

West Bengal									
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 30.09.2022									
(Amt.in Rs. Crore)									
S No.	BANKS	Farm Credit		Agri Infrastructure		Agri Ancillary Activities		Total Agriculture	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	34874	601.00	3415	203.00	8987	714.00	47276	1518.00
2	Bank of India	290225	1827.05	189	44.47	31321	1222.95	321735	3094.47
3	Bank of Maharashtra	2123	39.13	63	14.59	475	8.02	2661	61.74
4	Canara Bank	138047	1344.22	685	125.26	12345	425.87	151077	1895.35
5	Central Bank of India	146148	1678.55	74	14.13	742	133.85	146964	1826.53
6	Indian Bank	482114	3688.88	684	158.22	3274	1245.22	486072	5092.32
7	Indian Overseas Bank	16452	274.93	1492	65.52	2376	438.92	20320	779.37
8	Punjab & Sind Bank	47	0.85	24	3.23	413	105.53	484	109.61
9	Punjab National Bank	713819	6338.52	3540	873.80	45675	3153.88	763034	10366.21
10	State Bank of India	582747	4822.00	85	30.00	1397	1638.00	584229	6490.00
11	UCO Bank	104982	1091.16	66	99.08	421	72.14	105469	1262.38
12	Union Bank of India	47309	683.26	124	40.40	3088	823.19	50521	1546.85
Total PSU		2558887	22389.55	10441	1671.70	110514	9981.57	2679842	34042.83
13	Axis Bank	14820	1512.97	107	115.00	1003	1586.00	15930	3213.97
14	Bandhan Bank	236691	1161.52	69732	341.43	153705	900.25	460128	2403.20
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
18	Federal Bank	13088	196.65	1	9.87	167	129.90	13256	336.42
19	HDFC Bank	126608	443.69	13	8.39	325	484.72	126946	936.79
20	ICICI Bank	60385	817.49	0	0.00	59	865.43	60444	1682.93
21	IDBI Bank	64223	347.32	31	1.55	1212	81.04	65466	429.91
22	IDFC First Bank	34380	61.75	0	0.00	0	0.00	34380	61.75
23	Indusind Bank	1354412	2979.82	0	0.00	0	0.00	1354412	2979.82
24	Karnataka Bank Ltd.	27	4.11	11	10.22	547	126.58	585	140.91
25	Karur Vysya Bank	102	1.87	0	0.00	0	0.00	102	1.87
26	Kotak Mahindra Bank	10769	338.46	4	4.98	294	274.88	11067	618.32
27	Lakshmi Vilas Bank (DBS)	105	1.58	0	0.00	0	0.00	105	1.58
28	Ratnakar Bank Ltd	208123	379.66	0	0.00	2	9.09	208125	388.75
29	South Indian Bank Ltd.	953	112.59	0	0.00	0	0.00	953	112.59
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00
32	YES Bank	2689	7.00	16	97.00	307	399.00	3012	503.00
Total PVT		2127375	8366.48	69915	588.44	157621	4856.89	2354911	13811.81
33	Au Small finance Bank	0	0.00	0	0.00	1	0.001	1	0.00
34	ESAF SF Bank	23239	62.51	0	0.00	0	0.00	23239	62.51
35	Jana Small Finance Bank	55776	176.39	0	0.00	0	0.00	55776	176.39
36	Ujjivan Small Finance Bank	231564	679.65	0	0.00	0	0.00	231564	679.65
37	Utkarsh Small Finance Bank	7232	13.11	0	0.00	0	0.00	7232	13.11
Total Small Finance		317811	931.67	0	0.00	1	0.00	317812	931.67
38	BGVV (PNB)	534288	4272.97	80	14.12	0	0.00	534368	4287.09
39	PBGB (UCO)	127108	1626.01	16	0.34	44	23.12	127168	1649.47
40	UBKGB (CBI)	146912	2138.73	1	1.33	23	0.29	146936	2140.35
Total RRB		808308	8037.71	97	15.79	67	23.41	808472	8076.91
41	WB State Co-Op Bank Ltd.	2047471	5859.89	668	65.73	1757	49.02	2049896	5974.64
42	WBSCARD Bank Ltd.	215192	1025.21	0	0.00	0	0.00	215192	1025.21
Total Co-Optv		2262663	6885.10	668	65.73	1757	49.02	2265088	6999.85
Grand Total		8075044	46610.51	81121	2341.67	269960	14910.89	8426125	63863.07

West Bengal													
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 30.09.2022													
(Amt.in Rs. Crore)													
S No.	BANKS	Micro Entpz.		Small Entpz.		Medium Entpz.		KVI		Others		Total MSME	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	31642	2048.00	3714	1262.00	489	1140.00	572	89.00	501	29.00	36918	4568.00
2	Bank of India	108347	3256.24	914	941.31	72	134.00	0	0.00	0	0.00	109333	4331.55
3	Bank of Maharashtra	3182	354.18	122	159.09	20	97.62	1	0.02	0	0.00	3325	610.91
4	Canara Bank	49554	1776.10	3514	1507.83	335	681.37	0	0.00	1412	471.12	54815	4436.42
5	Central Bank of India	35569	813.53	1779	809.63	32	105.64	1339	37.04	736	10.18	39455	1776.02
6	Indian Bank	168850	5825.74	23885	3854.52	688	1388.78	0	0.00	0	0.00	193423	11069.04
7	Indian Overseas Bank	23306	1112.42	435	302.07	214	233.85	0	0.00	0	0.00	23955	1648.34
8	Punjab & Sind Bank	5118	346.30	89	122.60	47	201.00	0	0.00	0	0.00	5254	669.90
9	Punjab National Bank	184181	6571.18	30076	4635.81	1453	2212.48	0	0.00	0	0.00	215710	13419.47
10	State Bank of India	61329	3935.79	5071	3266.70	587	1988.15	0	0.00	0	0.00	66987	9190.64
11	UCO Bank	71341	962.71	5648	1790.89	74	262.37	139	1.27	0	0.00	77202	3017.24
12	Union Bank of India	43711	2235.73	2374	1971.35	603	764.59	189	4.27	0	0.00	46877	4975.94
Total PSU		786130	29237.92	77621	20623.80	4614	9209.84	2240	131.60	2649	510.30	873254	59713.47
13	Axis Bank	10925	2665.00	4770	3353.00	1473	2952.00	0	0.00	0	0.00	17168	8970.00
14	Bandhan Bank	7400	322.40	72	57.66	42	167.81	0	0.00	5	36.45	7519	584.32
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
16	City Union Bank Ltd.	182	94.50	67	59.03	0	0.00	0	0.00	0	0.00	249	153.53
17	Dhanlaxmi Bank Ltd.	7	3.49	0	0.00	0	0.00	0	0.00	0	0.00	7	3.49
18	Federal Bank	505	200.37	373	483.42	72	222.35	0	0.00	0	0.00	950	906.14
19	HDFC Bank	138274	2938.07	14128	5133.98	3096	3653.73	0	0.00	0	0.00	155498	11725.78
20	ICICI Bank	10184	3831.87	6479	4303.18	1591	2002.58	0	0.00	0	0.00	18254	10137.63
21	IDBI Bank	12471	743.11	369	415.94	33	112.96	0	0.00	0	0.00	12873	1272.00
22	IDFC First Bank	3140	358.42	750	288.31	222	57.84	0	0.00	0	0.00	4112	704.57
23	Indusind Bank	502195	1980.95	7930	1145.18	369	398.61	0	0.00	0	0.00	510494	3524.75
24	Karnataka Bank Ltd.	536	194.74	343	312.86	32	157.00	0	0.00	0	0.00	911	664.60
25	Karur Vysya Bank	23	7.59	13	15.42	0	0.00	0	0.00	0	0.00	36	23.01
26	Kotak Mahindra Bank	4464	1477.44	2648	1534.01	941	881.09	0	0.00	0	0.00	8053	3892.54
27	Lakshmi Vilas Bank (DBS)	4	0.20	1	0.16	0	0.00	0	0.00	0	0.00	5	0.36
28	Ratnakar Bank Ltd	24	26.51	24	40.82	10	27.86	0	0.00	0	0.00	58	95.20
29	South Indian Bank Ltd.	204	50.76	189	258.57	31	68.28	0	0.00	0	0.00	424	377.61
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	108	89.25	108	89.25
31	Tamilnad Mercantile Bank	22	4.83	20	13.18	2	24.00	0	0.00	0	0.00	44	42.01
32	YES Bank	4788	840.00	2773	923.00	1056	1078.00	0	0.00	0	0.00	8617	2841.00
Total PVT		695348	15740.25	40949	18337.72	8970	11804.12	0	0.00	113	125.70	745380	46007.79
33	Au Small finance Bank	22	3.90	14	16.07	4	7.34	0	0.00	0	0.00	40	27.30
34	ESAF SF Bank	17902	57.83	0	0.00	0	0.00	0	0.00	0	0.00	17902	57.83
35	Jana Small Finance Bank	1497	82.44	65	10.70	12	2.79	0	0.00	0	0.00	1574	95.93
36	Ujjivan Small Finance Bank	1519	105.30	53	31.48	1	0.45	0	0.00	0	0.00	1573	137.23
37	Utkarsh Small Finance Bank	110	24.82	0	0.00	0	0.00	0	0.00	0	0.00	110	24.82
Total Small Finance		21050	274.29	132	58.25	17	10.58	0	0.00	0	0.00	21199	343.11
38	BGVB (PNB)	138221	1875.56	1600	85.38	83	28.04	7560	128.68	0	0.00	147464	2117.66
39	PBGB (UCO)	75908	1341.75	29	51.95	0	0.00	7	0.24	0	0.00	75944	1393.94
40	UBKGB (CBI)	37948	237.52	0	0.00	0	0.00	191	2.64	0	0.00	38139	240.16
Total RRB		252077	3454.83	1629	137.33	83	28.04	7758	131.56	0	0.00	261547	3751.76
41	WB State Co-Op Bank Ltd.	11462	248.68	0	0.00	0	0.00	838	51.91	1037	46.49	13337	347.08
42	WBSCARD Bank Ltd.	1375	92.12	0	0.00	0	0.00	0	0.00	0	0.00	1375	92.12
Total Co-Optv		12837	340.80	0	0.00	0	0.00	838	51.91	1037	46.49	14712	439.20
Grand Total		1767442	49048.10	120331	39157.10	13684	21052.58	10836	315.07	3799	682.49	1916092	110255.34

West Bengal

BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 30.09.2022

(Amt.in Rs. Crore)

S No.	BANKS	Export		Education		Housing		Social Infrastructure		Renewable Energy		Others		Total OPS		Total Prisc	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	121	150.00	3059	165.00	21415	3201.00	141	16.00	59	8.00	5784	1570.54	30579	5110.54	114773	11196.54
2	Bank of India	0	0.00	4046	108.64	22307	1935.97	0	0.00	0	0.00	182	3.10	26535	2047.71	457603	9473.73
3	Bank of Maharashtra	16	43.34	332	11.54	1563	184.36	1	0.05	2	12.25	417	71.08	2331	322.62	8317	995.27
4	Canara Bank	0	0.00	4528	153.87	8796	929.69	0	0.00	0	0.00	3360	41.92	16684	1125.48	222576	7457.25
5	Central Bank of India	0	0.00	2275	93.74	9074	1156.32	1	0.001	0	0.00	19497	428.78	30847	1678.84	217266	5281.39
6	Indian Bank	38	71.22	4525	201.51	20147	2841.29	58	7.14	42	2.25	15	1.89	24825	3125.30	704320	19286.66
7	Indian Overseas Bank	2212	89.35	891	20.92	4491	578.25	0	0.00	0	0.00	12119	41.29	19713	729.81	63988	3157.52
8	Punjab & Sind Bank	0	0.00	175	4.82	2309	244.74	6	0.87	0	0.00	105	1.80	2595	252.23	8333	1031.74
9	Punjab National Bank	7	15.11	16730	411.25	47818	3622.13	8	0.04	15	0.01	1280	3.59	65858	4052.14	1044602	27837.82
10	State Bank of India	4	45.55	21369	815.89	117255	12092.22	1	0.06	3	0.05	0	0.00	138632	12953.77	789848	28634.41
11	UCO Bank	202	155.59	4596	84.17	15955	1318.10	5	184.60	1	0.002	40691	931.16	61450	2673.62	244121	6953.24
12	Union Bank of India	109	646.58	2902	87.87	9192	832.50	2	0.04	0	0.00	1032	0.15	13237	1567.14	110635	8089.93
	Total PSU	2709	1216.74	65428	2159.22	280322	28936.57	223	208.81	122	22.56	84482	3095.30	433286	35639.20	3986382	129395.50
13	Axis Bank	6	37.00	810	27.00	6463	498.00	0	0.00	0	0.00	229358	453.00	236637	1015.00	269735	13198.97
14	Bandhan Bank	0	0.00	0	0.00	10437	656.65	0	0.00	0	0.00	2265464	8461.03	2275901	9117.68	2743548	12105.20
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	215	21.66	215	21.66	215	21.66
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	249	153.53
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	3	1.30	0	0.00	0	0.00	72	97.34	75	98.64	82	102.13
18	Federal Bank	0	0.00	30	1.65	531	69.01	0	0.00	0	0.00	51	0.13	612	70.79	14818	1313.35
19	HDFC Bank	0	0.00	3168	69.97	15646	735.82	0	0.00	0	0.00	83156	141.13	101970	946.91	384414	13609.49
20	IICICI Bank	12	49.77	935	39.34	9470	1156.33	0	0.00	7	15.02	1	0.003	10425	1260.46	89123	13081.02
21	IDBI Bank	0	0.00	547	18.60	17916	1988.78	9	1.14	0	0.00	0	0.00	18472	2008.51	96811	3710.42
22	IDFC First Bank	0	0.00	0	0.00	261	34.60	114	0.16	0	0.00	0	0.00	375	34.76	38867	801.08
23	Indusind Bank	2	19.80	0	0.00	0	0.00	0	0.00	0	0.00	1588	3.53	1590	23.33	1866496	6527.90
24	Karnataka Bank Ltd.	0	0.00	12	0.50	532	60.70	0	0.00	1	0.28	75	4.77	620	66.25	2116	871.76
25	Karur Vysya Bank	0	0.00	0	0.00	14	1.81	0	0.00	0	0.00	0	0.00	14	1.81	152	26.69
26	Kotak Mahindra Bank	0	0.00	0	0.00	139	28.41	0	0.00	0	0.00	1	0.003	140	28.41	19260	4539.27
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	4	0.33	0	0.00	0	0.00	481	1.45	485	1.78	595	3.72
28	Ratnakar Bank Ltd	2	31.59	0	0.00	54	2.18	0	0.00	1	2.42	47234	69.24	47291	105.42	255474	589.37
29	South Indian Bank Ltd.	0	0.00	13	0.67	100	9.79	2	1.48	0	0.00	4	0.44	119	12.38	1496	502.58
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	108	89.25
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	4	0.380	0	0.00	0	0.00	5	0.03	9	0.41	53	42.42
32	YES Bank	0	0.00	0	0.00	117	16.00	0	0.00	0	0.00	31	5.00	148	21.00	11777	3365.00
	Total PVT	22	138.16	5515	157.73	61691	5260.07	125	2.78	9	17.71	2627736	9258.74	2695098	14835.20	5795389	74654.81
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	41	27.30
34	ESAF SF Bank	0	0.00	0	0.00	22	0.03	0	0.00	0	0.00	3820	7.21	3842	7.24	44983	127.58
35	Jana Small Finance Bank	0	0.00	0	0.00	1610	20.07	0	0.00	0	0.00	108365	372.25	109975	392.32	167325	664.64
36	Ujjivan Small Finance Bank	0	0.00	0	0.00	23233	227.21	0	0.00	0	0.00	326474	896.81	349707	1124.02	582844	1940.90
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	41	6.93	0	0.00	0	0.00	6579	33.03	6620	39.96	13962	77.89
	Total Small Finance	0	0.00	0	0.00	24906	254.24	0	0.00	0	0.00	445238	1309.30	470144	1563.54	809155	2838.32
38	BGVB (PNB)	0	0.00	1293	13.54	6799	311.77	3	2.58	1757	3.67	5122	22.50	14974	354.06	696806	6758.81
39	PBGB (UCO)	0	0.00	649	10.42	3593	234.42	0	0.00	0	0.00	14	0.57	4256	245.41	207368	3288.82
40	UBKGB (CBI)	0	0.00	73	1.28	2109	160.50	0	0.00	0	0.00	11	0.05	2193	161.83	187268	2542.34
	Total RRB	0	0.00	2015	25.24	12501	706.69	3	2.58	1757	3.67	5147	23.12	21423	761.30	1091442	12589.97
41	WB State Co-Op Bank Ltd.	0	0.00	3844	47.82	9424	1114.40	55	5.55	0	0.00	157988	1462.25	171311	2630.02	2234544	8951.74
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	5098	186.32	0	0.00	0	0.00	0	0.00	5098	186.32	221665	1303.65
	Total Co-Optv	0	0.00	3844	47.82	14522	1300.72	55	5.55	0	0.00	157988	1462.25	176409	2816.34	2456209	10255.39
	Grand Total	2731	1354.90	76802	2390.01	393942	36458.29	406	219.71	1888	43.95	3320591	15148.72	3796360	55615.58	14138577	229733.99

West Bengal

BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 30.09.2022

(Amt.in Rs. Crore)

S No.	BANKS	Agri		Education		Housing		Personal Loan		Others		Total Non-Prisec		Total Advance	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	641	739.00	281	21.87	2145	901.00	8001	410.00	2114	11904.00	13182	13975.87	127955	25172.41
2	Bank of India	0	0.00	127	19.44	5266	1278.77	25954	444.65	43764	11626.98	75111	13369.84	532714	22843.57
3	Bank of Maharashtra	0	0.00	31	6.35	437	156.41	300	6.72	5175	197.86	5943	367.34	14260	1362.61
4	Canara Bank	78	7.08	118	39.71	3508	802.89	23479	516.45	39154	9509.50	66337	10875.63	288913	18332.88
5	Central Bank of India	0	0.00	89	7.31	1811	276.90	3264	98.29	8515	3402.32	13679	3784.82	230945	9066.21
6	Indian Bank	48	185.25	28	2.48	7147	1384.74	49851	2274.58	31254	14312.17	88328	18159.22	792648	37445.88
7	Indian Overseas Bank	95	14.28	29	4.25	525	90.32	7529	185.19	40458	3514.93	48636	3808.97	112624	6966.49
8	Punjab & Sind Bank	0	0.00	7	3.08	125	36.85	601	212.02	2260	1548.00	2993	1799.95	11326	2831.69
9	Punjab National Bank	279	813.26	5104	93.30	19716	3269.41	41297	1124.12	98549	23346.09	164945	28646.19	1209547	56484.00
10	State Bank of India	0	0.00	1521	362.45	187715	16013.78	451141	16560.00	213655	30702.91	854032	63639.14	1643880	92273.55
11	UCO Bank	0	0.00	3	1.15	2728	748.34	6200	60.04	27964	8039.62	36895	8849.15	281016	15802.39
12	Union Bank of India	101	428.27	468	76.64	2575	799.67	23593	974.12	7810	18630.43	34547	20909.13	145182	28999.06
Total PSU		1242	2187.14	7806	638.03	233698	25759.08	641210	22866.18	520672	136734.81	1404628	188185.25	5391010	317580.74
13	Axis Bank	6	1.00	436	59.00	4711	2008.00	21654	1038.00	129510	13211.03	156317	16317.03	426052	29516.00
14	Bandhan Bank	0	0.00	0	0.00	4459	543.24	47880	610.14	1428724	15958.03	1481063	17111.41	4224611	29216.62
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	215	21.66
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	249	153.53
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	82	102.13
18	Federal Bank	0	0.00	8	1.03	891	227.87	1408	17.24	8863	2138.17	11170	2384.31	25988	3697.66
19	HDFC Bank	50	412.66	31	1.12	6899	1302.50	86583	3056.96	1142456	22188.05	1236019	26961.29	1620433	40570.78
20	ICICI Bank	2	47.50	145	34.13	14377	6650.96	72016	2194.69	453488	21536.78	540028	30464.05	629151	43545.07
21	IDBI Bank	1	2.50	6	0.64	5607	1158.12	3854	256.68	17382	2628.80	26850	4046.73	123661	7757.15
22	IDFC First Bank	623	48.27	106	21.75	298	80.95	10876	359.47	465312	3146.34	477215	3656.77	516082	4457.85
23	Indusind Bank	0	0.00	0	0.00	4	0.04	0	0.00	131696	8375.03	131700	8375.08	1998196	14902.98
24	Karnataka Bank Ltd.	4	6.36	0	0.00	293	100.79	458	42.86	1672	359.19	2427	509.20	4543	1380.96
25	Karur Vysya Bank	113	1.69	0	0.00	21	4.49	0	0.00	286	570.93	420	577.11	572	603.80
26	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	80004	3498.78	80004	3498.78	99264	8038.05
27	Lakshmi Vilas Bank (DBS)	0	0.00	0	0.00	10	0.67	48	0.95	51	398.77	109	400.39	704	404.11
28	Ratnakar Bank Ltd	0	0.00	0	0.00	6	0.04	0	0.00	460	4640.90	466	4640.93	255940	5230.30
29	South Indian Bank Ltd.	6	48.55	2	0.38	50	19.76	77	1.18	2196	676.32	2331	746.19	3827	1248.77
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	108	89.25
31	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	170	50.19	36	60.72	206	110.91	259	153.33
32	YES Bank	0	0.00	0	0.00	229	109.00	14355	557.00	69973	3251.00	84557	3917.00	96334	7282.00
Total PVT		805	568.53	734	118.05	37855	12206.43	259379	8185.35	3932109	102638.84	4230882	123717.19	10026271	198372.00
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	36	3.01	36	3.01	77	30.32
34	ESAF SF Bank	0	0.00	0	0.00	0	0.00	0	0.00	106	22.47	106	22.47	45089	150.05
35	Jana Small Finance Bank	106	0.07	0	0.00	83	12.40	0	0.00	15507	172.38	15696	184.84	183021	849.49
36	Ujivan Small Finance Bank	0	0.00	0	0.00	3085	180.05	1831	25.62	54708	330.13	59624	535.81	642468	2476.70
37	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	668	2.04	668	2.04	14630	79.93
Total Small Finance		106	0.07	0	0.00	3168	192.45	1831	25.62	71025	530.03	76130	748.17	885285.00	3586.49
38	BGVB (PNB)	0	0.00	0	0.00	1118	75.73	31732	493.21	7613	124.60	40463	693.54	737269	7452.35
39	PBGB (UCO)	0	0.00	0	0.00	15	4.54	2844	66.92	7080	142.38	9939	213.84	217307	3502.66
40	UBKGB (CBI)	0	0.00	0	0.00	254	15.92	20616	438.25	558	8.98	21428	463.16	208696	3005.49
Total RRB		0	0.00	0	0.00	1387	96.19	55192	998.38	15251	275.96	71830	1370.54	1163272	13960.50
41	WB State Co-Op Bank Ltd.	0	0.00	0	0.00	0	0.00	21400	1216.39	212883	11874.15	234283	13090.53	2468827	22042.28
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	17	5.36	17	5.36	221682	1309.01
Total Co-Optv		0	0.00	0	0.00	0	0.00	21400	1216.39	212900	11879.51	234300	13095.89	2690509	23351.29
Grand Total		2153	2755.74	8540	756.08	276108	38254.15	979012	33291.93	4751957	252059.15	6017770	327117.04	20156347	556851.03

West Bengal

BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 30.09.2022

(Amt.in Rs. Crore)

S No.	BANKS	Of Which Weaker Section		Of Which Minority Communities		Of Which SC/ST		Of Which OBC		Of Which Women		Of Which Under DRI	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Bank of Baroda	9924	389.00	5921	985.00	3565	548.00	1701	471.00	3341	3287.00	0	0.00
2	Bank of India	320995	2416.26	92380	867.93	28877	342.12	24153	330.12	169357	2261.17	73	0.83
3	Bank of Maharashtra	3498	138.97	2279	69.86	1584	35.87	21486	1257.73	2228	3.82	0	0.00
4	Canara Bank	163402	2079.67	58240	1016.68	18035	278.06	0	0.00	38021	166.88	9143	7.82
5	Central Bank of India	3265	61.73	810	11.55	4922	76.90	394	16.07	71702	701.48	862	13.16
6	Indian Bank	314252	5721.58	53748	974.85	25899	597.81	138514	4725.93	34852	138.25	714	58.27
7	Indian Overseas Bank	26119	198.27	7476	89.65	933	19.32	2441	28.32	16231	38.35	166	0.08
8	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
9	Punjab National Bank	766265	6856.04	157380	7405.67	99344	1515.35	119714	1518.70	292907	6022.54	967	89.60
10	State Bank of India	551486	6615.20	273234	8876.67	102773	3092.23	84341	2725.99	295740	10527.67	26	0.02
11	UCO Bank	2266983	2805.65	47709	537.58	15443	247.40	8014	142.58	44343	943.54	34	0.03
12	Union Bank of India	86780	1066.14	19086	445.72	9874	259.24	6410	210.77	24008	819.11	91	0.10
Total PSU		4512969	28348.51	718263	21281.16	311249	7012.30	407168	11427.21	992730	24909.81	12076	169.91
13	Axis Bank	246	3.50	98522	1101.00	40159	102.00	0	0.00	267219	1805.00	0	0.00
14	Bandhan Bank	2626834	10460.89	1518526	8434.47	892732	5262.14	115532	727.58	3792340	19687.96	0	0.00
15	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
16	City Union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
17	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18	Federal Bank	11213	171.36	3560	97.14	166	3.56	1108	23.48	4973	173.78	0	0.00
19	HDFC Bank	335628	932.23	121626	473.14	827	11.61	18359	47.76	383162	1,621.23	0	0.00
20	ICICI Bank	56616	1523.90	52891	1466.87	6913	133.35	0	0.00	124035	11602.79	0	0.00
21	IDBI Bank	21411	378.65	18225	239.36	1607	128.36	0	0.00	1224	5.58	1	0.01
22	IDFC First Bank	34495	62.05	13804	22.87	10472	18.51	11134	17.36	34707	78.21	0	0.00
23	Indusind Bank	2502121	4937.75	810244	2167.37	669677	1305.08	1804866	3452.00	12773	285.42	0	0.00
24	Karnataka Bank Ltd.	308	8.15	440	16.81	33	1.84	276	13.98	786	55.17	0	0.00
25	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
26	Kotak Mahindra Bank	11375	508.15	5693	300.16	169	17.01	0	0.00	0	0.00	0	0.00
27	Lakshmi Vilas Bank (DBS)	105	1.57	12	0.380	0	0.000	0	0.00	37	0.56	0	0.00
28	Ratnakar Bank Ltd	255357	448.90	57802	110.16	46642	92.27	131527	226.64	255364	449.18	0	0.00
29	South Indian Bank Ltd.	0	0.00	72	1.35	3	0.60	7	0.28	0	0.00	0	0.00
30	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	Tamilnad Mercantile Bank	3	0.01	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
32	YES Bank	3381	130.00	0	0.00	2080	14.00	0	0.00	0	0.00	0	0.00
Total PVT		5859093	19567.11	2701417	14431.07	1671480	7090.34	2082809	4509.07	4876620	35764.90	1	0.01
33	Au Small finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	9	0.79	0	0.00
34	ESAF SF Bank	44970	120.11	10305	26.47	0	0.00	0	0.00	44970	120.11	0	0.00
35	Jana Small Finance Bank	150105	465.75	48544	164.25	23041	71.93	10326	33.87	135308	418.34	0	0.00
36	Ujjivan Small Finance Bank	512665	1611.49	116352	351.55	142466	448.37	18996	72.77	623271	1917.84	0	0.00
37	Utkarsh Small Finance Bank	13482	44.48	456	10.95	5375	10.26	913	2.03	13212	43.59	0	0.00
Total Small Finance		721222	2241.83	175657	553.22	170882	530.55	30235	108.66	816770	2500.67	0	0.00
38	BGVB (PNB)	552660	4484.95	146230	1037.72	64357	532.34	11391	84.85	84230	653.31	0	0.00
39	PBGB (UCO)	158176	2343.17	51281	791.18	38087	667.71	14958	301.98	98948	1932.82	0	0.00
40	UBKGB (CBI)	139566	2031.79	4591	66.12	24626	354.65	25461	366.67	31722	456.84	11	0.05
Total RRB		850402	8859.91	202102	1895.02	127070	1554.70	51810	753.50	214900	3042.97	11	0.05
41	WB State Co-Op Bank Ltd.	1402010	1937.67	35753	90.41	68382	254.39	27350	56.37	84165	233.74	0	0.00
42	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total Co-Optv		1402010	1937.67	35753	90.41	68382	254.39	27350	56.37	84165	233.74	0	0.00
Grand Total		13345696	60955.03	3833192	38250.89	2349063	16442.28	2599372	16854.82	6985185	66452.08	12088	169.97

AGENDA – 4

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

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

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

Position of districts with less than 40 % CD Ratio

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

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

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