



पंजाब नेशनल बैंक: कोलकाता अंचल कार्यालय
यूनाइटेड टॉवर, 11, हेमंता बसु सरणी कोलकाता – 700 001

पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति
कार्यसूची टिप्पणी

वित्तीय समावेशन पर विशेष एसएलबीसी बैठक

PUNJAB NATIONAL BANK: KOLKATA ZONAL OFFICE
UNITED TOWER, 11, HEMANTA BASU SARANI, KOLKATA:700 001

State Level Bankers' Committee West Bengal

Agenda Notes

SPECIAL SLBC MEETING ON FINANCIAL INCLUSION

Date: 27.09.2021
Time: 12.00 Noon

Venue: Kolkata



Punjab National Bank: Kolkata Zone
Convener: State Level Banker's Committee for West
Bengal

Agenda items listed for Special SLBC on FI meeting

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General Information of West Bengal

Geographical Area	88752 Sq. Km.
Percentage Area of State to area of Indian Union	2.74%
Average Annual rainfall	1666 mm
Districts	23
No. of Sub-divisions	66
No of Blocks	342
No. of Municipalities	127
Total No. of Municipal Corporations	6
No of Villages (inhabited)	37945
Villages Electrified	37779 (99.56%)
Total No. of Gram Panchayats	3354
Capital	Kolkata
Average population served per Bank Branch (including RRBs) but excluding Cooperative Banks & Foreign Banks (As on June, 2021)	10635
No. of Minority concentrated districts.	#13
Principal Language	Bengali
Airport	Kolkata, Bagdogra, Andal
Ports	Kolkata, Haldia

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

Population Details:

(As per 2011 census)

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

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

Total or Gross cropped area	9459 thousand hectares
Net cropped area	5204 thousand hectares
Net irrigated area under minor irrigation	4434 thousand hectares
Cropping intensity	182%
Major Crops	Rice, Potato, Jute, Tea, Vegetables, Pulses
Soil type	Gangetic Alluvial soil & lateritic soil
Climate	Tropical, humid except in northern hilly region
Cultivators	51.17 lac
Of the above, Small & Marginal farmers	43.42 lac
Agricultural Labourers	101.89 lac
Recorded Sharecroppers	15.37 lac
Workers engaged in Household Industries	14.36 lac
Workers engaged in Allied Agro Activities	3.35 lac
Other workers	121.73 lac
Per Capita Deposit (as on 31.03.2021)	Rs.102775
Per Capita Advance (as on 31.03.2021)	Rs.62474

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

AGENDA 1 – Banking Outlets in West Bengal

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

Population group	March 2018	March 2019	March 2020	March 2021	June 2021
Rural	3531 (42.92%)	3417 (41.51%)	3496 (41.69%)	3554 (41.15%)	3540 (41.21%)
Semi- urban	1412 (17.16%)	1544 (18.76%)	1495 (17.83%)	1527 (17.68%)	1520 (17.69%)
Urban	1655 (20.1%)	1688 (20.51%)	1769 (21.10%)	1838 (21.28%)	1850 (21.53%)
Metro	1630 (19.81%)	1582 (19.22%)	1625 (19.38%)	1718 (19.89%)	1678 (19.54%)
Total	8228	8230	8385	8637	8588

Position of ATMs in the State of West Bengal:

Population group	March 2018	March 2019	March 2020	March 2021	June 2021
Rural	2571	2761	2674	2479	2463
Semi- urban	2191	2161	2125	2301	2344
Urban	3041	3120	3147	3929	4027
Metro	2346	2693	2757	3044	3059
Total	10149	10735	10703	11753	11893

Status of Business Correspondents (BCs) Coverage in the State of West Bengal as on June 30, 2021

Total number of BCs functioning	No. of Micro ATMs enabled & allotted to BCs	No. of Pin Pads enabled & allotted to BCs	No. of BCs doing online transaction	No. of BCs doing online transaction less than 50 per day	No. of BCs doing online transaction 51 to 100 per day	No. of BCs doing online transaction more than 100 per day
19,337	2,901	19,339	19,339	14,503	2,901	1,934

- Total 19337 BCs are working in West Bengal state. Apart from that, 55950 BCs are also deployed by Airtel Payment Bank and IPPB in the state.
- Including Airtel Payment bank and IPPB BCs, there are 78 BCs per lakh population which is below nation average of 130 BCs per Lakh population.
- It is observed that member banks including IPPB and Airtel Payment bank has increased 4027 number of BCs during quarter June 2021.
- From June 2020 to June 2021, No. of ATMs in the state has increased from 11416 to 11893.
- From June 2020 to June 2021, No. of Bank Branches in the state has increased from 8440 to 8588.

Digital Access Indicators

Sr. No.	District Name	Number of ATM cum Debit Card			Number of Internet Banking Suscribers			Number of Mobile banking Suscribers			Number of AEPS Subscribers		
		Jun-19	Jun-20	Jun-21	Jun-19	Jun-20	Jun-21	Jun-19	Jun-20	Jun-21	Jun-19	Jun-20	Jun-21
1	Alipurduar	8,71,239	8,44,227	8,45,427	69,516	90,534	1,17,826	54,375	71,992	97,554	2,60,230	3,76,152	6,65,656
2	Bankura	15,79,197	15,03,066	14,53,814	1,34,257	1,99,108	2,40,569	1,39,651	1,71,162	2,09,698	19,12,320	21,91,157	29,36,028
3	Birbhum	18,06,865	17,34,443	17,59,757	1,83,789	2,82,674	3,56,882	2,02,645	2,44,530	3,19,237	10,11,921	12,47,284	21,66,208
4	Coochbehar	16,67,245	16,81,856	16,05,499	1,29,204	1,69,120	2,24,561	85,128	1,07,648	1,47,654	11,48,592	14,04,768	17,12,969
5	Dakshin Dinajpur	8,00,566	7,82,988	7,84,503	82,212	89,196	1,32,565	44,788	53,204	95,117	4,00,807	4,84,150	7,09,977
6	Darjeeling	11,70,007	12,23,563	12,51,333	2,67,917	3,21,430	3,96,923	1,84,942	2,24,951	2,99,171	5,87,066	7,19,455	10,52,494
7	Hooghly	26,11,090	27,41,884	27,86,528	4,04,974	5,13,381	7,10,018	3,62,705	4,18,890	6,12,564	15,73,349	19,81,969	32,42,019
8	Howrah	22,03,065	23,61,688	23,90,944	4,71,534	5,60,332	7,44,196	3,59,758	4,18,019	6,21,339	11,14,461	14,53,535	23,56,881
9	Jalpaiguri	10,82,388	10,88,589	10,66,957	1,13,529	1,44,022	1,84,893	86,764	1,03,482	1,53,486	7,97,702	9,22,785	12,81,240
10	Jhargram	3,19,217	3,38,438	3,26,623	27,721	39,112	50,820	22,866	26,949	40,825	3,25,323	3,86,970	5,55,950
11	Kalimpong	1,29,331	1,38,680	1,39,445	27,951	36,011	46,395	21,057	25,191	37,286	2,43,500	2,77,954	3,48,934
12	Kolkata	39,24,589	45,80,482	42,26,668	22,35,963	23,73,381	27,90,048	15,53,787	17,39,434	21,77,448	19,74,560	25,81,726	37,00,632
13	Malda	24,06,267	22,52,764	20,26,749	1,81,571	2,11,630	2,75,722	1,17,018	1,38,963	1,95,883	19,90,733	23,72,805	32,43,738
14	Murshidabad	37,53,127	35,27,262	33,87,347	3,08,808	3,89,939	4,66,261	2,60,806	2,92,152	3,49,976	24,53,873	29,67,619	38,67,783
15	Nadia	34,97,797	33,94,582	36,20,793	2,98,400	4,02,922	6,66,318	2,60,569	6,42,028	12,98,106	69,14,848	73,86,411	41,55,285
16	Paschim Burdwan	13,79,317	15,22,119	16,20,027	4,06,469	4,97,194	6,45,995	3,48,650	4,05,381	5,46,350	7,83,259	9,88,683	16,57,091
17	Paschim Medinipur	20,84,478	22,64,948	21,89,370	3,27,489	3,82,502	4,74,628	2,58,519	2,95,415	3,88,867	24,86,837	28,35,693	38,53,291
18	Purba Burdwan	23,14,636	22,19,167	18,76,396	3,06,898	3,87,260	4,86,835	2,74,686	3,21,538	4,29,159	10,37,329	16,67,025	23,36,955
19	Purba Medinipur	23,28,698	23,16,849	22,77,296	2,98,575	4,06,567	5,54,057	2,74,552	3,12,359	4,42,859	21,89,065	25,07,117	34,82,826
20	Purulia	16,78,227	15,61,914	12,67,244	96,574	1,32,539	1,61,186	88,453	1,03,277	1,36,783	17,85,508	21,01,365	25,67,942
21	Uttar Dinajpur	16,84,500	16,42,458	15,30,036	1,05,445	1,40,189	1,74,168	84,865	1,03,186	1,36,615	9,52,904	11,22,071	17,38,196
22	24 Pgs. (N)	43,39,151	55,28,014	54,32,505	15,58,798	17,78,161	21,31,174	11,93,731	13,32,325	16,16,798	32,83,668	39,54,752	58,51,147
23	24 Pgs. (S)	29,42,724	36,73,960	36,06,030	4,59,897	6,11,208	8,78,383	3,78,952	4,48,091	6,77,665	28,76,290	34,89,235	48,87,171
Total		4,65,73,721	4,89,23,941	4,74,71,291	84,97,491	1,01,58,412	1,29,10,423	66,59,267	80,00,167	1,10,30,460	3,81,04,145	4,54,20,681	5,83,70,413

Sr. No.	Bank Name	30.06.2019			30.06.2020			30.06.2021		
		Brick & Morter Branch	ATM	BC Outlets	Brick & Morter Branch	ATM	BC Outlets	Brick & Morter Branch	ATM	BC Outlets
1	Bank of Baroda	326	428	637	328	428	637	298	495	882
2	Bank of India	372	425	607	372	425	607	382	411	610
3	Bank of Maharastra	33	20	0	32	14	5	43	14	27
4	Canara Bank	431	506	156	421	474	209	415	407	312
5	Central Bank of India	328	325	529	323	212	518	318	212	518
6	Indian Bank	624	149	1306	601	186	1344	602	244	1325
7	Indian Overseas Bank	155	115	0	153	84	84	153	84	85
8	Punjab National Bank	1257	1458	2916	1258	1470	2928	1230	1470	2928
9	Punjab & Sind Bank	39	28	0	41	29	0	41	29	0
10	State Bank of India	1228	3408	4825	1263	3855	5078	1359	4280	5702
11	UCO Bank	380	201	418	377	211	248	381	216	123
12	Union Bank of India	301	448	235	302	496	170	289	520	347
Total PSU		5474	7511	11629	5471	7884	11828	5511	8382	12859
13	Axis Bank	287	1464	0	299	1520	13	305	1502	11
14	AU Small Finance Bank	0	0	0	0	0	0	1	1	0
15	Bandhan Bank	373	117	928	386	119	928	463	120	1153
16	Catholic Syrian Bank Ltd.	2	1	0	2	1	0	2	1	0
17	City Union Bank	0	0	0	0	0	0	2	2	0
18	DBS Bank Ltd.	0	0	0	0	0	0	4	0	2
19	Dhanlaxmi Bank Ltd.	3	0	0	3	0	0	3	3	0
20	ESAF SF Bank	0	0	0	0	0	0	4	3	18
21	Federal Bank	31	25	0	30	26	0	30	26	0
22	HDFC Bank	204	517	3	226	533	216	232	552	657
23	ICICI Bank	234	594	0	248	605	0	243	552	8
24	IDBI Bank	97	169	9	97	169	9	96	173	0
25	IDFC First Bank	8	2	873	13	5	855	21	15	810
26	Indusind Bank	75	144	0	80	160	0	83	168	0
27	Jana Small Finance Bank	19	8	0	27	8	2	39	8	10
28	Karnataka Bank Ltd.	20	0	0	20	23	0	20	23	0
29	Karur Vysya Bank	14	0	0	14	24	0	14	24	0
30	Kotak Mahindra Bank	39	70	0	42	74	0	42	74	0
31	Ratnakar Bank Ltd	13	10	0	17	14	0	17	15	0
32	South Indian Bank Ltd.	18	19	0	18	19	0	15	14	0
33	SIDBI	1	0	0	1	0	0	1	0	0
34	Tamilnad Mercantile Bank	1	1	0	2	2	1	1	2	1
35	Ujjivan Small Finance Bank	67	47	0	83	57	0	76	61	7
36	Utkarsh Small Finance Bank	1	1	0	2	2	0	3	5	0
37	YES Bank	26	33	0	26	36	0	26	35	0
Total PVT		1533	3222	1813	1636	3397	2024	1743	3379	2677
38	BGVB (PNB)	587	0	1585	587	0	1585	587	0	2814
39	PBGB (UCO)	230	1	2423	230	0	612	230	0	601
40	UBKGB (CBI)	142	0	570	142	0	387	142	0	386
Total RRB		959	1	4578	959	0	2584	959	0	3801
41	WB State Co-Op Bank Ltd.	361	128	0	363	135	0	364	132	0
42	WBSCARD Bank Ltd.	11	0	0	11	0	0	11	0	0
Total Co-Optv		372	128	0	374	135	0	375	132	0
Grand Total		8338	10862	18020	8440	11416	16436	8588	11893	19337

Physical Access Indicators

Sr. No.	District Name	No of Bank Branches per One Lakh Population			No of BC Outlets per One Lakh Population			No of ATMs per One Lakh Population		
		Jun-19	Jun-20	Jun-21	Jun-19	Jun-20	Jun-21	Jun-19	Jun-20	Jun-21
		1	Alipurduar	6.46	6.46	6.92	17.24	17.18	17.24	6.99
2	Bankura	7.53	7.53	7.73	15.21	9.15	15.21	7.51	7.53	8.04
3	Birbhum	8.34	8.19	8.54	21.19	21.10	21.19	7.20	7.68	7.82
4	Coochbehar	7.34	7.41	7.59	23.16	20.40	23.16	6.35	6.63	6.78
5	Dakshin Dinajpur	4.77	4.77	5.19	19.45	19.15	19.45	5.49	5.61	5.79
6	Darjeeling	12.67	12.83	13.05	26.75	26.37	26.75	30.76	30.92	31.30
7	Hooghly	8.68	9.08	9.28	14.30	11.34	14.30	11.70	11.94	12.05
8	Howrah	7.73	7.79	7.88	13.46	11.57	13.46	6.82	6.97	7.07
9	Jalpaiguri	5.19	5.14	5.37	11.59	9.40	11.59	5.19	5.71	5.76
10	Jhargram	7.92	8.27	8.54	18.93	18.93	18.93	2.82	2.99	3.17
11	Kalimpong	2.38	2.71	2.76	2.06	2.00	2.06	2.33	2.33	2.33
12	Kolkata	30.91	31.80	32.05	19.30	18.26	19.55	63.42	66.67	72.23
13	Malda	5.47	6.02	6.12	13.56	12.41	13.56	5.92	5.92	6.27
14	Murshidabad	5.76	5.79	5.86	19.43	17.84	20.69	8.52	8.52	8.71
15	Nadia	7.55	7.59	7.68	79.21	71.45	88.88	10.72	10.72	10.82
16	Paschim Burdwan	4.60	4.55	4.69	3.29	3.23	3.29	7.74	7.85	7.87
17	Paschim Medinipur	6.19	6.16	6.31	19.50	16.17	21.17	6.88	6.88	6.88
18	Purba Burdwan	10.09	10.17	10.24	16.85	14.93	16.85	9.26	9.26	9.26
19	Purba Medinipur	8.32	8.34	8.46	16.03	16.03	18.86	7.38	7.71	7.71
20	Purulia	6.04	6.11	6.28	15.97	15.97	17.99	5.26	5.26	5.26
21	Uttar Dinajpur	5.25	5.35	5.49	18.22	17.26	18.22	6.22	6.22	6.52
22	24 Pgs. (N)	9.51	9.51	9.58	10.69	10.69	12.93	11.46	14.51	15.80
23	24 Pgs. (S)	7.85	7.84	7.94	10.39	10.39	12.72	7.11	7.12	7.12
All district (Average)		8.29	8.39	8.54	17.91	16.34	19.22	10.80	11.35	11.82

AGENDA 2 – Pradhan Mantri Jan Dhan Yojana

Comparison of PMJDY Accounts as on 30.06.2021 (Cumulative)

As on	Total A/c	Zero Balance A/c
31.03.2020	36646275	3190693
30.06.2020	37960390	2195754
31.03.2021	40397438	2332637
30.06.2021	40783102	2525524

As on	No. of Rupay card Issued	Aadhaar Seeding
31.03.2020	25019200	28627762
30.06.2020	24492908	29684216
31.03.2021	25287761	32255660
30.06.2021	25909026	32706399

- Total 4.07 Cr PMJDY accounts opened in the state of West Bengal with 0.25 Cr number of zero balance accounts as on June 2021, leading to an increment of 28.22 Lakh from June 2020.
- Total Number of Rupay card issued upto 30.06.2021 is 2.59 Cr where aadhaar seeding has been completed in 3.27 Cr accounts.

Sr. No.	District Name	PMJDY accounts					
		Jun-19		Jun-20		Jun-21	
		Male	Female	Male	Female	Male	Female
1	Alipurduar	44,326	53,574	56,302	72,761	94,052	1,23,306
2	Bankura	8,26,909	8,57,045	8,83,316	9,66,686	8,62,198	10,47,322
3	Birbhum	7,47,175	8,73,487	7,95,697	9,95,743	8,32,739	11,06,068
4	Coochbehar	5,45,825	6,16,854	5,74,433	7,02,740	6,06,930	7,54,182
5	Dakshin Dinajpur	4,06,000	4,48,160	4,20,779	5,17,361	2,61,510	2,61,510
6	Darjeeling	2,00,530	2,06,157	1,94,988	2,51,424	2,50,921	3,30,074
7	Hooghly	7,32,610	8,46,379	7,79,691	9,54,965	8,24,899	10,87,327
8	Howrah	6,07,704	6,93,310	6,42,432	7,86,757	6,96,485	9,12,499
9	Jalpaiguri	6,34,656	7,79,088	6,72,049	8,81,019	4,98,879	14,40,160
10	Jhargram	1,90,147	1,52,501	1,83,578	1,92,462	1,74,340	1,74,340
11	Kalimpong	47,451	54,560	48,747	62,856	1,82,696	2,02,696
12	Kolkata	3,84,061	2,71,636	3,96,670	3,23,379	3,32,383	3,35,063
13	Malda	9,98,259	11,57,801	10,71,603	13,08,199	11,35,948	15,36,569
14	Murshidabad	14,28,423	16,54,324	15,44,321	18,42,816	15,72,862	20,48,509
15	Nadia	10,11,785	11,35,875	10,86,477	12,73,092	11,08,782	14,30,580
16	Paschim Burdwan	4,93,455	5,84,043	4,94,906	6,77,673	4,62,382	4,62,382
17	Paschim Medinipur	9,69,743	9,69,824	10,40,277	10,90,619	11,21,473	14,09,602
18	Purba Burdwan	7,03,617	8,68,125	7,14,864	9,78,861	6,93,573	6,93,573
19	Purba Medinipur	8,96,013	7,43,354	9,59,255	8,41,751	10,30,027	12,15,591
20	Purulia	7,64,985	7,27,426	8,15,268	8,24,247	7,66,969	9,03,757
21	Uttar Dinajpur	8,70,096	10,09,098	9,30,775	11,33,777	9,83,667	12,36,592
22	24 Pgs. (N)	14,04,276	15,59,395	15,17,786	17,38,499	15,29,949	19,73,438
23	24 Pgs. (S)	15,87,437	17,96,621	17,19,062	19,99,187	17,90,117	22,84,181
	Grand Total	1,64,95,483	1,80,58,637	1,75,43,276	2,04,16,874	1,78,13,781	2,29,69,321

Sr. No.	District Name	Number of Credit Accounts per one lakh population			Number of active/operative PMJDY accounts out of which accounts availing OD facility		
		Jun-19	Jun-20	Jun-21	Jun-19	Jun-20	Jun-21
1	Alipurduar	2865.71	3814.31	7233.22	1046	2057	3701
2	Bankura	20584.77	22832.65	26536.71	17985	29479	32515
3	Birbhum	20344.20	22704.98	27668.94	17309	28546	33014
4	Coochbehar	18132.93	20110.67	24132.89	12417	20351	23177
5	Dakshin Dinajpur	22403.23	24843.94	15595.40	9122	14747	8906
6	Darjeeling	9681.71	10729.89	15724.30	4343	7113	9893
7	Hooghly	12578.36	13951.69	17317.75	15864	27441	32561
8	Howrah	11785.66	13080.68	16581.80	12885	22773	27398
9	Jalpaiguri	16049.36	17801.04	25025.37	14091	24747	33018
10	Jhargram	13259.15	14694.01	15341.73	3659	5992	5937
11	Kalimpong	2429.58	2683.69	10435.05	1089	1778	6562
12	Kolkata	6411.02	7108.11	7419.70	7003	11474	11365
13	Malda	23875.68	26498.75	33490.35	23134	37921	45508
14	Murshidabad	19079.36	21165.41	25491.64	31904	53972	61665
15	Nadia	18272.31	20268.83	24561.77	21937	35598	43240
16	Paschim Burdwan	6087.17	6744.46	5989.29	11412	18684	15747
17	Paschim Medinipur	14420.50	15995.80	21393.80	19715	33955	45099
18	Purba Burdwan	14303.80	15546.84	14337.06	16786	26488	23628
19	Purba Medinipur	14222.56	15688.51	22045.89	15508	28698	38238
20	Purulia	22393.11	24837.97	28499.97	15939	26105	28449
21	Uttar Dinajpur	27474.57	30542.54	36904.14	20070	32897	37807
22	24 Pgs. (N)	13017.34	14440.53	17493.94	31652	51887	59656
23	24 Pgs. (S)	18228.89	20222.22	24950.67	36142	59248	69377
All district (Average)		15106.75	16753.26	20265.79	361012	601951	696461

Saving Account Indicators

Sr. No.	District Name	Number of BSBDAs per One Lakh Population			Number of PMJDY Accounts per One Lakh Population			Number of Women BSBDAs per One Lakh Population			Number of Women PMJDY Accounts per One Lakh Population		
		Jun-19	Jun-20	Jun-21	Jun-19	Jun-20	Jun-21	Jun-19	Jun-20	Jun-21	Jun-19	Jun-20	Jun-21
1	Alipurduar	11015.38	11290.75	13661.78	6517.98	8592.74	14471.24	4626.43	4629.23	5874.57	3566.84	4844.27	8209.45
2	Bankura	79125.38	81103.29	98135.25	46819.76	51436.47	53091.27	33232.65	33252.44	42198.15	23828.82	26877.22	29119.18
3	Birbhum	78201.12	80156.14	96988.93	46272.85	51148.87	55356.46	32844.47	32864.03	41705.24	24939.64	28430.27	31580.25
4	Coochbehar	69700.61	71443.40	86446.53	41243.12	45304.51	48282.03	29274.38	29291.80	37172.01	21881.35	24927.94	26752.71
5	Dakshin Dinajpur	86115.29	88268.16	106803.53	50955.81	55965.72	31201.31	36168.45	36189.92	45389.01	26735.45	30863.71	15600.65
6	Darjeeling	37215.32	38145.72	46156.35	22020.90	24171.89	31459.16	15630.41	15638.64	19847.22	11162.79	13613.87	17872.53
7	Hooghly	48349.72	49558.46	59965.74	28609.30	31429.80	34647.14	20306.79	20318.91	25785.26	15335.33	17302.77	19701.00
8	Howrah	45334.04	46467.39	56206.16	26824.87	29467.64	33174.73	19040.30	19051.64	24176.99	14294.97	16221.70	18814.30
9	Jalpaiguri	61691.76	62795.11	76513.22	36504.01	40101.47	50067.55	25908.72	25924.17	32900.69	20116.68	22748.62	37186.09
10	Jhargram	50974.91	52249.30	63221.65	30162.68	33102.11	30693.66	21409.51	21422.18	27185.30	13424.38	16942.08	15346.83
11	Kalimpong	9334.18	9572.54	11582.77	5526.06	6045.67	20877.14	3922.43	3924.76	4980.61	2955.58	3404.98	10980.28
12	Kolkata	24643.17	25252.57	30563.70	14581.76	16012.85	14843.04	10350.14	10356.30	13142.39	6040.79	7191.48	7451.32
13	Malda	91521.25	94066.25	113820.17	54302.94	59661.43	66999.77	38544.22	38567.15	48942.66	29276.67	32796.44	38521.65
14	Murshidabad	73338.73	75172.20	90958.36	43395.70	47680.59	50977.89	30802.27	30722.06	39112.10	23287.85	25941.25	28836.78
15	Nadia	70236.57	71992.49	87110.92	41560.11	45660.83	49140.07	29499.36	29516.91	37457.70	21787.19	24636.04	27683.64
16	Paschim Burdwan	23595.17	24185.04	29263.90	13961.64	15193.64	11982.59	9909.97	9915.86	12583.40	7567.71	8780.92	5991.30
17	Paschim Medinipur	55430.66	56816.26	68747.87	32799.21	36034.69	42801.95	23280.88	23294.73	29561.59	16400.29	18443.00	23837.19
18	Purba Burdwan	54926.47	56299.63	68122.56	32500.87	35023.26	28683.75	23068.69	23082.86	29292.70	17951.30	20241.13	14341.87
19	Purba Medinipur	54368.09	55727.29	67430.03	31974.23	35342.43	44067.37	22834.61	22848.19	28994.92	14587.37	16518.28	23854.41
20	Purulia	86077.68	88229.61	106757.82	50933.53	55953.95	57019.13	35913.74	36174.14	45905.88	24825.85	28130.19	30843.74
21	Uttar Dinajpur	105583.52	108250.38	130317.87	62491.20	68655.14	73833.06	44356.25	44382.66	56322.00	33556.80	37702.91	41121.95
22	24 Pgs. (N)	49977.16	51288.03	62058.51	29607.75	32531.03	34999.64	21015.58	21028.03	26685.16	15578.71	17368.00	19715.10
23	24 Pgs. (S)	70069.66	71821.39	86903.88	41461.34	45555.83	49918.13	29429.25	29446.77	37368.67	22012.12	24493.95	27985.69
All district (Average)		58050.42	59501.68	71997.03	34349.36	37735.20	40541.43	24381.18	24395.69	30958.71	17951.62	20295.89	22833.21

Sr. No.	Name Name	30.06.2019		30.06.2020		30.06.2021	
		Total No of PMJDY accounts		Total No of PMJDY accounts		Total No of PMJDY accounts	
		Male	Female	Male	Female	Male	Female
1	Bank of Baroda	677839	777606	837471	1065236	1035870	1395047
2	Bank of India	527262	660237	576605	738638	632863	840962
3	Bank of Maharashtra	7810	5225	11284	8523	19559	18533
4	Canara Bank	276577	310792	288410	336824	285626	362528
5	Central Bank of India	426778	561851	373539	517420	420344	586163
6	Indian Bank	1152502	1124202	1175722	1584355	1311435	1760939
7	Indian Overseas Bank	114579	133028	126900	150846	123716	154203
8	Punjab National Bank	4040076	4148663	4471352	4217205	3539005	4578948
9	Punjab & Sind Bank	9307	6725	9307	6725	9322	6736
10	State Bank of India	6007598	6793133	6514678	7571168	6870678	8182942
11	UCO Bank	429090	579030	468579	645143	532939	773737
12	Union Bank of India	196731	217292	232301	281322	296895	386604
Total PSU		13866149	15317784	15086148	17123405	15078252	19047342
13	Axis Bank	18236	9759	18130	9702	21046	12017
14	AU Small Finance Bank	0	0	0	0	0	0
15	Bandhan Bank	0	0	0	0	0	0
16	Catholic Syrian Bank Ltd.	0	0	0	0	0	0
17	City Union Bank	60	21	59	20	58	20
18	DBS Bank Ltd.	23	13	28	26	28	28
19	Dhanlaxmi Bank Ltd.	0	0	0	0	0	0
20	ESAF SF Bank	0	0	0	0	0	0
21	Federal Bank	2837	1689	3881	2035	2859	1292
22	HDFC Bank	17159	116556	17516	106711	17796	107965
23	ICICI Bank	23620	20065	23657	20185	19389	20115
24	IDBI Bank	17590	12960	17548	12989	17427	12981
25	IDFC First Bank	0	0	0	0	0	0
26	Indusind Bank	14448	3252	7281	1774	7420	2393
27	Jana Small Finance Bank	0	0	0	0	0	0
28	Karnataka Bank Ltd.	0	0	0	0	0	0
29	Karur Vysya Bank	972	673	925	648	931	662
30	Kotak Mahindra Bank	2494	1902	645	235	635	228
31	Ratnakar Bank Ltd	0	0	0	0	0	0
32	South Indian Bank Ltd.	129	151	138	163	128	157
33	SIDBI	0	0	0	0	0	0
34	Tamilnad Mercantile Bank	0	0	0	0	0	0
35	Ujjivan Small Finance Bank	0	0	0	0	0	0
36	Utkarsh Small Finance Bank	0	0	0	0	0	0
37	YES Bank	53	11	52	11	52	11
Total PVT		97621	167052	89860	154499	87769	157869
38	BGVB (PNB)	1767017	2180291	1854224	2355542	2055873	2781516
39	PBGB (UCO)	578682	150427	317095	546407	388912	724619
40	UBKGB (CBI)	186014	243083	195949	237021	202975	257975
Total RRB		2531713	2573801	2367268	3138970	2647760	3764110
41	WB State Co-Op Bank Ltd.	0	0	0	0	0	0
42	WBSCARD Bank Ltd.	0	0	0	0	0	0
Total Co-Optv		0	0	0	0	0	0
Grand Total		16495483	18058637	17543276	20416874	17813781	22969321

AGENDA 3 – Social Security Schemes (Micro Insurance & Micro Pension)

The recently launched National Strategy for Financial Inclusion (NSFI): 2019-24, which sets forth the vision and key objectives of the Financial Inclusion policies in India to expand the reach and sustain the efforts through a broad convergence of action involving all the stakeholders in the financial sector, has also envisaged that “Every willing and eligible adult who has been enrolled under PMJDY (including the young adults who have recently taken up employment) to be enrolled under an insurance scheme (PMJJBY, PMSBY, etc.), Pension schemes like APY etc

- As on 30.06.2021, 139.65 Lakh enrolled in PMSBY and 39.47 Lakh enrolled in PMJJBY thus an increase of 33.06 Lakh and 7.68 Lakh compare to corresponding period of last year in PMSBY and PMJJBY respectively.
- Total 24.14 Lakh enrolment in APY achieved as on 30.06.2021.
- It is worth mentioning that West Bengal has awarded by “Award of Par Excellence” for achieving 159% of APY target in FY 2020-21.

PMSBY, PMJJBY, APY Progress (both new enrolment & yearly renewal cases) as on 30.06.2021

Status as on	PMSBY	PMJJBY	APY	Total
31.03.2020	10227585	2686728	1509104	13481007
30.06.2020	10658776	2834953	1646159	15139888
31.03.2021	13598596	3837712	2751682	20187990
30.06.2021	13965101	3947227	2414448	20326776

Details of claim & Settlement in PMSBY & PMJJBY

As on	Scheme	Claims Made	Claims Settled	Pending	Rejected
31.03.2020	PMSBY	1888	1344	266	281
	PMJJBY	6278	5642	398	240
30.06.2020	PMSBY	3044	1069	1714	261
	PMJJBY	4351	3844	379	128
31.03.2021	PMSBY	3268	1891	870	507
	PMJJBY	6433	5888	267	278
30.06.2021	PMSBY	1754	1218	66	470
	PMJJBY	9139	8544	175	420

Sr. No.	District Name	Number of PMJDY accounts enrolled for PMJJBY						No of PMJDY accounts enrolled for PMSBY						No of PMJDY accounts enrolled for APY					
		Jun-19		Jun-20		Jun-21		Jun-19		Jun-20		Jun-21		Jun-19		Jun-20		Jun-21	
		Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
1	Alipurduar	1,971	3,667	7,885	11,828	22,890	40,662	3,626	33,769	8,844	1,03,585	79,233	1,13,898	7,277	9,647	10,172	14,047	13,480	20,219
2	Bankura	8,787	16,344	35,149	52,724	72,044	63,616	67,535	78,609	1,68,837	2,41,132	2,86,764	2,89,251	12,254	16,244	18,117	25,019	29,029	43,544
3	Birbhum	14,572	27,105	58,289	87,434	1,17,330	1,20,894	78,081	89,114	1,95,202	2,73,356	3,15,086	3,19,819	18,388	24,375	33,432	46,167	45,912	68,869
4	Coochbehar	12,750	18,131	51,001	58,486	53,953	83,109	57,538	1,16,464	1,43,844	3,57,252	1,82,008	2,52,588	22,698	30,088	26,696	36,866	39,818	59,728
5	Dakshin Dinajpur	7,272	10,271	29,089	33,133	31,755	43,281	31,581	42,795	78,952	1,31,273	1,34,107	1,54,055	13,378	17,734	13,694	18,910	19,432	29,149
6	Darjeeling	16,676	17,067	66,703	55,055	53,803	68,363	28,096	49,104	70,241	1,50,626	1,61,393	1,58,539	18,626	24,690	16,842	23,259	23,636	35,453
7	Hooghly	22,395	25,168	89,578	90,866	1,24,253	1,07,528	96,083	1,07,046	2,40,208	3,28,363	3,87,439	3,54,767	34,421	45,628	38,522	53,198	54,899	82,349
8	Howrah	14,416	22,318	57,663	71,995	1,09,580	84,872	71,598	82,656	1,78,995	2,53,547	2,99,533	2,61,275	24,421	32,373	33,483	46,239	43,208	64,811
9	Jalpaiguri	15,814	20,734	63,256	66,884	66,852	89,490	51,640	78,784	1,29,068	2,41,414	1,88,544	2,30,025	19,639	26,034	25,348	35,004	36,860	55,289
10	Jhargram	5,746	8,207	22,983	26,474	37,182	32,145	14,484	25,764	36,209	79,030	1,39,028	1,33,139	3,408	4,517	5,282	7,294	7,142	10,713
11	Kalimpong	3,394	4,267	11,176	13,764	13,451	17,091	2,048	12,978	4,120	39,811	40,318	39,635	735	975	1,021	1,409	1,374	2,061
12	Kolkata	26,548	29,469	1,06,190	98,286	1,98,826	1,14,222	1,37,065	1,47,869	3,42,662	4,53,585	6,46,754	4,51,826	32,106	42,559	30,075	41,531	43,914	65,870
13	Malda	14,671	27,288	58,685	88,027	89,233	1,18,995	81,590	99,129	2,03,974	3,04,077	3,23,944	3,75,386	31,050	41,160	40,652	56,138	57,630	86,444
14	Murshidabad	27,697	37,535	1,10,787	1,21,080	1,16,340	1,66,423	1,28,216	1,71,655	3,20,541	5,26,548	6,01,771	6,90,695	41,260	54,693	60,696	83,819	92,023	1,38,035
15	Nadia	12,820	23,944	51,280	77,239	80,703	1,03,468	1,07,342	1,18,261	2,68,355	3,62,764	4,24,352	4,41,496	36,672	48,612	47,394	65,449	60,316	90,473
16	Paschim Burdwan	10,787	18,668	43,147	60,220	68,948	62,497	57,603	68,717	1,44,008	2,10,789	2,21,039	1,90,473	7,391	9,798	10,868	15,009	12,862	19,294
17	Paschim Medinipur	15,540	20,880	62,235	67,354	86,757	75,004	1,17,525	1,19,893	2,88,813	3,67,769	3,24,401	3,10,657	33,207	44,018	39,701	54,825	54,390	81,586
18	Purba Burdwan	14,498	23,865	57,990	76,985	1,03,421	93,746	86,388	97,892	2,15,970	2,98,747	3,31,558	2,85,709	32,951	43,679	40,821	56,370	53,056	79,583
19	Purba Medinipur	13,890	20,256	55,560	65,341	1,00,072	77,004	1,15,266	1,26,155	2,88,165	3,86,977	4,42,990	3,26,373	31,420	41,652	44,640	61,646	66,873	1,00,312
20	Purulia	6,699	12,459	26,794	40,190	50,972	46,072	40,340	51,520	1,00,851	1,58,038	1,74,365	1,71,979	10,438	13,836	15,989	22,080	22,489	33,734
21	Uttar Dinajpur	8,530	15,866	34,121	51,181	50,880	64,912	47,030	58,184	1,17,575	1,78,478	1,79,011	2,26,936	16,979	22,507	24,462	33,780	34,032	51,049
22	24 Pgs. (N)	26,510	43,308	1,06,040	1,39,960	1,91,457	1,72,562	1,63,646	1,76,347	4,09,116	5,34,807	6,85,416	7,23,247	43,559	57,740	65,167	89,992	88,594	1,32,891
23	24 Pgs. (S)	17,125	31,846	68,499	1,02,730	1,34,641	1,25,928	1,22,278	1,33,139	3,05,695	4,08,402	4,63,192	4,31,087	39,390	52,214	48,261	66,646	64,809	97,214
	Grand Total	3,19,108	4,78,663	12,74,100	15,57,236	19,75,343	19,71,884	17,06,599	20,85,844	42,60,245	63,90,370	70,32,246	69,32,855	5,31,668	7,04,773	6,91,335	9,54,697	9,65,778	14,48,670

AGENDA 4 – Kisan Credit Card

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

Year	Disbursement (Fresh + Renewal)		% of Achievement
	Target (No.)	Achievement (No.)	
31.03.2019	20,00,000	21,65,443	109
30.06.2019	35,00,000	6,52,853	18
31.03.2020	35,00,000	23,73,411	68
30.06.2020	46,00,000	6,15,621	13
31.03.2021	46,00,000	26,08,512	57
30.06.2021	35,00,000	7,13,972	20

NB: All the banks operating in the State have disbursed 713972 KCCs including renewal cases during the June quarter of FY 2021-22 registering 20.40 % achievement of annual target of 35.00 lacs. Total amount disbursed for KCC stood at Rs. 3130.97 crore as on 30.06.2021 which account for 32.67 % of the farm credit. The Average ticket size of outstanding KCC loans is Rs. 43840/- as on 30.06.2021 thus it has increased from Rs. 41,437/- on 30.06.2020.

District wise KCC position as on 30.06.2021							
(Amount in Crore)							
Sr. No.	Name of District	Target (No.)	KCC Disbursement during 01.04.2021 to 30.06.2021(Fresh+Renewal)		% of Achievement	KCC Outstanding as on 30.06.2021	
			No.	Amount		No.	Amount
1	Alipurduar	38500	3554	16.43	9.23	43865	259.79
2	Bankura	198000	4723	19.17	2.39	175435	788.52
3	Birbhum	240000	103127	355.62	42.97	192050	757.90
4	Coochbehar	190000	13820	104.62	7.27	177819	784.96
5	Dakshin Dinajpur	115000	5265	23.58	4.58	197599	986.47
6	Darjeeling	18500	953	7.09	5.15	18646	101.18
7	Hooghly	395000	35873	136.96	9.08	193937	1012.50
8	Howrah	95000	17553	62.49	18.48	73773	360.29
9	Jalpaiguri	40000	7033	42.30	17.58	90326	464.67
10	Jhargram	55000	13437	54.30	24.43	54947	248.72
11	Kalimpong	10000	617	1.86	6.17	8691	32.81
12	Kolkata	0	0	0.00	#DN/0!	0	0.00
13	Malda	110000	24616	172.58	22.38	88959	369.90
14	Murshidabad	95000	32786	179.06	34.51	67333	206.52
15	Nadia	110000	21733	164.01	19.76	173351	815.56
16	Paschim Burdwan	25000	3809	14.56	15.24	16811	94.48
17	Paschim Medinipur	245000	12678	83.60	5.17	363211	1812.04
18	Purba Burdwan	280000	60776	564.37	21.71	351225	1417.64
19	Purba Medinipur	750000	271394	886.49	36.19	427379	1650.19
20	Purulia	35000	5012	26.80	14.32	98372	234.37
21	Uttar Dinajpur	55000	11007	79.00	20.01	309069	1159.09
22	24 Pgs. (N)	230000	30105	63.98	13.09	273483	1010.59
23	24 Pgs. (S)	170000	34101	72.11	20.06	555378	2755.78
	Grand Total	3500000	713972	3130.97	20.40	3951659	17323.97

Bank wise KCC position as on 30.06.2021

(Amount in Crore)

Sr. No.	Bank Name	Target (No.)	Disbursement during (01.04.2021 to 30.06.2021)						% of Achievement	Outstanding Position (including NPA & Written off A/c's)	
			Fresh Disbursement		Renewal Cases		Total Disbursement (Fresh+Renewal)				
			No.	Amount	No.	Amount	No.	Amount		No.	No.
1	Bank of Baroda	25000	965	15.10	4145	35.45	5110	50.55	20.44	20661	146.10
2	Bank of India	117000	2576	21.18	18709	80.77	21285	101.95	18.19	186678	835.72
3	Bank of Maharashtra	2200	250	3.47	691	16.55	941	20.02	42.77	1256	57.34
4	Canara Bank	28500	1057	6.93	2513.00	17.50	3570	24.43	12.53	42939	342.01
5	Central Bank of India	32500	1149	34.18	3343	18.29	4492	52.47	13.82	82074	446.25
6	Indian Bank	148500	35250	625.36	15236	101.13	50486	726.49	34.00	153026	785.26
7	Indian Overseas Bank	7000	94	0.69	406	3.03	500	3.72	7.14	7128	39.17
8	Punjab National Bank	407000	26842	201.00	37134	236.92	63976	437.92	15.72	684574	4173.00
9	Punjab & Sind Bank	50	3	0.03	2	0.01	5	0.04	10.00	5	0.04
10	State Bank of India	285000	17801	147.12	19215	159.69	37016	306.81	12.99	248568	1660.00
11	UCO Bank	40000	122	0.99	147	0.46	269	1.45	0.67	70594	323.73
12	Union Bank of India	25000	4317	77.62	3481	55.14	7798	132.76	31.19	30576	370.69
Total PSU		1117750	90426	1133.67	105022	724.94	195448	1858.61	17.49	1528079	9179.31
13	Axis Bank	2750	0	0	0	0.00	0	0.00	0.00	79981	697.99
14	Au Small finance Bank	0	0	0	0	0.00	0	0.00	#DIV/0!	0	0.00
15	Bandhan Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
16	Catholic Syrian Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
17	City Union Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
18	Dhanlaxmi Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
19	ESAF SF Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
20	Federal Bank	1500	137	1.22	500	5.00	637	6.22	42.47	2209	51.49
21	HDFC Bank	24500	1801	32.45	9	0.23	1810	32.68	7.39	134470	397.50
22	ICICI Bank	2500	10	0.05	800	15.13	810	15.18	32.40	3260	105.91
23	IDBI Bank	10000	138	1.10	1257	7.54	1395	8.64	13.95	13217	127.58
24	IDFC First Bank	0	138	1.10	1257	7.54	1395	8.64	#DIV/0!	0	0.00
25	Indusind Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
26	Jana Small Finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
27	Karnataka Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
28	Karur Vysya Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
29	Kotak Mahindra Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
30	Lakshmi Vias Bank (DBS)	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
31	Ratnakar Bank Ltd	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
32	South Indian Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
33	SIDBI	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
34	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
35	Ujivan Small Finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
36	Utkarsh Small Finance Bank	0	0	0.00	0	0.00	0	0.00	0.00	0	0.00
37	YES Bank	1000	0	0.00	0	0.00	0	0.00	0.00	1015	1.00
Total PVT		42250	2224	35.92	3823	35.44	6047	71.36	14.31	234152	1381.47
38	BGVB (PNB)	270000	1294	2.53	27694	68.59	28988	71.12	10.74	272963	652.4
39	PBGB (UCO)	60000	404	2.28	5269	43.06	5673	45.34	9.46	75854	527.56
40	UBKGB (CBI)	25000	306	1.92	3346	57.40	3652	59.32	14.61	74699	736.01
Total RRB		355000	2004	6.73	36309	169.05	38313	175.78	10.79	423516	1915.97
41	WB State Co-Op Bank Ltd.	1985000	17654	31.12	456510	994.10	474164	1025.22	23.89	1765912	4847.22
42	WBSCARD Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00
Total Co-Optv		1985000	17654	31.12	456510	994.10	474164	1025.22	23.89	1765912	4847.22
Grand Total		3500000	112308	1207.44	601664	1923.53	713972	3130.97	20.40	3951659	17323.97

Sr. No.	Name Name	31.03.2020				31.03.2021			
		Total No. of KCC issued		Total No. of KCC issued to SF/MF		Total No. of KCC issued		Total No. of KCC issued to SF/MF	
		No.	Amount O/S	No.	Amount O/S	No.	Amount O/S	No.	Amount O/S
1	Bank of Baroda	18410	119.05	17401	111.34	20560	145.20	19767	136.69
2	Bank of India	181281	798.30	171347	746.57	187390	815.50	180160	767.73
3	Bank of Maharashtra	1153	35.47	1090	33.17	1256	57.34	1208	53.98
4	Canara Bank	36056	257.61	34082	240.92	42949	334.86	41292	315.24
5	Central Bank of India	76163	430.35	71989	402.46	81142	447.32	78012	421.12
6	Indian Bank	87985	514.33	83173	481.00	145026	714.21	139431	672.37
7	Indian Overseas Bank	6079	33.09	5746	30.95	7638	42.14	7343	39.67
8	Punjab National Bank	483038	2699.88	456568	2524.93	700887	4323.26	673847	4070.00
9	Punjab & Sind Bank	75	5.00	71	4.68	105	7.00	101	6.59
10	State Bank of India	315255	2345.63	297979	2193.63	242377	1643.00	233026	1546.75
11	UCO Bank	60366	289.00	57058	270.27	93261	328.62	89663	309.37
12	Union Bank of India	20500	180.31	19377	168.63	30749	367.10	29563	345.60
Total PSU		1286361	7708.02	1215881	7208.54	1553340	9225.55	1493413	8685.12
13	Axis Bank	79229	496.94	74887	464.74	79981	697.99	76895	657.10
14	AU Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
15	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00
16	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
17	City Union Bank	0	0.00	0	0.00	0	0.00	0	0.00
18	DBS Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
19	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
20	ESAF SF Bank	0	0.00	0	0.00	0	0.00	0	0.00
21	Federal Bank	226	6.92	214	6.47	1147	28.48	1103	26.81
22	HDFC Bank	156683	489.94	148097	458.19	142763	433.23	137255	407.85
23	ICICI Bank	3235	96.12	3058	80.89	3260	105.92	3134	99.72
24	IDBI Bank	11558	133.75	10925	125.08	11155	138.06	10725	129.97
25	IDFC First Bank	0	0.00	0	0.00	0	0.00	0	0.00
26	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00
27	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
28	Karnataka Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
29	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00
30	Kotak Mahindra Bank	1	0.04	1	0.04	1	0.03	1	0.03
31	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
32	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
33	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00
34	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00
35	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
36	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
37	YES Bank	0	0.00	0	0.00	1404	1.77	1350	1.67
Total PVT		250932	1223.71	237182	1135.41	239711	1405.48	230463	1323.15
38	BGVB (PNB)	210892	540.61	199400	505.58	272739	682.58	262217	642.59
39	PBGB (UCO)	72428	296.76	68459	277.53	76589	540.42	73634	508.76
40	UBKGB (CBI)	66407	626.91	62768	526.29	74600	736.39	71723	693.25
Total RRB		349727	1464.28	330627	1309.39	423928	1959.39	407574	1844.61
41	WB State Co-Op Bank Ltd.	1771003	4599.98	1673952	4301.90	1896312	5273.65	1823152	4964.72
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
Total Co-Optv		1771003	4599.98	1673952	4301.90	1896312	5273.65	1823152	4964.72
Grand Total		3658023	14995.98	3457642	13955.25	4113291	17864.07	3954602	16817.60

Sr. No.	District Name	31.03.2020				31.03.2021			
		Total No. of KCC issued		Total No. of KCC issued to SF/MF		Total No. of KCC issued		Total No. of KCC issued to SF/MF	
		No.	Amount O/S	No.	Amount O/S	No.	Amount O/S	No.	Amount O/S
1	Alipurduar	40589	224.41	38381	209.28	45666	288.74	43904	271.83
2	Bankura	162332	681.12	153503	635.19	168322	591.78	161828	557.11
3	Birbhum	177706	654.67	168041	610.52	245964	868.24	236475	817.38
4	Coochbehar	164538	678.05	155589	632.32	113749	663.35	109361	624.49
5	Dakshin Dinajpur	182841	852.11	172896	794.64	189722	755.91	182403	711.63
6	Darjeeling	17654	87.40	16316	81.51	23090	116.00	22199	109.20
7	Hooghly	179553	874.60	169693	815.62	284684	1208.07	273701	1137.30
8	Howrah	68363	311.27	64550	290.23	43711	152.33	42025	143.41
9	Jalpaiguri	83580	401.38	79034	374.31	94099	571.56	90469	538.08
10	Jhargram	50843	214.84	48078	200.35	73757	261.04	70911	245.75
11	Kalimpong	8042	28.84	7605	26.43	10609	42.68	10200	40.18
12	Kolkata	0	0.00	0	0.00	0	0.00	0	0.00
13	Malda	82314	319.52	77837	297.97	118983	622.80	114393	586.32
14	Murshidabad	62404	178.39	58915	166.36	78425	329.58	75399	310.27
15	Nadia	160403	704.48	151679	656.97	161272	720.89	155050	678.66
16	Paschim Burdwan	15556	82.61	14710	76.11	23491	68.20	22585	64.20
17	Paschim Medinipur	336484	1565.24	317804	1459.68	348897	1435.29	335437	1351.21
18	Purba Burdwan	324993	1224.56	307317	1141.98	369093	1903.97	354853	1792.44
19	Purba Medinipur	395459	1425.43	373950	1329.30	443433	1342.82	426325	1264.16
20	Purulia	91225	232.45	86074	188.80	94289	311.23	90651	293.00
21	Uttar Dinajpur	285989	1001.22	270430	933.70	284312	1277.00	273343	1202.19
22	24 Pgs. (N)	253257	872.95	239293	814.08	293053	1195.94	281747	1125.88
23	24 Pgs. (S)	513898	2380.44	485947	2219.91	604670	3136.65	581342	2952.91
Grand Total		3658023	14995.98	3457642	13955.24	4113291	17864.07	3954601	16817.59

AGENDA 5 – Self Help Groups

Progress in SHG-NRLM:

The positions of Savings and Credit Linked SHGs for the State of West Bengal for last 3 years as per WBSRLM data base are given below: -

(Amt. in Crore)

Financial Year	Target (No)		Achievement-Deposit Linked Number only	Achievement Credit Linked (Disbursement)	
	Deposit Link	Credit Link		No.	Amt.
31.03.19	150000	572874	153765	523235	11368.90
30.06.19	150000	578652	42099	55925	1269.80
31.03.20	150000	578652	102442	538259	9191.07
30.06.20	150000	613960	47937	125153	1016.19
31.03.21	150000	613960	87289	921749	11913.62
30.06.21	150000	588203	20413	124147	1373.75

The total physical target of credit linkage for the State as a whole was 588203 nos SHG with targeted amount of Rs.15018 Crore disbursement for FY 2021-22 (as per ACP).

As per data provided by WBSRLM Deptt, GoWB, at the end of June, 2021, disbursed credit linkage of SHG stood at Rs. 1373.75 Crore (9.14 % of financial target) covering 124147 no of groups (21.10 % of physical target) as against Credit Linkage of Rs. 1016.19 crore covering 125153 no of groups at the end of June, 2020.

Bank wise performance DAY-NRLM for April-June, 2021 is furnished below.

BANK WISE ACHIEVEMENT OF CREDIT LINKAGE UNDER SHG-NRLM AS ON JUNE 2021										
(Amount in Crore)										
Sr. No.	Bank Name	Target for 2021-22		Total Sanction		Total Disbursement		Average disbursement	% of Achievement	
		No.	Amount	No.	Amount	No.	Amount	No.	No.	Amount
1	Bank of Baroda	6901	173.06	400	9.97	2778	15.20	0.55	40.26%	8.79%
2	Bank of India	20814	531.40	1814	42.85	6502	61.02	0.94	31.24%	11.48%
3	Bank of Maharashtra	0	0.00	0	0.00	1	0.02	2.00	#DIV/0!	#DIV/0!
4	Canara Bank	14650	380.58	1299	31.66	29	0.51	1.77	0.20%	0.14%
5	Central Bank of India	30292	838.69	3074	78.13	6533	48.17	0.74	21.57%	5.74%
6	Indian Bank	48602	1304.16	4284	116.28	9581	73.30	0.77	19.71%	5.62%
7	Indian Overseas Bank	2258	59.84	226	5.65	168	1.29	0.77	7.44%	2.15%
8	Punjab National Bank	97353	2603.84	8230	211.61	8525	58.52	0.69	8.76%	2.25%
9	State Bank of India	84272	2271.15	11896	293.90	12634	216.16	1.71	14.99%	9.52%
10	Union Bank of India	7155	179.73	517	12.17	1214	7.15	0.59	16.97%	3.98%
11	Uco Bank	23355	614.42	2290	57.17	7492	31.12	0.42	32.08%	5.06%
	PSB total	335652	8956.86	34030	859.38	55457	512.46	0.92	16.52%	5.72%
12	Bandhan Bank	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!
13	HDFC Bank	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!
14	ICICI Bank	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!
15	IDBI Bank	321	7.81	26	0.68	62	0.55	0.89	19.31%	7.04%
	Pvt. Bank total	321	7.81	26	0.68	62	0.55	0.89	19.31%	7.04%
16	BGVB (PNB)	102228	2845.13	11090	298.28	39223	392.48	1.00	38.37%	13.79%
17	PBGB (UCO)	59010	1650.51	4313	129.52	6678	198.65	2.97	11.32%	12.04%
18	UBKGB (CBI)	27992	858.35	2539	68.03	14605	136.40	0.93	52.18%	15.89%
	RRB Total	189230	5353.9865	17942	495.8343	60506	727.5253	1.20	31.97%	13.59%
19	Co-Operative Bank	63000	700.00	9002	145.33	8122	133.21	1.64	12.89%	19.03%
	Co-Op Bank total	63000	700.00	9002	145.33	8122	133.21	1.64	12.89%	19.03%
	Grand Total	588203	15018.65	61000	1501.23	124147	1373.75	1.11	21.11%	9.15%

Progress in NULM:

Physical target of credit linkage under National Urban Livelihood Mission for the State was 17790 beneficiaries (both Individual, Groups & SHGs) for the FY 2021-22.

At the end of June-2021, 6137 no of SEP-Individual proposals were sponsored to banks, out of which 1094 cases have so far been sanctioned & 1193 cases have been disbursed. Only 19 proposals under SEP-Groups were sponsored to the banks, out of which only 4 cases have so far been sanctioned & 7 cases have been disbursed while 5230 proposals have been sponsored under SHG Credit Linkage, out of which 974 cases have been sanctioned & 1056 cases have been disbursed by Member banks including spill over cases from previous year.

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

During	Target	Proposal Sponsored (No.)	Proposal Disbursed	
			No.	Amt (in Crore)
31.03.2019	22390	11859	6925	101.16
30.06.2019	22390	3368	1294	18.59
31.03.2020	22390	13967	8344	120.30
30.06.2020	17700	968	822	9.03
31.03.2021	17700	15684	7487	98.52
30.06.2021	17790	6137	1193	17.10

The Self-Help Group (SHG) account position (Cumulative) in the State of West Bengal Rural Livelihood Mission as on June 2019, June 2020 and June 2021 is given below:

Sr. No.	District Name	No. of SHGs having Savings Bank Account			No. of women-SHGs having Savings Bank Account		
		Jun-19	Jun-20	Jun-21	Jun-19	Jun-20	Jun-21
1	Alipurduar	21953	22805	28735	21294	22121	27586
2	Bankura	35638	37023	46649	34569	35912	44783
3	Birbhum	32294	33548	42271	31325	32542	40580
4	Coochbehar	55346	56297	72446	53686	54608	69548
5	Dakshin Dinajpur	24893	25860	32584	24146	25084	31281
6	Darjeeling	22269	23134	29149	21601	22440	27983
7	Hooghly	42148	43785	55169	40883	42471	52962
8	Howrah	33374	34671	43685	32373	33631	41938
9	Jalpaiguri	27761	27839	36338	26928	27004	34884
10	Jhargram	6928	7197	9068	6720	6981	8705
11	Kalimpong	4163	4310	5449	4038	4181	5232
12	Kolkata	458	475	599	444	461	575
13	Malda	50288	52242	65824	48779	50675	63191
14	Murshidabad	46534	48342	60991	45138	46892	58551
15	Nadia	30721	31915	40218	29799	30958	38609
16	Paschim Burdwan	5438	5650	7618	5275	5481	7313
17	Paschim Medinipur	24708	25668	32342	23967	24898	31048
18	Purba Burdwan	30054	31222	39339	29152	30284	37765
19	Purba Medinipur	40711	41293	53289	39490	40054	51157
20	Purulia	17980	18678	24535	17440	18118	23554
21	Uttar Dinajpur	34139	35465	44686	33115	34401	42899
22	24 Pgs. (N)	49032	50937	64180	47562	49409	61613
23	24 Pgs. (S)	65137	66668	85261	63183	64668	81851
Grand Total		701967	725024	920425	680907	703274	883608

Sr. No.	Name Name	30.06.2019		30.06.2020		30.06.2021	
		Total Number of SHG	Out of (I), Number of SHGs Credit Linked	Total Number of SHG	Out of (I), Number of SHGs Credit Linked	Total Number of SHG	Out of (I), Number of SHGs Credit Linked
1	Bank of Baroda	4225	10188	12406	7960	13495	9601
2	Bank of India	17664	14664	28711	22255	29991	25193
3	Bank of Maharashtra	0	0	0	8	0	5
4	Canara Bank	12288	10288	195	14323	19830	17139
5	Central Bank of India	37872	35872	40952	38720	41722	42779
6	Indian Bank	55534	53534	31179	62819	21918	66935
7	Indian Overseas Bank	2968	1968	1905	3151	2653	3471
8	Punjab National Bank	102099	90099	33432	86	66337	166957
9	Punjab & Sind Bank	0	0	0	144683	0	20
10	State Bank of India	70996	65996	96888	90906	108061	103872
11	UCO Bank	30604	24604	233	30270	37818	31817
12	Union Bank of India	3236	3142	6342	10716	102	11362
Total PSU		337486	310355	252243	425897	341927	479151
13	Axis Bank	0	0	0	0	0	0
14	AU Small Finance Bank	0	0	0	0	0	0
15	Bandhan Bank	0	0	0	0	0	0
16	Catholic Syrian Bank Ltd.	0	0	0	0	0	0
17	City Union Bank	0	0	0	0	0	0
18	DBS Bank Ltd.	0	0	0	0	0	0
19	Dhanlaxmi Bank Ltd.	0	0	0	0	0	0
20	ESAF SF Bank	0	0	0	0	0	0
21	Federal Bank	0	0	0	0	0	4
22	HDFC Bank	0	5	0	10	4	0
23	ICICI Bank	0	0	0	2	0	364
24	IDBI Bank	3115	2420	0	1576	0	0
25	IDFC First Bank	0	0	0	0	0	0
26	Indusind Bank	0	0	0	0	0	0
27	Jana Small Finance Bank	0	0	0	0	0	0
28	Karnataka Bank Ltd.	0	0	0	1	0	0
29	Karur Vysya Bank	0	0	0	0	0	0
30	Kotak Mahindra Bank	0	0	0	0	0	0
31	Ratnakar Bank Ltd	0	0	0	0	0	0
32	South Indian Bank Ltd.	0	0	0	0	0	0
33	SIDBI	0	0	0	0	0	0
34	Tamilnad Mercantile Bank	0	0	0	0	0	0
35	Ujjivan Small Finance Bank	0	0	0	0	0	0
36	Utkarsh Small Finance Bank	0	0	0	0	0	0
37	YES Bank	0	0	0	0	0	0
Total PVT		3115	2425	0	1589	4	368
38	BGVB (PNB)	137785	135798	154932	162150	213614	181585
39	PBGB (UCO)	68246	66564	86536	69512	77307	75160
40	UBKGB (CBI)	47924	42974	57105	43871	60185	49675
Total RRB		253955	245336	298573	275533	351106	306420
41	WB State Co-Op Bank Ltd.	102692	101129	167109	290	220174	70187
42	WBSCARD Bank Ltd.	4719	3197	7099	0	7214	0
Total Co-Optv		107411	104326	174208	290	227388	70187
Grand Total		701967	662442	725024	703309	920425	856126

AGENDA 6 – Credit Deposit Ratio

CD Ratio and Review of Districts with CD Ratio below 40%:

CD Ratio of the State stood at 60.58% as on 30.06.2021 whereas it was 60.02% on 30.06.2020. District wise and Bank wise CD ratio is given below:

District Wise CD Ratio of West Bengal as on 30.06.2021						
(Amount in Crore)						
Sr. No.	Name of District	Lead Bank	CD Ratio as on June,2020	CD Ratio as on June, 2021		
				Deposit	Advance	CD Ratio
1	Alipurduar	CBI	40.28	6529.42	2725.03	41.73
2	Bankura	PNB	43.21	12416.00	5723.00	46.09
3	Birbhum	UCO	40.04	16635.74	6659.19	40.03
4	Coochbehar	CBI	70.92	9072.28	6601.08	72.76
5	Dakshin Dinajpur	PNB	57.84	4891.14	2981.32	60.95
6	Darjeeling	CBI	60.26	20559.46	13051.33	63.48
7	Hooghly	UCO	28.55	45461.91	13746.54	30.24
8	Howrah	UCO	41.56	41870.70	17591.00	42.01
9	Jalpaiguri	CBI	50.17	9146.32	5336.74	58.35
10	Jhargram	PNB	40.01	4142.17	1658.94	40.05
11	Kalimpong	SBI	36.54	1692.44	677.34	40.02
12	Kolkata	SBI	74.99	389993.26	232738.73	59.68
13	Malda	PNB	53.45	12234.64	6852.48	56.01
14	Murshidabad	PNB	50.51	22053.23	9389.40	42.58
15	Nadia	PNB	49.17	30355.25	15188.10	50.03
16	Paschim Burdwan	SBI	40.35	41063.10	16912.02	41.19
17	Paschim Medinipur	PNB	48.37	25182.05	11893.56	47.23
18	Purba Burdwan	UCO	43.80	29211.65	12867.58	44.05
19	Purba Medinipur	PNB	41.83	27647.96	12486.39	45.16
20	Purulia	PNB	54.73	8474.45	4521.22	53.35
21	Uttar Dinajpur	PNB	59.36	7702.24	4715.47	61.22
22	24 Pgs. (N)	Indian	33.83	148613.98	52306.90	35.20
23	24 Pgs. (S)	PNB	44.24	38084.23	16805.60	44.13
CD Ratio as on June, 2020			55.08	953033.62	473428.96	49.68
Amount sanctioned from outside State but fund utilised in the State of West Bengal					96569.83	
RIDF Support					7352.00	
Total Advances in the State					577350.79	
Credit Deposit Ratio			60.02			60.58

The CD Ratio position in the State of West Bengal as on March 2019, March 2020 and March 2021 is given below: -

District Wise CD Ratio of West Bengal as on 31.03.2021				
Sr. No.	Name of District	31.03.2019	31.03.2020	31.03.2021
1	Alipurduar	40.58	41.66	48.18
2	Bankura	42.20	43.16	45.01
3	Birbhum	40.47	40.26	41.09
4	Coochbehar	72.31	69.95	77.36
5	Dakshin Dinajpur	52.44	57.44	62.21
6	Darjeeling	47.19	60.29	64.40
7	Hooghly	30.05	29.22	27.08
8	Howrah	40.19	41.6	41.86
9	Jalpaiguri	43.15	51.86	59.09
10	Jhargram	40.31	40.05	40.03
11	Kalimpong	40.47	39.26	40.04
12	Kolkata	79.09	74.8	64.06
13	Malda	53.93	53.55	55.83
14	Murshidabad	52.96	53.75	42.62
15	Nadia	49.11	49.16	50.02
16	Paschim Burdwan	40.07	40.29	41.59
17	Paschim Medinipur	44.15	47.3	43.37
18	Purba Burdwan	47.44	44.01	45.58
19	Purba Medinipur	44.51	43.62	42.65
20	Purulia	43.69	43.94	54.58
21	Uttar Dinajpur	57.36	59.81	60.63
22	24 Pgs. (N)	24.75	33.86	35.01
23	24 Pgs. (S)	45.31	45.63	44.44

Bank wise Credit & Investment Deposit Ratio (C+I) D Ratio as on 30.06.2021

(Amt. in Crore)

SI No.	Name of Banks	CD Ratio as on June,2020	As on June, 2021				(Credit+Investment) / Deposit Ratio (%)
			Deposit	Advance	Credit Deposit Ratio (%)	Investment	
1	Bank of Baroda	67.03	33088.23	23336.72	70.53	0.00	70.53
2	Bank of India	48.67	34954.27	17488.59	50.03	0.00	50.03
3	Bank of Maharashtra	103.06	2414.56	2414.74	100.01	0.00	100.01
4	Canara Bank	67.85	28230.25	15853.19	56.16	0.00	56.16
5	Central Bank of India	32.29	25754.00	8548.39	33.19	0.00	33.19
6	Indian Bank	45.85	79415.00	29489.00	37.13	0.00	37.13
7	Indian Overseas Bank	46.26	14148.14	6318.34	44.66	0.00	44.66
8	Punjab National Bank	54.05	125180.58	52981.45	42.32	0.00	42.32
9	Punjab & Sind Bank	146.90	2509.83	3813.83	151.96	0.00	151.96
10	State Bank of India	35.30	232995.00	76589.35	32.87	30453.82	45.94
11	UCO Bank	39.95	37288.09	14620.86	39.21	0.00	39.21
12	Union Bank of India	79.59	30737.55	24887.43	80.97	0.00	80.97
Total PSU		47.62	646715.50	276341.89	42.73	30453.82	47.44
13	Axis Bank	61.38	52146.99	26464.58	50.75	0.00	50.75
14	Au Small finance Bank	0.00	26.52	0.18	0.68	0.00	0.68
15	Bandhan Bank	97.61	34376.35	26399.73	76.80	0.00	76.80
16	Catholic Syrian Bank Ltd.	30.88	54.23	25.60	47.21	0.00	47.21
17	City Union Bank Ltd.	0.00	225.45	109.81	48.71	0.00	48.71
18	Dhanlaxmi Bank Ltd.	185.42	69.95	145.56	208.09	0.00	208.09
19	ESAF SF Bank	0.00	23.62	46.73	197.84	0.00	197.84
20	Federal Bank	86.00	4124.56	3293.28	79.85	0.00	79.85
21	HDFC Bank	55.76	56326.65	30292.67	53.78	0.00	53.78
22	ICICI Bank	78.92	43280.11	30824.91	71.22	0.00	71.22
23	IDBI Bank	49.19	14743.53	7041.89	47.76	0.00	47.76
24	IDFC First Bank	241.64	2259.00	3688.22	163.27	0.00	163.27
25	Indusind Bank	194.71	10445.91	11790.57	112.87	0.00	112.87
26	Jana Small Finance Bank	70.31	1294.70	767.99	59.32	0.00	59.32
27	Karnataka Bank Ltd.	119.37	1298.19	1454.49	112.04	0.00	112.04
28	Karur Vysya Bank	112.72	1141.00	1039.44	91.10	0.00	91.10
29	Kotak Mahindra Bank	76.79	7740.95	5966.00	77.07	0.00	77.07
30	Lakshmi Vilas Bank (DBS)	0.00	110.20	622.40	564.79	0.00	564.79
31	Ratnakar Bank Ltd	80.81	4837.22	3597.48	74.37	0.00	74.37
32	South Indian Bank Ltd.	159.20	1174.26	1211.91	103.21	0.00	103.21
33	SIDBI	0.00	0.00	110.11	#DIV/0!	0.00	#DIV/0!
34	Tamilnad Mercantile Bank	15.73	671.87	177.01	26.35	0.00	26.35
35	Ujjivan Small Finance Bank	226.24	1006.28	1868.66	185.70	0.00	185.70
36	Utkarsh Small Finance Bank	57.29	148.71	57.13	38.42	0.00	38.42
37	YES Bank	115.60	7790.00	5254.00	67.45	0.00	67.45
Total PVT		76.64	245316.25	162250.35	66.14	0.00	66.14
38	BGVB (PNB)	35.24	17646.95	6897.85	39.09	10481.25	98.48
39	PBGB (UCO)	52.75	5919.66	3112.58	52.58	2017.60	86.66
40	UBKGB (CBI)	57.57	3679.44	2402.11	65.28	1057.61	94.03
Total RRB		42.07	27246.05	12412.54	45.56	13556.46	95.31
41	WB State Co-Op Bank Ltd.	63.47	33520.32	21135.68	63.05	21078.09	125.93
42	WBSCARD Bank Ltd.	547.27	235.50	1288.50	547.13	128.47	601.69
Total Co-Optv		67.00	33755.82	22424.18	66.43	21206.56	129.25
Grand Total		55.08	953033.62	473428.96	49.68	65216.84	56.52
Amount sanctioned from outside State but fund utilised in the State of West Bengal				96569.83			
RIDF Support				7352.00			
Total Credit in the State				577350.79			
Credit Deposit Ratio		60.02			60.58		
Total Credit + Investment				642567.63			
Total Credit + Investment Deposit Ratio					67.42		

AGENDA 7 – Financial Literacy Centers

Financial Literacy Camps & Awareness Drive

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 “Credit Discipline and Credit from Formal Institutions” which has been observed from February 8-12, 2021. This theme is one of the strategic objectives of the National Strategy for Financial Education 2020-2025. Focus will be on

- a) Responsible borrowing;
- b) Borrowing from formal institutions and
- c) Timely repayments.

Banks have been advised to disseminate the information and create awareness among its customers and general public. RBI has also undertaken a centralized mass media campaign during the month of February 2021 to broadcast essential financial awareness messages to general public.

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.

Progress (Rural branches) of FLC during June, 2021 quarter of FY 2021-22 is given hereunder:

During the Quarter	No of Special camps	Number of participants	No of target specific camp	Number of participants	Total Camps	Total Participants
Mar, 20	418	16831	578	21483	996	38314
June, 20	18	707	23	700	41	1407
Mar, 21	380	22632	181	6068	561	28700
June, 21	258	6460	266	2688	524	9148

Observation: While FLCs will hold minimum of one (1) FLC in a month, the Rural Branches will also hold a FLC per month. SLBC has directed the LDMs vide letter dated 18-02-2019 that the FLCs which have become defunct should be revived with posting of Financial Literacy Counsellors by the Lead Banks. Sponsoring banks may look into the matter.

District wise progress (Rural branches) of FLC during June, 2021 quarter of FY 2021-22 is given hereunder.

Sr. No.	District	No of rural branches in district	No of special camps conducted during the quarter	No. of participants	No of target specific camps conducted during the quarter	No. of participants	Target Group Addressed
1	24 Pgs (N)	255	0	0	0	0	NA
2	24 Pgs (S)	304	0	0	0	0	NA
3	Alipurduar	51	0	0	0	0	NA
4	Bankura	191	4	96	2	48	1,2,4,5& 6
5	Birbhum	212	0	0	0	0	NA
6	Coochbehar	124	0	0	0	0	NA
7	Darjeeling	76	0	0	0	0	NA
8	Dakshin Dinajpur	79	0	0	0	0	NA
9	Hooghly	237	0	0	0	0	NA
10	Howrah	115	2	90	39	1231	4, 3
11	Jalpaiguri	79	0	0	0	0	NA
12	Jhargram	82	0	0	0	0	NA
13	Kalimpong	14	0	0	0	0	NA
14	Kolkata	0	0	0	0	0	NA
15	Malda	184	1	25	1	25	3,6
16	Murshidabad	334	221	5200	190	502	2,3,4,6
17	Nadia	230	3	113	3	113	3,4,6
18	Paschim Bardhaman	101	10	361	10	425	2,4,5,6
19	Paschim Medinipur	248	0	0	0	0	NA
20	Purba Bardhaman	203	9	304	1	44	2,4,6
21	Purba Medinipur	177	0	0	0	0	NA
22	Purulia	158	0	0	0	0	NA
23	Uttar Dinajpur	97	8	271	20	300	1,2,4
Total		3551	258	6460	266	2688	
1. Farmers 2. Small entrepreneurs 3. School students 4. SHGs 5. Senior citizens 6. Others							

Sr. No.	FLC Code	District	Sponsored Bank	July 2018 - June 2019		July 2019 - June 2020		July 2020 - June 2021	
				No. of FLC Camps conducted	No. of Beneficiary Attended	No. of FLC Camps conducted	No. of Beneficiary Attended	No. of FLC Camps conducted	No. of Beneficiary Attended
1	11501	Bankura	Punjab National Bank	46	3207	44	3054	37	1426
2	12201	Birbhum	UCO Bank	646	40197	615	38283	250	8171
3	13601	Coochbehar	Central Bank of India	45	2293	43	2184	14	460
4	13602	Coochbehar	Central Bank of India	0	0	0	0	0	0
5	13101	Dakshin Dinajpur	Punjab National Bank	3	74	3	70	1	10
6	13102	Dakshin Dinajpur	Punjab National Bank	10	147	0	0	1	9
7	13201	Darjeeling	Central Bank of India	80	4847	76	4616	10	306
8	13202	Darjeeling	Central Bank of India	6	132	0	0	21	260
9	10701	Hooghly	UCO Bank	8	104	0	0	27	1485
10	10702	Hooghly	UCO Bank	164	8531	156	8125	23	789
11	11001	Howrah	UCO Bank	35	1342	33	1278	89	3924
12	11002	Howrah	UCO Bank	8	118	8	112	0	0
13	11003	Howrah	Punjab National Bank	4	102	4	97	0	0
14	10001	Kolkata	State Bank of India .	0	0	0	0	0	0
15	12801	Malda	Punjab National Bank	28	994	27	947	8	1680
16	12808	Malda	State Bank of India .	27	954	26	909	0	0
17	12601	Murshidabad	Canara Bank	40	1801	38	1715	0	0
18	12602	Murshidabad	Punjab National Bank	19	998	18	950	128	10343
19	12401	Nadia	Punjab National Bank	155	13695	148	13043	20	1056
20	10101	North 24 Parganas	Indian Bank	62	3919	59	3732	10	174
21	11201	Paschim Medinipur	Punjab National Bank	47	1104	45	1051	17	1059
22	12001	Burdwan	UCO Bank	256	11790	244	11229	32	1611
23	13701	Purba Medinipur	Punjab National Bank	34	2190	32	2086	12	619
24	13702	Purba Medinipur	Punjab National Bank	9	223	6	212	0	0
25	11701	Purulia	Punjab National Bank	59	1932	56	1840	20	542
26	10301	South 24-Parganas	Punjab National Bank	21	2313	20	2203	0	0
27	10302	South 24-Parganas	Punjab National Bank	15	689	14	656	16	567
28	13001	Uttar Dinajpur	Punjab National Bank	43	1882	41	1792	4	95
29	13002	Uttar Dinajpur	Punjab National Bank	7	106	4	76	22	726
30	13401	Jalpaiguri	Central Bank of India	59	3274	56	3118	5	170
31		Jhargram	Punjab National Bank	8	112	6	107	6	155
32		Kalimpong	State Bank of India .	0	0	20	766	10	301
		Total		1877	105684	1760	100260	783	35938

AGENDA 08 – Skill Development initiatives of RSETIs

Review of functioning of RSETIs & setting up of 5 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, Kalimping & 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 30.06.2021 is given hereunder:

Period	Number of programs	Number of candidates	Total no of Settlement	% of Settlement	Credit linkage (%) out of settlement
April – June, 2020	6	150	0	0.00	0.00
April – June, 2021	12	278	22	7.91	54.54
Cumulative, Mar, 21	4868	128050	94389	73.71	59.64
Cumulative, June 21	4880	128328	94411	73.57	60.14

- 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.

RSETI wise settlement & credit linkage % upto 30.06.2021 since inception (Cumulative)

Sr. No.	RSETI Name	Sponsored bank	No of Programs	Total Trained	Self Employed			Wage Employed	Total Settlement	Settlement %	Credit Linkage %
					Bank	Own	Total				
1	Birbhum (Bolpur)	Indian Bank	233	6845	3466	1241	4707	8	4707	68.77	73.64
2	West Midnapore (Debra)	Indian Bank	204	6448	4144	854	4998	251	4998	77.51	82.91
3	North 24 Parganas	Bank of India	280	7113	3287	2326	5613	124	5613	78.91	58.56
4	Coochbehar	Central Bank of India	144	3400	1264	1143	2407	34	2407	70.79	52.51
5	Darjeeling	Central Bank of India	115	2990	1467	755	2222	44	2222	74.31	66.02
6	Jalpaiguri	Central Bank of India	264	5492	3304	965	4269	264	4269	77.73	77.40
7	Purba Midnapore	Punjab National Bank	239	6872	2504	2239	4743	49	4743	69.02	52.79
8	Berhampore	Canara Bank	312	8984	3511	2920	6431	0	6431	71.58	54.59
9	Malda	State Bank of India	235	6913	2528	2083	4611	594	4611	66.70	54.83
10	Nadia (Haringhata)	State Bank of India	222	5657	1676	2078	3754	74	3754	66.36	44.65
11	Burdwan	UCO Bank	254	6447	2672	1815	4487	0	4487	69.60	59.55
12	Hooghly	UCO Bank	274	6907	4206	663	4869	0	4869	70.49	86.38
13	Howrah	UCO Bank	221	6342	4447	52	4499	3	4499	70.94	98.84
14	Bankura (Ranbahal)	Punjab National Bank	314	7428	2526	2167	4693	607	4693	63.18	53.82
15	Dakshin Dinarpur(Balurghat)	Punjab National Bank	211	5853	2696	1472	4168	206	4168	71.21	64.68
16	Howrah	Punjab National Bank	636	16075	3335	9719	13054	644	13054	81.21	25.55
17	Purulia	Punjab National Bank	187	4812	1624	890	2514	0	2514	52.24	64.60
18	South 24 Parganas	Punjab National Bank	315	8254	4065	1163	5228	121	5228	63.34	77.75
19	Uttar Dinajpur	Punjab National Bank	220	5496	2190	1851	4041	80	4041	73.53	54.19
	Total		4880	128328	54912	36396	91308	3103	94411	73.57	60.14

Sponsored Bank	July 2018 - June 2019							July 2019 - June 2020							July 2020 - June 2021						
	No of programmes conducted	Number of Beneficiaries Trained			Out of (II), Number of Bank / Credit Linked			No of programmes conducted	Number of Beneficiaries Trained			Out of (II), Number of Bank / Credit Linked			No of programmes conducted	Number of Beneficiaries Trained			Out of (II), Number of Bank / Credit Linked		
		Male	Female	Total	Male	Female	Total		Male	Female	Total	Male	Female	Total		Male	Female	Total	Male	Female	Total
Indian Bank	19	210	358	568	113	291	404	12	144	224	368	106	121	227	9	118	134	252	61	66	127
Indian Bank	20	225	384	609	153	395	548	17	204	319	523	215	243	458	10	97	110	207	82	90	172
Bank of India	27	248	421	669	138	355	493	21	215	335	550	48	54	102	20	193	219	412	138	150	288
Central Bank of India	17	150	255	405	0	0	0	15	131	205	336	100	114	214	11	112	127	239	87	95	182
Central Bank of India	15	151	257	408	69	176	245	15	152	239	391	118	134	252	9	102	116	218	175	190	365
Central Bank of India	20	189	323	512	41	107	148	17	153	239	392	65	73	138	10	85	96	181	42	46	88
Punjab National Bank	28	306	521	827	169	436	605	20	235	367	602	125	141	266	15	178	202	380	45	48	93
Canara Bank	29	311	529	840	161	414	575	21	232	363	595	81	91	172	16	175	199	374	113	122	235
State Bank of India	26	281	479	760	44	112	156	23	253	396	649	148	168	316	16	155	176	331	65	71	136
State Bank of India	30	300	512	812	224	577	801	24	256	401	657	172	195	367	15	118	134	252	66	72	138
UCO Bank	26	269	457	726	148	381	529	20	231	361	592	135	154	289	16	151	171	322	128	139	267
UCO Bank	31	268	457	725	199	512	711	24	221	346	567	71	81	152	10	82	94	176	198	215	413
UCO Bank	28	263	449	712	199	513	712	19	206	321	527	232	264	496	17	184	209	393	114	124	238
Punjab National Bank	30	283	481	764	89	228	317	23	249	390	639	134	153	287	19	198	226	424	72	79	151
Punjab National Bank	27	298	507	805	216	554	770	19	207	325	532	119	134	253	12	142	162	304	82	89	171
Punjab National Bank	37	373	634	1007	114	294	408	29	308	483	791	119	136	255	31	367	417	784	88	95	183
Punjab National Bank	23	224	381	605	66	169	235	17	179	280	459	105	119	224	7	76	86	162	57	63	120
Punjab National Bank	30	303	515	818	183	471	654	28	266	416	682	96	108	204	13	115	130	245	35	39	74
Punjab National Bank	24	21	36	57	3	8	11	18	185	289	474	71	81	152	12	131	149	280	134	145	279
	487	4673	7956	12629	2329	5993	8322	382	4027	6299	10326	2260	2564	4824	268	2779	3157	5936	1782	1938	3720

AGENDA 09 – Enabling Infrastructure for furthering Financial Inclusion and digital payment ecosystem

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

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

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

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

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

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

Strengthening Financial Awareness Efforts and Building Robust Consumer Grievance Redressal Mechanism

Existing Financial Literacy Initiatives –

Financial Inclusion and Education are two important elements in the Reserve Bank of India's developmental role. The aim of this initiative is to create awareness about financial products and services, good financial practices, going digital, consumer protection, etc. The objective is to promote awareness in these areas through a focused campaign, particularly in rural area.

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

Specific Financial Literacy Modules (based on prevailing cultural practices and demographic)

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

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

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

The State is affected with intermittent network connectivity issues quite frequently, in addition to the presence of shadow areas in many remote and hilly areas in the State in terms of digital connectivity reach. As such, adoption of digital banking alternatives by the populace has not kept pace with more developed parts of the country. Though banking coverage has been achieved in all parts of the State, other than urban areas, people prefer to make use of traditional banking channels and the BC model. Financial awareness camps organized by rural branches and FLCs repeatedly endeavor to emphasize the benefits of using digital banking channels among the general population, but it is understood that more efforts over an extended period of time will provide noticeable improvements in digital adoption rates. A massive campaign involving all stake holders including State Govt machinery at the panchayat level is the need of the hour.

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

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

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

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

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

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

AGENDA 10 – Expanding and Deepening of Digital Payments in Nadia District

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

Sub-Committee for Digital Payment & Agenda Item:

RBI has also advised all the SLBCs/UTLBCs to form a Sub-Committee on Digital Payments, December, 2019 for leveraging of the SLBC mechanism for improved financial inclusion increasing digitization of payments. An indicative list of agenda items has also been suggested as given hereunder.

- Mapping of financial institutions and streaming of bank accounts for facilitating direct benefit transfer.
- Identification of shadow areas and realignment of Banking Correspondents.
- Dedicated financial literacy initiatives to promote digital payments.
- Leveraging of reach and technical expertise of Payments Banks to cover the gap of provision of basic banking facilities.
- Monitoring of P2P points debit card floats. Point of Sale positioning etc. to enhance effectiveness of digital financial architecture.
- Monitoring of Government to Merchant (G2M), Government to Person (G2P), Person to Government (P2G) and Merchant to Government (M2G) transactions and assets levels of digitization and find solutions to increase the same.

Adoption of Digital District & Sub Committee formation by SLBC:

In terms of RBI directives, SLBC formed the Sub-Committee on Digital Payments and adopted the district of Nadia as Digital District with the objective of making it 100% digitally enabled within a time span of 12 months. The action plan in this regard as decided in the meeting was shared with the member banks vide SLBC-WB/Digital/ 579/2019 dated 07-11-2019.

Following are the major action points for the implementation of the program.

- Branches in the district are to be mapped / allocated on Block-GP-Village basis.
- Banks/NPCI may utilize system based MIS data for tracing the person/business entities yet to access any of the digital banking platforms.
- Banks/Block/GP authorities are to share details of merchant establishment for UPI / PoS.
- The Schools/Colleges are to be covered under e-collection system for fees payment.
- Petrol pumps/Fair-Price Shops/Fertilizer Dealers/MSME Clusters are to be covered.

The SLBC Sub Committee on Digital Payment held a meeting on 04-03-2020. It was resolved that the target based approach is to be adopted immediately after completion of the awareness cum sensitization camps. Govt authorities may make necessary arrangement for accommodating the CSPs in the G.P. offices of the State under Bharat Net Project.

However, due to social distancing norms on account of COVID 19 pandemic, the progress in the stated matters was stalled. The SLBC Sub Committee on Digital Banking has adopted the earlier resolutions by circulation on 03-06-2020 as action points extended for next quarter along with the following new action point,

In terms of RBI directive, the target for PoS machines for the district has since been fixed at 2050 and allocated among the banks. The target groups are petrol pumps, Indane outlets, fair price shops, departmental stores, pharmacies & nursing homes, colleges, hotels/ restaurants etc.

Adoption of new district for extending extend “Expanding and Deepening of Digital Payments Ecosystem”.

RBI vide their mail dated 27.07.2021 requested to identify one or two districts in order to extend the programme and allot Nodal Banks in the identified districts for necessary implementation. As in our earlier meeting with other stakeholders, Howrah district had already been chosen, we are proposing for necessary adoption of Howrah district to extend Expanding and Deepening of Digital Payments Ecosystem.

1. Digital coverage for individuals (Savings Accounts)											
Total No. of Eligible Operative SB Accs.	No. of Eligible Operative SB Accs. Covered with Debit/ RuPay cards	% Debit/ RuPay cards coverage	No. of Eligible Operative SB Accs. Covered with Net Banking	% Net banking coverage	No. of Eligible Operative SB Accs. Covered with Mobile Banking/ UPI/ USSD etc. ^	% of Mobile Banking/ UPI/ USSD coverage	No. of Eligible Operative SB Accs. Covered with Aadhar Enabled Payment System (AEPS) ^^	% AEPS coverage	Total No. of Eligible Operative SB Accountns covered with at least one of the facilities - Debit/	% of Eligible Operative Accounts digitally covered (with at least one of the facilities) out of	**No. of Operative SB Accounts ineligible for digital coverage as per bank's Board approved
5515124	3571887	64.77	627673	11.38	1248103	22.63	4155285	75.34	5143685	93.27	106387

2. Digital coverage for business (Current Accounts)											
Total No. of Eligible Operative Current/ Business Accounts	No. of Eligible Operative Current/ Business Accounts Covered with Debit/ RuPay cards	% Debit/ RuPay cards coverage	No. of Eligible Operative Current/ Business Accounts covered through Net Banking	% Net banking coverage	No. of POS/ QR availed by Eligible Operative Current/ Business accounts	% of POS/ QR coverage	No. of Eligible Operative Current/ Business Accountd covered with Mobile Banking etc.	% of Mobile Banking coverage	Total No. of Eligible Operative Current/ Business Accounts covered with at least one of facilities -	% of Eligible Operative Accounts digitally covered (with at least one of the facilities) out of	**No. of Operative Current/ Business Accounts ineligible for digital coverage as per bank's Board
88006	48906	55.57	38645	43.91	36772	41.78	50003	56.82	82423	93.66	17863

For non-customers				4. Digital Financial Literacy	
3. Provision of Digital infrastructure					
A. POS/ QR issued to shopkeepers (other than CA holders)	B. POS/ QR issued to Govt./ Public Service providers	C. POS/ QR issued to others	Total POS/ QR (A+B+C) other than CA holders	No. of FLC camps on Digital FL	No. of people participated
24506	1548	8219	34234	2152	105027

