50%
13	Murshidabad	35493	1,792.03	8756	256.92	17810	173.35	80631	1196.03	0.97	50.18%	9.67%
14	Nadia	32284	1,140.91	3426	92.70	12340	125.44	53833	836.64	1.02	38.22%	10.99%
15	North 24 Parganas	47629	1,792.98	6365	180.67	16955	195.27	65307	1124.63	1.15	35.60%	10.89%
16	Paschim Bardhaman	11361	349.34	606	14.03	1244	24.67	10339	161.66	1.98	10.95%	7.06%
17	Paschim Medinipur	49304	1,876.20	8035	260.07	10713	166.33	60947	1220.44	1.55	21.73%	8.87%
18	Purba Bardhaman	46500	1,883.29	6610	229.59	8470	201.48	56480	1170.89	2.38	18.22%	10.70%
19	Purba Medinipur	53285	3,037.57	11017	489.98	13989	324.73	76607	2100.19	2.32	26.25%	10.69%
20	Purulia	23200	748.97	2445	63.72	5973	60.06	37803	479.35	1.01	25.75%	8.02%
21	Siliguri M.P.	8502	328.73	1289	40.82	5455	55.68	11278	294.31	1.02	64.16%	16.94%
22	South 24 Parganas	47942	1,964.30	6022	186.72	21915	261.72	78132	1321.27	1.19	45.71%	13.32%
23	Uttar Dinajpur	18096	675.70	2612	88.27	10672	73.84	36493	621.02	0.69	58.97%	10.93%
24	Kolkata	0	0.00	0	0.00	293	2.69	2911	36.84	0.92	100.00%	100.00%
Total		646587	27,002.71	99834	3300.48	233580	3080.68	986822	18812.78	1.32	36.13%	11.41%
Co-Operative Bank		105000	3,000.00	10014	198.05	14122	282.05	131803	1568.58	2.00	13.45%	9.40%
Grand Total		751587	30,002.71	109848	3498.53	247702	3362.73	1118625	20381.36	1.36	32.96%	11.21%

Sanction Limit for SHGs under NRLMs

SLBC adopted a resolution for the limits of Rs.1.50 lakh & thereafter at Rs.2.50 lakh & Rs.3.50 lakh on graded scale as per Ref: LBD/SLBC (WB)/DAY-NRLM/1488/2017 dated 01-11-2017 after due consideration of the main criterion involving the Corpus Amount by the stakeholders.

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

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

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

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

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

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

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

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

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

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

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

In order to facilitate use of loans for augmenting livelihoods of SHG members, it is advised that at least 50% of loans above ₹2 lakh, 75% of loans above ₹4 lakh and at least 85% of loans above ₹6 lakh be used primarily for income generating productive purposes. Micro Credit Plan (MCP) prepared by SHGs would form the basis for determining the purpose and usage of loans. the House advises all the banks to follow the directive of the SLBC which is in line with the RBI direction.

Dual Authentication status:

Dual Authentication mode envisages transactions at BC point for enabling the SHGs to conduct their banking transactions locally in a convenient manner. CBS system is required to be configured for capturing all relevant KYC data and integration of all transactional data in both linked SB and Loan accounts. The way forward is creation of customer Ids for the authorized SHG office bearers for mapping with the BC channel accordingly. This requires adjustment of the application used by the BCs. Biometric Authentication will also rule out the element of mistakes besides providing doorstep banking facility to the group.

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

E- Shakti portal of NABARD:

E-Shakti project was launched by NABARD as pilot project in Paschim Midnapore district in 2016 and has been found to be useful in assessing the SHG credit proposals with online grading exercise in a better way by the Banks. Banks can rely on system based MIS reports & transactions on real time basis and accord sanction through portal. It is now being extended to 10 other districts namely Bankura, Burdwan, Purba Medinipur, Dakshin Dinajpur, Uttar Dinajpur, Malda, Coochbehar, Nadia, Murshidabad & Birbhum and the member banks are required to arrange for an effective IT based platform at the branches for optimum utilization of the portal which will strengthen the SHG eco system with speedy credit delivery. The online portal has since become functional in these districts from 1st march, 2020 and bankers are requested to access the portal for deriving the maximum benefit from this user friendly interface.

Progress in NULM:

Physical target of credit linkage under National Urban Livelihood Mission for the State was 17,965 beneficiaries (both Individual, Groups & SHGs) for the FY 2023-24.

At the end of June quarter 2023, 6,804 no. proposals were sponsored to banks, out of which 2,839 cases have so far been sanctioned & 2,658 cases have been disbursed including spill over cases from previous year.

Comparison of DAY-NULM performance for last three Financial Year:

During	Target	Proposal Sponsored (No.)	Proposal Disbursed	
			No.	Amt (in Crore)
30.06.2022	18722	3989	1538	22.82
31.03.2023	18722	12299	9110	155.52
30.06.2023	17965	6804	2658	48.66

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

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

Bankwise performance report of SEP-G under DAY NULM as on June 2023 for FY 2023-24									
(Amount in Crore)									
SI No	Name of the Bank	Target FY 23-24		Sponsored in FY 23-24	Sanctioned		Disbursed		Total pending
		No.	Amount		No.	Amount	No.	Amount	
1	Bank of Baroda	13	0.39	6	4	0.12	4	0.12	0
2	Bank of India	33	0.99	23	17	0.49	17	0.49	1
3	Bank of Maharashtra	1	0.03	0	0	0.00	0	0.00	0
4	Canara Bank	19	0.57	3	2	0.06	2	0.06	1
5	Central Bank of India	4	0.12	0	0	0.00	0	0.00	1
6	Indian Bank	44	1.32	12	9	0.26	9	0.26	0
7	Indian Overseas Bank	7	0.21	0	0	0.00	0	0.00	0
8	Punjab & Sind Bank	1	0.03	0	0	0.00	0	0.00	0
9	Punjab National Bank	53	1.59	5	2	0.06	2	0.06	1
10	State Bank of India	29	0.87	0	0	0.00	0	0.00	0
11	UCO Bank	19	0.57	0	0	0.00	0	0.00	0
12	Union Bank of India	8	0.24	4	1	0.03	0	0.00	1
Total of PSUs		231	6.93	53	35	1.01	34	0.98	5
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	2	0.06	0	0	0.00	0	0.00	0
Total of PVTs		2	0.06	0	0	0.00	0	0.00	0
16	BGVB (UBI)	35	1.05	4	3	0.09	1	0.03	0
17	PBGB (UCO)	5	0.15	2	1	0.03	1	0.03	0
18	UBKGB (CBI)	9	0.27	2	1	0.03	1	0.03	0
Total of RRBs		49	1.47	8	5	0.14	3	0.09	0
19	W.B. St. Co-op.Bk	37	1.11	2	2	0.06	2	0.06	0
Total of Co-Optvs		37	1.11	2	2	0.06	2	0.06	0
Grand Total		319	9.57	63	42	1.21	39	1.13	5

Districtwise performance report of SEP-G under DAY NULM as on June 2023 for FY 2023-24									
(Amount in Crore)									
SI No	Name of the District	Target FY 23-24	Target -Amount of SEP-G Loan to be disbursed FY 23-24	No. of Sponsored Application in FY 23-24	SEP-G Sanctioned		SEP-G Disbursed		No. of cases pending
					No.	Amount	No.	Amount	
1	Alipurduar	8	0.24	0	2	0.06	0	0.00	0
2	Bankura	6	0.18	1	1	0.03	1	0.03	0
3	Birbhum	16	0.48	24	19	0.55	19	0.55	0
4	CoochBehar	14	0.42	0	0	0.00	0	0.00	1
5	Dakshin Dinajpur	7	0.21	1	1	0.03	1	0.03	0
6	Darjeeling	9	0.27	4	0	0.00	0	0.00	0
7	Hooghly	26	0.78	2	1	0.03	1	0.03	0
8	Howrah	6	0.18	0	0	0.00	0	0.00	0
9	Jalpaiguri	8	0.24	1	1	0.03	1	0.03	1
10	Jhargram	1	0.03	0	0	0.00	0	0.00	0
11	Kalimpong	5	0.15	0	0	0.00	0	0.00	0
12	Kolkata	5	0.15	0	0	0.00	0	0.00	0
13	Malda	5	0.15	2	2	0.06	2	0.06	0
14	Murshidabad	24	0.72	1	1	0.03	1	0.03	0
15	Nadia	24	0.72	2	0	0.00	0	0.00	2
16	North 24 Parganas	57	1.71	10	4	0.12	4	0.12	0
17	Paschim Burdwan	9	0.27	0	1	0.03	1	0.03	0
18	Paschim Medinipur	19	0.57	0	1	0.03	0	0.00	1
19	Purba Burdwan	12	0.36	2	2	0.06	2	0.06	0
20	Purba Medinipur	19	0.57	6	4	0.12	4	0.12	0
21	Purulia	4	0.12	2	1	0.03	1	0.03	0
22	South 24 Parganas	13	0.39	2	1	0.03	1	0.03	0
23	Uttar Dinajpur	22	0.66	3	0	0.00	0	0.00	0
Grand Total		319	9.57	63	42	1.21	39	1.13	5

Bankwise performance report of SEP-I under DAY NULM as on June 2023 for FY 2023-24

(Amount in Crore)

Sl. No.	Name of the Bank	Target FY 23-24		Sponsored in FY 23-24	Sanctioned		Disbursed		Total pending
		No.	Amount		No.	Amount	No.	Amount	
1	Bank of Baroda	182	3.64	45	19	0.24	17	0.22	28
2	Bank of India	347	6.94	205	78	0.99	72	0.91	25
3	Bank of Maharashtra	37	0.74	11	0	0.00	0	0.00	25
4	Canara Bank	204	4.08	32	11	0.14	12	0.15	30
5	Central Bank of India	116	2.32	24	6	0.08	6	0.08	18
6	Indian Bank	391	7.82	96	38	0.48	33	0.42	28
7	Indian Overseas Bank	68	1.36	34	6	0.08	6	0.08	25
8	Punjab & Sind Bank	14	0.28	13	1	0.01	1	0.01	4
9	Punjab National Bank	673	13.46	147	48	0.61	41	0.52	35
10	State Bank of India	324	6.48	37	13	0.16	12	0.15	12
11	UCO Bank	255	5.10	53	17	0.22	15	0.19	13
12	Union Bank of India	193	3.86	42	26	0.33	25	0.32	26
Total of PSUs		2804	56.08	739	263	3.33	240	3.04	269
13	Axis Bank	0	0.00	0	0	0.00	0	0.00	0
14	Bandhan Bank	12	0.24	46	23	0.29	23	0.29	13
15	HDFC	0	0.00	0	0	0.00	0	0.00	0
16	Ujivan Small Finance Bank	0	0.00	0	0	0.00	0	0.00	0
17	IDBI Bank	14	0.28	2	0	0.00	0	0.00	3
Total of PVTs		26	0.52	48	23	0.29	23	0.29	16
18	BGVB (UBI)	175	3.50	22	33	0.42	31	0.39	13
19	PBGB (UCO)	42	0.84	38	15	0.19	14	0.18	12
20	UBKGB (CBI)	53	1.06	33	10	0.13	10	0.13	6
Total of RRBs		270	5.40	93	58	0.73	55	0.70	31
21	W.B. St. Co-op.Bk	141	2.82	42	28	0.35	28	0.35	25
Total of Co-Optvs		141	2.82	42	28	0.35	28	0.35	25
Grand Total		3241	64.82	922	372	4.71	346	4.38	341

Districtwise performance report of SEP-I under DAY NULM as on June 2023 for FY 2023-24

(Amount in Crore)

Sl No	Name of the District	Target FY FY 23-24	Target - Amount of SEP-I Loan to be disbursed FY 23-24	No. of Sponsored Application in FY 23-24	SEP-I Sanctioned		SEP-I Disbursed		No. of cases pending
					No.	Amount	No.	Amount	
1	Alipurduar	35	0.70	3	1	0.01	1	0.01	4
2	Bankura	59	1.18	39	8	0.10	8	0.10	40
3	Birbhum	187	3.74	135	55	0.70	51	0.65	42
4	CoochBehar	126	2.52	35	8	0.10	8	0.10	13
5	Dakshin Dinajpur	61	1.22	38	2	0.03	2	0.03	12
6	Darjeeling	118	2.36	6	1	0.01	2	0.03	2
7	Hooghly	291	5.82	77	54	0.68	52	0.66	12
8	Howrah	104	2.08	7	2	0.03	2	0.03	6
9	Jalpaiguri	88	1.76	17	7	0.09	6	0.08	5
10	Jhargram	20	0.40	0	0	0.00	0	0.00	0
11	Kalimpong	17	0.34	0	0	0.00	0	0.00	0
12	Kolkata	120	2.40	43	19	0.24	19	0.24	10
13	Malda	45	0.90	7	1	0.01	1	0.01	7
14	Murshidabad	194	3.88	22	16	0.20	16	0.20	12
15	Nadia	252	5.04	68	47	0.60	43	0.54	8
16	North 24 Parganas	646	12.92	196	95	1.20	81	1.03	70
17	Paschim Burdwan	100	2.00	67	2	0.03	2	0.03	40
18	Paschim Medinipur	183	3.66	71	12	0.15	12	0.15	17
19	Purba Burdwan	167	3.34	24	6	0.08	5	0.06	14
20	Purba Medinipur	116	2.32	12	5	0.06	3	0.04	8
21	Purulia	57	1.14	6	1	0.01	1	0.01	4
22	South 24 Parganas	160	3.20	37	23	0.29	24	0.30	8
23	Uttar Dinajpur	95	1.90	12	7	0.09	7	0.09	7
Grand Total		3241	64.82	922	372	4.71	346	4.38	341

Bankwise performance report of SHG Credit Linkage under DAY NULM as on June 2023 for FY 2023-24

(Amount in Crore)

Sl. No.	Name of the Bank	No. of Active SHGs	Target FY 23-24		No. of Sponsored Application in FY 23-24	Sanctioned		Disbursed		Total Pending
			No	Amount		No.	Amount	No.	Amount	
1	Bank of Baroda	3810	720	10.80	287	92	1.75	94	1.78	200
2	Bank of India	5846	1035	15.53	429	227	4.31	225	4.27	218
3	Bank of Maharashtra	240	58	0.87	93	55	1.04	55	1.04	23
4	Canara Bank	4068	705	10.58	311	135	2.56	132	2.51	199
5	Central Bank of India	2273	422	6.33	171	42	0.80	44	0.84	120
6	Indian Bank	12213	2648	39.72	942	452	8.58	422	8.01	518
7	Indian Overseas Bank	1647	292	4.38	182	35	0.66	32	0.61	130
8	Punjab & Sind Bank	469	89	1.34	40	10	0.19	14	0.27	22
9	Punjab National Bank	17207	2942	44.13	1100	374	7.10	347	6.59	738
10	State Bank of India	8863	1310	19.65	684	244	4.63	220	4.18	389
11	UCO Bank	6269	1173	17.60	345	178	3.38	221	4.20	186
12	Union Bank of India	2785	583	8.75	304	128	2.43	138	2.62	233
Total of PSUs		65690	11977	179.66	4888	1972	37.44	1944	36.90	2976
13	Bandhan Bank	0	0	0.00	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	1145	90	1.35	22	0	0.00	0	0.00	22
Total of PVTs		1145	90	1.35	22	0	0.00	0	0.00	22
16	BGVB (UBI)	4483	647	9.71	246	139	2.64	150	2.85	138
17	PBGB (UCO)	1253	212	3.18	106	52	0.99	64	1.21	52
18	UBKGB (CBI)	2363	351	5.27	99	50	0.95	51	0.97	46
Total of RRBs		8099	1210	18.15	451	241	4.58	265	5.03	236
19	W.B. St. Co-op.Bk	5037	1128	16.92	458	212	4.02	64	1.21	310
Total of Co-Optvs		5037	1128	16.92	458	212	4.02	64	1.21	310
Grand Total		79971	14405	216.08	5819	2425	46.04	2273	43.15	3544

Districtwise performance report of SHG Credit Linkage under DAY NULM as on June 2023 for FY 2023-24

(Amount in Crore)

Sl No	District	No. of Active SHGs	Target FY 23-24	Target -Amount of SHG Loan to be disbursed FY 23-24	No. of Sponsored Application in FY 23-24	SHG Loan Sanctioned		SHG Loan Disbursed		No. of cases pending
						No.	Amount	No.	Amount	
1	Alipurduar	1319	185	2.78	44	23	0.44	22	0.42	21
2	Bankura	2547	312	4.68	119	102	1.94	76	1.44	17
3	Birbhum	3931	887	13.31	423	122	2.32	124	2.35	349
4	CoochBehar	1818	440	6.60	51	31	0.59	30	0.57	22
5	Dakshin Dinajpur	1973	395	5.93	91	77	1.46	33	0.63	14
6	Darjeeling	2499	480	7.20	146	55	1.04	52	0.99	95
7	Hooghly	6635	1123	16.85	537	182	3.46	177	3.36	357
8	Howrah	2013	544	8.16	192	34	0.65	33	0.63	160
9	Jalpaiguri	1841	297	4.46	186	137	2.60	137	2.60	49
10	Jhargram	529	87	1.31	9	3	0.06	3	0.06	6
11	Kalimpong	192	80	1.20	4	4	0.08	4	0.08	0
12	Kolkata	1801	300	4.50	261	66	1.25	64	1.21	202
13	Malda	912	262	3.93	66	10	0.19	13	0.25	56
14	Murshidabad	6030	1021	15.32	233	147	2.79	152	2.89	92
15	Nadia	6459	1160	17.40	522	269	5.11	233	4.42	272
16	North 24 Parganas	17095	3200	48.00	1144	553	10.50	540	10.25	619
17	Paschim Burdwan	3184	602	9.03	359	68	1.29	69	1.31	305
18	Paschim Medinipur	4338	658	9.87	311	138	2.62	131	2.49	176
19	Purba Burdwan	3751	502	7.53	182	119	2.26	130	2.47	67
20	Purba Medinipur	3417	366	5.49	352	94	1.78	90	1.71	262
21	Purulia	1250	190	2.85	58	46	0.87	46	0.87	16
22	South 24 Parganas	4075	824	12.36	348	110	2.09	93	1.77	239
23	Uttar Dinajpur	2362	490	7.35	181	35	0.66	21	0.40	148
Grand Total		79971	14405	216.08	5819	2425	46.04	2273	43.15	3544

AGENDA – 9

Progress in Joint Liability Groups (JLGs) Finance:

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

Objectives:

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

Support from NABARD

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

Support from participating Banks

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

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

Performance of JLGs loan during the FY 2023-24 as on 30.06.2023:

(Amt. in Rs. Crore)

As on	Target	Sanctioned		Disbursed	
	No.	No.	Amount	No.	Amount
30.06.2022	61000	100762	661.18	100844	663.70
31.03.2023	61000	665936	7943.23	668895	17120.77
30.06.2023	61000	87280	1447.99	85572	1445.18

Bank wise progress of JLGs as on 30.06.2023 is annexed:

Progress of JLG in FY 2023-24 as on 30.06.2023								
S No.	Name of Bank	Target (No.)	JLGs Credit Linked (Sanctioned) during the FY (01.04.2023 to 30.06.2023)		JLGs Credit Linked (Disbursed) during the FY (01.04.2023 to 30.06.2023)		Outstanding position of JLGs as on 30.06.2023	
			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	19	0.99	19	0.99	60	1.33
3	Bank of Maharashtra	100	0	0.00	0	0.00	2	0.02
4	Canara Bank	3000	878	3.20	878	3.20	1678	22.27
5	Central Bank of India	2400	0	0.00	0	0.00	268	1.89
6	Indian Bank	4300	2505	6.88	741	4.31	689	10.31
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	28	0.89	28	0.89	3679	59.96
10	State Bank of India	9000	7980	43.76	7980	43.76	13835	50.76
11	UCO Bank	2700	72	1.44	130	2.55	289	3.81
12	Union Bank of India	900	1462	29.37	1462	28.05	8012	108.35
Total PSU		36200	12944	86.53	11238	83.74	28512	258.70
13	Axis Bank	1000	0	0.00	0	0.00	604773	1335.00
14	Bandhan Bank	0	0	0.00	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	1785	7.40	1785	7.40	6907	21.39
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	10246	194.97	10246	194.97	85977	780.92
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	32	0.10	32	0.10	6974	11.40
23	Indusind Bank	500	43063	764.71	43063	764.71	192521	3442.90
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	12101	231.46	12101	231.46	83396	783.22
29	South Indian Bank Ltd.	0	0	0.00	0	0.00	0	0.00
30	SIDBI	0	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	0	0.00
32	YES Bank	1000	0	0.00	0	0.00	0	0.00
Total PVT		8700	67227	1198.64	67227	1198.64	980548	6374.84
33	Au Small finance Bank	0	0	0.00	0	0.00	0	0.00
34	ESAF SF Bank	500	1594	93.30	1594	93.30	6013	175.60
35	Jana Small Finance Bank	500	2489	50.24	2489	50.24	16243	191.91
36	Ujjivan Small Finance Bank	3000	0	0.00	0	0.00	0	0.00
37	Utkarsh Small Finance Bank	1000	2036	7.74	2036	7.74	16115	39.86
Total Small Finance		5000	6119	151.28	6119	151.28	38371	407.37
38	BGVB (PNB)	6000	3	0.03	1	0.01	5666	20.75
39	PBGB (UCO)	500	10	0.14	10	0.14	1284	19.98
40	UBKGB (CBI)	1600	0	0.00	0	0.00	1889	5.23
Total RRB		8100	13	0.17	11	0.15	8839	45.96
41	WB State Co-Op Bank Ltd.	3000	977	11.37	977	11.37	6709	46.39
42	WBSCARD Bank Ltd.	0	0	0.00	0	0.00	78	0.92
Total Co-Optv		3000	977	11.37	977	11.37	6787	47.31
Grand Total		61000	87280	1447.99	85572	1445.18	1063057	7134.17

AGENDA-10

Progress in West Bengal Student Credit Card (WBSCC):

Higher Education Department, Government of West Bengal issued Gazette notification No 142L/OM-90L/2021 dated 30.06.2021 on West Bengal Student Credit Card Scheme in order to further encourage the students to pursue higher studies and to facilitate them with necessary funds for pursuing the same, the State Government proposes to support the students by providing a Credit Card, having a maximum limit of Rs.10 lakhs available at nominal rate of 4% simple interest rate per annum, so that the students can avail necessary fund as and when needed for their studies. The arrangement provides interest subsidy to the extent that the students have to bear interest burden of only 4% p.a. at simple rate during the full period of the education loans without providing any Collateral security and third-party guarantee, for pursuing education from class 10 onwards. Maximum loan limit is Rs.10.00 lac and margin requirement is nil up to 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.

As on 30.06.2023 Member Banks have cumulatively sanctioned 51,235 no. of WBSCC proposals, and 20,079 no. of proposals are pending at various Bank Branches. Member Banks are requested to dispose of the pending cases in time bound manner.

Bank wise progress of WBSCC as on 30.06.2023 is annexed:

Bank wise Progress Report of WBSCC Scheme as on 30.06.2023						
Sl No.	Bank Name	Pending Application as on 30.06.2023	Provisionally Approved as on 30.06.2023	Actual Pending as on 30.06.2023	Sanctioned Application as on 30.06.2023	Returned Application as on 30.06.2023
1	All Co-Operative Banks	2542	169	2373	11082	401
2	Axis Bank	3000	1507	1493	590	90
3	BGVB	160	36	124	2378	71
4	Bank of Baroda	485	41	444	581	288
5	Bank of India	576	74	502	1126	113
6	Canara Bank	135	9	126	1441	90
7	Central Bank of India	542	157	385	273	197
8	Federal Bank	16	0	16	2	0
9	HDFC Bank	1328	708	620	1751	247
10	ICICI Bank	402	169	233	901	168
11	IDBI Bank	166	0	166	0	3
12	Indian Bank	657	26	631	2128	386
13	Indian Overseas Bank	157	37	120	113	182
14	PBGB	170	74	96	745	0
15	Punjab National Bank	4937	1042	3895	15786	1150
16	State Bank of India	8106	1055	7051	7076	943
17	UCO Bank	1468	115	1353	3733	626
18	Union Bank of India	467	58	409	1448	194
19	UBKGB	55	13	42	81	25
TOTAL		25369	5290	20079	51235	5174

AGENDA-11

Progress in Education Loan & Housing Loan:

Education Loan

A comparative report on Bank wise outstanding balance under Education loan scheme of last financial year is furnished below:

Outstanding Position:

(Amount Rs in crore)

June, 2022	March, 2023	June, 2023
2,870.16	4,355.01	4,028.03

Comparison of disbursement position of the last financial year:

(Amount Rs in crore)

June, 2022		March, 2023		June, 2023	
No.	Amount	No.	Amount	No.	Amount
16,157	302.21	88,264	1789.73	19,543	231.84

The achievement vis-à-vis annual target as on 30.06.2023 for FY 2023-24 is as follows:

Target	Achievement	% of Achievement
5,537.50	231.84	4.19 %

With disbursement of Rs.231.84 Crore against Annual Target of Rs. 5,537.50 crore for FY 2023-24, the achievement is 4.19 %, which is very low. Banks are to scout for quality education loan proposals aggressively to achieve the target set for FY 2023-24.

Progress of Education Loan as on 30.06.2023

(Amount in Crore)

Sr. No.	Bank	Disbursed during the year		Outstanding at the end of quarter	
		No.	Amount	No.	Amount
1	Bank of Baroda	279	21.00	3766	212.00
2	Bank of India	1016	9.46	5123	143.95
3	Bank of Maharashtra	60	1.00	386	20.08
4	Canara Bank	990	12.09	5023	202.06
5	Central Bank of India	648	15.44	5453	776.04
6	Indian Bank	6	0.72	408	464.61
7	Indian Overseas Bank	66	5.82	1032	33.09
9	Punjab & Sind Bank	0	0.00	0	0.00
8	Punjab National Bank	4760	43.57	19643	589.98
10	State Bank of India	8302	51.16	28984	1418.42
11	UCO Bank	1257	8.68	5107	110.35
12	Union Bank of India	259	6.74	4100	189.94
Total PSU		17643	175.68	76775	3551.72
13	Axis Bank	106	7.22	1667	114.00
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	2	0.02	24	1.22
19	HDFC Bank	638	14.33	3890	89.44
20	ICICI Bank	118	14.41	1388	106.40
21	IDBI Bank	73	2.17	616	21.17
22	IDFC First Bank	30	6.24	165	37.04
23	Indusind Bank	0	0.00	0	0.00
24	Karnataka Bank Ltd.	0	0.00	14	0.59
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	1	0.02
32	YES Bank	5	0.58	12	0.56
Total PVT		972	44.97	7791	371.32
33	Au Small finance Bank	0	0.00	0	0.00
34	ESAF SF Bank	0	0.00	0	0.00
35	Jana Small Finance Bank	0	0.00	0	0.00
36	Ujjivan Small Finance Bank	0	0.00	0	0.00
37	Utkarsh Small Finance Bank	0	0.00	0	0.00
Total Small Finance		0	0.00	0	0.00
38	BGVB (PNB)	569	3.07	1701	23.32
39	PBGB (UCO)	64	0.62	884	15.38
40	UBKGB (CBI)	12	0.20	126	1.80
Total RRB		645	3.89	2711	40.50
41	WB State Co-Op Bank Ltd.	283	7.30	3587	64.49
42	WBSCARD Bank Ltd.	0	0.00	0	0.00
Total Co-Optv		283	7.30	3587	64.49
Grand Total		19543	231.84	90864	4028.03

Housing Loan

A comparative report on Bank wise outstanding balance under Housing loan scheme of last financial year is furnished below:

Outstanding Position:

(Amount Rs. in crore)

June, 2022	March, 2023	June, 2023
73,748.68	86,226.66	80,958.42

Comparison of disbursement position of the last financial year:

(Amount Rs in crore)

June, 2022		March, 2023		June, 2023	
No.	Amount	No.	Amount	No.	Amount
58,773	5,276.67	2,84,193	26,026.21	83,901	6,637.44

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
25028.70	6,637.44	26.52 %

With disbursement of Rs. 6,637.44 Crore against Annual Target of Rs. 25,028.70 Crore for FY 2023-24, the achievement is 26.52 %.

Progress of Housing Loan as on 30.06.2023

(Amount in Crore)

Sr. No.	Bank	Disbursed during the year		Outstanding at the end of quarter	
		No.	Amount	No.	Amount
1	Bank of Baroda	1778	281.00	24947	4102.00
2	Bank of India	1553	181.91	28121	3494.53
3	Bank of Maharashtra	151	15.21	2160	377.51
4	Canara Bank	1624	117.59	13057	1922.94
5	Central Bank of India	1244	67.19	11724	1613.56
6	Indian Bank	968	232.10	38418	3876.94
7	Indian Overseas Bank	269	52.34	5535	790.22
8	Punjab & Sind Bank	3	0.75	1982	224.90
9	Punjab National Bank	4078	405.52	68649	7584.16
10	State Bank of India	51203	2911.00	205177	29734.10
11	UCO Bank	1833	149.82	20437	2361.18
12	Union Bank of India	1459	89.99	13548	1809.91
Total PSU		66163	4504.42	433755	57891.95
13	Axis Bank	964	98.00	13747	3371.79
14	Bandhan Bank	824	29.54	17232	1568.01
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.	1	0.10	58	6.84
18	Federal Bank	9	1.57	527	65.89
19	HDFC Bank	1806	18.33	22863	2501.17
20	ICICI Bank	1200	685.50	25481	8292.98
21	IDBI Bank	3377	1012.52	24216	3672.00
22	IDFC First Bank	26	4.18	550	105.50
23	Indusind Bank	0	0.00	6	0.14
24	Karnataka Bank Ltd.	15	6.48	855	172.35
25	Karur Vysya Bank	0	0.00	47	6.99
26	Kotak Mahindra Bank	3	0.07	129	25.07
27	Lakshmi Vilas Bank (DBS)	2	2.39	112	41.78
28	Ratnakar Bank Ltd	0	0.00	83	5.44
29	South Indian Bank Ltd.	0	0.00	126	19.83
30	SIDBI	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	19	2.62
32	YES Bank	45	17.21	424	168.53
Total PVT		8272	1875.90	106475	20026.91
33	Au Small finance Bank	0	0.00	0	0.00
34	ESAF SF Bank	0	0.00	19	0.03
35	Jana Small Finance Bank	686	4.56	2899	39.14
36	Ujjivan Small Finance Bank	7553	102.48	37055	578.52
37	Utkarsh Small Finance Bank	17	1.24	74	12.06
Total Small Finance		8256	108.28	40047	629.75
38	BGVB (PNB)	274	21.45	7266	414.42
39	PBGB (UCO)	451	60.40	4560	328.97
40	UBKGB (CBI)	118	13.91	2729	261.75
Total RRB		843	95.76	14555	1005.14
41	WB State Co-Op Bank Ltd.	358	52.77	13500	1228.46
42	WBSCARD Bank Ltd.	9	0.31	3333	176.21
Total Co-Optv		367	53.08	16833	1404.67
Grand Total		83901	6637.44	611665	80958.42

AGENDA- 12

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

While monitoring the position of NPA, the percentage of Gross NPA stood at 10.83 %, amounting Rs. 64,162.41 Crore as on June, 2023 in the state of West Bengal, in comparison to Rs. 71,848.60 Crore as on June, 2022.

NPA comparative position of last financial year of West Bengal is furnished here under:

(Rs. In crore)

Year	Gross Advance	Gross NPA	% to Gross NPA
June, 2022	5,28,372.78	71,848.60	13.60 %
March, 2023	5,86,679.72	71,577.77	12.20 %
June, 2023	5,92,317.61	64,162.41	10.83 %

NPA level has been decreased from 13.60% as of June, 2022 to 10.83 % as of June, 2023. NPA reduction being the thrust area for banks and further reduction in NPA level is expected in the coming days.

Recovery Mechanism & Performance:

Overall recovery percentage consisting of three broad sectors viz. Agriculture, MSE and OPS as on 30.06.2023 stood at 53.25%,34.48% and 23.84% respectively.

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

Sector wise NPA Position as on 30.06.2023													
Sr. No.	Bank Name	(Amount in Crore)											
		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	1586.00	74.86	4705.00	298.98	5669.00	188.77	11960.00	562.61	14125.65	383.76	26085.65	946.37
2	Bank of India	3705.30	454.37	4336.35	890.36	2139.12	75.40	10180.77	1420.13	13650.03	3251.72	23830.80	4671.85
3	Bank of Maharashtra	296.91	9.75	769.16	34.44	211.68	1.51	1277.75	45.70	419.55	4.43	1697.30	50.13
4	Canara Bank	2283.14	154.78	4698.69	1108.54	1235.68	53.32	8217.51	1316.64	11773.68	3265.47	19991.19	4582.11
5	Central Bank of India	2183.78	194.23	1888.26	407.32	1540.29	288.21	5612.33	889.76	3661.49	2498.93	9273.82	3388.69
6	Indian Bank	5401.15	144.42	15092.60	704.58	2434.69	25.41	22928.44	874.41	7226.57	161.27	30155.01	1035.68
7	Indian Overseas Bank	1286.72	246.46	2438.67	485.41	905.33	34.80	4630.72	766.67	2898.09	2495.87	7528.81	3262.54
8	Punjab & Sind Bank	104.37	0.68	656.57	160.00	190.38	0.11	951.32	160.79	2453.72	36.20	3405.04	196.99
9	Punjab National Bank	11861.76	2659.45	13112.70	3862.08	4182.25	213.32	29156.71	6734.85	31307.72	9441.84	60464.44	16176.69
10	State Bank of India	7548.32	484.93	8779.76	198.84	15113.30	71.65	31441.38	755.42	71980.64	132.33	103422.02	887.74
11	UCO Bank	1301.71	338.02	4410.62	853.57	2831.59	717.70	8543.92	1909.29	10215.92	5066.05	18759.84	6975.34
12	Union Bank of India	1979.07	392.20	5796.33	1103.04	1779.58	10.20	9554.98	1505.44	21836.02	7568.00	31391.00	9073.44
	Total PSU	39538.22	5154.15	66684.70	10107.15	38232.88	1680.40	144455.83	16941.70	191549.08	34305.87	336004.92	51247.58
13	Axis Bank	4018.00	88.00	11071.00	148.00	1271.00	24.00	16360.00	260.00	19139.00	1691.00	35499.00	1951.00
14	Bandhan Bank	2214.96	229.91	1436.75	23.48	8336.37	488.20	11988.08	741.59	15391.45	1695.09	27379.53	2436.68
15	Catholic Syrian Bank Ltd.	4.49	0.05	0.44	0.39	2.55	0.00	7.48	0.45	10.11	2.22	17.59	2.66
16	City Union Bank Ltd.	0.00	0.00	156.29	0.00	0.00	0.00	156.29	0.00	0.00	0.00	156.29	0.00
17	Dhanlaxmi Bank Ltd.	5.53	0.00	12.87	0.00	2.60	0.00	21.00	0.00	89.79	0.00	110.79	0.00
18	Federal Bank	447.27	13.77	1594.13	4.57	162.72	3.61	2204.12	21.95	1656.17	45.21	3860.29	67.16
19	HDFC Bank	1108.01	51.50	13226.70	138.41	1318.87	117.90	15653.57	307.80	27765.67	823.50	43419.24	1131.30
20	ICICI Bank	2430.73	76.20	11669.76	88.23	1285.36	21.06	15385.84	185.49	33781.18	1278.59	49167.02	1464.08
21	IDBI Bank	445.58	86.90	1146.17	238.00	2058.77	88.03	3650.52	412.93	2723.76	71.06	6374.28	483.99
22	IDFC First Bank	47.38	0.42	875.96	27.43	30.96	2.78	954.29	30.63	4039.56	54.88	4993.85	85.51
23	Indusind Bank	3927.38	343.42	2590.44	113.62	32.07	2.33	6549.89	459.37	10176.65	248.17	16726.55	707.53
24	Karnataka Bank Ltd.	126.14	29.52	499.10	132.05	69.64	3.06	694.88	164.63	604.09	147.15	1298.97	311.78
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	706.03	11.18	3864.05	40.82	25.07	0.00	4595.15	52.00	3602.61	89.53	8197.76	141.53
27	Lakshmi Vilas Bank (DBS)	53.52	0.00	185.81	1.59	144.75	0.00	384.08	1.59	1261.51	283.30	1645.59	284.89
28	Ratnakar Bank Ltd	852.77	20.09	179.26	0.35	132.88	3.95	1164.91	24.39	3335.01	562.16	4499.92	586.55
29	South Indian Bank Ltd.	117.58	0.00	326.99	0.00	8.84	0.00	453.41	0.00	848.16	0.00	1301.57	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	34.50	0.90	1.51	0.00	36.01	0.90	132.85	0.00	168.86	0.90
32	YES Bank	522.70	0.00	2895.35	0.00	25.90	0.00	3443.95	0.00	4251.59	0.00	7695.54	0.00
	Total PVT	17029.94	951.20	51860.75	957.84	14911.96	754.93	83802.65	2663.96	129395.64	6991.86	213198.29	9655.82
33	Au Small finance Bank	3.35	0.00	200.75	0.00	0.00	0.00	204.10	0.00	19.21	0.00	223.30	0.00
34	ESAF SF Bank	175.83	1.33	50.63	3.75	6.24	1.41	232.70	6.49	26.28	0.01	258.98	6.50
35	Jana Small Finance Bank	240.17	5.99	189.59	4.30	380.79	34.73	810.55	45.03	135.77	6.04	946.32	51.07
36	Ujivan SF Bank	853.85	13.60	199.03	0.28	1416.30	23.45	2469.18	37.33	590.22	11.41	3059.40	48.75
37	Utkarsh SF Bank	18.16	3.86	25.55	0.00	71.02	2.56	114.73	6.42	1.53	0.01	116.26	6.43
	Total Small Finance	1291.37	24.79	665.55	8.32	1874.35	62.16	3831.26	95.27	773.01	17.48	4604.27	112.74
38	BGVB (PNB)	4666.56	268.35	2072.78	735.83	369.13	56.40	7108.47	1060.58	786.20	50.65	7894.67	1111.23
39	PBGB (UCO)	1764.00	138.20	1459.66	199.03	338.07	8.1	3561.73	345.33	187.85	18.59	3749.58	363.92
40	UBKGB (CBI)	2346.93	96.02	240.08	54.97	240.16	4.72	2827.17	155.71	473.09	12.82	3300.26	168.53
	Total RRB	8777.49	502.57	3772.52	989.83	947.36	69.22	13497.37	1561.62	1447.14	82.06	14944.51	1643.68
41	WB State Co-Op Bank Ltd	6689.86	831.50	523.95	99.51	12052.18	147.38	19266.00	1078.38	2995.31	424.21	22261.31	1502.59
42	WBSCARD Bank Ltd.	1029.80	0.00	98.29	0.00	176.21	0.00	1304.30	0.00	0.00	0.00	1304.30	0.00
	Total Co-Optv	7719.66	831.50	622.24	99.51	12228.39	147.38	20570.30	1078.38	2995.31	424.21	23565.61	1502.59
	Grand Total	74356.69	7464.20	123605.76	12162.65	68194.94	2714.08	266157.42	22340.94	326160.19	41821.47	592317.61	64162.41

Sector wise NPA Position as on 30.06.2023

(Amount in Crore)

Sr. No.	Bank Name	Education Loan		Housing Loan		PMEGP		SVSKP		SHG-NRLM		SHG-NULM		KCC		Mudra		Stand up India	
		Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA
1	Bank of Baroda	212.00	6.08	4102.00	69.76	56.00	2.99	24.10	7.99	151.00	0.56	8.10	0.36	165.20	41.70	1211.00	27.88	119.93	9.21
2	Bank of India	143.95	6.23	3494.53	109.71	71.97	12.31	76.62	8.74	832.17	2.81	38.60	1.65	609.41	138.35	1463.90	161.72	81.82	21.21
3	Bank of Maharashtra	20.08	0.05	377.51	2.31	0.48	0.00	0.00	0.00	0.20	0.00	0.02	0.00	35.13	9.35	45.03	8.04	1.50	0.00
4	Canara Bank	202.07	5.82	1922.94	99.54	43.01	6.85	0.00	0.00	191.48	0.05	0.00	0.00	374.94	30.00	1079.53	82.31	250.74	5.26
5	Central Bank of India	135.28	8.70	1613.56	64.17	95.60	18.89	130.25	18.50	852.47	5.23	14.58	0.54	458.06	137.83	357.62	74.38	16.72	5.83
6	Indian Bank	464.61	13.35	3876.94	136.43	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	600.31	73.70	0.00	0.00	141.42	12.58
7	Indian Overseas Bank	33.09	0.82	790.22	1.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	47.98	4.75	0.00	0.00	31.54	0.98
8	Punjab & Sind Bank	31.96	7.22	224.90	2.26	5.36	2.08	0.00	0.00	0.00	0.00	0.00	0.00	9.01	0.08	47.19	7.49	5.03	1.14
9	Punjab National Bank	589.98	37.82	7584.16	275.93	100.51	48.86	0.00	0.00	2823.67	53.09	155.02	14.29	2811.26	660.12	4849.00	797.37	184.45	85.41
10	State Bank of India	1418.42	8.73	29734.10	67.17	12.49	2.02	4.08	1.69	1867.09	33.52	966.33	2.96	1752.38	329.34	595.78	57.75	26.56	8.39
11	UCO Bank	110.35	7.57	2361.18	74.83	19.42	8.89	38.71	14.23	606.78	13.52	29.82	1.23	346.53	84.37	356.48	56.46	17.93	15.03
12	Union Bank of India	189.94	10.90	1809.91	65.78	7.95	0.80	0.00	0.00	254.81	3.62	321.72	3.62	555.11	40.69	872.95	70.24	69.04	0.06
Total PSU		3551.73	113.29	57891.95	968.95	412.79	103.69	273.76	51.15	7579.68	112.40	1534.18	24.65	7765.32	1550.28	10878.48	1343.64	946.68	165.10
13	Axis Bank	114.00	0.00	3371.79	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	157.94	0.00	0.00	0.00	0.00	0.00
14	Bandhan Bank	0.00	0.00	1568.01	67.54	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	0.00	16753.92	1697.24	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	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	0.00	0.00
17	Dhanlaxmi Bank Ltd.	0.00	0.00	6.84	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	0.00	0.00
18	Federal Bank	1.22	0.00	65.89	3.70	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66.95	0.00	0.00	0.00	0.00	0.00
19	HDFC Bank	89.44	0.61	2501.17	8.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	401.30	49.04	789.57	119.66	10.98	0.00
20	ICICI Bank	106.40	0.01	8292.98	79.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	102.15	19.49	185.64	0.15	10.34	0.00
21	IDBI Bank	21.17	0.45	3672.00	86.47	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	136.27	84.89	0.00	0.00	7.25	0.00
22	IDFC First Bank	37.04	0.00	105.50	2.73	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	37.46	0.00	0.00	0.00
23	Indusind Bank	0.00	0.00	0.14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4218.92	15.20	41.91	0.90
24	Karnataka Bank Ltd.	0.59	0.01	172.35	8.11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	58.57	0
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	0.00	0.00
26	Kotak Mahindra Bank	0.00	0.00	25.07	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.96	0.18	50.41	2.50
27	Lakshmi Vilas Bank (DBS)	0.00	0.00	41.78	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
28	Ratnakar Bank Ltd	0.00	0.00	5.44	0.17	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	276.31	1.84	0.00	0.00
29	South Indian Bank Ltd.	0.88	0.00	19.83	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
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	0.00	0.00
31	Tamilnad Mercantile Bank	0.02	0.00	2.62	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	0.00	0.00
32	YES Bank	0.56	0.00	168.53	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.54	0.00	0.00	0.00	0.00	0.00
Total PVT		371.32	1.08	20026.91	256.74	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	865.24	153.42	22264.78	1834.28	179.45	3.40
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	8.01	0.00	0.00	0.00
34	ESAF SF Bank	0.00	0.00	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87.23	4.25	0.00	0.00
35	Jana Small Finance Bank	0.00	0.00	39.14	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
36	Ujjivan SF Bank	0.00	0.00	578.52	5.46	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
37	Utkarsh SF Bank	0.00	0.00	12.06	0.29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Small Finance		0.00	0.00	629.75	5.75	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	95.24	4.25	0.00	0.00
38	BGVB (PNB)	23.32	0.42	414.42	20.82	53.52	29.34	120.22	105.88	3964.06	89.53	42.52	0.02	738.33	116.42	1680.84	137.92	6.61	0.78
39	PBGB (UCO)	15.38	1.07	328.97	11.69	1.28	0.00	48.25	19.28	1837.84	52.22	12.41	1.36	628.55	84.43	1184.05	108.30	33.72	1.54
40	UBKGB (CBI)	1.80	0.42	261.75	4.29	14.09	2.83	28.81	13.23	1483.77	9.47	19.26	0.09	885.13	76.36	7.29	0.71	7.56	0.00
Total RRB		40.50	1.91	1005.14	36.80	68.89	32.17	197.28	138.39	7285.67	151.22	74.19	1.47	2252.01	277.21	2872.18	246.93	47.89	2.32
41	WB State Co-Op Bank Ltd	5360.06	0.00	117292.32	12.38	0.00	0.00	17.37	7.25	1840.42	46.34	0.00	0.00	4738.39	368.32	0.00	0.00	0.00	0.00
42	WBSCARD Bank Ltd.	0.00	0.00	176.21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Co-Optv		5360.06	0.00	117468.53	12.38	0.00	0.00	17.37	7.25	1840.42	46.34	0.00	0.00	5569.84	368.32	0.00	0.00	0.00	0.00
Grand Total		9323.61	116.28	197022.28	1280.62	481.68	135.86	488.41	196.78	16705.77	309.96	1608.37	26.12	16452.42	2349.23	36110.69	3429.10	1174.02	170.82

Sector wise Recovery performance as on 30.06.2023

(Amount in Crore)

Sr. No.	Bank Name	Agriculture			MSME			OPS			Total Priseec			NPS			Grand Total		
		Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%
1	Bank of Baroda	104.86	1.59	1.52	452.81	67.55	14.92	198.94	1.41	0.71	756.61	70.55	9.32	204.00	11.05	5.42	960.61	81.60	8.49
2	Bank of India	454.37	86.64	19.07	890.36	78.08	8.77	75.40	13.91	18.45	1420.13	178.63	12.58	3251.72	29.38	0.90	4671.85	208.01	4.45
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	155.26	3.10	2.00	1122.68	17.50	1.56	2914.30	3.87	0.13	4192.24	24.47	0.58	406.31	3.75	0.92	4598.55	28.22	0.61
5	Central Bank of India	194.23	5.65	2.91	407.32	6.57	1.61	288.21	1.49	0.52	889.76	13.71	1.54	2498.93	6.44	0.26	3388.69	20.15	0.59
6	Indian Bank	12.10	13.43	110.99	15.20	16.87	110.99	12.00	13.32	111.00	39.30	43.62	110.99	26.2	29.08	110.99	65.50	72.70	110.99
7	Indian Overseas Bank	251.93	0.38	0.15	498.19	5.24	1.05	37.35	2.75	7.36	787.47	8.37	1.06	2698.82	76.02	2.82	3486.29	84.39	2.42
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	316.30	66.06	20.89	347.66	93.45	26.88	100.07	18.20	18.19	597.63	159.15	26.63	97.58	34.45	35.30	1080.61	270.81	25.06
11	UCO Bank	338.02	5.43	1.61	853.57	16.11	1.89	717.70	7.81	1.09	1909.29	29.35	1.54	5066.05	3.19	0.06	6975.34	32.54	0.47
12	Union Bank of India	392.20	6.00	1.53	1103.00	31.00	2.81	10.20	2.00	19.61	1505.40	39.00	2.59	7568.00	42.00	0.55	9073.40	81.00	0.89
Total PSU		4489.44	1498.71	33.38	8096.79	2111.38	26.08	5505.37	646.47	11.74	18091.60	4256.56	23.53	30219.61	6856.66	22.69	48311.21	11113.22	23.00
13	Axis 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!
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!	50.54	0.00	0.00	19.92	5.50	27.61	70.46	5.50	7.81	0.00	0.00	#DIV/0!	70.46	5.50	7.81
18	Federal Bank	12.38	0.67	5.41	14.44	12.99	89.96	8.30	7.22	86.99	35.12	20.88	59.45	0.00	0.00	#DIV/0!	35.12	20.88	59.45
19	HDFC Bank	96.02	65.28	67.98	473.55	461.48	97.45	153.30	80.46	52.49	722.87	607.21	84.00	883.17	857.42	97.08	1606.04	1464.64	91.20
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.	29.52	0.03	0.09	132.05	3.08	2.33	3.06	0.00	0.06	164.63	3.11	1.89	147.15	17.19	11.68	311.78	20.30	6.51
25	Karur Vysya Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
26	Kotak Mahindra Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
27	Lakshmi Vilas Bank (DBS)	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
28	Ratnakar Bank Ltd	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
29	South Indian Bank Ltd.	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
30	SIDBI	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
31	Tamilnad Mercantile Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
32	YES Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
Total PVT		137.91	65.97	47.84	670.58	477.55	71.21	184.58	93.18	50.48	993.08	636.71	64.11	1030.32	874.61	84.89	2023.40	1511.32	74.69
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	21.98	21.10	96.00	6.33	6.14	97.00	0.78	0.74	95.00	29.09	27.98	96.19	3.28	3.18	97.00	32.37	31.16	96.27
35	Jana Small Finance Bank	30.22	42.13	139.43	6.40	9.73	151.97	51.63	66.20	128.21	88.25	118.06	133.78	8.68	11.63	134.04	96.93	129.69	133.80
36	Ujjivan Small Finance Bank	0.56	0.21	37.33	0.01	0.01	62.62	0.81	0.31	38.65	1.38	0.53	38.28	0.17	0.08	45.83	1.55	0.61	39.11
37	Utkarsh Small Finance Bank	2.72	2.20	80.88	3.78	3.52	93.12	8.85	8.10	91.53	15.35	13.82	90.03	0.25	0.23	0.35	15.60	14.05	90.06
Total Small Finance		55.48	65.64	118.32	16.52	19.40	117.40	62.07	75.35	121.40	134.07	160.39	119.63	12.38	15.12	122.16	146.45	175.51	119.84
38	BGVB (PNB)	264.17	84.41	31.95	551.54	250.15	45.36	126.01	71.10	56.43	941.72	405.67	43.08	197.09	163.45	82.93	1138.80	569.12	49.98
39	PBGB (UCO)	1050.64	832.74	79.26	663.84	491.44	74.03	386.06	347.14	89.92	2100.54	1671.32	79.57	338.27	259.42	76.69	2438.81	1930.74	79.17
40	UBKGB (CBI)	228.84	176.76	77.24	27.36	18.64	68.13	3.10	2.52	81.29	259.30	197.92	76.33	21.36	16.33	76.45	280.66	214.25	76.34
Total RRB		1543.65	1093.91	70.87	1242.74	760.23	61.17	515.17	420.76	81.67	3301.56	2274.91	68.90	556.72	439.20	78.89	3858.27	2714.11	70.35
41	WB State Co-Op Bank Ltd.	4536.98	3007.84	66.30	266.54	180.43	67.69	524.86	383.58	73.08	5328.38	3571.85	67.03	837.32	622.92	74.39	6165.70	4194.77	68.03
42	WBSCARD Bank Ltd.	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
Total Co-Optv		4536.98	3007.84	66.30	266.54	180.43	67.69	524.86	383.58	73.08	5328.38	3571.85	67.03	837.32	622.92	74.39	6165.70	4194.77	68.03
Grand Total		10763.46	5732.08	53.25	10293.18	3548.99	34.48	6792.05	1619.34	23.84	27848.68	10900.41	39.14	32656.35	8808.51	26.97	60505.03	19708.92	32.57

STATUS OF PDR CASES AS ON 30.06.2023:

The issue of posting of Certificate Officers at the Sub Division & Districts to dispose of the pending cases as well as to take care of the future cases has been discussed in 139th SLBC Meeting. Subsequently, as directed, a separate letter has been written to the Chief Secretary, GoWB in this regard. As on 30.06.2023 there are 4,479 PDR cases pending amounting Rs.185.81 Crore and the Certificate Officers may be advised to dispose of the cases.

DISPOSAL OF CERTIFICATE CASES (PDR Act) AS ON 30.06.2023									
Sl. No.	Bank	(Amount in Crore)							
		Outstanding cases as on 30.06.2023		Cases filed from 01.04.2023 to 30.06.2023		Cases Settled from 01.04.2023 to 30.06.2023		Pending cases as on 30.06.2023	
		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	48	1.26	12	0.41	0	0.00	48	1.26
12	Union Bank of India	869	69.87	0	0.00	0	0.00	869	69.87
Total PSU		2713	126.09	12	0.41	0	0.00	2725	126.50
13	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00
14	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
18	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00
19	HDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00
20	ICICI Bank	0	0.00	0	0.00	0	0.00	0	0.00
21	IDBI Bank	0	0.00	0	0.00	0	0.00	0	0.00
22	IDFC First Bank	0	0.00	0	0.00	0	0.00	0	0.00
23	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00
24	Karnataka Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	0	0.00	0	0.00
28	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
29	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00
32	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00
Total PVT		0	0.00	0	0.00	0	0.00	0	0.00
15	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
16	ESAF SF Bank	0	0.00	0	0.00	0	0.00	0	0.00
17	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
18	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
19	Utkarsh Small Finance Ban	0	0.00	0	0.00	0	0.00	0	0.00
Total Small Finance		0	0.00	0	0.00	0	0.00	0	0.00
38	BGVB (PNB)	162	2.80	0	0.00	0	0.00	162	2.80
39	PBGB (UCO)	1215	19.26	27	0.81	0	0.00	1242	20.07
40	UBKGB (CBI)	38	0.61	6	0.09	0	0.00	44	0.70
Total RRB		1415	22.67	33	0.90	0	0.00	1448	23.57
41	WB State Co-Op Bank Ltd.	288	34.45	18	1.30	0	0.00	304	35.65
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
Total Co-Optv		288	34.45	18	1.30	0	0.00	306	35.74
Grand Total		4416	183.21	63	2.61	0	0.00	4479	185.81

Recovery under SARFAESI Act, 2002

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

Overall recovery actions under SARFAESI Acts, 2002 have been initiated by banks in 2722 loan accounts as reported as on June, 2023. The District wise details are as given hereunder.

DM Permission pending under SARFAESI Act, 2002 as on 30.06.2023										(Amt in Crore)	
District Name	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	
24 Pgs. (N)	44	40.38	87	23.13	96	12.98	66	61.56	293	138.05	
24 Pgs. (S)	21	7.48	70	24.77	56	22.95	167	45.36	314	100.56	
Alipurduar	0	0.00	0	0.00	4	40.25	0	0.00	4	40.25	
Bankura	0	0.00	2	0.28	6	8.77	21	2.87	29	11.92	
Birbhum	2	0.21	11	1.39	21	2.51	62	24.74	96	28.85	
Coochbehar	4	0.20	3	0.35	9	0.90	16	2.35	32	3.80	
Dakshin Dinajpur	1	0.19	21	2.16	15	1.43	23	2.24	60	6.02	
Darjeeling	11	3.61	2	0.93	14	3.39	20	9.64	47	17.57	
Hooghly	17	2.61	26	5.75	77	42.20	130	44.63	250	95.19	
Howrah	23	14.63	34	18.12	90	125.23	118	20.79	265	178.77	
Jalpaiguri	5	0.49	2	0.40	17	9.98	16	6.00	40	16.87	
Jhargram	0	0.00	1	0.16	0	0.00	9	1.10	10	1.26	
Kalimpong	0	0.00	0	0.00	0	0.00	1	0.02	1	0.02	
Kolkata	25	13.08	24	18.55	119	62.56	223	139.42	391	233.61	
Malda	0	0.00	0	0.00	6	1.22	40	46.79	46	48.01	
Murshidabad	0	0.00	3	0.26	22	12.66	80	17.49	105	30.42	
Nadia	15	6.27	5	2.01	51	7.97	55	41.81	126	58.05	
Paschim Burdwan	19	4.52	10	2.13	29	5.02	52	58.61	110	70.28	
Paschim Medinipur	3	8.50	16	2.69	27	31.32	73	16.20	119	58.72	
Purba burdwan	17	8.37	17	3.69	29	16.23	169	31.35	232	59.64	
Purba Medinipur	2	0.76	2	0.32	32	5.35	50	19.41	86	25.84	
Purulia	0	0.00	0	0.00	3	1.14	9	5.68	12	6.82	
Uttar Dinajpur	0	0.00	4	4.95	11	1.89	39	5.20	54	12.05	
Grand Total	209	111.30	340	112.05	734	415.95	1439	603.26	2722	1242.55	

AGENDA – 13

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

During the meeting of RBI Governor with CEOs of PSBs, the importance of expanding the digital payments ecosystem in line with the recommendations of the Expert Committee on Deepening of Digital Payments and RBI's Payment System Vision Document, 2021 were underlined. It was decided to identify one district in a state to make it 100% digitally enabled within a year through close co-ordination with all the stakeholders. It was also suggested inter alia for convergence of such districts with Transformation of Aspiration Districts program of GOI.

Sub-Committee for Digital Payment:

RBI has 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.

Adoption of Digital District & Sub Committee formation by SLBC:

In terms of RBI directives, SLBC has already formed a Sub-Committee on Digital Payments Ecosystem. As on 31.03.2023, both Nadia and Howrah Districts had achieved 100 % digital coverage in any one digital channel. Subsequently SLBC has adopted the district of Purba Medinipur and Paschim Bardhaman as Digital District with the objective of making these two Districts 100% digitally enabled within a time span of 12 months. The action plan in this regard as decided in the previous SLBC meeting was shared with the Member Banks.

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 Paschim Bardhaman district as on 30.06.2023:

As On	No of eligible Operative SB Account	No of Operative SB Account covered with at least one Digital Mode	% Achievement	No of eligible Operative CA Account	No of Operative CA Account covered with at least one Digital Mode	% Achievement
30.06.2023	3551853	3014071	84.86%	156106	105557	67.62%

Bank wise digital coverage status in savings account as on 30.06.2023:

Sr. No.	State/ UT	Name of the District	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	Unwilling/ ineligible, if any	
				No. of Accounts	Of which no. of women accounts	Total No. of Accounts covered	Out of total no. of accounts covered	% coverage for women	Total No. of Accounts covered	Out of total no. of accounts covered	% coverage for women	Total No. of Accounts covered	Out of total no. of accounts covered	% coverage for women	Total No. of Accounts covered	Out of total no. of accounts covered	% coverage for women	Total No. of Accounts covered	% coverage	Out of total no. of accounts covered	% coverage for women	Total No. of Accounts covered	% coverage	Out of total no. of accounts covered	% coverage for women			
1	West Bengal	Paschim Bardhaman	Bank of Baroda	27000	9900	20500	75.93	6600	66.67	81000	30.00	45100	45.56	99000	36.67	55000	55.56	180000	66.67	65000	65.66	170000	62.96	65000	65.66	55000	0	
2	West Bengal	Paschim Bardhaman	Bank of India	371236	167056	289564	78.00	120281	72.00	159632	43.00	58469	35.00	241303	65.00	98563	59.00	271002	73.00	145339	87.00	345137	92.00	162044	97.00	0	29699	
3	West Bengal	Paschim Bardhaman	Bank Of Maharashtra	11949	5286	8647	72.37	3478	65.80	2485	20.80	963	18.22	5894	49.33	2520	47.67	6523	54.59	3440	65.08	8647	72.37	3478	65.80	2117	3742	
4	West Bengal	Paschim Bardhaman	Canara Bank	3473	1505	2896	83.39	1098	72.96	1465	42.18	620	41.20	1321	38.04	393	26.11	1	0.03	1	0.07	3016	86.84	1182	78.54	0	0	
5	West Bengal	Paschim Bardhaman	Central Bank of India	160828	48500	144084	89.59	30150	62.16	71562	44.50	21468	44.26	4249	2.64	850	1.75	9699	6.03	2425	5.00	144084	89.59	30150	62.16	0	0	
6	West Bengal	Paschim Bardhaman	Indian Overseas Bank	10225	4560	3525	34.47	1025	22.48	2051	20.06	896	19.65	2015	19.71	1265	27.74	850	8.31	456	10.00	8616	84.26	2771	60.77	8616	1609	
7	West Bengal	Paschim Bardhaman	Indian Bank	73474	49602	71236	96.95	42104	84.88	55784	75.92	31254	63.01	62147	84.58	29854	60.19	64253	87.45	44521	89.76	55001	74.86	28745	57.95	0	0	
8	West Bengal	Paschim Bardhaman	Punjab National Bank	458740	209784	228236	49.75	95362	45.46	66661	14.53	20994	10.00	131099	28.58	41894	19.97	264672	57.70	124270	59.24	367046	80.01	164944	78.34	11038	0	
9	West Bengal	Paschim Bardhaman	Punjab & Sind Bank	9094	5001	4195	46.13	2054	41.07	706	7.76	309	6.18	7846	86.28	3784	75.66	8916	98.04	4388	87.74	8552	94.04	3172	63.43	0	0	
10	West Bengal	Paschim Bardhaman	State Bank of India	903522	391860	741218	82.04	300096	76.58	371788	41.15	100835	25.73	490413	54.28	119461	30.49	853896	94.51	371311	94.76	897335	99.32	388599	99.17	6187	0	
11	West Bengal	Paschim Bardhaman	UCO Bank	203729	100186	88088	43.24	38245	38.17	8438	4.14	2708	2.70	77733	38.16	34672	34.61	147389	72.44	84959	84.80	172362	84.60	91068	90.90	68086	0	
12	West Bengal	Paschim Bardhaman	Union Bank of India	128610	49498	66178	51.46	23112	46.70	15277	11.88	5812	11.74	28612	22.25	11172	22.58	90173	70.11	28089	56.76	98515	76.60	35015	70.75	0	13162	
13	West Bengal	Paschim Bardhaman	Axis Bank	99130	26864	93861	94.68	24591	91.54	26246	26.48	6008	22.36	65535	66.11	15184	56.52	34453	34.76	8354	31.10	97305	98.16	25631	95.41	13225	758	
14	West Bengal	Paschim Bardhaman	Bandhan Bank	1,78,844	1,21,968	1,20,183	67.20	64,226	52.66	24,167	13.51	7,628	6.25	1,15,923	64.82	95,402	79.04	0	0.00	0	0.00	1,70,745	95.47	117,522	96.35	208	0	
15	West Bengal	Paschim Bardhaman	Federal Bank	4707	1266	4362	92.67	1138	89.89	928	19.72	176	13.90	2681	56.96	628	49.61	70	1.49	16	1.26	4494	95.47	1176	92.89	0	0	
16	West Bengal	Paschim Bardhaman	HDFC Bank Ltd.	69101	20300	66950	96.89	19305	95.10	67104	97.11	18563	91.44	67215	97.27	18635	91.80	23806	34.45	7718	38.02	68052	99.93	20284	99.92	4484	0	
17	West Bengal	Paschim Bardhaman	CICI Bank Ltd.	46,555	11,103	45,708	98.18	10,895	98.13	39,394	84.62	8,306	74.81	40,681	87.38	8,667	78.06	32,484	69.78	7,747	69.77	45,708	98.18	10,895	98.13	0	0	
18	West Bengal	Paschim Bardhaman	DBI Bank	7548	2100	6500	86.12	1600	76.19	1500	19.87	100	4.76	1850	24.51	50	2.38	1850	24.51	50	2.38	4000	52.99	80	3.81	1000	0	
19	West Bengal	Paschim Bardhaman	Indusind Bank	11994	2749	11994	100.00	2749	100.00	7634	63.65	1574	57.26	5987	49.92	1120	40.74	5350	44.61	1080	39.29	11994	100.00	2749	100.00	0	0	
23	West Bengal	Paschim Bardhaman	Yes Bank	191	40	191	100.00	40	100.00	191	100.00	40	100.00	191	100.00	40	100.00	9	4.71	1	2.50	191	100.00	40	100.00	0	0	
24	West Bengal	Paschim Bardhaman	South Indian Bank	72	16	33	45.83	11	68.75	11	15.28	0	0.00	60	83.33	11	68.75	0	0.00	0	0.00	60	83.33	12	75.00	0	0	
25	West Bengal	Paschim Bardhaman	PPGB	115506	109040	11043	9.56	5797	5.32	0	0.00	0	0.00	6894	6.05	2472	2.27	92632	80.20	59904	54.94	92632	80.20	59904	54.94	12874	0	
26	West Bengal	Paschim Bardhaman	Burdwan Central Cooperative Bank	234571	105165	82498	35.17	31255	29.72	0	0.00	0	0.00	2753	1.17	1062	1.01	0	0.00	0	0.00	85251	36.34	32317	30.73	54834	0	
28	West Bengal	Paschim Bardhaman	ESAF Small Finance Bank	5595	5140	5595	100.00	5140	100.00	33	0.59	8	0.16	498	7.83	238	4.63	0	0.00	0	0.00	5595	100.00	5140	100.00	0	0	
29	West Bengal	Paschim Bardhaman	Ujjivan Small Finance Bank	72965	62326	70775	97.00	60517	97.10	48072	65.88	43598	69.95	72248	99.02	62073	99.59	72405	99.23	62145	99.71	72405	99.23	62145	99.71	0	0	
30	West Bengal	Paschim Bardhaman	Utkarsh Small Finance Bank	1204	329	1002	83.22	267	81.16	630	52.33	174	52.89	644	53.49	183	55.62	0	0.00	0	0.00	1002	83.22	267	81.16	3	0	
31	West Bengal	Paschim Bardhaman	Jana Small Finance Bank	18823	14642	13359	70.97	11959	81.68	538	2.86	189	1.29	2423	12.87	988	6.75	0	0.00	0	0.00	13359	70.97	11959	81.68	0	0	
32	West Bengal	Paschim Bardhaman	PPB	43200	20304	5300	12.27	2115	10.42	NA	#VALUE!	NA	#VALUE!	6550	15.16	2950	14.53	19800	45.83	9235	45.48	28600	66.20	12400	61.07	0	0	
33	West Bengal	Paschim Bardhaman	Airtel Payment Bank	36843	11684	2921	7.93	396	3.39	36843	100.00	11684	100.00	36843	100.00	11684	100.00	36843	100.00	11684	100.00	36843	100.00	11684	100.00	0	0	
34	West Bengal	Paschim Bardhaman	Fino Payment Bank	124	37	117	94.35	34	91.89	124	100.00	37	100.00	124	100.00	37	100.00	124	100.00	37	100.00	124	100.00	37	100.00	0	0	
Total				3551853	1646901	2395259	67.44	965040	58.60	1090264	30.70	387503	23.53	1580762	44.51	621852	37.76	2217400	62.43	1042170	63.28	3014071	84.86	1349810	81.96	237672	48970	

Bank wise digital coverage status in current account as on 30.06.2023:

Sr. No.	State/ UT	Name of the District	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	Paschim Bardhaman	Bank of Baroda	55000	25000	45.45	12500	22.73	11000	20.00	25000	45.45	1200	0
2	West Bengal	Paschim Bardhaman	Bank of India	13675	7795	57.00	11898	87.01	11350	83.00	13401	98.00	0	274
3	West Bengal	Paschim Bardhaman	Bank Of Maharashtra	420	117	27.86	11	2.62	102	24.29	117	27.86	0	0
4	West Bengal	Paschim Bardhaman	Canara Bank	195	48	24.62	22	11.28	68	34.87	80	41.03	0	0
5	West Bengal	Paschim Bardhaman	Central Bank of India	2514	829	32.98	879	34.96	780	31.03	879	34.96	0	0
6	West Bengal	Paschim Bardhaman	Indian Overseas Bank	3525	1526	43.29	1025	29.08	530	15.04	3081	87.40	444	444
7	West Bengal	Paschim Bardhaman	Indian Bank	5300	4824	91.02	4287	80.89	3898	73.55	4902	92.49	0	0
8	West Bengal	Paschim Bardhaman	Punjab National Bank	6539	2504	38.29	216	3.30	1063	16.26	2847	43.54	2891	0
9	West Bengal	Paschim Bardhaman	Punjab & Sind Bank	233	154	66.09	168	72.10	198	84.98	205	87.98	0	0
10	West Bengal	Paschim Bardhaman	State Bank of India	12413	5747	46.30	1115	8.98	2751	22.16	7137	57.50	2088	0
11	West Bengal	Paschim Bardhaman	UCO Bank	2121	412	19.42	190	8.96	625	29.47	897	42.29	1948	0
12	West Bengal	Paschim Bardhaman	Union Bank of India	9206	5812	63.13	4489	48.76	2690	29.22	6088	66.13	512	190
13	West Bengal	Paschim Bardhaman	Axis Bank	8285	3714	44.83	1307	15.78	3079	37.16	7059	85.20	515	876
14	West Bengal	Paschim Bardhaman	Bandhan Bank	6,722	2206	32.82	1	0.01	6,013	89.45	6,013	89.45	124	0
15	West Bengal	Paschim Bardhaman	Federal Bank	431	134	31.09	34	7.89	83	19.26	294	68.21	0	0
16	West Bengal	Paschim Bardhaman	HDFC Bank Ltd.	7170	7090	98.88	1051	14.66	7090	98.88	7154	99.78	205	0
17	West Bengal	Paschim Bardhaman	ICICI Bank Ltd.	4,581	3,436	75.01	4,581	100.00	3,225	70.40	4,581	100.00	0	0
18	West Bengal	Paschim Bardhaman	IDBI Bank	200	50	25.00	50	25.00	100	50.00	150	75.00	100	0
19	West Bengal	Paschim Bardhaman	Indusind Bank	13372	13372	100.00	0	0.00	5963	44.59	13372	100.00	0	0
23	West Bengal	Paschim Bardhaman	Yes Bank	12	12	100.00	5	41.67	12	100.00	12	100.00	0	0
24	West Bengal	Paschim Bardhaman	South Indian Bank	16	7	43.75	5	31.25	11	68.75	15	93.75	0	0
25	West Bengal	Paschim Bardhaman	PBGB	197	0	0.00	5	2.54	130	65.99	130	65.99	182	0
26	West Bengal	Paschim Bardhaman	Burdwan Central Cooperative Bank	1477	0	0.00	351	23.76	149	10.09	531	35.95	0	0
28	West Bengal	Paschim Bardhaman	ESAF Small Finance Bank	25	25	100.00	3	12.00	4	16.00	25	100.00	0	0
29	West Bengal	Paschim Bardhaman	Ujjivan Small Finance Bank	780	586	75.13	41	5.26	679	87.05	679	87.05	0	0
30	West Bengal	Paschim Bardhaman	Utkarsh Small Finance Bank	749	430	57.41	524	69.96	430	57.41	430	57.41	0	0
31	West Bengal	Paschim Bardhaman	Jana Small Finance Bank	846	17	2.01	0	0.00	170	20.09	408	48.23	0	0
32	West Bengal	Paschim Bardhaman	IPPB	102	78	76.47	55	53.92	62	60.78	70	68.63	0	0
33	West Bengal	Paschim Bardhaman	Airtel Payment Bank	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	0
34	West Bengal	Paschim Bardhaman	Fino Payment Bank	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	0
Total				156106	85925	55.04	44813	28.71	62255	39.88	105557	67.62	10209	1784

Performance of Digital Coverage of Purba Medinipur district as on 30.06.2023:

As On	No of eligible Operative SB Account	No of Operative SB Account covered with at least one Digital Mode	% Achievement	No of eligible Operative CA Account	No of Operative CA Account covered with at least one Digital Mode	% Achievement
30.06.2023	6047055	4533401	74.97%	134650	76903	57.11%

Bank wise digital coverage status in savings account as on 30.06.2023:

Sr. No.	State/UT	Name of the District	Bank	Digital coverage for individuals (Savings Accounts)																									
				Eligible Operative Savings Accounts		Debit RuPay cards coverage				Internet Banking coverage				Mobile Banking +UPI + USSD coverage				A/P/S coverage				Coverage with at least one of the digital modes of payment (Debit RuPay cards, Internet banking, Mobile banking, UPI, USSD, A/P/S)				No. of Operative SB Accounts ineligible for digital coverage as per bank's Board approved policies	Unwilling/ ineligible, if any		
				No. of Accounts	Of which, no. of women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts (G6)	% coverage for women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts	% coverage for women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts covered	% coverage for women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts	% coverage for women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts	% coverage for women accounts				
1	West Bengal	Purba Midnapore	Bank of Baroda	18000	6000	11000	61.11	25000	41.67	65000	36.11	12000	20.00	70000	38.89	12500	20.83	75000	41.67	12000	20.00	75000	41.67	13000	21.67	15000	0		
2	West Bengal	Purba Midnapore	Bank of India	24474	102071	188700	77.11	78105	76.52	55800	22.72	18700	18.32	180000	73.55	75000	73.48	243354	99.44	98500	96.50	240000	98.07	99000	96.99	0	1162		
3	West Bengal	Purba Midnapore	Canara Bank	126138	53210	80854	64.10	29421	55.29	44848	35.55	15654	29.42	62748	49.75	14065	26.43	19415	15.39	10034	18.86	103184	81.80	39685	74.58	728	0		
4	West Bengal	Purba Midnapore	Central Bank of India	64570	26544	41651	64.51	13605	51.25	34506	53.44	13999	52.74	39506	61.18	13977	52.66	35245	54.58	14585	54.95	41651	64.51	13605	51.25	0	0		
5	West Bengal	Purba Midnapore	Indian Overseas Bank	12535	5385	5234	41.76	1285	23.86	3225	25.73	1025	19.03	1535	12.25	825	15.32	1025	8.18	565	10.49	11019	87.91	3700	68.71	1516	1516		
6	West Bengal	Purba Midnapore	Indian Bank	329508	185638	308522	93.63	179945	96.88	154852	46.99	98756	53.20	141825	43.04	82111	44.23	222745	67.60	98253	52.93	257412	78.12	124562	67.10	0	0		
7	West Bengal	Purba Midnapore	Punjab National Bank	1824627	927971	737010	40.39	350305	37.75	154853	8.49	41665	4.49	335002	18.36	93566	10.08	1432422	78.50	771882	83.19	1587275	86.99	821894	88.58	17683	0		
8	West Bengal	Purba Midnapore	Punjab & Sind Bank	4374	2386	2783	63.63	1307	54.78	311	7.11	112	4.69	458	10.47	218	9.14	4327	98.93	1647	69.03	3723	85.12	1637	68.61	0	0		
9	West Bengal	Purba Midnapore	State Bank of India	967167	380220	845372	87.41	315984	83.11	327897	33.90	65106	17.12	465655	48.15	78961	20.77	903787	93.45	356433	93.74	963133	99.58	378172	99.46	4034	0		
10	West Bengal	Purba Midnapore	UCO Bank	52709	23507	24769	46.99	9008	38.32	1984	3.76	425	1.81	19042	36.13	6409	27.26	44998	85.37	21477	91.36	48332	91.70	22173	94.33	9861	0		
11	West Bengal	Purba Midnapore	Union Bank of India	75626	33618	38456	50.85	11256	34.51	5623	7.44	1563	4.79	12689	16.65	6632	20.03	74563	98.59	32536	99.75	62145	82.17	32215	98.76	0	8569		
12	West Bengal	Purba Midnapore	Axis Bank	34033	6701	32127	94.40	6187	92.33	10016	29.43	1401	20.91	22803	67.00	3330	49.69	11085	32.57	1715	25.59	33317	97.90	6452	96.28	8070	0		
13	West Bengal	Purba Midnapore	Bandhan Bank	2,34,194	1,66,716	1,50,838	64.41	92,611	55.55	17,548	7.49	3,852	2.31	1,67,826	71.66	1,48,203	88.90	0	0.00	0	0.00	2,21,649	94.64	1,60,071	97.21	106	0		
14	West Bengal	Purba Midnapore	HDFC Bank Ltd.	42862	10805	41628	97.12	10491	97.08	40642	94.82	8707	80.58	40723	95.01	8771	81.17	14352	33.48	4804	44.46	42858	99.99	10804	99.98	13352	0		
15	West Bengal	Purba Midnapore	ICI Bank Ltd.	19,372	3,615	18,858	97.35	3,375	93.36	16,354	84.42	2,320	64.18	18,137	93.62	2,795	77.32	13,490	69.64	2,629	72.72	18,858	97.35	3,375	93.36	0	0		
16	West Bengal	Purba Midnapore	IDBI Bank	29907	6687	17741	74.21	4521	67.61	13620	56.97	3539	52.92	18471	77.26	3271	48.92	20375	85.23	5668	84.76	22893	95.76	6353	95.01	0	0		
17	West Bengal	Purba Midnapore	Indusind Bank	38890	27959	38890	100.00	27959	100.00	5683	14.61	913	3.27	4070	10.47	642	2.30	16204	41.67	11127	39.80	38890	100.00	27959	100.00	0	0		
18	West Bengal	Purba Midnapore	BGIB	50970	29451	28967	5.69	15666	5.31	0	0.00	0	0.00	0	0.00	0	0.00	473148	92.94	278649	94.47	473148	92.94	278649	94.47	0	0		
19	West Bengal	Purba Midnapore	Balageria CCB Ltd	66806	24589	7805	11.68	2045	8.32	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	0	
20	West Bengal	Purba Midnapore	Mugheria CCB Ltd	1177	571	217	18.44	101	17.69	0	0.00	0	0.00	23	1.95	4	0.70	0	0.00	0	0.00	217	18.44	101	17.69	0	0		
21	West Bengal	Purba Midnapore	Tamilk Ghat CCB Ltd	646588	271567	27171	4.20	7987	2.94	1039	0.16	157	0.06	6446	1.00	1675	0.59	0	0.00	0	0.00	27171	4.20	7987	2.94	0	61947		
22	West Bengal	Purba Midnapore	Vidyasagar CCB Ltd	196377	39326	31376	15.98	14354	36.50	0	0.00	0	0.00	1531	0.78	531	1.35	0	0.00	0	0.00	22907	11.66	11885	30.22	44564	0		
23	West Bengal	Purba Midnapore	Ujjivan Small Finance Bank	34601	29116	33855	95.53	28008	96.19	20352	58.82	17647	60.61	33878	97.91	28724	98.65	34360	99.30	29039	99.74	34360	99.30	29039	99.74	0	0		
24	West Bengal	Purba Midnapore	Jana Small Finance Bank	34497	32259	13856	40.17	12512	38.79	494	1.43	266	0.82	1758	5.10	924	2.86	0	0.00	0	0.00	13856	40.17	12512	38.79	0	0		
25	West Bengal	Purba Midnapore	IPPB	182300	66088	26702	14.65	5233	8.04	0	0.00	0	0.00	53513	29.35	8200	12.60	85000	46.63	23000	35.34	90000	49.37	26500	40.71	0	0		
26	West Bengal	Purba Midnapore	Airtel Payment Bank	100301	21989	9039	9.01	1343	6.11	100301	100.00	21989	100.00	100301	100.00	21989	100.00	100301	100.00	21989	100.00	100301	100.00	21989	100.00	0	0		
27	West Bengal	Purba Midnapore	Fino Payment Bank	102	31	93	91.18	27	87.10	102	100.00	31	100.00	102	100.00	31	100.00	102	100.00	31	100.00	102	100.00	31	100.00	0	0		
Total				6047055	2801451	2861714	47.32	1247541	44.53	1074850	17.77	329827	11.77	1797942	29.73	613184	21.89	3825298	63.26	1796563	64.13	4533401	74.97	2155350	76.94	114914	630664		

Bank wise digital coverage status in current account as on 30.06.2023:

Sr. No.	State/ UT	Name of the District	Bank	Digital coverage for Businesses (Current Accounts)										No. of Operative Current/ Business Accounts ineligible for digital coverage as per bank's Board approved policies	Unwilling/ ineligible, if any
				Total No. of Eligible Operative Current/ Business Accounts	Eligible Operative Current/ Business Accounts covered through Net Banking		Eligible Operative Current/ Business Accounts covered with POS/ QR		Eligible Operative Current/ Business Accounts covered with Mobile Banking etc.		Eligible Operative Current/ Business Accounts covered with at least one of facilities - Net Banking/ POS/ QR/ Mobile Banking				
					No. of accounts covered	% coverage	No. of accounts covered	% coverage	No. of accounts covered	% coverage	No. of accounts covered	% coverage			
1	West Bengal	Purba Midnapore	Bank of Baroda	35000	20000	57.14	8000	22.86	9000	25.71	9000	25.71	55000	0	
2	West Bengal	Purba Midnapore	Bank of India	1162	200	17.21	900	77.45	200	17.21	950	81.76	0	0	
3	West Bengal	Purba Midnapore	Canara Bank	4818	2989	62.04	806	16.73	1428	29.64	3843	79.76	0	0	
4	West Bengal	Purba Midnapore	Central Bank of India	3640	1866	51.26	1895	52.06	1966	54.01	1966	54.01	0	0	
5	West Bengal	Purba Midnapore	Indian Overseas Bank	5236	2031	38.79	1523	29.09	1051	20.07	4605	87.95	631	631	
6	West Bengal	Purba Midnapore	Indian Bank	9899	9235	93.29	8745	88.34	8005	80.87	8232	83.16	0	0	
7	West Bengal	Purba Midnapore	Punjab National Bank	14467	4365	30.17	644	4.45	2738	18.93	5388	37.24	7253	0	
8	West Bengal	Purba Midnapore	Punjab & Sind Bank	107	77	71.96	77	71.96	77	71.96	77	71.96	0	0	
9	West Bengal	Purba Midnapore	State Bank of India	10999	6168	56.08	178	1.62	3504	31.86	6346	57.70	2987	0	
10	West Bengal	Purba Midnapore	UCO Bank	901	194	21.53	74	8.21	238	26.42	378	41.95	816	0	
11	West Bengal	Purba Midnapore	Union Bank of India	6985	6983	99.97	6872	98.38	6125	87.69	6983	99.97	0	0	
12	West Bengal	Purba Midnapore	Axis Bank	4900	1786	36.45	527	10.76	2060	42.04	3960	80.82	1035	173	
13	West Bengal	Purba Midnapore	Bandhan Bank	6,934	2304	33.23	3	0.04	6,337	91.39	6,337	91.39	75	0	
14	West Bengal	Purba Midnapore	HDFC Bank Ltd.	5649	5525	97.80	560	9.91	5525	97.80	5643	99.89	1025	0	
15	West Bengal	Purba Midnapore	ICICI Bank Ltd.	3,069	2,532	82.50	3,069	100.00	2,292	74.68	3,069	100.00	0	0	
16	West Bengal	Purba Midnapore	IDBI Bank	2248	1955	86.97	219	9.74	1563	69.53	2151	95.69	0	0	
17	West Bengal	Purba Midnapore	Indusind Bank	6848	6848	100.00	21	0.31	3867	56.47	6848	100.00	0	0	
18	West Bengal	Purba Midnapore	BGVB	1033	0	0.00	0	0.00	0	0.00	0	0.00	0	0	
19	West Bengal	Purba Midnapore	Balageria CCB Ltd	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	0	
20	West Bengal	Purba Midnapore	Mugheria CCB Ltd	20	0	0.00	2	10.00	9	45.00	9	45.00	0	0	
21	West Bengal	Purba Midnapore	Tamluk Ghatal CCB Ltd	9169	186	2.03	47	0.51	92	1.00	186	2.03	0	8983	
22	West Bengal	Purba Midnapore	Vidyasagar CCB Ltd	241	0	0.00	0	0.00	139	57.68	139	57.68	0	0	
23	West Bengal	Purba Midnapore	Ujivan Small Finance Bank	316	246	77.85	23	7.28	285	90.19	285	90.19	0	0	
24	West Bengal	Purba Midnapore	Jana Small Finance Bank	129	26	20.16	0	0.00	75	58.14	101	78.29	0	0	
25	West Bengal	Purba Midnapore	IPPB	879	481	54.72	281	31.97	381	43.34	406	46.19	0	0	
26	West Bengal	Purba Midnapore	Airtel Payment Bank	1	1	100.00	1	100.00	1	100.00	1	100.00	0	0	
27	West Bengal	Purba Midnapore	Fino Payment Bank	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!	0	0	
Total				134650	75998	56.44	34467	25.60	56958	42.30	76903	57.11	68822	9787	

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 7,923 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 55,362 Bank Mitras, in the State of West Bengal.

Fino Payment Bank has a network of 27,166 Bank Mitras and one Branch.

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

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

Basic Data of Payment Banks as on 30.06.2023:

(Amount in Crore)

Bank	Up to	Savings Accounts		Current Accounts	
		No.	Amount	No.	Amount
IPPB	June, 2022	21,30,472	107.24	8136	0.85
IPPB	March, 2023	22,86,484	136.91	8136	0.82
IPPB	June, 2023	23,47,813	141.37	8136	0.77
Airtel Payment Bank	June, 2022	34,63,000	117.09	0	0.00
Airtel Payment Bank	March,2023	40,69,088	175.77	37	0.001
Airtel Payment Bank	June, 2023	42,38,020	185.87	37	0.001
Fino Payment Bank	June, 2022	14,393	0.07	25	0.002
Fino Payment Bank	March, 2023	70,267	3.40	298	0.022
Fino Payment Bank	June, 2023	90,524	3.49	389	0.029

DBT Transactions and Bills & Utility Payment:

Bank	Up to	DBT Transactions		Bills & Utility Payment	
		No.	Amount	No.	Amount
IPPB	June, 2022	1,91,331	12.83	96,233	2.48
IPPB	June, 2023	2,17,209	6.66	70,861	1.13
Airtel Payment Bank	June, 2022	1,55,000	17.73	15,66,966	184.95
Airtel Payment Bank	June, 2023	1,62,640	13.54	0	0
Fino Payment Bank	June, 2022	1,39,753	161.64	33,001	0.95
Fino Payment Bank	June, 2023	1,76,168	144.00	23,623	0.70

AGENDA-14

Progress made under Financial Inclusion

Reserve Bank of India (RBI) has been conducting Financial Literacy Week (FLW) every year since 2016 to propagate financial education messages on a particular theme across the country.

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

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

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

During	No of special camps	Number of participants	No of target specific camp	Number of participants	Total Camps	Total Participants
March, 22	211	7,607	369	15,671	580	23,278
June, 22	137	5,300	293	13,309	430	18,609
March, 23	185	7,928	527	22,788	712	30,716
June, 23	313	10,874	754	30,932	1,067	41,806

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

During the Quarter	March, 2022	June, 2022	Mar, 2023	June, 2023
Total Camps	1,555	2,969	4,986	5,417

District wise progress of FLC during June,2023 quarter of FY 2023-24 is given hereunder.

District wise camp conducted by FLCs and rural branches during the June, 2023 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	21	940	15	31	1349	313	939	788
2	24 Pgs (S)	1	6	6	150	15	22	605	306	918	395
3	Alipurduar	0	0	0	0	0	0	0	51	153	129
4	Bankura	1	6	18	566	15	118	3908	168	504	118
5	Birbhum	1	6	55	1820	15	55	1815	212	636	55
6	Coochbehar	2	12	28	804	30	15	449	136	408	43
7	Darjeeling	2	12	6	191	30	20	1318	81	243	81
8	Dakshin Dinajpur	2	12	0	0	30	20	775	79	237	20
9	Hooghly	1	6	30	614	15	30	979	237	711	592
10	Howrah	2	12	42	2074	30	163	8733	115	345	42
11	Jalpaiguri	1	6	11	217	15	12	228	79	237	262
12	Jhargram	1	6	8	215	15	8	215	83	249	96
13	Kalimpong	1	6	5	88	15	0	0	12	36	5
14	Kolkata	1	6	18	338	15	6	207	6	18	18
15	Malda	2	12	5	289	30	11	583	189	567	327
16	Murshidabad	2	12	8	299	30	16	584	339	1017	927
17	Nadia	1	6	15	845	15	15	845	176	528	15
18	Paschim Bardhaman	1	6	6	324	15	17	432	100	300	55
19	Paschim Medinipur	1	6	4	182	15	4	182	248	744	276
20	Purba Bardhaman	1	6	7	258	15	51	2086	370	1110	123
21	Purba Medinipur	2	12	12	364	30	0	0	177	531	546
22	Purulia	1	6	8	296	15	14	476	152	456	378
23	Uttar Dinajpur	1	6	0	0	15	126	5163	81	243	126
Total		29	174	313	10874	435	754	30932	3710	11130	5417

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

Financial Literacy camp in Animal Husbandry intensive area:

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

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

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

Financial Inclusion Fund (FIF): -

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

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

Schemes/activities eligible for grant support under FIF: -

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

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

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

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

Saturation drive for Jan Suraksha Schemes: -

Department of Financial Services (DFS), Gol has started saturation drive for Jan suraksha schemes to connect every entitled person with Government's insurance and pension schemes. SLBC organised special meeting on saturation drive for Jan Suraksha schemes held on 01.10.2021 and prepared road maps for 100 % achievement in PMJSS. Department of Financial Services (DFS), Gol has revised timeline from 30.09.2022 to 30.09.2024 vide letter dated-20.04.2022. The timeline for saturation drive in respect of PMJDY accounts remains unchanged.

In view of the above, all member banks are requested to participate wholeheartedly and exert their utmost effort for success of the campaign within the timeline prescribed by DFS. Banks are advised to take the following actions for increasing the coverage and spreading awareness among target beneficiaries under these schemes:

- Conduct periodic publicity campaigns with special focus on rural areas at regular intervals for creating awareness about benefits of social security schemes.
- Streamline processes and leverage technology to speed up claim settlement process and improve outreach.
- Ensure that no eligible Jan Dhan account holders are left out from availing the risk covers under PMJJBY & PMSBY.
- Use SMS and other digital platforms to make account holders aware of the schemes and also seek auto debit mandate from them
- Leverage Marketing Channels like Banking Correspondents (BCs) for ensuring Pan India coverage and innovative ways be devised for motivating the field level functionaries for enhancing enrolments, especially under PMJJBY & PMSBY.

The sub-committee of SLBC on Financial Inclusion will deliberate upon the issues/concerns associated with the enrolment of PMJDY customers in the insurance schemes of PMJJBY, PMSBY and Pension scheme of APY and actionable plan will be shared among the member banks as well as LDMs for successful implementation of those schemes.

Comparison of PMJDY Accounts as on 30.06.2023 (Cumulative)

As on	Total A/c	Deposit (in Crore)	Zero Balance A/c
30.03.2022	45453885	16,408.24	2810390
30.06.2023	48456015	19,695.07	2987729

As on	No. of Rupay card Issued	Aadhaar Seeding
30.06.2022	28247074	37729978
30.06.2023	30227844	40672444

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

Status as on	PMSBY	PMJJBY	APY	Total
30.06.2022	17870662	5545230	3224550	26640442
30.06.2023	22919100	8344224	4099618	35362942

Bank wise cumulative report of PMJDY accounts as on 30.06.2023 (Amt in Crore)									
Bank Name	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit	Zero Balance Account	RupayCard Issued	Aadhaar Seeded
Bank of Baroda	2056557	1156297	1345300	1867554	3212854	1199.66	94537	2994350	3094042
Bank of India	1483474	341159	761367	1063266	1824633	790.53	161172	1551111	1713684
Bank of Maharashtra	16424	51162	30409	37177	67586	19.43	6078	58050	64133
Canara Bank	728885	176821	373029	532677	905706	364.17	50215	384725	766169
Central Bank of India	1174418	102787	508176	769029	1277205	428.60	80713	784527	1143370
Indian Bank	3016675	586639	1492261	2111053	3603314	1738.51	156825	1580986	2971374
Indian Overseas Bank	144399	204293	154426	194266	348692	154.03	12209	303998	263048
Punjab & Sind Bank	5180	20788	11536	14432	25968	5.85	1248	17176	23274
Punjab National Bank	8689589	925509	4029854	5585244	9615098	3685.60	860690	4986726	8520268
State Bank of India	9715648	7297975	7619788	9393835	17013623	7926.47	286319	15506974	13586738
UCO Bank	1166575	581395	687600	1060370	1747970	655.59	103134	587167	1408289
Union Bank of India	821917	317832	485315	654434	1139749	327.54	159659	327850	1045558
TOTAL PSU	29019741	11762657	17499061	23283337	40782398	17295.98	1972799	29083640	34599947
Axis Bank Ltd	6531	61205	31986	35750	67736	26.22	16704	17718	42010
City Union Bank Ltd	0	81	58	23	81	0.03	6	76	36
Federal Bank Ltd	1039	3146	2805	1380	4185	1.54	839	1654	2885
HDFC Bank Ltd	7654	123424	20549	110529	131078	23.87	12170	131066	51509
ICICI Bank Ltd	25632	13953	19255	20330	39585	6.09	24883	39585	32602
IDBI Bank Ltd.	9411	52721	36988	25144	62132	21.58	8845	25762	46731
IndusInd Bank Ltd	214	9804	6894	3124	10018	1.89	883	3490	8221
Jammu & Kashmir Bank Ltd	0	237	158	79	237	0.06	33	237	138
Karur Vysya Bank	613	1009	932	690	1622	0.33	266	1611	1205
Kotak Mahindra Bank Ltd	329	2483	1960	852	2812	0.87	1596	1338	2234
South Indian Bank Ltd	12	452	218	246	464	0.20	88	313	382
Yes Bank Ltd	974	1721	1341	1354	2695	0.18	1830	2679	40
TOTAL PVT	52409	270236	123144	199501	322645	82.85	68143	225529	187993
BGVB	5338012	68887	2240348	3166551	5406899	1635.12	730537	437555	4280337
PBGB	1228035	182511	492643	917903	1410546	485.60	158049	55281	1131217
UBKGB	374047	159480	220250	313277	533527	195.53	58201	425839	472950
TOTAL RRB	6940094	410878	2953241	4397731	7350972	2316.25	946787	918675	5884504
Grand Total	36012244	12443771	20575446	27880569	48456015	19695.07	2987729	30227844	40672444

District wise cumulative report of PMJDY Accounts as on 30.06.2023 (Amt in Crore)									
District Name	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit	Zero Balance Account	RupayCard Issued	Aadhaar Seeded
Alipurduar	374914	197361	244593	327682	572275	227.11	33835	485393	487502
Bankura	1897178	273881	963942	1207117	2171059	1110.46	117681	1230547	1808193
Bardhaman	2498978	1113647	1365191	2247434	3612625	1306.97	175886	2285808	2987642
Birbhum	1831259	442833	968204	1305888	2274092	889.47	143851	1348734	1878496
Dakshin Dinajpur	948678	203256	495675	656259	1151934	362.84	72059	664187	952471
Darjiling + Kalimpong	306466	346935	270770	382631	653401	355.81	39957	515501	553923
Howrah	1315086	679661	819112	1175635	1994747	922.58	90639	1308673	1698737
Hooghly	1590194	731452	947058	1374588	2321646	1130.08	108051	1434884	2005433
Jalpaiguri	986342	502172	633032	855482	1488514	553.26	99937	1070237	1282495
Coochbehar	1124626	450405	692780	882251	1575031	404.23	91063	1217239	1342276
Kolkata	6443	891040	399644	497839	897483	380.91	77691	666659	719062
Maldah	2742352	447795	1356847	1833300	3190147	1104.77	274247	1643414	2742182
Murshidabad	3162636	1158308	1868248	2452696	4320944	1459.67	283562	2888833	3648487
Nadia	2011717	971405	1267219	1715903	2983122	1178.86	202941	1907069	2433772
North 24 Parganas	2506573	1773097	1788692	2490978	4279670	1942.89	222179	2875969	3612204
Paschim Medinipur + Jhargram	2577490	485039	1302451	1760078	3062529	1514.93	140319	1767032	2570984
Purba Medinipur	2330433	193150	1110696	1412887	2523583	1294.80	109048	1484697	2138620
Purulia	1645790	319558	889115	1076233	1965348	981.23	144094	1147257	1658239
South 24 Parganas	4127929	711931	2061740	2778120	4839860	1956.75	330455	2974953	4075000
Uttar Dinajpur	2027160	550845	1130437	1447568	2578005	617.47	230234	1310758	2076726
Grand Total	36012244	12443771	20575446	27880569	48456015	19695.07	2987729	30227844	40672444

Bank wise cumulative enrolment position under social security schemes as on 30.06.2023

Sr. No.	Bank Name	Total No. PMJDY A/c.	Total No. of PMJJBY	Total No. of PMSBY	Total No. of APY	Total Enrolment under Social security schemes
1	Bank of Baroda	3212854	281565	1373129	158898	1813592
2	Bank of India	1824633	602099	1267641	239956	2109696
3	Bank of Maharashtra	67586	13683	51340	10734	75757
4	Canara Bank	905706	176252	751236	150127	1077615
5	Central Bank of India	1277205	221456	651460	207248	1080164
6	Indian Bank	3603314	466256	791515	464084	1721855
7	Indian Overseas Bank	348692	85450	203275	77733	366458
8	Punjab & Sind Bank	25968	8223	42085	9857	60165
9	Punjab National Bank	9615098	724637	3690836	480934	4896407
10	State Bank of India	17013623	4761513	11152343	1549421	17463277
11	UCO Bank	1747970	192620	521980	101832	816432
12	Union Bank of India	1139749	128015	585691	139050	852756
PSU Banks		40782398	7661769	21082531	3589874	32334174
13	Axis Bank Ltd	67736	11181	40084	71270	122535
14	Bandhan Bank	0	0	0	15571	15571
15	Catholic Syrian Bank Ltd.	0	0	0	29	29
16	City Union Bank Ltd	81	155	380	46	581
17	Dhanlaxmi Bank Ltd.	0	0	0	231	231
18	ESAF SF Bank	0	0	0	0	0
19	Federal Bank Ltd	4185	1911	4728	527	7166
20	HDFC Bank Ltd	131078	38690	79569	28693	146952
21	ICICI Bank Ltd	39585	14720	33772	4557	53049
22	IDBI Bank Ltd.	62132	30411	98942	36649	166002
23	IDFC Bank Ltd.	0	384	1636	1	2021
24	Indusind Bank Ltd	10018	416	8541	337	9294
25	Jammu & Kashmir Bank Ltd	237	24	47	13	84
26	Jana Small Finance Bank	0	0	0	0	0
27	Karnataka Bank Ltd.	0	0	0	2278	2278
28	Karur Vysya Bank Ltd	1622	1592	2520	454	4566
29	Kotak Mahindra Bank Ltd	2812	4498	6843	1768	13109
30	Lakshmi Vilas Bank Ltd	0	0	0	45	45
31	Ratnakar Bank Ltd	0	86	119	27	232
32	Standard Chartered Bank	0	0	0	1	1
33	South Indian Bank Ltd	464	1032	2016	1321	4369
34	Tamilnad Mercantile Bank Ltd	0	284	1032	664	1980
35	Ujjivan Small Finance Bank	0	0	0	0	0
36	Utkarsh Small Finance Bank	0	0	0	0	0
37	Yes Bank Ltd	2695	224	291	18	533
PVT Banks		322645	105608	280520	164500	550628
38	BGVB (PNB)	5406899	199230	863370	170832	1233432
39	PBGB (UCO)	1410546	228078	376654	89881	694613
40	UBKGB (CBI)	533527	149539	316025	84341	549905
RRBs		7350972	576847	1556049	345054	2477950
41	WB State Co-Op Bank Ltd.	0	0	0	190	190
42	WBSCARD Bank Ltd.	0	0	0	0	0
Co-Op Banks		0	0	0	190	190
Grand Total		48456015	8344224	22919100	4099618	35362942

District wise cumulative enrolment position uner Social Security Schemes as on 30.06.2023

Sr. No.	District Name	Total No. PMJDY A/c.	Total No. of PMJJBY	Total No. of PMSBY	Total No. of APY	Total Enrolment uner Social security schemes
1	Alipurduar	572275	136180	333013	50927	520120
2	Bankura	2171059	290511	954675	139023	1384209
3	Barddhaman	3612625	731222	1629985	301922	2663129
4	Birbhum	2274092	504609	1124013	197090	1825712
5	Dakshin Dinajpur	1151934	177678	482337	76093	736108
6	Darjiling + Kalimpong	653401	288171	637119	97561	1022851
7	Howrah	1994747	393617	1031043	194908	1619568
8	Hooghly	2321646	488906	1302279	249357	2040542
9	Jalpaiguri	1488514	331905	770762	149541	1252208
10	Coochbehar	1575031	292747	760511	157609	1210867
11	Kolkata	897483	450892	1511151	179956	2141999
12	Maldah	3190147	418053	1104446	229815	1752314
13	Murshidabad	4320944	705496	2049791	388459	3143746
14	Nadia	2983122	414132	1381920	230808	2026860
15	North 24 Parganas	4279670	739185	2302423	367258	3408866
16	Paschim Medinipur + Jhargram	3062529	494500	1497331	257137	2248968
17	Purba Medinipur	2523583	399963	1246175	298097	1944235
18	Purulia	1965348	237956	568744	106002	912702
19	South 24 Parganas	4839860	585181	1546270	295420	2426871
20	Uttar Dinajpur	2578005	263320	685112	132635	1081067
Grand Total		48456015	8344224	22919100	4099618	35362942

Bank wise enrolment position uner APY during FY 2023-24 (01.04.2023 to 30.06.2023)

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	295	100	29500	7098	24	24%
2	Bank of India	366	100	36600	14266	39	39%
3	Bank of Maharashtra	41	100	4100	649	16	16%
4	Canara Bank	387	100	38700	6198	16	16%
5	Central Bank of India	314	100	31400	10607	34	34%
6	Indian Bank	584	100	58400	23290	40	40%
7	Indian Overseas Bank	152	100	15200	2666	18	18%
8	Punjab & Sind Bank	38	100	3800	383	10	10%
9	Punjab National Bank	1148	100	114800	19605	17	17%
10	State Bank of India	1247	100	124700	75964	61	61%
11	UCO Bank	389	100	38900	6172	16	16%
12	Union Bank of India	275	100	27500	8839	32	32%
	PSU Banks	5236	1200	523600	175737	34	34%
13	Axis Bank Ltd	315	70	22050	906	3	4%
14	Bandhan Bank	484	30	14520	1650	3	11%
15	Catholic Syrian Bank Ltd.	3	30	90	0	0	0%
16	City Union Bank Ltd	2	30	60	1	1	2%
17	DCB Bank Ltd.	6	30	180	0	0	0%
18	Dhanlaxmi Bank Ltd.	3	30	90	0	0	0%
20	Federal Bank Ltd	31	30	930	0	0	0%
21	HDFC Bank Ltd	293	70	20510	429	1	2%
22	ICICI Bank Ltd	198	70	13860	43	0	0%
23	IDBI Bank Ltd.	96	70	6720	1638	17	24%
24	IDFC Bank Ltd.	3	30	90	0	0	0%
25	Indusind Bank Ltd	34	30	1020	160	5	16%
26	Jammu & Kashmir Bank Ltd	2	30	60	0	0	0%
28	Karnataka Bank Ltd.	20	30	600	32	2	5%
29	Karur Vysya Bank Ltd	16	30	480	15	1	3%
30	Kotak Mahindra Bank Ltd	44	30	1320	310	7	23%
31	Lakshmi Vilas Bank Ltd	4	30	120	0	0	0%
32	Ratnakar Bank Ltd	9	30	270	0	0	0%
33	South Indian Bank Ltd	19	30	570	16	1	3%
34	Standard Chatered Bank	17	30	510	0	0	0%
35	Tamilnad Mercantile Bank Ltd	1	30	30	30	30	100%
38	Yes Bank Ltd	16	30	480	0	0	0%
	PVT Banks	1616	820	84560	5230	3	6%
39	BGVB (PNB)	587	100	58700	3686	6	6%
40	PBGB (UCO)	231	100	23100	3788	16	16%
41	UBKGB (CBI)	142	100	14200	670	5	5%
	RRBs	960	300	96000	8144	8	8%
42	WB State Co-Op Bank Ltd.	40	20	800	0	0	0%
	Co-Op Banks	40	20	800	0	0	0%
	Grand Total	7852	2340	704960	189111	24	27%

Review of status of Financial Education in School: -

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

AGENDA-15

Review of functioning of RSETIs & setting up of new RSETIs:

As per Ministry of Rural Development, Govt of India guidelines, each district should have a RSETI. The following 4 new districts i.e. Alipurduar, Jhargram, Kalimpong & Paschim Bardhaman have been formed in the state on 25.06.2014, 04.04.2017, 14.02.2017 & 07.04.2017 respectively where one RSETI is required to be set up in each district. Besides, Central Bank of India have shifted a RSETI from GTA Darjeeling to Siliguri M.P. SLBC is proposing the important issue of setting up 5 (five) RSETIs at the aforesaid 5 (five) districts either by the lead bank or by any other banks, mutually agreed upon in the house.

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

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

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

The position of Settlement and Credit Linkage cases as on 30.06.2023 is given hereunder:

As on	Number of programs	Number of candidates	Total no of Settlement	% of Settlement	Credit linkage (%) out of settlement
30.06.2022	5299	139692	101677	72.79	61.12
31.03.2023	5649	149401	111140	74.39	61.75
30.06.2023	5764	152519	112071	71.42	61.69

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

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

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

RSETI wise achievement % under AAP 2023-24 (01.04.2023 to 30.06.2023)

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	20	693	2	59	10.00	8.51
2	West Midnapore (Debra)	Indian Bank	23	650	4	115	17.39	17.69
3	North 24 Parganas	Bank of India	26	660	8	217	30.77	32.88
4	Coochbehar	Central Bank of India	16	400	5	141	31.25	35.25
5	Darjeeling	Central Bank of India	13	370	5	142	38.46	38.38
6	Jalpaiguri	Central Bank of India	19	440	4	107	21.05	24.32
7	Purba Midnapore	Punjab National Bank	25	760	6	182	24.00	23.95
8	Berhampore	Canara Bank	25	750	6	187	24.00	24.93
9	Malda	State Bank of India	24	600	5	124	20.83	20.67
10	Nadia (Haringhata)	State Bank of India	24	636	8	175	33.33	27.52
11	Burdwan	UCO Bank	24	795	7	178	29.17	22.39
12	Hooghly	UCO Bank	26	792	8	206	30.77	26.01
13	Howrah	UCO Bank	28	810	7	195	25.00	24.07
14	Bankura (Ranbahal)	Punjab National Bank	30	780	7	211	23.33	27.05
15	Dakshin Dinarpur(Balurghat)	Punjab National Bank	24	680	6	175	25.00	25.74
16	Howrah	Punjab National Bank	29	835	4	83	13.79	9.94
17	Purulia	Punjab National Bank	23	680	7	238	30.43	35.00
18	South 24 Parganas	Punjab National Bank	29	685	10	245	34.48	35.77
19	Uttar Dinajpur	Punjab National Bank	32	680	6	138	18.75	20.29
Total			460	12696	115	3118	25.00	24.56

RSETI wise settlement & credit linkage % up to 30.06.2023 since inception (Cumulative)

RSETI Name	No of Programs	Total Trained	Self Employed			Wage Employed	Total Settlement	Cumulative Settlement %	Cumulative Credit Linkage %
			Bank	Own	Total				
ALHB Birbhum (Bolpur)	269	7997	4003	1621	5624	8	5632	70.33	71.18
ALHB West Midnapore (Debra)	246	7615	4965	912	5877	251	6128	77.18	84.48
BOI North 24 Parganas	328	8541	4456	2638	7094	124	7218	83.06	62.81
CBI Coochbehar	175	4220	1631	1371	3002	34	3036	71.14	54.33
CBI Darjeeling	141	3764	1747	954	2701	44	2745	71.76	64.68
CBI Jalpaiguri	302	6396	3745	1134	4879	264	5143	76.28	76.76
PNB Purba Midnapore	292	8434	3706	2405	6111	50	6161	72.46	60.64
RUDSETI Berhampore	364	10521	4166	3238	7404	0	7404	70.37	56.27
SBI Malda	276	7877	3181	2343	5524	594	6118	70.13	57.59
SBI Nadia (Haringhata)	267	6658	2169	2324	4493	74	4567	67.48	48.28
UCOB Burdwan	307	7976	3472	2028	5500	0	5500	68.96	63.13
UCOB Hooghly	326	8287	5008	882	5890	0	5890	71.08	85.03
UCOB Howrah	275	7828	5191	116	5307	4	5311	67.80	97.81
UNBI Bankura (Ranbahal)	370	8986	3150	2581	5731	608	6339	63.78	54.96
UNBI Dakshin Dinarpur(Balurghat)	254	7099	3312	1826	5138	206	5344	72.38	64.46
UNBI Howrah	701	17885	4011	10363	14374	675	15049	80.37	27.90
UNBI Purulia	233	6086	1994	1171	3165	0	3165	52.00	63.00
UNBI South 24 Parganas	372	9651	4692	1646	6338	130	6468	65.67	74.03
UNBI Uttar Dinajpur	266	6698	2594	2179	4773	80	4853	71.26	54.35
Total	5764	152519	67193	41732	108925	3146	112071	71.42	61.69

AGENDA-16

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

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

Uniform Data Flow & Management System by RBI:

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

Present Status:

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

Important:

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

Bank wise progress on Data Management System: -

Portal has been made live. We request all member banks to upload the reporting files in the said portal from quarter September, 2023. 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 BGVV.

AGENDA- 17

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

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

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

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

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

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

AGENDA- 18

Review of lending to MFI:

Micro Finance Institutions (MFIs) are financial entities that provide financial services to low income individuals, small entrepreneurs and self help organisations, who lack access to conventional banking and related services. The services they provide mainly include micro credit, savings, payment system, and micro insurance. Due to resource constraints and the structure of formal credit organisations the access of these poor people to traditional banking channels is limited. As a result, phenomenal growth of MFIs has been witnessed over the last few years.

As per directive received from RBI, SLBC had requested Member Banks to provide the financing data pertaining to Micro Finance Institutions for last three financial years for analysis of growth in business of MFI's.

AGENDA- 19

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

SLBC proposes to hold the quarterly review meeting in the FY 2023-24 as given hereunder. Same may be ratified accordingly.

Reporting Quarter	Date of Meeting	Day
June, 2023	11.08.2023	Thursday
September, 2023	14.11.2023	Tuesday
December, 2023	08.02.2024	Thursday
March,2024	14.05.2024	Tuesday

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

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

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

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

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

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

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

Govt of West Bengal portal for BLBC meetings:

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

AGENDA- 20

Miscellaneous:

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

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

2) Status of SLBC report submitted by Member Banks:

Status of SLBC report submitted by Banks for June, 2023			
Sr. No.	Bank	Status	Received On
1	Bank of Baroda	Submitted	26.07.2023
2	Bank of India	Submitted	27.07.2023
3	Bank of Maharashtra	Submitted	05.08.2023
4	Canara Bank	Submitted	28.07.2023
5	Central Bank of India	Submitted	25.07.2023
6	Indian Bank	Submitted	03.08.2023
7	Indian Overseas Bank	Submitted	24.07.2023
8	Punjab National Bank	Submitted	21.07.2023
9	Punjab & Sind Bank	Submitted	11.08.2023
10	State Bank of India	Submitted	26.07.2023
11	UCO Bank	Submitted	04.08.2023
12	Union Bank of India	Submitted	21.07.2023
13	Axis Bank	Submitted	09.08.2023
14	Au Small finance Bank	Submitted	15.07.2023
15	Bandhan Bank	Submitted	18.07.2023
16	Catholic Syrian Bank Ltd.	Submitted	19.07.2023
17	City Union Bank Ltd.	Submitted	14.08.2023
18	Dhanlaxmi Bank Ltd.	Submitted	05.08.2023
19	ESAF SF Bank	Submitted	28.07.2023
20	Federal Bank	Submitted	09.08.2023
21	HDFC Bank	Submitted	31.07.2023
22	ICICI Bank	Submitted	19.07.2023
23	IDBI Bank	Submitted	25.07.2023
24	IDFC First Bank	Submitted	18.07.2023
25	Indusind Bank	Submitted	27.07.2023
26	Jana Small Finance Bank	Submitted	04.08.2023
27	Karnataka Bank Ltd.	Submitted	15.07.2023
28	Karur Vysya Bank	Submitted	10.08.2023
29	Kotak Mahindra Bank	Submitted	10.07.2023
30	Lakshmi Vilas Bank (DBS)	Submitted	07.08.2023
31	Ratnakar Bank Ltd	Submitted	13.07.2023
32	South Indian Bank Ltd.	Submitted	14.07.2023
33	Tamilnad Mercantile Bank	Submitted	10.08.2023
34	Ujjivan Small Finance Bank	Submitted	19.07.2023
35	Utkarsh Small Finance Bank	Submitted	21.07.2023
36	YES Bank	Submitted	19.07.2023
37	BGVB (PNB)	Submitted	17.07.2023
38	PBGB (UCO)	Submitted	20.07.2023
39	UBKGB (CBI)	Submitted	21.07.2023
40	WB State Co-Op Bank Ltd.	Submitted	08.08.2023
41	WBSCARD	Submitted	14.07.2023

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

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Ref. No: SLBC/WB/160th SLBC Meeting/104 /2023

Date: 26.06.2023

- 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 160th SLBC, West Bengal meeting held on 21.06.2023

The 160th SLBC meeting for the state of West Bengal was held on 21.06.2023 at The Lalit Great Eastern, Kolkata to review the progress made in various banking parameters for March, 2023 quarter. At the outset, Shri Shio Shankar Singh, General Manager, SLBC, expressed his heartfelt thanks & gratitude to all the distinguished guests for participating in the meeting. Shri Firoz Hasnain, CGM-PNB and Convener, SLBC West Bengal, welcomed all the dignitaries and participant in the meeting.

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 Kumar Majumdar, Hon'ble Minister- in-charge, Department of Panchayat and Rural Development, Government of West Bengal, Dr. Manoj Pant, Hon'ble ACS, Finance Department, GoWB; and Shri Atul Kumar Goel, MD & CEO, Punjab National Bank and other dignitaries (list enclosed).

In the keynote address, Shri Atul Kumar Goel, MD & CEO PNB, highlighted Banks' performance during the FY 2022-23 on various parameters with special mention on disbursement of fresh credit of Rs.4.68 Lakh Crore upto March' 23 quarter, thereby achieving 136.04% of the annual target under Annual Credit Plan, percentile achievement under Agriculture and MSME segment to the extent of 82.74% and 115.04% respectively of the annual target, achievement under Priority Sector at 94.24% and Non-Priority Sector at 242.93%, increase in CD ratio to 63.10% as on 31.03.2023 from 61.76% as on 31.03.2022, disbursement of more than 27.29 lakh Kisan Credit Cards (KCCs) to the eligible farmers and sanctioning of 48253 loans under WB Student Credit Card scheme. He highlighted that with a fresh enrolment of 77.33 lakh in social security schemes in the FY 2022-23, 3.33 crore beneficiaries were successfully brought under the ambit of Jan Suraksha Schemes. He expressed his satisfaction over the performance in the FY and 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 point wise discussion on various flagship government schemes. Followings are the excerpts of observations made during the brief deliberations along with responses received from the dignitaries -

1. MSME:

Dr. A. Mitra applauded and congratulated the bankers for their outstanding performance in surpassing the ACP target of disbursement in MSME sector by 115.04% with a total disbursement of Rs.1.26 lac crore in the financial year 2022-23. He highlighted the impact of the said disbursement on creation of employment in the state and significant contribution to GDP growth. Keeping in view this performance he suggested SLBC and line department for a logical upward revision in the ACP target for disbursement in MSME from the already set target of Rs.1.19 lac crore for FY 2023-24. In response to that, Dr. M. Pant suggested to upscale the target to Rs.1.45 lac crore for the FY 2023-24. The house in unison with Smt. Chandrima Bhattacharya accepted the revised target and accordingly, the MSME ACP target for the FY 2023-24 has been revised.



Shri Joshep Lawrence Tobias, Chairman, BGVB informed the house that the number of registered MSME entrepreneurs was recorded lower than the actual MSME entrepreneurs, as the registration of the same was not done in the Udyami Mitra Portal. He requested block level functionaries and the bankers to get the entrepreneurs registered before sponsoring and receiving applications. Shri Manas Dhar, Special Secretary and Director, Institutional Finance, GoWB apprised that as per RBI Circular Udyam Registration was mandatory for MSME borrowers and requested the bankers to help the borrowers in getting themselves registered. He further informed that DICs had ensured getting all the borrowers under West Bengal Bhabishyat Credit Card Scheme registered in Udyami Mitra Portal before applying under the scheme.

Sri Atul Kumar Goel informed the house that the bankers were already doing their part in getting the borrowers registered in the Udyami Mitra portal before sanctioning any loan that falls under MSME category.

Dr. A. Mitra suggested that a sub-committee meeting had to be organised shortly to discuss the revised target and to discuss the issue raised by BGVB with the bankers and seek solution for the same.

(Action: MSME Dept & Member banks)

2. Artisan Credit Card and Weaver Credit Card:

Dr. Amit Mitra expressed his concern about the high rejection rate of proposals under ACC and WCC. He highlighted that the rejections were taking place on irrational grounds and urged the member banks to introspect the reasons for such rejections. Sri. A. K. Goel responded that the same were being monitored from time to time by SLBC along with collection of data and analysis of the same. He further mentioned that the major causes of rejection were low CIBIL score and higher delinquency ratio. Dr. A. Mitra stated the GoWB would take up with DMs and ACS for finding prospective solutions for mitigating the high rejection rate and sponsoring of quality proposals.

(Action: Member banks)

3. West Bengal Bhabishyat Credit Card (WBBCC)

Dr. A. Mitra expressed his dismay over slow and sluggish performance of the new flagship scheme i.e., West Bengal Bhabishyat Credit Card (WBBCC). He stated that though the scheme was a progressive self-employment generation scheme with 100% guarantee coverage, yet it had not rolled out as anticipated. He highlighted that the flagging of WBBCC code in CBS was still pending in some of the major public sector banks like State Bank of India, UCO Bank, Bank of India, Bank of Baroda and Central Bank of India. He also highlighted that the disbursement in terms of sanction was negligible. He requested Dr. M. Pant to take up the matter on an urgent basis with the member banks,

Dr. M. Pant apprised that the issues had already been taken up with the member banks in a recently held meeting. He requested the banks whose onboarding was pending to expedite their process and further advised the other banks to complete formal sanction and start disbursal by 30.06.2023.

(Action: SBI, UCO Banks, Bank of India, Bank of Baroda, Central Bank of India and all other Member banks)

4. Self Help Group:

Dr. A. Mitra congratulated all member banks on outstanding performance under SHG, achieving more than 134% of target in terms of number of SHGs disbursed during this FY. He expressed concern over low ticket size, which was quite low as compared to national average, though West Bengal occupied relatively top position in terms of number of SHGs disbursed. He requested the house to increase the credit linkage target for the ensuing FY 2023-24 along with a special focus on ticket size.

While praising the overall performance of our state in SHG-NRLM, Shri Vibhu Goel, SMD & CEO, WBSRLM informed the house that in a recent meeting with Hon'ble Chief Secretary the target for FY 2023-24 was fixed at Rs. 25000 crores. Shri Pradip Kumar Majumdar opined that the set out target was quite modest and there was ample scope to increase the target. He apprised the house that considering the momentum SHG had gained in the state of West Bengal, the government had taken unprecedented steps for linking market for the



efficient and performing SHGs, empowering them through providing training opportunities and creating newer opportunities for their growth and sustenance. Hence, keeping in view of the mentioned factors, he suggested a target of Rs.30000 crore in terms of credit linkage and an increased ticket size from Rs. 2.18 lac to Rs. 3.50 lac for the FY 2023-24. He urged the banks to help to achieve the set target thereby empowering rural women to become self reliant. The house alongwith Dr. A. Mitra, Smt. C. Bhattacharya and Shri A. K. Goel consented to the new target set for the FY 2023-24.

Shri M. Dhar highlighted that in the FY 2022-23 around 9 lac credit linkage had been done and around 10 lac credit linkage was expected to be done in FY 2023-24.

Shri Narayan Chandra Sarkar, MD, WB Swarojgar Corporation, informed the house that out of 2 lac Male SHG target in FY 2022-23, 90% formation had taken place. The account opening of the SHGs was not at par. He urged the banks to percolate suitable instruction to their respective branches about opening of Male SHG accounts along with the conventional Women SHG accounts.

(Action: Member banks)

5. West Bengal Student Credit Card (WBSCC):

Dr. A Mitra expressed agony over the performance under WBSCC Scheme. He expressed his concern over low disbursement percentage. He requested member banks to analyse the reasons and improve the disbursement under the scheme. Shri M. Dhar mentioned that total number of eligible applications under the scheme is 61000 nos., out of which 51000 nos. were sanctioned but only 58% of the sanctioned cases were disbursed. Citing non uploading of disbursement data in the portal also one of the major reasons for low reflection of disbursement percentage, he urged the member banks to upload the data on time bound manner.

Shri M. Pant highlighted that another major reason for low disbursement figure was due to lack of timely disbursement, leaving students uninterested in pursuing the loan. He requested member banks to take in writing from the uninterested students and send the same to HED. Mentioning that WBSCC as a scheme fully guaranteed by the GoWB having no risk, disbursal on a timely manner was necessary, Smt C. Bhattacharya requested the banks to exert focus on timely disbursal of the sanctioned loans under the scheme.

Shri A. K. Goel requested the controlling heads of all member banks to follow up with their respective branches and to find out reasons for non-disbursal of sanctioned loans even after 15 days.

Dr. A. Mitra requested Dr. M. Pant to take up the matter on an urgent basis with the member banks. Dr. M. Pant consented to the suggestion and committed to hold a meeting with the banks to resolve the issues

(Action: Member banks & Higher Education Department, GoWB)

6. Agriculture & KCC:

Dr. A. Mitra mentioned that out of the ACP target of Rs.97261 crores, 80469.67 crore was achieved in the FY 2022-23 which was 83% of the target and there was a shortfall of 17% in terms of achievement of target. He also mentioned that the active KCC borrowers were 39 lacs and financing 27.29 lac out of a modest target of 35 lacs was much below the expected level. He further added that in the present scenario when the infrastructure in agriculture was radically changing across the nation and government was giving impetus on the same, sanction of 1141 no. of proposals under AIF did not commensurate. He highlighted the major challenges that the bankers should overcome were raising of achievement of target, taking advantage of AIF and assisting FPOs.

Shri P. K. Majumdar highlighted, "with the increase in fragmented marginal farmers getting registration under mutation process, the present number of marginal farmers stands at 98 lacs. Out of these 98 lacs, only 27.29 lac farmers enjoy the benefit of KCC, which is below the desirable level." He requested member banks to help the marginal farmers through funding which would in turn propel economic growth.



Sri Onkar Singh Meena, Principal Secretary, Agriculture informed that some major banks had failed to achieve 60% in agriculture loan under priority sector lending whereas RRBs achieved only 50% of ACP target. He highlighted that though the disbursement of crop loans in our state was much lower than the national average yet in case of disbursement of term loan, West Bengal ranked among the top three states. He further added that diversification in crop production was taking place and though districts like Hooghly, Bankura and Coochbehar were performing well, districts like Nadia, Murshidabad and Uttar Dinajpur having immense possibilities were not performing as expected. The primary cause being low bank branch penetration. He expressed his satisfaction over the increase in performance in Agriculture allied sector which registered a growth of around Rs.33000 crores in the last 3 years. He highlighted that there was good scope under AIF and requested banks to convert all such eligible proposals under AIF to reap the benefits.

Dr. A Mitra suggested the department to identify districts where diversification of crops can take place and find the possibility of funding new avenues. Simultaneously he suggested member banks to capture new market. He expressed his optimism over collective effort which in turn would bring a comprehensive growth in the state.

(Action: Agriculture Dept and Member banks)

7. Animal Husbandry & Fishery:

Smt. Joyoshee Dasgupta,, Senior Special Secretary, ARD department highlighted that out of 14389 sanctioned cases, 13469 cases amounting to Rs. 100.84 crore had been disbursed and further informed that the pending cases to be disposed of by 30.06.2023. Shri A. K. Goel requested to extend the date till 15.07.2023 due to the good number of pendency. Dr. A. Mitra accepted the same.

Dr. A. Mitra referring Fishery sector as Blue sector remarked that there was immense opportunity in this sector in West Bengal. Shri Avanindra Singh, Secretary, Fisheries Dept., GoWB highlighted that out of total sponsored application of 79243 nos. only 17182 nos. had been sanction and 58% were rejected. He informed that in the recent meeting held with member banks, they were requested to submit the grounds on which applications under the scheme were being rejected. This in turn would help in analyzing and sponsoring quality proposals to arrest the huge rejection rate. He further highlighted that the primary reasons for rejection were multiple ownership of waterbodies and absence of insurance of fishing stock which was causing hesitation among bankers in sanctioning the proposals.

Dr. A. Mitra pointed out that there were many shrimp exporting companies operating on their own in the state of West Bengal without any defined government scheme. He was of the opinion that a bit of deeper focus on this area by both the government and the bankers could help the state in becoming the leader in sea food export.

Shri. P.K. Majumdar highlighted that our state being on the coastal belt and also with large number of fresh water bodies, fishery was a growing sector in near future. Hence he urged member banks to give special attention in the sector.

Referring to financing by foreign subsidiaries in terms of external commercial borrowing, Dr. A. Mitra requested the member banks to focus on the same. Shri R. Kesavan, Regional Director, RBI apprised that banks are following the FEMA guideline for facilitating such category of finance. He further added that bankers as well as individual entrepreneurs were assisted from time to time by RBI in case of queries in this regard.

(Action: Member banks)



8. CD Ratio:

Dr. A Mitra congratulated all banks and LDMs on achieving the CD ratio of all districts in the state above 40% which is more than the minimum bench mark target. He highlighted that the CD ratio of the state had improved to 63.10% as on 31.03.2023. LDM of Coochbehar, Darjeeling, Alipurduar and Malda were commended by him for their growth in CD Ratio. LDM Purba Medinipur, LDM Dakhin Dinajpur and LDM Birbhum were requested to increase their CD Ratio in the ensuing FY. They committed to increase the same from the first quarter of the ensuing FY itself.

Dr. A Mitra further highlighted about the declining CD Ratio for the Kolkata district in the recent past. Sri M. Dhar informed that the reason behind the same was due to merger of branches and establishment of loan processing hubs in the banks. The reporting of the business figures was being done in the respective central offices of the banks, which were mostly not in the state. Dr. A Mitra suggested to rectify the process of reporting so that the true picture gets reflected.

(Action: LDMs of Purba Medinipur, Dakhin Dinajpur, Birbhum, Kolkata and Member banks)

9. Financial Inclusion:

Dr. M. Pant apprised that there were many unserved and underserved regions where banking facilities were unavailable. He highlighted that to achieve 100% DBT and Financial Inclusion, banking facility should be made available to all. Since BCs and IPPBs cannot compensate the services rendered by brick and motor branches, he requested all member banks to explore possibility of opening brick and motor branch in those unbanked areas.

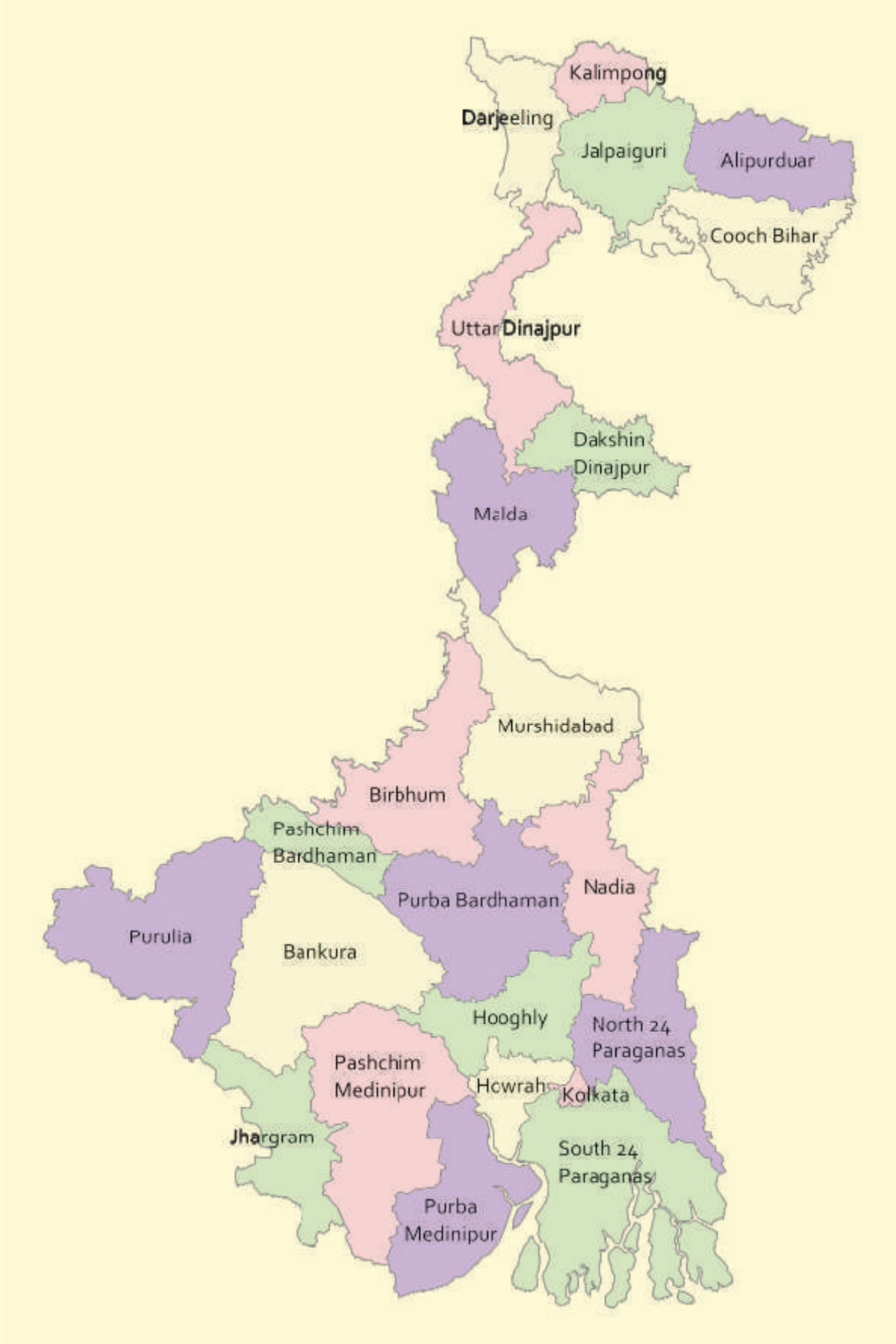
(Action: Member banks)

The meeting ended with the vote of thanks by Shri Shio Shankar Singh, GM, SLBC to the chair and all other participants.




(Firoz Hasnain)
Chief General Manager &
Convener, SLBC, West Bengal.



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