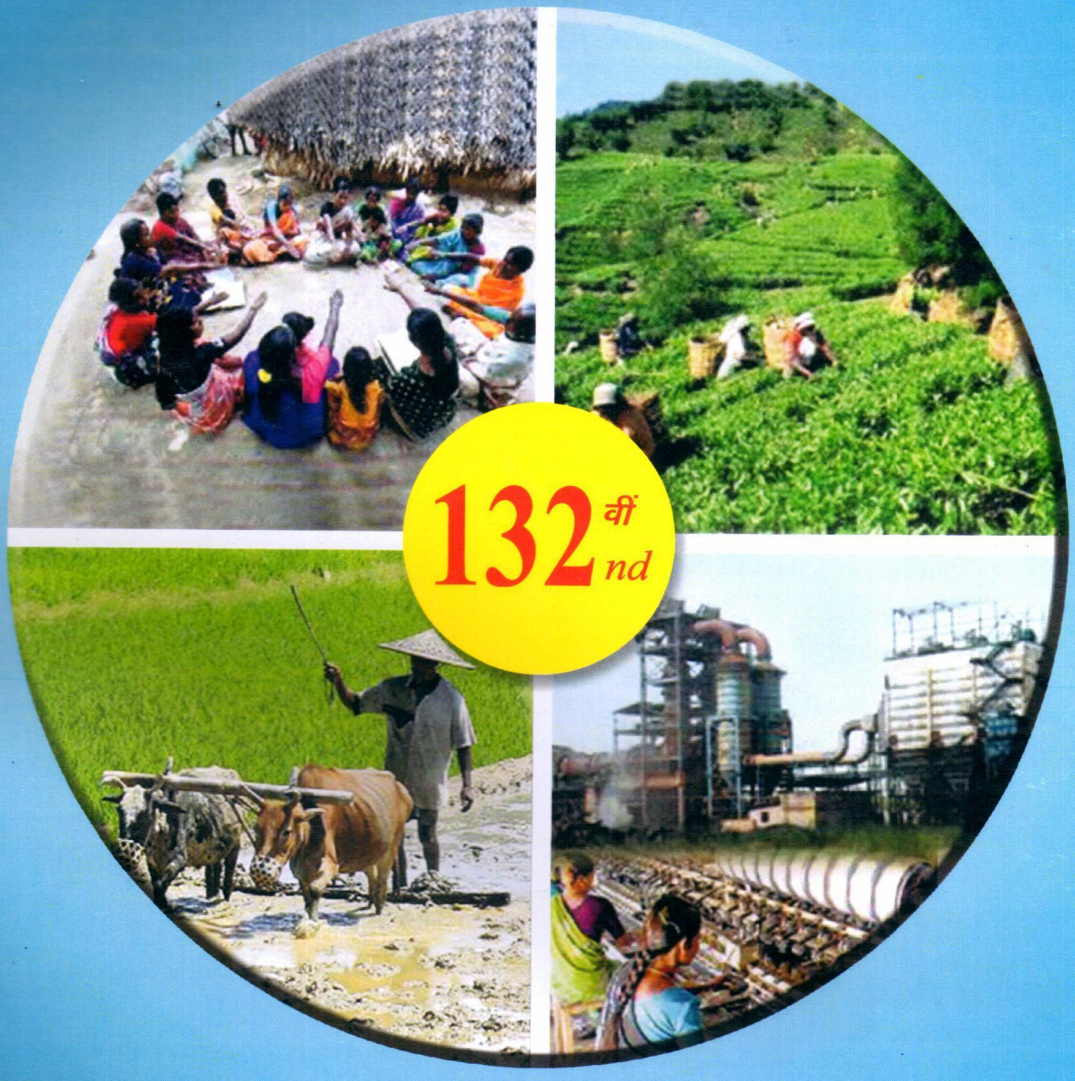
पश्चिम बंगाल हेतु राज्य स्तरीय बैंकर्स समिति की बैठक

STATE LEVEL BANKERS' COMMITTEE MEETING FOR WEST BENGAL



Date: 10.03.2016 • **Time:** 11.00 A.M.

Venue : "THE LALIT GREAT EASTERN", Kolkata-700 069

कार्यसूची टिप्पण • AGENDA NOTES

संयोजक

युनाइटेड बैंक ऑफ़ इंडिया

अग्रणी बैंक प्रभाग

प्रधान कार्यालय

Convener

UNITED BANK OF INDIA

LEAD BANK DIVISION

HEAD OFFICE

United Bank of India
Lead Bank Division
Head Office
Convener: State Level Bankers' Committee for West Bengal

Agenda Notes
For the 132nd SLBC Meeting

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General Information of West Bengal

Geographical Area	88752 sq KM
Percentage Area of State to area of Indian Union	2.74%
Average Annual rainfall	1666 mm
Districts	20
No. of Sub-divisions	66
No of Blocks	341
No. of Municipalities	120
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 Sept. 2015)	12508
No. of Minority concentrated districts.	#12
Principal Language	Bengali
Airport	Kolkata, Bagdogra and Andal
Riverine Ports	Kolkata, Haldia

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

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	**1056:1000**
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:

Gross cropped area	9634 thousand hectares
Net cropped area	5296 thousand hectares
Net irrigated area under minor irrigation	4434 thousand hectares
Cropping intensity	184%
Major Crops	Rice, Potato, Jute, Tea, Vegetables, Pulses, etc.
Soil type	Gangetic Alluvial soil & lateritic soil
Climate	Tropical & humid except in the northern hilly region
Cultivators	45.56 lac
Of the above, Small & Marginal farmers	43.42 lac
Agricultural labourers	45.23 lac
Recorded Sharecroppers	15.37 lac
Workers engaged in Household Industries	14.36 lac
Workers engaged in Allied Agro Activities	3.35 lac
Other workers	121.73 lac
Per Capita Deposit (as on 31.12.2015)	Rs 61417.17
Per Capita Advance (as on 31.12.2015)	Rs 37477.20
Average population served per branch (excluding Cooperative banks) (as on 31.12.2015)	11707

Lead Districts in West Bengal :

United Bank of India has been assigned responsibility of Convener of SLBC for the State of West Bengal since inception. Lead Bank Responsibility of 20 districts of this State has been assigned to United Bank of India(10), UCO Bank (4), Central Bank of India(4), Allahabad Bank (1) & State Bank of India(1).

Bank wise & District wise allocation of Lead Bank Responsibility :

Bank	No. of Districts	Name of Districts
United Bank of India	10	Bankura, Dakshin Dinajpur, Uttar Dinajpur, Malda, Murshidabad, Nadia, Purulia, 24-Pargans (South), Purba Medinipur & Paschim Medinipur
UCO Bank	4	Howrah, Hooghly, Birbhum & Burdwan
Central Bank of India	4	Jalpaiguri, Darjeeling, Coochbehar & Alipurduar
Allahabad Bank	1	24-Parganas (North)
State Bank of India	1	Kolkata

Population group wise branch Network in the State of West Bengal :

Population group	**December 2014**	**March 2015**	**December 2015**
Rural	3306 (45.20%)	3340 (44.97%)	3510 (44.98%)
Semi- urban	1179 (16.12%)	1212 (16.32%)	1257 (16.11%)
Urban	1377 (18.82%)	1440 (19.39%)	1484 (19.02%)
Metro	1453 (19.86%)	1435 (19.32%)	1552 (19.89%)
TOTAL	7315 (100%)	7427 (100%)	7803 (100%)

Besides, there are 10102 ATMs in the State (Rural-2354, Semi-Urban-2013, Urban-2902 & Metropolitan-2833)

SLBC WEST BENGAL

VITAL BANKING STATISTICS **(Amount Rs in crore)**

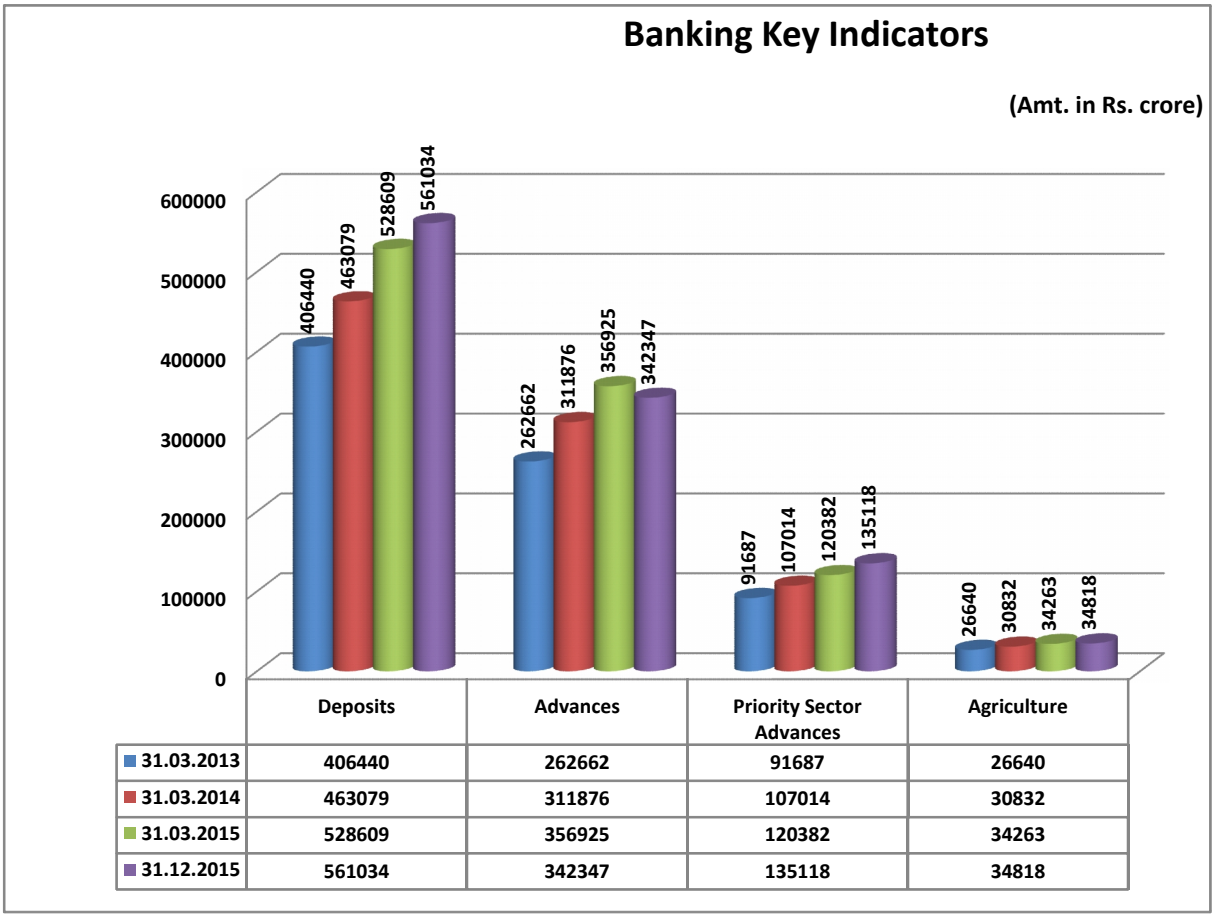
Sl. No.	Parameter	December 2014	March 2015	December 2015
1	No. of Branches	7315	7427	7803
2	Total Deposits	513960	528609	561034
3	Total Advances	340420	356925	342347
4	CD Ratio	66	68	61
5	C+I: Deposit Ratio	81	82	76
6	Priority Sector Advances (PSA)	119920	120382	135118
7	% of PSA to ANBC	39	39	38
8	Agriculture Advances	32922	34263	34818
9	% of Agri Advances to ANBC	10.55	10.98	10
10	MSE Advances	57589	58575	59448
11	MSME(Prisec from 1st April,2015)	72203	73797	73376
12	Education Loans	1782.76	1758.28	1988.35
13	Housing Loans	18501.41	21925.23	24091.19
14	DRI Advances	94.49	90.67	102.46
15	% of DRI Advances to ANBC	0.03	0.02	0.03
16	Schedules Caste/ Scheduled Tribe Advances	10740.00	11834.00	13511.97
17	Advances to Women Entrepreneurs	15076.00	15597.00	19900.39
18	% of Advances to Women Entrepreneurs to ANBC	4.83	5.00	5.58
19	Weaker Section Advances	24246.00	31905.00	36213.57
20	% of Weaker Advances to ANBC	7.74	10.23	10.15
21	Minority Community Advances	18921	21497	21059
22	% of Minority Community Advances to Prisec Advances	16	18	16

DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

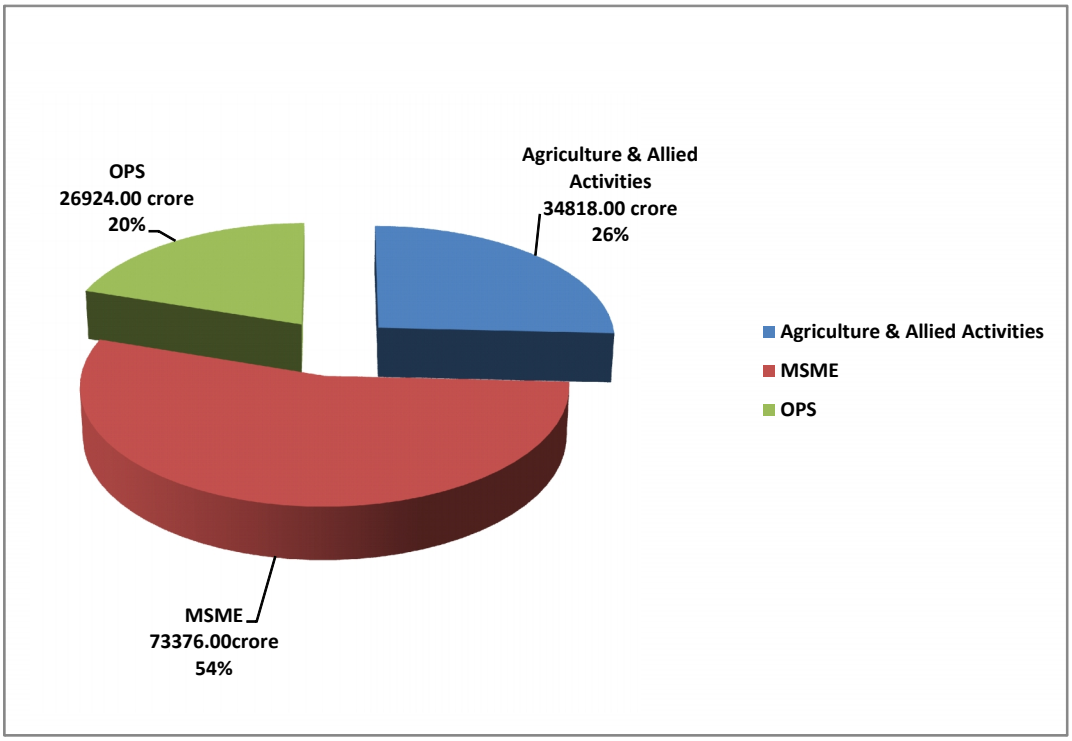
(Amount Rs in crore)

Sl. No.	Parameter	ACP Plan 2014-15	ACP achievement (Dec 2014)	% achieved	ACP Plan 2015-16	ACP achievement (Dec 2015)	% achieved
1	Agriculture	39800	16439	41	43536	23068	53
2	MSE	16323	10395	64	21762	16520	76
3	OPS	5371	5293	98	7270	7874	108
4	NPS	9000	16663	52	9000	17118	190
	Grand Total	70494	48790	69	81568	64580	79

Banking Key Indicators for the State of West Bengal



	Deposits	Advances	Priority Sector Advances	Agriculture
31.03.2013	406440	262662	91687	26640
31.03.2014	463079	311876	107014	30832
31.03.2015	528609	356925	120382	34263
31.12.2015	561034	342347	135118	34818



Agenda No. –1

CONFIRMATION OF PROCEEDINGS OF THE 131st MEETING OF SLBC FOR WEST BENGAL

The proceedings and action points of 131st SLBC Meeting for West Bengal held in Kolkata on 21st December 2015 was circulated under cover of Convener Bank's letter nos. LBD/SLBC/WB/1092/2015-16 dated 28.12.2015. The same may please be confirmed by the House.

Agenda No. – 2

Opening of Bank Branches in unbanked villages having population above 5000 in the State of West Bengal

RBI had advised banks vide their circular dated 19.06.2012 to provide banking services in all unbanked villages with population less than 2000 through a combination of business correspondents (BCs) and branches. It was also advised in February 2013 to cover about 5% of unbanked villages identified in a State to be covered through branch mode. Subsequently, RBI advised the banks in January 2015 to complete the process of providing banking services in unbanked villages with population below 2000 by 14th August, 2015.

RBI has reviewed the above roadmap and observed the following:

(a) Coverage of banking services in unbanked villages is skewed towards the BC model and ratio of branches to BC is very low.

(b) For increasing banking penetration and financial inclusion, brick & mortar branches are an integral component.

(c) To focus on villages with population above 5000 without a bank branch of a Scheduled Commercial Bank.

Accordingly, RBI has advised the SLBC Convener banks vide Circular Nos. FIDD.CO.LBS.BC.No. 82/02.01.001/2015-16 dated 31.12.2015 to identify villages with population above 5000 without a bank branch of a Scheduled Commercial Bank in their States. The identified villages would be allotted among Scheduled Commercial Banks (including RRBs) for opening of brick & mortar branches. Opening of bank branches under this roadmap should be completed by 31st March 2017.

The finalized roadmap with details of allocated villages to various banks was to be submitted to the respective Regional Offices of RBI latest by 31st January, 2016 as per prescribed proforma. Quarterly monitoring and review mechanism should also be instituted by respective DCCs and SLBCs to evaluate the progress under this roadmap.

In view of the above, LDMs were advised to undertake following steps for preparation of roadmap for opening branches in unbanked villages having population above 5000 in their respective district:

1. To identify villages with population above 5000 on the basis of census 2011 without a bank branch of a Scheduled Commercial Bank in their district.
2. To allocate identified villages among Scheduled Commercial Banks (including RRBs) for opening of branches.
3. To submit the finalized roadmap with details of allocated villages to various banks to the respective SLBC, Convener latest by 22nd January, 2016.
4. Quarterly monitoring in DCC/DLRC/ BLBC meetings as a separate Agenda Item to evaluate the progress on branch opening.
5. To furnish quarterly statement of the district wise and bank wise progress in opening branches starting from quarter ended March 2016 by the 10th of the following month to the respective SLBC, Convener for onward reporting to RBI.

LDMs of West Bengal State undertook surveying of unbanked villages and identified initially 717 unbanked villages having population above 5000 in the State. LDMs made available to the Convener SLBC, West Bengal that 717 villages having population above 5000 in the State could be identified as unbanked villages.

A meeting of the Small Committee under SLBC was held at United Bank of India, Head Office, Kolkata on 30th January, 2016 to discuss the issues in respect of allocation of unbanked villages having population above 5000 to the member banks operating in the State. The members present in the meeting discussed at length about the allocation of villages to the member banks. Finally, the Small Committee proposed to allocate such unbanked villages to the banks on the basis of the following-

1. Sub Service Area (SSA) already allotted to the banks within which the concerned village is existing.

2. Bank Mitras engaged by individual banks to cover such villages.

3. In case the village not covered by a Bank Mitra point and serviced by a nearby bank branch, allocation of the concerned village should preferably be allocated to that particular bank.

On the basis of the above, SLBC West Bengal had already submitted the roadmap to RBI, Kolkata in respect of opening of Brick & Mortar branches in 717 unbanked villages having population above 5000.

All Member Banks of SLBC West Bengal are requested to extend all possible support and information in respect of their branch opening to SLBC Desk for regular reporting to RBI.

Opening of Bank Branches in unbanked villages having population above 5000 in the State of West Bengal

Action Points emerged in the 131ST SLBC Meeting held on 21.12.2015:

Reassessment of unbaked Gram Panchayats having bank branches within a radius of 5 kms, > 5kms to <10 kms and >10kms, by the LDMs and names of unbanked Gram Panchayats having brick & mortar branches within a radius of 5 kms will be dropped from that list.

Status of implementation:

It is gathered that there are 351 unbanked GPs having Bank branches within a radius of 5 Km. Consequently, number of unbanked GPs would be 365 (716-351).

It may be noted by the House that SLBC on the basis of the report submitted by LDMs, has already submitted roadmap for opening of 717 brick & mortar branches in unbanked villages having population above 5000 within 31.03.2017 as per guidelines issued by RBI on 31.12.2015.

Banks are requested to open Brick & Mortar Bank branches under this roadmap in villages located in unbanked GP on priority basis.

Bank wise allocation of 717 villages as per Roadmap is annexed:

Bank wise allocation of 717 villages in the State of West Bengal.

BANK NAME	NO. BRANCH ALLOCATED
Allahabad bank	**45**
Andhra Bank	**6**
Bank of Baroda	**30**
Bank of India	**30**
Bank of Maharastra	**6**
Canara Bank	**29**
Central Bank of India	**30**
Corporation Bank	**29**
Dena Bank	**13**
Indian Bank	**21**
Indian Overseas Bank	**15**
Oriental Bank of Commerce	**20**
Punjab National Bank	**30**
Punjab & Sind Bank	**6**
Syndicate Bank	**25**
State Bank of India	**48**
Union Bank of India	**22**
United Bank of India	**48**
UCO Bank	**45**
Vijaya Bank	**17**
IDBI Bank	**27**
HDFC Bank	**26**
AXIS Bank (UTI)	**27**
ICICI Bank	**26**
Bandhan Bank	**43**
BGVB (UBI)	**26**
PBGB (UCO)	**16**
UBKGB (CBI)	**11**
Total	**717**

Bank wise and district wise allocation is annexed (Page no. 95 - 109).

Bank wise & District wise allocation of unbanked Villages having population above 5000

Bank	Darjeeling	Jalpaiguri	Alipurduar	Cooch Behar	U. Dinajpur	D. Dinajpur	Murshidabad	Maldah	Birbhum	Burdwan	Nadia	24 P N	Hooghly	Bankura	Purulia	Howrah	24P S	Pas. Medinipur	Pur. Medinipur	Total
AB	1	2	1	3	4		5	5	4		3	3	2	1	2	4	1	1	3	**45**
AND.BK				1									1			1		1	2	**6**
BOB	2	2	1	1	1		6		2		3	2	3			3	1	1	2	**30**
BOI	2	1	1	1	2		2	1	1	1	2	1	8			3	1	1	2	**30**
BOM	1												1		1	1	1		1	**6**
C B	2	3		2	2		4	2	1		2	2	2	1		1	1	1	3	**29**
CBI		2	3	1	5		4	2			3	2	1		2	1	1	1	2	**30**
CORP.BK	1	4	1	2	1	1	5	1	1		2	2	3				2	1	2	**29**
DB	1	1					4						2			2	2	1		**13**
IB	1	1		2	1		3	2			1	1	3			1	1	1	3	**21**
IOB				2	1		3	1			1	1	2				2	1	1	**15**
OBC		2		2	1		3			1	2	1	3				2	1	2	**20**
PNB	2	3		3	2		2	5			1	2	2			2	2	1	3	**30**
P & SB	1						1					1	2					1		**6**
SB	1	2		4			7		2		2	1				2	1	1	2	**25**
SBI	1	3	3	4	3	1	3	3	4		2	3	2	2	4	2	4	1	3	**48**
UB	1			2	2		3	1			1	1	3			1	4	1	2	**22**
UBI	1	3	3	4	5	2	5	2		1	2	2	3	2	3	2	2	2	4	**48**
UCO	1	1	1	4	3		5	5	3		3	2	7	3		4	1	1	1	**45**
VB	2	1		1			1	2			3	1	2			1		1	2	**17**
IDBI Bank		2	3	2	1		3	1			2	1	3			2	1	1	5	**27**
HDFC Bank		2	1	5	2		4	1			2	1	2			3	1		2	**26**
AXIS Bank (UTI)		3	1	4	2		4	1	1		2	1	2			2	2		2	**27**
ICICI Bank		2	2	3	2		4	1	1		2	1	2			2	2		2	**26**
Bandhan Bank	5	2	2	7	2		5	2	2		3	3	4			2	2		2	**43**
BGVB (UBI)					6	2	2	3			3	2		2	2		3	1		**26**
PBGB (UCO)									5				7			4				**16**
UBKGB	1	4	2	4																**11**
Total	**27**	**46**	**25**	**64**	**48**	**6**	**88**	**41**	**27**	**3**	**47**	**37**	**72**	**11**	**14**	**46**	**40**	**22**	**53**	**717**

Agenda No. – 3

FINANCIAL INCLUSION

Pradhan Mantri Jan DhanYojana(PMJDY).

Performance of PMJDY as on 24.02.2016 for the State of West Bengal is furnished below:

Rural Accounts	Urban Accounts	Total Accounts	Deposit (Rs/crore)	Aadhaar Seeded	Zero balance A/cs	RuPay card issued
No.	No.	No.	Amt.	No.	No.	No.
12485410	5728780	18214190	4321.73*	5825588	4316703	13047235
In Percentage						
68.55%	31.45%			31.98%	23.70%	71.63%

* Average deposit per account Rs 2373/.

21.00 crore PMJDY accounts have been opened till 24.02.2016 across the country with deposit of Rs 33074.89 crore with an average deposit of Rs. 1575/ per account as against average deposit of Rs 2373/ per account in the State of West Bengal.

Aadhaar seeding percentage is 31.98 in West Bengal as compared to 43.67 % across the country. All banks are requested to push up Aadhaar seeding for smooth DBT transactions

All the banks in the State of West Bengal issued Rupay Cards to 71.63% PMJDY customers against national issuance of 83.14%. This area needs attention by all banks.

Zero balance accounts contribute 23.70% of total PMJDY accounts opened in the State as compared to 28.88% across the country. Bankers are requested to convert all zero balance accounts into operative accounts. Districtwise figure as on 24.02.2016 is annexed.

DFS, MoF, GoI is reviewing the progress of PMJDY in respect of Financial Literacy, Rupay Card activation and status of Bank Mitras through Video Conferencing on regular basis. SLBC Desk West Bengal along with member banks and State Mission Director (PMJDY) participate VC regularly. SLBC communicates the direction of the DFS regularly to member banks for implementation.

All member banks are requested to initiate the Financial Literacy Programme for school children, with a special focus on female students of class IX and X, in the State.

All skilling centres have already been mapped with FLCs. They have been requested to contact with skilling centres for Financial Literacy sessions.

Bankers have been requested to observe due diligence while opening new account for DBT transaction as it results in duplicity of accounts.

Activation of Rupay card is an area of concern for banks in West Bengal. Bank Mitras should use Rupay Card compliant handled devices at the earliest, so that all the beneficiaries get the benefit of Rs. 1 lac inbuilt accident insurance.

On the issue of bulk seeding of Aadhaar numbers from MNREGA database or database of other department, all banks are to observe due diligence and obtain written consent of the customer before seeding the Aadhaar number in the Bank account.

District wise PMJDY data as on 24.02.2016 for the State of West Bengal								
S.No	District	Rural	Urban	Total	Total Amount (Rs. in Lac)	Zero Balance Account	RupayCard Account	Aadhaar Card Seeded
1	Alipurduar	34361	18499	52860	1234.26	14181	52275	9744
2	Bankura	791792	117874	909666	16516.38	244749	558713	183471
3	Burdwan	754518	381246	1135764	30477.37	257573	852501	360422
4	Birbhum	669285	226983	896268	14437.00	232722	649998	269459
5	Dakihin Dinajpur	409822	52053	461875	6001.94	149070	319872	123591
6	Darjeeling	269054	197284	466338	10797.02	132047	420562	170398
7	Howrah	388260	273549	661809	19218.84	103985	565585	356116
8	Hooghly	516513	372652	889165	26047.99	142700	659639	537841
9	Jalpaiguri	438994	407333	846327	16476.91	241556	632806	303555
10	Coochbehar	403917	194302	598219	7874.21	157962	462713	192701
11	Kolkata	11981	663700	675681	47344.89	118108	561576	286584
12	Maldah	998237	75781	1074018	18279.30	181714	679163	303714
13	Murshidabad	911371	479787	1391158	26924.05	323802	929079	537664
14	Nadia	778953	452701	1231654	31366.70	337832	883765	322029
15	North 24 Parganas	825274	801169	1626443	55484.86	336233	1266504	557484
16	Paschim Medinipur	849629	207661	1057290	23566.51	184492	730157	285168
17	Purba Medinipur	796798	141219	938017	21857.79	162894	692753	205514
18	Purulia	570821	151613	722434	11758.30	233829	459352	167872
19	South 24 Parganas	1252534	307015	1559549	37872.59	419891	1007271	446315
20	Uttar Dinajpur	813296	206359	1019655	8636.19	341363	662951	205946
	Total	**12485410**	**5728780**	**18214190**	**432173.10**	**4316703**	**13047235**	**5825588**

Social Security Schemes:

Performance of 3 Social Security Schemes viz. Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana(APY) as 15.02.2016 is furnished below:

Bank Type	PMSBY	PMJJBY	APY	Total
PSB	5188332	1092941	96167	**6377440**
RRB	511399	94064	4663	**610126**
Private	130938	54390	4970	**190298**
Co-op	26641	9302	0	**35943**
Total	**5857310**	**1250697**	**105800**	**7213807**

PMJJBY & PMSBY schemes are open and individuals having age criteria can enroll themselves under these schemes without health certificates till 31.05.2016. Notice in this regard should be displayed in prominent places in the branch and other location for awareness of the people.

Auto Renewal option under PMJJBY & PMSBY had already been obtained from the individuals. 1st Renewal would fall on 01st June 2016. Member banks are requested to sort out accounts having insufficient balance for auto-renewal. Member banks are requested to contact with those customers through SMS or other mode for maintenance of requisite balance.

Bank wise position as on 15.02.2016 is annexed.

PMJJBY, PMSBY and APY as on 15.02.2016 of West Bengal				
Name of the Bank	**Total PMJJBY**	**Total PMSBY**	**APY**	**TOTAL**
Allahabad Bank	70264	226973	8464	305701
Andhra Bank	6300	54852	2492	63644
Bank of Baroda	53882	169041	7044	229967
Bank Of India	85352	291612	6271	383235
Bank of Maharastra	4508	12158	501	17167
Canara Bank	37081	126161	3110	166352
Central Bank of India	68483	141394	3821	213698
Corporation Bank	11324	30927	805	43056
Dena Bank	1558	6984	51	8593
IDBI	19698	53227	1269	74194
Indian Bank	14152	36269	1922	52343
Indian Overseas Bank	36246	109854	1118	147218
Oriental Bank of Commerce	17337	148037	948	166322
Punjab & Sind Bank	4058	16341	314	20713
Punjab National Bank	69232	306736	7216	383184
State Bank of India	247499	1016892	28908	1293299
State Bank of Bikaner & Jaipur	1784	3674	186	5644
Syndicate Bank	14484	59558	702	74744
Uco Bank	84876	124307	3203	212386
Union Bank of India	66579	670912	1915	739406
United Bank of India	168018	1510083	15481	1693582
Vijaya Bank	10226	72340	426	82992
Sub total	**1092941**	**5188332**	**96167**	**6377440**
Axis Bank	9914	33124	689	43727
Federal Bank ltd	1514	3487	145	5146
HDFC Bank	33651	64315	3546	101512
ICICI	9088	21987	568	31643
Indusind Bank	223	8025	22	8270
Sub total	**54390**	**130938**	**4970**	**190298**
BGVB	56472	375914	1915	434301
PBGB	20489	95935	997	117421
UBKGB	17103	39550	1751	58404
Sub total	**94064**	**511399**	**4663**	**610126**
WBSCB	9302	26641	0	35943
GRAND TOTAL	**1250697**	**5857310**	**105800**	**7213807**

Claim Position under PMJJBY & PMSBY

Position of claim submitted vis-a-vis disposal for PMJJBY & PMSBY cases made available to SLBC by the Banks in the State of West Bengal is furnished below:

Claim Position under Insurance Schemes as on 15.02.2016 for the State of West Bengal									
Sl.	Bank Name	PMSBY				PMJJBY			
		Claims Made	Claims Settled	Pending	Rejected	Claims Made	Claims Settled	Pending	Rejected
1	Allahabd Bank	8	2	6	0	48	33	15	0
2	Andhra Bank	1	1	0	0	1	1	0	0
3	Bank of Baroda	6	4	2	0	20	10	10	0
4	Bank of India	13	3	10	0	15	5	10	0
5	Canara Bank	7	0	7	0	16	0	16	0
6	Central Bank of India	10	3	6	1	33	16	16	1
7	Corporation Bank								
8	Indian Bank								
9	IDBI Bank								
10	Indian Overseas Bank								
11	Oriental Bank of Commerce								
12	Punjab National Bank	3	2	1	0	9	5	4	0
13	Punjab & Sind Bank								
14	State Bank of India	1	1	0	0	106	94	11	1
15	Syndicate Bank	3	1	1	1	10	7	3	0
16	Union Bank of India								
17	United Bank of India	38	18	16	4	113	58	55	0
18	UCO Bank	2	0	2	0	14	11	3	0
19	Vijaya Bank	1	0	1	0	2	0	2	0
	Sub Total of Commercial Banks	**93**	**35**	**52**	**6**	**387**	**240**	**145**	**2**
20	HDFC Bank	5	1	4	0	1	0	1	0
21	ICICI Bank								
22	Axis Bank								
23	Federal Bank								
	Sub Total of Pvt. Banks	**5**	**1**	**4**	**0**	**1**	**0**	**1**	**0**
24	BGVB	14	0	14	0	37	15	22	0
25	UBKGB								
26	PBGB	5	0	5	0	19	3	16	0
	Sub Total RRBs	**19**	**0**	**19**	**0**	**56**	**18**	**38**	**0**
26	WB State Cooperative Bank	0	0	0	0	1	1	0	0
27	WB State CARDB								
28	WBFC								
	Total of Cooperative Banks	0	0	0	0	1	1	0	0
	GRAND TOTAL	**117**	**36**	**75**	**6**	**445**	**259**	**184**	**2**

All the above banks have submitted 117 claims under PMSBY, out of which claim has been settled for 36 case, pending for 75 cases and rejected for 6 cases.

Similarly, all the banks have submitted 445 claims under PMJJBY, out of which claims have been settled for 259 cases, pending for 184 cases and rejected for 2 cases**.**

PROGRESS OF FINANCIAL INCLUSION PLAN AS ON DECEMBER 2015

Financial Inclusion Plan		TOTAL OF PSB		Private Banks		RBs & Cooperative Bank		GRAND Total	
Disaggregation		Target Upto March'16	Month ended December 2015	Target Upto March'16	Month ended December 2015	Target Upto March'16	Month ended December 2015	Target Upto March'16	Month ended December 2015
Particulars									
Total No. of Branches		5,909	5,479	668	875	1,423	1,405	8,000	7,759
Out of 1 above, No. of Rural Branches		2,400	2,231	64	194	961	1,082	3,425	3,507
No. of Branches in unbanked villages		1100	1089	30	37	85	82	1,215	1,208
Total No. of CSPs deployed		12,866	11,231	91	928	5,755	2,190	18,712	14,349
No. of Banking Outlets in villages with population >2000	Through Branches	275	275	25	25	100	100	400	400
	Through BCs	4,335	4,335	335	335	2,230	2,230	6,900	6,900
	Through Other Modes	106	106	1	1	45	45	152	152
	Sub Total :>2000	**4,716**	**4,716**	**361**	**361**	**2,375**	**2,375**	**7,452**	**7,452**
No. of Banking Outlets in villages with population <2000	Through Branches	345	345	1	1	154	154	500	500
	Through BCs	18,103	18,103	2,198	2198	7,098	7,098	27399	27399
	Through Other Modes	150	150	14	14	77	77	241	241
	Sub Total :<2000	**18,598**	**18,598**	**2,213**	**2,213**	**7,329**	**7,329**	**28,140**	**28,140**
Total Banking Outlets in all villages		**23,314**	**23,314**	**2,574**	**2,574**	**9,704**	**9,704**	**35,592**	**35,592**
No. of BC Outlets in Urban location		893	747	35	367	172	0	1100	1114
Basic Savings Bank Deposit Accounts (BSBDAs) through Branches	No. in Lac	140.00	166.21	12.00	2.81	56.00	46.56	208.00	215.58
	Amt. in crore	7,150.00	7,269.95	309.00	15.86	530.00	166.99	7989.00	7452.80
Basic Savings Bank Deposit Accounts (BSBDAs) through BCs	No. in lac	127.00	159.12	33.00	4.00	36.00	18.58	196.00	181.70
	Amt. in Crore	225.00	392.93	4.00	2.67	24.00	27.96	253.00	423.56
Basic Savings Bank Deposit Accounts (BSBDA) (Bank as a whole)	**No. in lac**	**267.00**	**325.33**	**45.00**	**6.81**	**92.00**	**65.14**	**404.00**	**397.28**
	Amt. in Crore	**7,375.00**	**7,662.88**	**313.00**	**18.53**	**554.00**	**194.95**	**8,242.00**	**7,876.36**
OD facility availed in BSBDAa	No. in lac	47.35	41.70	0.08	0.02	5.27	0.39	52.70	42.11
	Amt. in Crore	189.17	182.95	0.03	0.35	26.33	8.64	215.53	191.94
KCCs Outstanding- through Branches	No. in Lac	14.00	30.89	2	0.45	10	6.24	26.00	37.58
	Amt. in crore	5,875.41	4,898.98	469.78	389.65	2,445.00	2,348.98	8790.19	7637.61
KCCs Outstanding -Through BCs	No. in Lac	14.42	15.99	0	0	0.6	0.27	15.02	16.26
	Amt. in crore	373.52	182.96	0	0	92	6.89	465.52	189.85
KCCs Total.(Bank as a whole)	**No. in lac**	**28.42**	**46.88**	**2.00**	**0.45**	**10.60**	**6.51**	**41.02**	**53.84**
	Amt. in crore	**6,248.93**	**5,081.94**	**469.78**	**389.65**	**2,537.00**	**2,355.87**	**9,255.71**	**7,827.46**
	No. in Lac	6.5	6.01	0.25	1.18	2.25	2.04	9	9.23
	Amt. in Crore	797.00	573.45	265	1056.34	238.00	352.54	1300	1982.33
GCCs Outstanding through BCs	No. in Lac	8.5	13.21	1	0	2.5	0	12	13.21
	Amt. in Crore	58.72	93.62	0	0	102.00	0.84	160.72	94.46
GCCs Total (Bank as a whole)	**No. in Lac**	**15**	**19.22**	**1.25**	**1.18**	**4.75**	**2.04**	**21**	**22.44**
	Amt. in Crore	**855.72**	**667.07**	**265.00**	**1056.34**	**340.00**	**353.38**	**1460.72**	**2076.79**
Transactions in BC-ICT Accounts (During the month)	Savings Deposit(No.in lac)	48.00	42.82	5.5	0.754	18	24.15	71.50	67.72
	Savings Deposit(Amt.in crore)	1015.00	916.87	225	10.74	473	42.89	1713.00	970.50
	Credit/OD(No. in lac)	10	12.37	0.25	0	2.25	1.88	12.50	14.25
	Credit/OD(Amt. in crore)	20	23.98	0	0	0	1.89	20.00	25.87
	Term Depo (No. in lac)	0.6	0.63	0	0.14	0	0.08	0.40	0.85
	Term Depo (Amt. in crore)	32.5	38.52	0	0.063	0	0.36	32.50	38.94
	EBT/Remittance(No. in lac)	10.50	9.96	1	0.94	0	0.99	11.50	11.89
	EBT/Remittance(Amt. in crore)	450	313.88	0	11.54	0	178.14	450.00	503.56
	Others (No. in lac)	0.2	0.19	0	0.0001	0	0	0.20	0.19
	Others (Amt. in crore)	7.5	7.06	0	0.0283	0	0	7.50	7.09
Total of transactions in BC-ICT A/Cs	**No. in lac**	**69.30**	**65.97**	**6.75**	**1.83**	**20.25**	**27.10**	**96.10**	**94.90**
	Amt. in crore	**1,525.00**	**1,300.31**	**225.00**	**22.37**	**473.00**	**223.28**	**2,223.00**	**1,545.96**

FINANCIAL LITERACY CENTRES- REPORT FOR THE QUARTER ENDED DECEMBER - 2015. **Annex 1**

Sl. No	State	District	Location (Metro, Urban, Semi-Urban,Rural)	Address	Date of Start of functioning	Name of Sponsoring Bank	No. of Literacy camps under taken during the Qt. as per RBI guidelines.	No. of persons participated in Literacy Camps during the Quarter	Out of persons participated, no .of persons already having Bank Account at the time of attending camp	Out. of persons participated no.of persons opened bank account after attending the camp.
1	West Bengal	24-Pgs (South)	Urban	Rajpur,24-Pgs (south)	07.07.2011	United Bank of India	**8**	**544**	306	**54**
2	West Bengal	Howrah	Urban	Belurmath, Howrah	27.07.2011	United Bank of India	**12**	**900**	563	**257**
3	West Bengal	Uttar Dinajpur	Urban	URSETI, Bekidanga via Raiganj, Uttar Dinajpur	04.01.2011	United Bank of India	**7**	**94**	78	**4**
4	West Bengal	Uttar Dinajpur	Urban	LDM Office, N. S. Road, Near Asha Talkies, Raiganj-733134	31.10.2012	United Bank of India	**3**	**246**	152	**26**
5	West Bengal	Dakshin Dinajpur	Semi Urban	RSETI, Balurghat, Dakshin Dinajpur	19.11.2011	United Bank of India	**3**	**75**	49	**14**
6	West Bengal	Dakshin Dinajpur	Semi Urban	LDM Office, UBI, Balurghat-733101	31.10.2012	United Bank of India	**3**	**70**	40	**10**
7	West Bengal	Bankura	Rural	LDM Office, UBI, ChandmaridangaBankura-722101	28.06.2012	United Bank of India	**26**	**312**	**187**	**25**
8	West Bengal	Bankura	Rural	UBI, RSETI, AMARKANAN	01.09.2008	United Bank of India	**9**	**243**	**182**	**21**
9	West Bengal	Nadia	Urban	Krishnagar, Nadia,FLC has been opened 100 meters away from the LDM Office for shortage of space in the LDM Office	27.06.2012	United Bank of India	4	156	98	42
10	West Bengal	Howrah	Urban	LDM Office, 158/4,Bellius Road, HWH-711101	18.08.2011	UCO Bank	**10**	**485**	310	**148**
11	West Bengal	Hooghly	Urban	139 J.C KHAN ROAD, MANKUNDU, PIN-712139	21.03.2011	UCO Bank	13	352	136	170
12	West Bengal	Hooghly	Urban	LDM Office, Hooghly District, UCO Bank, CHINSURAH,N S road HOOGHLY, -712101	11.08.2012	UCO Bank	**11**	**294**	86	**141**
13	West Bengal	Burdwan	Urban	LDM Office, C/o. UCO Bank, Burdwan Br., 2nd Floor, Baidyanath Katra, G T Road, Burdwan 713101	08.08.2012	UCO Bank	7	**1004**	924	**45**
14	West Bengal	Birbhum	Semi-urban	LDM, Office, UCO Bank, N. S. Road, New Dangal Para, Suri-732101	11.10.2012	UCO Bank				
15	West Bengal	24-Pgs(North)	Urban	FLCC, BGVB, RO, Hellabattala,BARASAT, KOLKATA-700124	10.12.2013	BGVB	**18**	**836**	836	**0**
16	West Bengal	24-Pgs(North)	Semi-urban	21/A/3, Jessore Road South, Rathtala, Barasat	14.11.2011	Allahabad Bank	Samadhan Kendra Shifted to LDM Office, Zo, Barasat			
17	West Bengal	24-Pgs (North)	Urban	LDM Office, Allahabad Bank, Zonal Office, 64, KNC Road Barasat-700124	27.06.2012	Allahabad Bank	**21**	**957**	840	
18	West Bengal	24-Pgs (North)	Semi Urban	Abhay, Kolkata Centre, C/O. Bank of India, Barasat Branch, Colony More , Nabapally, North 24 Praganas-700126	21.08.2010	Bank of India	**Since Closed w.e.f 01.09.2015**			
19	West Bengal	Murshidabad	Semi-urban	SAMART,Rath Bazar, Lalgola, Murshidabad	05.02.2011	Central Bank of India	**21**	**1177**	972	162
20	West Bengal	Jalpaiguri	Semi-urban	LDM Office, Bidhachal Bhawan, Raikatpara, Jalpaiguri	21.12.2011	Central Bank of India	25	2501	1226	478
21	West Bengal	Darjeeling	Semi-urban	LDM Office, Judge Bazar Darjeeling 734101	28.07.2012	Central Bank of India	57	**1710**	940	307
22	West Bengal	Darjeeling	Semi-urban	RSETI - Office, Judge Bazar Darjeeling 734101	Jul-13	Central Bank of India	14	**1560**	894	205
23	West Bengal	Purulia	Semi-urban	LDM, Office, UBI, J. K. Mitra Street, Purulia	01.11.2012	United Bank of India	**4**	**193**	139	**41**
24	West Bengal	MALDA	Semi-urban	LDM, Office, UBI,Sukant More,NH-34, MALDA-732101	30.10.2012	United Bank of India	**NIL**	**NIL**	NIL	**NIL**
25	West Bengal	MALDA	Rural	RSETI ,Vill.& Post Manik chak, Malda	01.08.2014	State Bank of India .	**8**	**482**	380	**25**
26	West Bengal	MALDA	Semi Urban	Vill & PO Mangal Bari, MALDA	Dec-13	BGVB	**12**	**506**	354	**74**
27	West Bengal	MALDA	RURAL	MDCCB, KALIACHAK Bazar, Malada.	AUG.2014	MDCCB	2	**125**	**89**	20
28	West Bengal	MALDA	RURAL	MDCCB, HO, Golapattty, English Bazar, Malada.	June ,2014	MDCCB	3	**158**	**110**	32
29	West Bengal	MALDA	RURAL	MDCCB, Chanchal, Malada.	AUG.2014	MDCCB	1	**62**	**42**	11
30	West Bengal	MALDA	RURAL	MDCCB, Gazole Br. Malada.	July.2014	MDCCB	3	**180**	**124**	45
31	West Bengal	PURBMEDINIPUR	Semi-urban	LDM Office , UBI RO, Maniktola More,TAMLUK-721637	19.10.2012	United Bank of India	**14**	**292**	161	**81**
32	West Bengal	PURBMEDINIPUR	Semi-urban	PNB, RSETI	2.10.2010	PNB	**1**	**35**	6	**21**
33	West Bengal	PAS.MEDINIPUR	Semi-urban	LDM Office, UBI, KSHUDIRAM NAGAR, Medinipur-721101	31.10.2012	United Bank of India	**14**	**335**	250	**8**
34	West Bengal	COOCHBEHAR	Semi-urban	LDM Office CBI RO, Bangachatra, Road,Coochbehar-736101	16.04.2013	Central Bank of India	**70**	**4293**	3751	**153**
35	West Bengal	COOCHBEHAR	Semi-urban	Marpara,Chaupati, Dinhata Road, RO,UBKGB COOCHBEHAR	17.01.2014	UBKGB	**25**	**1213**	1015	**51**
36	West Bengal	24-PGS(S)	Semi-urban	LDM Office ,UBI,KULPI Road,BARUIpur-743302	12.11.2012	United Bank of India	**8**	**544**	306	**54**
37	West Bengal	24-PGS(S)	Metro(Serving 24PGS	Allahabad Bank Zonal office BEHELA, SALT LAKE, KOLKATA-700106	26.06.2000	Allahabad Bank	**19**	**1274**	1175	**70**
38	West Bengal	MURSHIDABAD	Urban	LDM Office, UBI,26/11, Sahid Surya Sen Road, BERHAMPUR-742101	31.10.2012	United Bank of India	**11**	**445**	320	**52**
							467	**23653**	**17041**	**2847**

No.of Literacy camps Taken	467
No. of persons Participated In the Camp :	23653
No. of Persons already having Accounts :	17041
No Persons opened Accounts after attending I	2847

RURAL BRANCHES (WEST BENGAL)--REPORT OF CONDUCT OF FINANCIAL LITERACY CAMP FOR QURTER ENDED -December 2015							
Sl. No.	District	No. of Rural Branches in the District	No. of Rural branches which have conducted literacy camps as per RBI guidelines using standardized financial litewracy material of RBI in the quarter	No. of literacy camp conducted as per RBI guidelines using standardized financial literacy material of RBI	No. of Persons participated	Out of persons participated, no. of persons already have bank account at the time of attending the camp	Out of persons participated, no. of persons opened bank account after attending the camp.
1	BNKURA	234	82	101	1256	950	280
2	PURULIA	108	82	104	4128	2594	1072
3	MALDA	176	5	29	1513	1099	207
4	UTTAR DINAJPUR	90	43	43	795	551	57
5	DAKSHIN DINAJPUR	79	58	67	1131	712	174
6	PURBA MEDINIPUR	290	85	129	16666	926	201
7	PASCHIM MEDINIPUR	250	250	375	11150	8320	2257
8	NADIA	185	74	76	1750	1110	360
9	24-PARGANAS (SOUTH)	272	213	221	5842	4954	618
10	MURSHIDABAD	239	239	486	16340	13265	1155
11	BIRBHUM	164	36	29	2146	1723	197
12	BURDWAN	333	4	7	1004	924	45
13	HOWRAH	210	112	112	5040	4218	365
14	HOOGHLY	183	76	87	3787	2004	1093
15	COOCHBEHAR	137	121	201	9133	7159	653
16	DARJEELING	62	24	83	2324	1436	758
17	JALPAIGURI	16	12	12	1850	1135	426
18	24-Parganas (North)	228	39	39	1793	1676	117
19	ALIPURDUAR	43	21	21	1123	621	154
	TOTAL	**3299**	**1576**	**2222**	**88771**	**55377**	**10189**

Agenda No---3

Bank wise report in respect of the opening of SB A/cs under Social Welfare Scheme as per RBI /GOI guidelines

.No	Name of Bank	Old Age Pension Account			NREGA Account			Scholarship Payment Account		
		No. of A/cs opened upto Mar 2015	New A/cs opened from 01.4.2015-31.12.2015	No. of A/cs opened upto December 2015	No. of A/cs opened upto Mar 2015	New A/cs opened from 01.4.2015-31.12.2015	No. of A/cs opened upto December 2015	No. of A/cs opened upto Mar 2015	New A/cs opened from 01.4.2015-31.12.2015	No. of A/cs opened upto December 2015
1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1	AB	170468	15887	186355	1676633	68250	1744883	198214	41746	239960
2	And.Bk.	110	64	174	0		0	0		0
3	BoB	33331	731	34062	75074	74	75148	24671	4501	29172
4	BoI	16198	1078	17276	270085	1345	271430	37815	7681	45496
5	BoM	0		0	0		0	675	86	518
6	CB	16233	1742	17975	53138	2330	55468	43286	1637	44923
7	CBI	158637	1359	159996	473898	2310	476208	24781	1745	26526
8	Corpn.Bk	3201	591	3792	5267	3112	8379	6939	2465	9404
9	DB	701	19	720	0	0	0	327	51	378
10	IB	4576	156	4732	8906	105	9011	8783	548	9331
11	IOB	29118	1320	30438	26423	6624	33047	28205	3378	31583
12	OBC	5484	154	5638	63260	913	64173	1078	20	1098
13	PNB	40684	1771	42455	161697	1624	163321	104734	1808	106542
14	P&SB	21857	5	21862	125		125	90	4	94
15	SB	1511	86	1597	3175	87	3262	0		0
16	SBI	568658	7021	575679	1197832	6589	1204421	172185	2341	174526
17	UB	59814	91	59905	141959	95	142054	6494	0	6494
18	UBI	57871	1487	59358	711164	2280	713444	47431	2547	49978
19	UCO	51515	1510	53025	233453	4621	238074	66104	2714	68818
20	VB	2485	582	3067	0	243	243	718	544	1262
21	SBI Associates	0		0	0		0			
22	Other Bks.	0		0	0		0			
	Total Com.Bks	**1242452**	**35654**	**1278106**	**5102089**	**100602**	**5202691**	**772530**	**73816**	**846103**
23	BGVB	116294	3976	120270	908190	24064	932254	268566	238146	506712
24	PBGB	60957	252	61209	369624	192	369816	37677	330	38007
25	UBKGB	83752	1999	85751	202898	2049	204947	111653	2549	114202
	Total of RRBs	**261003**	**6227**	**267230**	**1480712**	**26305**	**1507017**	**417896**	**241025**	**658921**
	St.Coop.Bk.	82618	2211	84829	1306862	7098	1270829	91769	8989	100758
	ARDB									
	WBFC & Others									
TAL (A+B+C+D+E)		**1586073**	**44092**	**1630165**	**7889663**	**134005**	**7980537**	**1282195**	**323830**	**1605782**

Mapping of FLCs with ITIs, VTCs & OCs

ITIs (Government aided and Private), Vocational Training Centres (VTCs) and Operational Centres (OCs) are good source for potential entrepreneurs. DFS has directed to map the all such skilling centres with Financial Literacy Centres (FLCs) of the respective States for financial awareness of the students.

Accordingly, SLBC has already mapped 114 ITIs (52 Government aided and 62 Private), 30 Vocational Training Centres (VTCs) and 360 Operational Centres (OCs) in the State of West Bengal for conducting financial literacy programmes. District wise mapping of ITIs, VTCs & OCs is furnished below:

State Name	District Name	Govt ITI	Pvt.ITI	VTP	OC
West Bengal	North 24 Parganas	4	9	5	52
West Bengal	South 24 Parganas	2	2	3	46
West Bengal	Alipurduar	1	-	-	-
West Bengal	Bankura	2	4	1	6
West Bengal	Birbhum	2	4	2	7
West Bengal	Coochbehar	2	-	-	9
West Bengal	Dakshin Dinajpur	1	-	-	2
West Bengal	Uttar Dinajpur	2	-	-	4
West Bengal	Hooghly	5	8	5	13
West Bengal	Howrah	2	5	-	17
West Bengal	Jalpaiguri	1	1	-	10
West Bengal	Kolkata	5	4	10	94
West Bengal	Malda	2	-	-	4
West Bengal	Murshidabad	1	2	-	5
West Bengal	Nadia	3	7	-	23
West Bengal	Paschim Medinipur	4	4	-	8
West Bengal	Purba Medinipur	1	3	-	13
West Bengal	Purulia	2	-	-	6
West Bengal	Burdwan	6	9	4	24
West Bengal	Darjeeling	4	-	-	17
TOTAL		**52**	**62**	**30**	**360**

SLBC has already requested RSETIs and their sponsored banks for contacting above said skilling centres so as to allot slots for undertaking financial literacy sessions for the students. Financial literacy materials have also been uploaded in SLBC website. SLBC requests State Government for providing necessary assistance for the same.

Agenda No. - 4

CD Ratio for the State of West Bengal

1. Action Points emerged in the 131ST SLBC Meeting held on 21.12.2015:

Banks to make serious effort to raise CD Ratio of the State over the coming months of current financial year from present level of 61% to targeted level of 70% at the end of this financial year (2015-16**).**

Status of implementation:

CD Ratio of the State stood at 61% as on 31.12.2015, i.e. there is no increase in CD ratio over September 2015.

Advance portfolio has increased to Rs 3,42,347 crore as on 31.12.2015 from Rs 3,33,004 crore as on 30.09.2015 thereby registering a quantum wise increase of Rs 9,343 crore.

CD ratio of some banks (viz. BoB by 10%, PNB by 10%, UCO Bank by 5 %, Andhra Bank by 8%, WB State Coop. Bank by 8%, Punjab & Sind Bank by 37%, etc.) has decreased over September 2015.

Banks are requested to make aggressive but judicious lending to push the CD ratio of the State during remaining period of current financial year (2015-16).

2. Action Points emerged in the 131ST SLBC Meeting held on 21.12.2015:

In Six Districts particularly, where CD Ratio is below 40%, the Sub-Committees of DCC on CD Ratio would function actively and draw action plan for improving the CD ratio within short time.

Status of implementation:

With regular monitoring of the Sub-Committees of DCC, CD Ratio of Alipurduar, Hooghly and Burdwan districts have increased by 8%, 5% and 1% respectively as on December 2015 over CD Ratio of June, 2015.

However, Burdwan, Bankura, Birbhum, Hooghly, Alipurduar & 24-Parganas North districts are still having below 40% CD Ratio as on December, 2015. District Magistrates of these districts are to take initiative in scouting of viable big ticket suitable credit proposals to improve the CD Ratio of the districts.

West Bengal

BANK-WISE CREDIT & INVESTMENT DEPOSIT RATIO (C+I)D RATIO AS ON DECEMBER 2015.

(Amt.in Rs. Lac)

Sl No	Banks	Deposit (Rs.in lac)	Advance (Rs.in lac)	Credit Deposit Ratio (%)	Investment (Rs.in lac)	Credit+Investment Deposit Ratio (%)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
COMMERCIAL BANKS						
1	AB	4362507.00	2072043.00	47	77878.45	49
2	AND.BK	439597.00	332792.18	76	10458.65	78
3	BOB	2026268.00	1234159.00	61	12457.65	62
4	BOI	2607142.00	1590357.00	61	38795.14	62
5	BOM	183313.66	197995.00	108	9873.12	113
6	CB	1375632.13	833251.20	61	13547.89	62
7	CBI	1656099.00	887435.00	54	82457.45	59
8	CORP.BK	672190.21	512030.14	76	9874.00	78
9	DB	246930.00	292532.00	118	0.00	118
10	IB	866504.09	309395.84	36	11457.23	37
11	IOB	1182500.00	824500.00	70	16784.15	71
12	OBC	1124387.00	847483.00	75	38974.56	79
13	PNB	2624000.00	1866900.00	71	23458.98	72
14	P & SB	204725.00	296591.00	145	7632.14	149
15	SB	644445.00	652042.00	101	14541.23	103
16	SBI	13366052.00	6485512.00	49	1040756.00	56
17	UB	1415789.00	847843.00	60	15689.45	61
18	UBI	6114328.00	3139562.00	51	4484045.12	125
19	UCO	2755923.33	1496779.02	54	194989.00	61
20	VB	394289.47	292689.85	74	7845.61	76
21	IDBI Bank	1561009.56	853187.00	55	0.00	55
A	**Sub-Total**	**45823631.45**	**25865079.23**	**56**	**6111515.82**	**70**
SBI ASSOCIATES						
22	SBoI	40601.00	61458.23	151	0.00	151
23	SBBJ	93416.21	125320.23	134	0.00	134
24	SBOP	29457.65	38456.00	131	0.00	131
25	SBOM	78758.14	152478.00	194	0.00	194
B	**Sub-Total**	**242233.00**	**377712.46**	**156**	**0.00**	**156**
OTHER BANKS						
26	HDFC Bank	2211564.00	1442218.00	65	24785.24	66
27	AXIS Bank Ltd.(UTI)	2045412.26	1312218.33	64	40784.45	66
28	ICICI Bank	1641787.60	1731901.45	105	21458.64	107
29	Kotak Mahindra Bank Ltd	147631.00	129627.00	88	0.00	88
30	Federal Bank	247950.62	189593.04	76	0.00	76
31	Indusind Bank	321069.32	428888.69	134	0.00	134
32	SIDBI		90116.00	0	0.00	0
33	Bandhan Bank	148611.00	530633.00	357	0.00	357
C	**Sub-Total**	**6764025.80**	**5855195.51**	**87**	**87028.33**	**88**
(A+B+C)	**Total**	**52829890.25**	**32097987.20**	**61**	**6198544.15**	**72**
REGIONAL RURAL BANKS						
34	BGVB (UBI)	650456.05	499649.83	77	615175.10	171
35	PBGB (UCO)	376056.00	184664.00	49	286426.00	125
36	UBKGB	223612.86	114387.43	51	61655.95	79
D	**RRBs Total**	**1250124.91**	**798701.26**	**64**	**963257.05**	**141**
E	**W.B. St. Co-op.Bk**	**2007008.35**	**1230962.06**	**61**	**1063259.86**	**114**
F	**WBSCARD Bank Ltd.**	**16331.12**	**107019.55**	**655**	**16494.09**	**756**
Grand Total (A+B+C+D+E+F)		**56103354.63**	**34234670.07**	**61**	**8241555.15**	**76**

District Wise CD Ratio of West Bengal as on 31.12.2015

Sl. No.	Name of District	Lead Bank	CD Ratio	CD Ratio December 2015 (Amount in Rs.crore)			Variation over June, 2015
			June, 2015	Deposit	Advance	CD Ratio	
1	Burdwan	UCO	37	42586.41	16228.17	38	1
2	Bankura	UBI	27	9387.47	2545.6	27	0
3	Birbhum	UCO	35	7690.09	2701.16	35	0
4	Cooch Behar	CBI	55	8220.69	5167.72	63	8
5	Darjeeling	CBI	55	10980.70	6068.38	55	0
6	Malda	UBI	46	6384.22	3173.92	50	4
7	Uttar Dinajpur	UBI	56	3684.03	2051.9	56	0
8	Dakshin Dinajpur	UBI	56	2474.62	1388.90	56	0
9	Howrah	UCO	68	16290.7	11010.12	68	0
10	Hooghly	UCO	21	32920.99	8591.60	26	5
11	Jalpaiguri	CBI	40	4897.14	1941.07	40	0
12	Alipurduar	CBI	30	2977.86	1124.65	38	8
13	Purba Medinipur	UBI	48	15235.7	7101.08	47	-1
14	Paschim Medinipur	UBI	40	16767.08	7153.67	43	3
15	Murshidabad	UBI	47	9321.64	4646.84	50	3
16	Nadia	UBI	52	16342.49	6791.71	42	-10
17	Purulia	UBI	43	6358.63	2880.05	45	2
18	24Pgs. (North)	AB	19	82097.16	15256.28	19	0
							0
19	24 Pgs (South)	UBI	47	16081.00	7544.00	47	0
20	Kolkata Metro	SBI	91	250334.92	228979.88	91	0
	CD Ratio		**60**	**561033.54**	**342346.70**	**61**	**1**

Agenda No.- 5

Performance under Annual Credit Plan 2015-16

Action Points emerged in the 131ST SLBC Meeting held on 21.12.2015:

All Banks are to make concerted effort to achieve 100% disbursement under ACP 2015-16.

Status of implementation:

All the banks operating in the State put together disbursed Rs. 64580 crore i.e. 79% of the Annual Target for Rs 81568 crore during April-December 2015 under ACP 2015-16.

Disbursement under ACP during April-December 2015 has increased by 32% over the disbursement of Rs. 48790 crore during corresponding period last year (2014-15).

Details of achievements under ACP 2015-16 for the period April - December 2015 and comparison to corresponding periods last 2 years are furnished below:

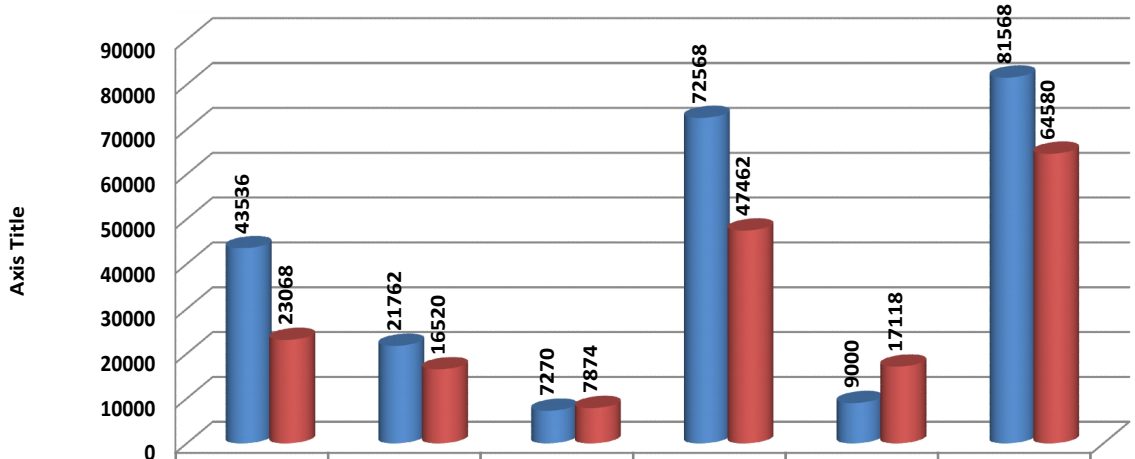
(Amt. Rs. in crore)

Sectors	2013-14(April to Dec.)			2014-15(April to Dec.)			2015-16 (April to Dec.)		
	Plan	Ach	%	Plan	Ach	%	Plan	Ach	%
Agriculture	38390	15260	40	39800	16439	41	43536	23068	53
MSE/MSME	16200	14942	92	16323	10395	64	21762	16520	76
OPS	5102	5809	114	5371	5293	98	7270	7874	108
Prisec	59692	36011	60	61494	32127	52	72568	47462	65
Non-Prisec	9000	15916	177	9000	16663	185	9000	17118	190
Total	68692	51927	76	70494	48790	69	81568	64580	79

Details of achievements under ACP 2015-16 are furnished in the Annexure.

Achievement of Annual Credit Plan 2015-16 upto 31.12.2015

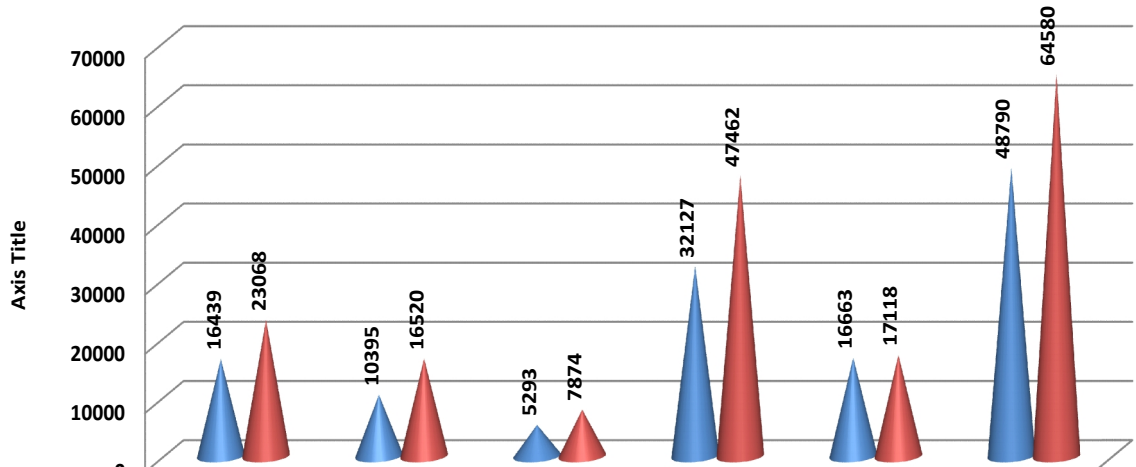
(Amt. in Rs. crore)



	Agriculture	MSME	Other Priority Sector	Total Priority Sector	Non- Priority Sector	Total Credit Plan
Target	43536	21762	7270	72568	9000	81568
Achienvement	23068	16520	7874	47462	17118	64580

Credit Disbursement under ACP as on 31.12.2014 and 31.12.2015

(Amt. in Rs. crore)



	Agriculture	MSME	Other Priority Sector	Total Priority Sector	Non- Priority Sector	Total Credit Plan
31.12.2014	16439	10395	5293	32127	16663	48790
31.12.2015	23068	16520	7874	47462	17118	64580

Statement showing Targets vis-à-vis Achievement of Annual Credit Plans (ACP) for the year ended 2014-15 ----(April-December)

Name of the State/Union Territory: West Bengal

(No. in actuals, Amount in Lac)

Name of Banks	Priority Sector (Disbursement from APRIL -DECEMBER 2015)														
	Sub Sector														
	Agriculture & Allied -Direct ---- (1)					Agriculture & Allied -Indirect---(2)					Agriculture & Allied -Sub tota-(3) = 1+2				
	TARGET		ACHIEVEMENT			TARGET		ACHIEVEMENT			TARGET		ACHIEVEMENT		
	No.	Amount	No.	Amount	% Achv	No.	Amount	No.	Amount	% Achv	No.	Amount	No.	Amount	% Achv
Allahabd Bank	147000	230984.07		51316.62	22.22	32000	86637.28		23059.34	26.62	179000	317621.35	0	74375.96	23.42
Andhra Bank	760	8709.82	278	340.31	3.91	100	2934.84	19	5108.69	170.58	850	11704.66	297	5449	46.55
Bank of Baroda	187000	45341.56	1455	1144	2.52	36000	19875.65	1712	2567	12.92	223000	65217.21	3167	3711	5.69
Bank of India	115219	131292.15	42126	82512.44	62.85	43800	43056.82		0	0.00	159019	174358.97	42126	82512.44	47.32
Bank of Maharashtra	630	1090.43	30	73	6.69		702.2	3	629.65	89.67	630	1792.63	33	702.65	39.20
Canara Bank	90456	68162.47		14438.12	21.18	12750	26248.96		3304.99	12.59	103206	94411.43	0	17743.11	18.79
Central Bank of India	105000	120971.41	12060	46392.26	38.35	11750	51753.9	5032	33060.74	63.88	116750	172725.31	17092	79453	46.00
Corporation Bank	1000	9221.97	546	530.02	5.75	350	3526.84	118	208.23	5.90	1350	12748.81	664	738.25	5.79
Dena Bank	2000	8923.72	268	1154	12.92	570	2848.41	0	0	0.00	2570	11777.13	268	1154	9.80
IDBI Bank	2700	15693.46	26426	14927.92	95.09	500	5954.39	0	-0.1	0.00	3200	21652.85	26426	14927.82	68.94
Indian Bank	18000	28394.39	465	1669.08	5.88	7500	10257.99	0	4415.78	43.01	25500	38662.38	465	6084.86	15.74
Indian Overseas Bank	11000	35753.3	10215	14351	40.14	875	14425.39	3531	21526	149.22	11875	50178.69	13746	35877	71.50
Oriental Bank of Commerce	12000	34434.22	541	9769.12	28.37		11615.99	0	-8792.21	-75.69	12000	46050.21	541	976.91	2.12
Punjab National Bank	73000	116262.72	213049	70690.3	60.80	5000	48997.3	53261	38660.38	78.90	78000	165260.02	266310	109350.68	66.17
Punjab & Sind Bank	280	2691.44	16	14.94	0.56	110	1172.13	0	0	0.00	390	3863.57	16	14.94	0.39
State Bank of India	325000	519773.62	845060	428428	82.43	6800	193808.13	10950	2465	300830.00	331800	713581.75	856010	430893	60.38
Syndicate Bank	13800	26875.88	8509	5492.78	20.44	2500	9652.01	307	27893.32	14000.00	16300	36527.89	8816	33386.1	72.00
Union Bank of India	8000	55420.4	1808	4082.96	7.37	2700	23550.08	435	1680.24	7.13	10700	78980.48	2243	5763.2	7.30
United Bank of India	72952	374108.28	155718	342394	91.52	17300	154252.28	23567	13672	8.86	90252	528370.56	179285	356066	67.39
UCO Bank	185400	138344.29	84124	70510.55	50.97	3100	56658.14	5488	55772.16	98.42	188500	195012.43	89612	126282.71	64.76
Vijaya Bank	3700	2707.27	1273	35.56	1.31		1415.75	17	95.18	6.72	3700	4123.02	1290	130.74	3.17
SBBJ	1200	846	21	5185.42	612.93		283		0	0.00	1200	1129	21	5185.42	459.29
SBOH	1000	390			0.00		75		0	0.00	1000	465	0		0.00
TOTAL PSB	1377097	1976402.87	1403988	1165452.4	58.97	183705	769812.48	104440	225326.39	29.27	1560802	2746215.35	1508428	1390778.79	50.64
HDFC Bank	4200	21995.24	36852	142682.56	648.67	300	10842.27	209	64826.44	597.90	4500	32838.51	37061	207509	631.91
ICICI Bank	11000	26335.58	36501	19675.39	74.71	6200	10558.01	36	57499.83	544.09	17200	36904.59	36537	77175.22	209.12
AXIS Bank	12500	35154.6	10577	67904.23	193.16	430	15307.2	0	0	0.00	12930	50461.8	10577	67904.23	134.57
Federal Bank	3800	1374.44	1623	1562.72	113.70		476.71	23	6096.53	1278.88	3800	1851.15	1646	7659.25	413.76
Indusind Bank	6500	2388.72	1965	6860.32	287.20		1132.84	0	0	0.00	6500	3521.56	1965	6860.32	194.81
Karnataka Bank		0			#DIV/0!		0		0	#DIV/0!	0	0	0		
Karur Vysya		0			#DIV/0!		0		0	#DIV/0!	0	0	0		
Kotak Mahindra Bank	1000	524.72			0.00		163.81		0	0.00	1000	688.53	0		
South Indian Bank		0			#DIV/0!		0		0	#DIV/0!	0	0	0		
Bandhan Bank														197652	
Sub Total(B)	39000	87775.3	87518	238685.22	271.93	6930	38490.84	268	326074.8	847.15	45930	126266.14	87786	564760.02	447.28
BGVB	185275	364751.7		61186.86	16.77	45000	127923.53		0	0.00	230275	492685.23	0	61186.86	12.42
UBKGB	110500	42890.19	34777	16022	37.36	3720	31742.69	10135	5338	16.82	114220	74632.88	44912	21360	28.62
PBGB	330127	139277.39	33348	37045.65	26.60	350	51687.47	0	0	0.00	330477	190964.86	33348	37045.65	19.40
TOTAL RRB'S	625902	546929.28	68125	114254.51	20.89	49070	211353.69	10135	5338	2.53	674972	758282.97	78260	119592.51	15.77
TOTAL SCBs	2041999	2611107.45	1559631	1518392.13	58.15	239705	1019657.01	114843	556739.19	54.60	2281704	3630764.46	1674474	2075131.32	57.15
WB State Cooperative Bank	320000	487451		126765.47	26.01		118419.42		98679.83	83.33	320000	605870.42	0	225445.3	37.21
WB State CARDB	235000	77451.52	183172	6201.21	8.01		38185.85		0	0.00	235000	115637.37	183172	6201.21	5.36
WBFC		1055.89			0.00		310.45		0		0	1366.34			
Total of Cooperative Banks	555000	565958.41	183172	132966.68	23.49		156915.72		98679.83	62.89	555000	722874.13	183172	231646.51	32.05
SIDBI		0			#DIV/0!		0		0	#DIV/0!	0		0	0	#DIV/0!
GRAND TOTAL					0.00				9820	0.00	5509325		0	0	#DIV/0!
GRAND TOTAL	2596999	3177065.86	1742803	1651358.81	51.98	239705	1176572.73	114843	655419.02	55.71	2836704	4353638.59	1857646	2306777.83	52.99

Statement showing Targets vis-à-vis Achievement of Annual Credit Plans (ACP) for the year ended 2014-15 ----(April-December)

Name of the State/Union Territory: West Bengal

Name of Banks	MSE----(4)					Education-(5)					Housing--(6)					Others---(7)					Sub Total Others---(8)5+6+7					Total Prisec =(9) 4+5+6+7				
	TARGET		ACHIEVEMENT			TARGET		ACHIEVEMENT			TARGET		ACHIEVEMENT			TARGET		ACHIEVEMENT			TARGET		ACHIEVEMENT			TARGET		ACHIEVEMENT		
	No.	Amount	No.	Amount	% Achv	No.	Amount	No.	Amount	% Achv	No.	Amount	No.	Amount	% Achv	No.	Amount	No.	Amount	% Achv	No.	Amount	No.	Amount	% Achv	No.	Amount	No.	Amount	% Achv
Allahabd Bank	101250	159643.81		77217.33	48.37	1220	1910	1043	1511.92	79.15	2880	25000	2396	11911.75	47.65	200	24524.56		22356.23	91.16		51434.56	3439	35779.3	69.56	230250	528699.72	3439	187373.2	35.44
Andhra Bank	800	13155.85	101	8010.4	60.89	335	815	36	133	16.32	125	1230	49	491.85	39.99	608	1218.78	49	5309	435.60	1068	3263.78	134	5933.85	181.81	2728	28124.33	532	19393.25	68.96
Bank of Baroda	8000	51517.26	1834	22727.45	44.12	330	785	56	243	30.95	580	6939	262	1622	23.38	700	9549.22	479	4937	51.70	1610	17273.22	797	6802	39.38	232610	124007.69	5798	33240.45	24.80
Bank of India	9584	91275.43	11088	60312.25	66.08	205	3430	197	1519	44.29	1230	10517.56	301	3004.88	28.57	950	16425.9	7742	12742.17	77.57	2385	30373.46	8240	17266.05	56.85	170988	256007.86	61454	160090.7	54.08
Bank of Maharashtra	3150	2768.63	194	233.93	8.45	10	12	485	185	1541.67			56	535	#DIV/0!		1782.56	246	711	35.89	10	1794.56	787	1431	79.74	3790	6355.82	1014	2367.58	37.25
Canara Bank	23200	57801.91		23957.95	41.45	1680	1530	843	601	39.28			1038	4260.28	#DIV/0!	2125	18498.86		14675.04	79.33	3805	20028.86	1881	19536.32	97.54	130211	172242.2	1881	61237.38	35.55
Central Bank of India	5120	83369.02	5905	20842	24.41	450	1238	100	737	59.53	1320	10810	770	6884.32	63.65	6552	22547.74	3587	3330.68	12.02	8147	34401.74	6522	10373	31.91	128017	292490.1	29515	111273	38.04
Corporation Bank	380	13199.06		3836.33	29.07	60	100	88	145	145.00		730	78	781.24	107.02		5823.75	18	56.21	0.97	60	6653.75	184	982.45	14.77	1790	32601.62	848	5557.03	17.05
Dena Bank	845	10404.37	645	36421	350.05	60	155	46	213	137.42	100	400	72	731	182.75	600	2873.38	268	529	18.41	760	3428.38	32	1473	42.96	4175	25609.88	945	39048	152.47
IDBI Bank	900	18038.82	5027	26598.5	147.45			124	397	#DIV/0!			958	15282.63	#DIV/0!		8696.52		22909.45	263.43	0	8696.52	1082	38589.08	443.73	4100	48388.19	32535	80115.4	165.57
Indian Bank	4600	19254.38	420	2186.08	11.35	98	165	100	286	173.33	410	5100	327	2050.31	40.20		627.76	521	4006.59	638.24	508	5892.76	948	6342.9	107.64	30608	63809.52	1833	14613.84	22.90
Indian Overseas Bank	5760	35574.81	7065	16596	46.65	338	586	109	539	91.98	370	3000	148	1760	58.67	2100	7673.97	335	2945	38.38	2808	11259.97	592	5244	46.57	20443	57013.47	21403	57717	59.49
Oriental Bank of Commerce	3580	22803.39	981	36766.45	161.23	105	515	134	376	73.01			177	12084.3	#DIV/0!		8025.64		513.05	6.39	105	8540.64	311	12973.35	151.90	15685	77394.24	1833	50716.71	65.53
Punjab National Bank	18700	77728.04	25192	100293.6	129.03	1395	10720	569	7870.5	73.42	750	5000	1005	14381.53	287.63		11905.83	74975	44955.3	377.59	2145	27625.83	76549	67207.33	243.28	98845	270613.89	368051	276851.6	102.31
Punjab & Sind Bank	372	6759.86	754	19546.36	289.15	16	35	42	103	294.29	250	600	268	2580.21	430.04		1704.74		31860.56	1868.94	266	2339.74	310	34543.77	1476.39	1028	12963.17	1080	54105.07	417.38
State Bank of India	9500	427802.37		371005.2	86.72	2885	7375	1805	6372	86.40	7500	41000	12659	156019.8	380.54		73761.73		39672.3	53.78	10385	122136.7	14464	202064.1	165.44	351685	1263520.85	870474	1003962	79.46
Syndicate Bank	110	28330.31	10600	114165	402.98	208	570	404	292	51.23	600	5100	2635	22040.52	440.81	200	1912.57	382	2019.4	105.59	1008	7582.57	3421	25251.92	333.03	17418	72440.77	22837	172800.1	238.54
Union Bank of India	7600	42901.93	1849	16253.63	37.89	108	438	304	4217	962.79	900	5000	5869	14445.09	288.90	700	12261.14		9275.01	75.65	1708	17699.14	6173	27937.1	157.84	20008	139581.55	10265	49953.93	35.79
United Bank of India	11200	283931.86	35683	49149	17.31	3060	3535	291	530	14.99	5500	27500	3282	28188	102.50		47183.04		22674.55	48.06	8560	78218.04	3573	51392.55	65.70	110012	850520.46	218541	456607.6	51.27
UCO Bank	73500	126005.41	36410	109709.6	87.07	475	1158	2201	615	53.11	15100	32100	10555	59175.83	184.35		4070.99	1690	5566.29	136.73	15575	37328.99	14446	65357.12	175.08	277575	358346.83	140468	301349.4	84.09
Vijaya Bank	7300	8267.57	4991	954.42	11.54	65	116	489	112	96.55			1558	98.71	#DIV/0!		3103.77	2987	25.55	0.82	65	3219.77	5034	236.25	7.34	16382	15610.36	11315	1321.42	8.47
SBBJ	2600	1990.00	477	1551.61	77.97	45	48	39	127	264.58			290	658.41	#DIV/0!		1697		-101.11	-5.96	45	1745	329	684.3	39.21	3845	4864	827	7421.33	152.58
SBCH	2300	1387.00			0.00					#DIV/0!					#DIV/0!		525		0	0.00	0	525	0		0.00	3300	2377	0	0	0.00
TOTAL PSB	298351	1585911.16	149216	1118334	70.52	13133	35236	9565	27124.42	76.98	37615	180032.6	44758	359887.7	199.90	14575	286194.5	95079	250994.3	87.70	65323	501463	149402	638006.4	127.23	1924476	4833589.52	1807046	3147119	65.11
HDFC Bank	3150	30663.61	117947	128626.9	419.48	95	180	122	495	275.00	820	2800	4041	3909.56	139.63	11832	12493.76	1570	3573.31	28.60	12747	15473.76	5733	7977.87	51.56	20397	78975.88	160741	344113.7	435.72
ICICI Bank	2470	28074.72	5273	158595.3	564.90	10	28	36	66	235.71	1340	5800	283	5612.82	96.77	5732	9774.52		-34	-0.35	7082	15602.52	319	5644.82	36.18	26752	80581.83	42129	241415.3	299.59
AXIS Bank	2870	29623.73	5632	156782	305.68	90	256	124	83	32.42	2600	6000	6286	4886.63	81.44	9430	10470.16		45740.49	436.87	12120	16726.16	6410	50710.12	303.18	27920	106811.69	22619	275306.3	257.83
Federal Bank	1200	4235.24	432	2732.46	64.52	28	46	27	59.99	130.41			36	353.15	#DIV/0!	2380	1216.89		-17.21	-1.41	2408	1262.89	63	395.93	31.35	7408	7349.28	2141	10787.64	145.78
Indusind Bank	1100	3009.31	3874	1309.2	43.50										#DIV/0!		1057.2		0	0.00	0	1057.2	0		0.00	7600	7588.07	5839	8169.52	107.66
Karnataka Bank	800	4000.00															410		0		0	410	0			800	4410	0	0	
Karur Vysya	650	1000.00															2100		0		0	2100	0			650	3100	0	0	
Kotak Mahindra Bank	380	330.12															137.44		0		0	137.44	0			1380	1156.09	0	0	
South Indian Bank		0.00															525		0		0	525	0			0	525	0	0	
Dandhan Bank																												0	197652	
SubTotal(B)	12620	110936.73	133158	448045.8	403.88	223	510	309	703.99	138.04	4760	14600	10646	14762.16	101.11	26994	38184.97	1570	49262.59	129.01	31977	53294.97	12525	64728.74	121.45	90527	280497.84	233469	1077535	370.93
BGVB	35700	209190.08		35634.26	17.03	60	70	42	480	685.71	700	15700		5021.77	31.99	14320	54876.35		3339.67	6.09	15080	70646.35	42	8841.44	12.52	231055	772521.66	42	105662.6	13.68
UBKGB	18370	27494.41	2372	1546	5.62	60	56	39	49	87.50	1782	5610		418	7.45	8412	9108.82	10206	11213	123.10	10254	14774.82	10245	11680	79.05	142844	116902.11	57529	34586	29.59
PBGB	67800	65118.82	10931	27846.25	42.76	30	86	34	247	287.21	6500	10130	314	2068.43	20.42	9403	14468.21	1253	10299.82	71.19	15933	24684.21	1601	12615.25	51.11	414210	280767.89	45880	77507.15	27.61
TOTAL RRB'S	121870	301803.31	13303	65026.51	21.55	150	212	115	776	366.04	8982	31440	314	7508.2	23.88	32135	78453.38	11459	24852.49	31.68	41267	110105.4	11888	33136.69	30.10	838109	1170191.66	103451	217755.7	18.61
TOTAL SCBk	432841	1968651.20	295677	1631406	81.63	13506	35958	9989	28604.41	79.55	51357	226072.6	55718	382158	169.04	73704	402832.8	108108	325109.4	80.71	138567	664863.4	173815	735871.8	110.68	2853112	6264279.02	2143966	4442409	70.58
WB State Cooperative Bank		108848.75		12750.1	11.71	20	22	26	186	845.45	2300	26764.22	1380	16724.13	62.49	8603	22670.04		33097.39	146.00	10923	49456.26		50007.52	101.11	330923	764175.43	0	288202.9	37.71
WB State CARDB		19972.83			0.00	0	0			#DIV/0!				921.16	#DIV/0!	3142	9256.02		654.84	7.07	3142	9256.02		1575	17.03	238142	144866.22	183172	7777.21	5.37
WBFC		48719.25														2152	3437.08		0		2152	3437.08				2152	53522.67	0	0	
Total of Cooperative Banks	0	177540.83	0	12750.1	7.18	20	22	26	186	845.45	2300	26764.22	1380	17645.29	65.93	13897	35363.14	0	33752.23	95.44	16217	62149.36	1406	51583.52	83.00	571217	962564.32	184578	295980.1	30.75
SIDBI				//16	#DIV/0!	0	0			#DIV/0!	0	0			#DIV/0!	0	0		0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	//16	#DIV/0!
GRAND TOTAL	292219	156347500.00	#REF!	#REF!	#REF!	17503	4584615	#REF!	#REF!	#REF!	56626	24237317									121071	24167168						5922615	180514668		183162.8	
GRAND TOTAL	432841	2176192.03	295677	1651872	75.91	13526	35980	10015	28790.41	80.02	53657	252836.8	57098	399803.3	158.13	87601	438195.9	108108	358861.6	81.90	154784	727012.7	175221	787455.3	108.31	3423329	7256843.34	2328544	4746106	65.40

WEST BENGAL (No. in actuals, Amount in lac)

Name of Banks	Non Priority Sector (APRIL- DECEMBER 2015)																																	
	Sub Sector																																	
	Heavy Industries (9)					Medium Industries(10)					Education(11)					Housing(12)					Others(13)					Sub Total=9+10+11+12+13===14					TOTAL =3+8+14				
	Target		Achievement			Target		Achievement			Target		Achievement			Target		Achievement			Target		Achievement			Target		Achievement			Target		Achievement		
	No.	Amount	No.	Amount	% Achv	No.	Amount	No.	Amount	% Achv	No.	Amount	No.	Amount	% Achv	No.	Amount	No.	Amount	% Achv	No.	Amount	No.	Amount	% Achv	No.	Amount	No.	Amount	% Achv	No.	Amount	No.	Amount	% Achv
Allahabd Bank	213	788.67		9863.73	1250.68	378	27330		18089.34	66.19		1132		241	21.28975				737.91	#DIV/0!		31601.12		18896.06	59.80	621	60851.79	0	47928.04	78.60	280871	589551.51	3439	235201.23	39.89
Andhra Bank			0	0.00	#DIV/0!		6012	156	3017.10	50.18	169	510	4	179.06	35.1098		972	7	420	43.21		-2919.67	101	599.06	-20.52		4574.33	268	4215.22	92.15	2728	32698.66	800	23608.47	72.20
Bank of Baroda	872	16210	465	18297.00	112.87	436	12354	15	4623.00	37.42	182	5780	5	1320	22.83737		7320	191	2321	31.71		-22686.28	3535	27060.00	-119.28		18977.72	4211	53621.00	282.55	232610	152985.41	10009	86861.45	56.78
Bank of India	720	15562.13	98	14526.45	93.34	451	6033	208	4258.79	70.59	350	6320	5	1825.73	28.89	240		187	10158.72	#DIV/0!	1260	7755.69	1011	82062.11	1058.09	2416	35670.82	1509	112831.80	316.31	173404	331678.68	62963	272922.54	82.29
Bank of Maharashtra					#DIV/0!					#DIV/0!					#DIV/0!					#DIV/0!		2378.92	466	342.00	14.38	122	2378.92	466	342.00	14.38	3912	8734.74	1480	2709.58	31.02
Canara Bank	800			18711.81	#DIV/0!		11321		4511.02	39.85		1120		490.46	43.79		1830		2471.87	135.07		13491.10		67469.72	500.11		27762.10	0	93654.88	337.35	130211	200004.30	1881	154892.26	77.44
Central Bank of India			0	0.00	#DIV/0!		13357	13	9710.13	72.72		1240	7	172.33	13.90		4437	140	2584.37	58.31		19678.45	2491	23763.17	120.76		38707.45	2651	36230.00	93.61	128017	331198.55	31970	147503.00	44.54
Corporation Bank				2041.22	#DIV/0!		975		562.75	57.72		1280			0.00			14	38.12	#DIV/0!		8941.30		2144.25	23.98		11196.30	14	4786.34	42.75	1790	43797.92	862	10343.37	23.62
Dena Bank	0	0			0.00	485	9300	64	7378.00	79.33		850			0.00					#DIV/0!		-5556.19	138	8444.00	-151.97	1900	4593.81	202	15822.00	344.42	6975	30203.69	1147	5480.00	181.67
IDBI Bank																						10810.92		52462.66	485.27		10810.92	0	52462.66	485.27	4100	59199.11	32535	132578.06	223.95
Indian Bank	4860		112	68554.81	#DIV/0!		16372	835	57057.34	348.51		742	3	438	59.03		4806	32	602.1	12.53		-9077.03	3228	17031.21	-187.63		12842.97	4210	143683.46	1118.77	30608	76652.49	6043	158297.30	206.51
Indian Overseas Bank					#DIV/0!		32312	13	19100.00	59.11		520			0.00					#DIV/0!		-21066.99	969	4256.00	-20.20	2755	11765.01	982	23356.00	198.52	23198	108778.48	22385	81073.00	74.53
Oriental Bank of Commerce					#DIV/0!		987			0.00		380			0.00		372			0.00		8586.66			0.00	173	10325.66	0	0.00	0.00	15858	87719.90	1833	50716.71	57.82
Punjab National Bank			268	25621.68	#DIV/0!	2305	12742	1023	4398.78	34.52		1243		2474.5	199.07		3342	126	1061.37	31.76		20429.16	142688	70027.95	342.78	275	37756.16	144104	103584.28	274.35	99120	308370.06	512165	380436.90	123.37
Punjab & Sind Bank			8	42232.20	0.00					#DIV/0!		286	1	16.84	5.89			25	494.26	#DIV/0!		2419.16	466	9974.31	412.30	350	2705.16	500	52717.61	1948.78	1378	15668.33	1580	106822.68	681.77
State Bank of India					#INV/0!		33000		95595.05	289.68		33472		2158.38	6.45		73800.2		57611.02	78.06		17607.02		189612.96	1076.92		157879.22	0	344977.41	218.51	351685	1421400.07	870474	1348939.69	94.90
Syndicate Bank			29	9802.71	#DIV/0!		400	67	767.15	191.79		2011		195.99	9.75		5420	211	457.6	8.44		2305.61	16864	2756.72	119.57		10136.61	17164	13980.17	137.92	17418	82577.38	40001	186783.22	226.19
Union Bank of India			102	10094.67	#DIV/0!		11235	25	4026.99	35.84		7320		53.61	0.73		6342	578	17904.85	282.32		-5695.31	572	4384.32	-76.98		19201.69	1277	36464.44	189.90	20008	158783.24	11542	86418.37	54.43
United Bank of India					#DIV/0!		5321	9	3120.00	58.64					#DIV/0!			312	21	#DIV/0!		91842.24	3560	3465.85	3.77	500	97163.24	3881	6606.85	6.80	110512	987683.70	222422	463214.40	46.90
UCO Bank			0	0.00	#DIV/0!		8932	1	671.26	7.52		4300	0	0	0.00			635	4616.34	#DIV/0!		22962.48	3162	36394.20	154.14	1161	36194.48	3798	40681.80	112.40	278736	394541.31	144266	342031.21	86.69
Vijaya Bank					#DIV/0!					#DIV/0!					#DIV/0!					#DIV/0!		4177.73	2804	1792.70	42.91	120	4177.73	2804	1792.70	42.91	16502	19788.09	14119	3114.12	15.74
SBBJ					#DIV/0!					#DIV/0!					#DIV/0!					#DIV/0!		1548.00	1	12.50	0.81	450	1548.00	1	1250.00	80.75	4295	6412.00	828	8671.33	135.24
SBOH					#DIV/0!					#DIV/0!					#DIV/0!					#DIV/0!		1096.00			0.00	0	1096.00	0	0.00	0.00	3300	3473.00	0	0.00	0.00
Sub Total of Commercial Banks	7495	32560.8	1082	219746.28	674.88	4055	207978	2419	236886.70	113.90	701	68506	25	9565.9	13.96	240	108636.2	2460	101500.5	93.43	1260	200630.09	182056	621951.75	310.00	13751	618311.09	188042	1190888.66	192.60	34148	5451900.61	1995088	4338007.89	79.57
HDFC Bank	358		3	200.29	#DIV/0!		16300	75	117.91	0.72		1273	0	301	23.64			73090	11013.94	#DIV/0!		28998.21	73333	11121.54	38.35	800	46571.21	146501	22754.68	48.86	27552	125547.09	307242	366868.40	292.22
ICICI Bank			0	0.00	#DIV/0!		15312	21	624.82	4.08		1132	0	0	0.00			1383	921.53	#DIV/0!		4454.29	88330	7303.09	163.96	17790	20898.29	89734	8849.44	42.35	45710	101480.12	131863	250264.76	246.61
Axis Bank					#DIV/0!		10000		47516.79	252.75		1000	0	25.99	1.44			0	40066.36	#DIV/0!		-41.29		1530.59	-3706.93	774	20558.71	0	97939.75	476.39	0102	127370.40	22619	373336.07	293.11
Federal Bank			93	467.67			4300	31	5231.93	121.67		870	1	5.27	0.61			21	505.91	#DIV/0!		-4003.15		1360.90	-34.00		1166.85	146	7571.68	648.90	7600	8516.13	2287	18359.32	215.58
Indusind Bank			41	7779.44				80	8012.96				0	0				0	0			1121.11	8055	5628.31	502.03		1121.11	8176	21420.71	1910.67	800	8709.18	14015	29590.23	339.76
Karnataka Bank																						1000.00					1000.00	0	0.00		650	5410.00	0	0.00	0.00
Karur Vysya																						0.00					0.00	0	0.00		1380	3100.00	0	0.00	0.00
Kotak Mahindra Bank																						436.43					436.43	0	0.00		0	1592.52	0	0.00	0.00
South Indian Bank																						950.00					950.00	0	0.00		90527	1475.00	0	0.00	0.00
Bandhan Bank																						0.00					0.00	0	0.00				0	197652.00	#DIV/0!
Total of Pvt. Banks	358	0	3	200.29	#DIV/0!	0	50412.00	127	53491.45	106.11	0	4205	0	332.26	7.90	0	0	74473	61307.76	#DIV/0!	0	38085.60	161663	26944.43	70.75	358	92702.60	236266	142276.19	153.48	281413	383200.44	469735	1219810.71	318.32
RGVB	0	0			#DIV/0!	0	0			#DIV/0!		372			0.00					#DIV/0!		68872.06		11717.72	17.01	13900	69244.06	0	11717.72	16.92	156744	841765.72	42	117380.28	13.94
URKGR	0	0	0	0.00	#DIV/0!	0	0	0	0.00	#DIV/0!		280			0.00					#DIV/0!		9744.00	17617	9996.00	102.59	11400	10024.00	17617	9996.00	99.72	425610	126926.11	70146	44582.00	35.12
PBGB	0	0			#DIV/0!	0	0			#DIV/0!		350			0.00					#DIV/0!		35986.85	3704	7879.20	21.89	121571	36336.85	3704	7879.20	21.68	959680	317104.74	49584	85386.35	26.93
Total RRBs	0	0	0	0.00	#DIV/0!	0	0	0	0.00	#DIV/0!	0	1002	0	0	0.00	0	0	0	0	#DIV/0!	0	114602.91	16321	29592.92	25.82	0	115604.91	16321	29592.92	25.60	2853112	1285796.57	119772	247348.63	19.24
Total Scheduled Commercial Banks	7853	32560.8	1085	219946.57	675.49	4055	258390	2546	290378.15	112.38	701	73713	25	9898.16	13.43	240	108636.2	76933	162808.3	149.87	1260	353318.60	360040	678489.10	192.03	14109	826618.60	440629	1361520.27	164.71	345032	7120897.62	2584595	5803929.73	81.51
WB State Cooperative Bank	0	0			#DIV/0!	0	0			#DIV/0!	0	0			#DIV/0!	0	0			#DIV/0!		65313.36		350282.64	536.31	0	65313.36	0	350282.64	536.31	238142	829488.79	0	638485.56	76.97
WB State CARDB	0	0			#DIV/0!	0	0			#DIV/0!	0	0			#DIV/0!	0	0			#DIV/0!		7404.93			0.00	0	7404.93	0	0.00	0.00	2152	152971.15	183172	7777.21	5.11
WBFC	0	0			#DIV/0!	0	0			#DIV/0!					#DIV/0!					#DIV/0!		663.11			0.00	0	663.11	0	0.00	0.00	571217	54185.78	0	0.00	0.00
Total of Cooperative Banks	0	0	0	0.00	#DIV/0!	0	0	0	0.00	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	73381.40	0	350282.64	477.35	0	73381.40	0	350282.64	477.35	571217	1035945.72	184578	646262.77	62.38
SIDBI	0	0			#DIV/0!	0	0			#DIV/0!	0	0			#DIV/0!					#DIV/0!		0.00			#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	7716.00	#DIV/0!
GRAND TOTAL	2385	19472090	1085	219946.57	1.13	6302	21236121	2546	290378.15	1.37	718	665149	25	9898.16	1.49	10455	6998195	76933	162808.3	2.33	194846	41628445.00	360040	1028771.74	2.47	214706	90000000.00	440629	1711802.91	1.90	6137321	270514668.00	#REF!	2619937.81	1.87
GRAND TOTAL	7853	32560.8	1085	219946.57	675.49	4055	258390	2546	290378.15	112.38	701	73713	25		#VALUE!	240	108636.20	76933	162808.3	149.87	1260	426700.00	360040	1028771.74	241.10	14109	900000.00	440629	1711802.91	190.20	3438438	8156843.34	2769173	6457908.50	79.17

Flow of credit to Agriculture and Allied Activities

The position of credit disbursement to agriculture sector against the Annual Credit Plan for the State of West Bengal for last 5 years is given below-

(Amt. Rs. in crore)

Plan Year	Target	Achievement	%of Achievement
2010- 2011	**16000**	**11555**	**72**
2011-2012	**20300**	**14387**	**71**
2012-2013	**23500**	**15935**	**68**
2013-2014	**38390**	**20662**	**54**
2014-2015	**39800**	**23327**	**59**
2014-2015 (April to Dec)	**39800**	**16439**	**41**
2015-2016 (April to Dec)	**43536**	**23068**	**53**
Variation (over last Yr.)	**9.39**	**40**	**-**

The disbursement during the period April – December 2015 is Rs. 23068 crore, recorded an increase of 40% over the disbursement of Rs. 16439 crore during the corresponding period of last year (2014 – 15).

Agency wise achievement Status of Farm Credit under ACP in West Bengal
(Status reports of last 5 years and as at December, 2015 is as under .

(Amt. Rs. In crore)

Plan Year	Parameter	Commercial Banks	RRBs	CO-Operatives	Others	Total
2010 – 2011 (April-Dec.)	Target	11881	3125	4994	0	20000
	Achievement	4837	759	2193	0	7789
	% of Achv	41	24	44	0	39
2011-2012 (April-Dec.)	Target	11810	2994	5496	0	20300
	Achievement	6346	1463	2397	0	10206
	% of Achv	53	49	44	0	50
2012-2013 (April-Dec.)	Target	13945	3682	5873	0	23500
	Achievement	6895	1034	2940	0	10869
	% of Achv	49	28	50	0	46
2013-14 (April-Dec.)	Target	23304	5814	9272	0	38390
	Achievement	10713	2669	1878	0	15260
	% of Achv	46	46	20	0	40
2014-15 (April-Dec.)	Target	29800	5700	4300	0	39800
	Achievement	11871	1414	3154	0	16439
	% of Achv	40	25	73	0	41
2015-16 (April- Dec.)	Target	28724	7582	7229	0	43535
	Achievement	19555	1196	2317	0	23068
	% of Achv	68	16	32	0	53

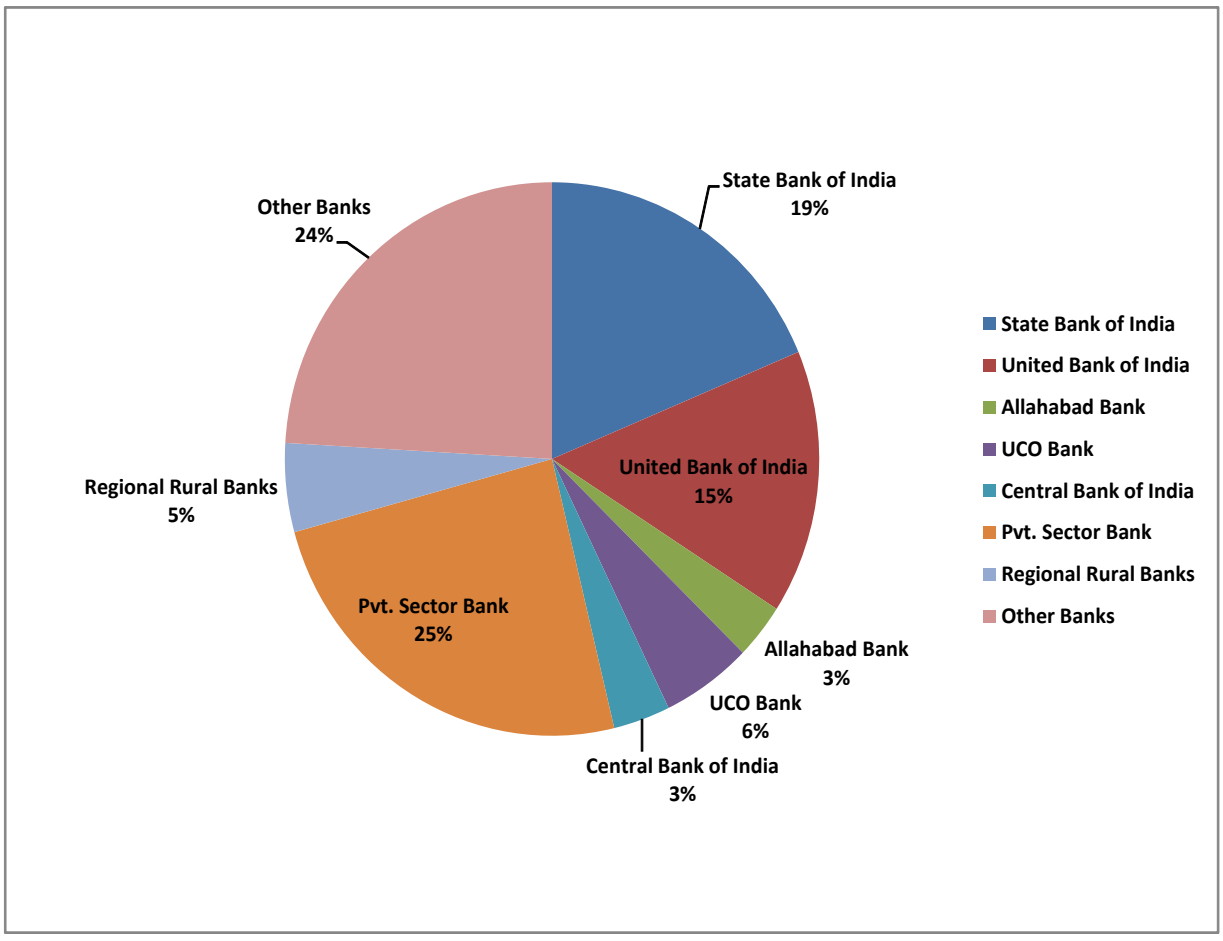
Details of achievement of Agriculture and Allied Activities under ACP 2015-16 are furnished in the Annexure.

Meeting of the Agriculture Sub-Committee under SLBC was held on 29.02.2016. Performance of Agriculture in the State as on 31.12.2015 for F.Y. 2015-16 was discussed in detail. The major action points emerged in the meeting are furnished below:

1. To achieve the Target at the year end.
2. To collect outstanding KCC loan accounts as on 31.12.2015, so as to ascertain the gap between farmers and loanee farmers.
3. Massive campaign in the rural area in respect of KCC loans.
4. To cover all eligible and willing farmers through KCCs.
5. Activation of all dormant KCCs.

SLBC Desk has already requested the member banks to submit the outstanding KCC loan accounts (both No. and amount) as on 31.12.2015 at the earliest for placing in the ensuing SLBC meeting.

Share of Banks in achievement of ACP 2015-16 under Agriculture upto 31.12.2015		
Bank Name	Actual Achievement	% of Share
State Bank of India	4308.93	18.68
United Bank of India	3560.66	15.44
Allahabad Bank	743.76	3.22
UCO Bank	1262.83	5.47
Central Bank of India	794.53	3.44
Pvt. Sector Bank	5647.6	24.48
Regional Rural Banks	1195.93	5.18
Other Banks	5553.54	24.07
Total	23067.78	100.00



Agenda No-5

Bank - wise Targets and Achievement in Agriculture for 2015-16
for the State of West Bengal under ACP 2015 - 2016 as on December, 2015

(Rs.in crore)

Sl.No.	Name of Bank	AGRICULTURE					
		2014 -15 (April - December)			2015 -16 (April - December)		
		Target	Achievement	% of Achivement	Target	Achievement	% of Achivement
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	AB	3403.02	1456.59	42.80	3176.21	743.76	23.42
2	And.Bk.	54.84	8.79	16.03	117.05	54.49	46.55
3	BoB	739.68	35.86	4.85	652.17	37.11	5.69
4	BoI	1738.89	810.22	46.59	1743.59	825.12	47.32
5	BoM	12.49	3.63	29.06	17.93	7.03	39.21
6	CB	365.62	109.98	30.08	944.11	177.43	18.79
7	CBI	2071.84	829.65	40.04	1727.25	794.53	46.00
8	Corpn.Bk	22.56	21.08	93.44	127.49	7.38	5.79
9	DB	15.04	4.93	32.78	117.77	11.54	9.80
10	IB	419.62	81.70	19.47	386.62	60.84	15.74
11	IoB	538.57	313.43	58.20	501.79	358.77	71.50
12	OBC	398.99	199.07	49.89	460.50	9.77	2.12
13	PNB	1858.66	1218.99	65.58	1652.60	1093.51	66.17
14	P&SB	2.13	0.19	8.92	38.64	0.15	0.39
15	SB	352.78	158.93	45.05	365.28	333.86	91.40
16	SBI	7695.26	2592.44	33.69	7135.82	4308.93	60.38
17	UB	772.21	158.09	20.47	789.80	57.63	7.30
18	UBI	5655.97	2241.29	39.63	5283.00	3560.66	67.40
19	UCO	2389.15	1125.07	47.09	1950.12	1262.83	64.76
20	VB	68.69	41.28	60.10	41.23	1.31	3.18
21	IDBI Bank Ltd.	45.01	107.57	238.99	216.53	149.28	68.94
22	SBI Associates	1.95	0	0.00	15.94	51.85	325.28
23	Other Bks.(Indusind and Federal)	77.20	65.90	85.36	60.62	145.19	239.51
24	Axis Bank	561.75	2.40	0.43	504.62	679.04	134.56
25	HDFC Bank	270.72	106.67	39.40	328.39	2075.09	631.90
26	ICICI Bank	267.36	626.05	234.16	369.05	771.68	209.10
27	Bandhan Bank					1976.52	
A	**Total Com.Bks.**	**29800.00**	**12319.80**	41.34	**28724.12**	**19555.30**	68.08
28	BGVB	3720.75	720.27	19.36	4926.85	611.87	12.42
29	PBGB	967.10	490.74	50.74	1909.65	370.46	19.40
30	UBKGB	1012.15	202.74	20.03	746.33	213.60	28.62
B	**Total of RRBs**	**5700.00**	**1413.75**	24.80	**7582.83**	**1195.93**	15.77
C	St.Coop.Bk.	3785.00	3107.43	82.10	6058.70	2254.54	37.21
D	WBFC & Others	0.00	0		13.66		0.00
E	WBSCARDB	515.00	46.19	8.97	1156.37	62.01	5.36
Grand Total (A+B+C+D+E)		**39800.00**	**16439.40**	**41.31**	**43535.68**	**23067.78**	**52.99**

Agenda No-5

Bank wise flow of credit to Small & Marginal Farmers under ACP 2015-16
(Position from 01.04.2015-31.12.2015)

(Amt.in Rs. Lac)

Sl.No	Name of Bank	Flow to Small & Marginal Farmers			
		Target No.	Achievement		% of Ach (Amt)
			No	Amt.	
(1)	(2)	(3)	(4)	(5)	(6)
1	AB	69000	18972	27067.00	27.50
2	And.Bk.	1200			0.00
3	BoB	15000	1830	1447.70	12.20
4	BoI	35100	42108	42518.00	119.97
5	BoM	300	20	13.00	6.67
6	CB	7500	12139	7097.20	161.85
7	CBI	43700	19205	11232.00	43.95
8	Corpn.Bk	500	1967	3268.10	393.40
9	DB	300	207	616.00	69.00
10	IB	11000	1345	993.82	12.23
11	IOB	8500	7021	9156.00	82.60
12	OBC	8100	320	347.24	3.95
13	PNB	37600	21615	9882.15	57.49
14	P&SB	0	4	4.14	0.00
15	SB	7100	1576	160.72	22.20
16	SBI	158000	166555	293869.00	105.41
17	UB	16000	760	926.67	4.75
18	UBI	102000	52541	36857.45	51.51
19	UCO	48300	9212	8200.00	19.07
20	VB	1400	1273	3536.00	90.93
21	HDFC Bank	2500	13687	9280.13	547.48
22	AXIS Bank	9000			0.00
23	ICICI Bank	4900			0.00
24	IDBI Bank	400	46	48.88	11.50
25	Federal Bank	200	263	160.60	131.50
A	**Total Com.Bks.**	**587600**	**372666**	**466681.80**	**63.42**
26	BGVB	102500	88906	51443.56	86.74
27	PBGB	27500	27001	24914.00	98.19
28	UBKGB	28700	31108	13686.10	108.39
B	**Total of RRBs**	**158700**	**147015**	**90043.66**	**92.64**
C	**WB. St. Coop.Bk.**	**223300**	**906171**	**218721.14**	**405.81**
D	**WBSCARDB**	**30400**			0.00
E	**WBFC & Others**	**0**			0.00
Grand Total (A+B+C+D+E)		**1000000**	**1425852**	**775446.60**	**142.59**

Agenda No--5

Bank wise flow of Credit to Share Croppers /Oral Lessees under ACP 2015-16

(Position from 01.04.2015-31.12.2015)

(Rs.in Lac)

Sl.No	Name of Bank	Flow to Share Croppers / Oral Lessees			
		Target (No)	Achievement		% of Ach (No)
			No	Amt.	
(1)	(2)	(3)	(4)	(5)	(6)
1	AB	12000	217	276.24	1.81
2	And.Bk.	100			0.00
3	BoB	200			0.00
4	BoI	10000	1282	301.00	12.82
5	BoM	100			0.00
6	CB	200	3036	1774.30	1518.00
7	CBI	10000	3205	961.00	32.05
8	Corpn.Bk	100	47	39.89	47.00
9	DB	100			0.00
10	IB	1000			0.00
11	IOB	1000	209	95.63	20.90
12	OBC	1000	0	0.00	0.00
13	PNB	10000	3962	3147.00	39.62
14	P&SB	100			0.00
15	SB	1000			0.00
16	SBI	25000	18387	13349.00	73.55
17	UB	2000			0.00
18	UBI	20000	4215	1347.15	21.08
19	UCO	10000	1605	425.45	16.05
20	VB	200	0	0	0.00
21	Other Bks.(AXIS Bank, Federal Bank)	3000	1	0.41	0.03
A	**Total Com.Bks.**	**107100**	**36166**	**21717.07**	33.77
22	BGVB	20000	6492	2846.92	32.46
23	PBGB	13000	1098	1567.00	8.45
24	UBKGB	6900	2619	911.00	37.96
B	**Total of RRBs**	**39900**	**10209**	**5324.92**	25.59
C	St.Coop.Bk.	60000	25841	2667.77	43.07
D	WBSCARDB	0			0.00
E	WBFC & Others	0			0.00
Grand Total (A+B+C+D+E)		**207000**	**72216**	**29709.76**	**34.89**

Agenda No-5

Bank wise flow of Credit to Patta Holders under ACP 2015 – 16
(Position from 01.04.2015- 31.12.2015)

(Amt.in Rs. Lac)

Sl.No	Name of Bank	Flow to Patta Holders			
		Target (No)	Achievement		% of Ach (No)
			No	Amt.	
(1)	(2)	(3)	(4)	(5)	(6)
1	AB	10000	1261	844.41	**12.61**
2	And.Bk.	100			**0.00**
3	BoB	100			**0.00**
4	BoI	450	2015	780.00	**447.78**
5	BoM	0			**0.00**
6	CB	350	6070	3548.60	**1734.29**
7	CBI	5500	2026	653.00	**36.84**
8	Corpn.Bk	0			**0.00**
9	DB	0			**0.00**
10	IB	400			**0.00**
11	IOB	700	305	98.00	**43.57**
12	OBC	500	0	0.00	**0.00**
13	PNB	7200	4962	3147.00	**68.92**
14	P&SB	100			**0.00**
15	SB	500			**0.00**
16	SBI	17500	15725	4296.00	**89.86**
17	UB	1500	214	56.14	**14.27**
18	UBI	15000	9856	387.41	**65.71**
19	UCO	6000	3996	443.10	**66.60**
20	VB	100	38	28.45	**38.00**
21	SBI Associates	0			**0.00**
22	ICICI	0			**0.00**
A	**Total Com.Bks.**	**66000**	**46468**	**14282.11**	**70.41**
23	BGVB	18000	1772	538.11	**9.84**
24	PBGB	8000	666	991.00	**8.33**
25	UBKGB	3000	1474	184.63	**49.13**
B	**Total of RRBs**	**29000**	**3912**	**1713.74**	**13.49**
C	WBSt.Coop.Bk.	5000	11191	937.95	**223.82**
D	WBCARD BANK LTD.				**0.00**
Grand Total (A+B+C+D)		**100000**	**61571**	**16933.80**	**61.57**

Agenda No-5

Bank wise flow of credit to New Farmers under ACP 2015-16
(Position from 01.04.2015- 31.12.2015)

(Amt.Rs.in Lac)

Sl.No	Name of Bank	Flow to New Farmers			
		Target (No)	Achievement		% of Ach (No)
			No	Amt.	
(1)	(2)	(3)	(4)	(5)	(6)
1	AB	48000	7702	8292.00	16
2	And.Bk.	200			0
3	BoB	7400	1198	724.86	16
4	BoI	15800	18525	18190.00	117
5	BoM	0			0
6	CB	5400	9104	5322.90	169
7	CBI	20400	10628	9305.00	52
8	Corpn.Bk	0			0
9	DB	200	207	616.00	104
10	IB	2800	135	145.65	5
11	IOB	4800	1265	2015.00	26
12	OBC	2800	276	251.00	10
13	PNB	10400	5962	6396.14	57
14	P&SB	200	72	28.45	36
15	SB	3800	1027	356.89	27
16	SBI	77000	81047	27274.00	105
17	UB	5400	501	529.84	9
18	UBI	65000	18458	16325.76	28
19	UCO	30000	4252	3416.00	14
20	VB	300	304	125.36	101
21	ICICI	0			0
22	Axis Bank	100			0
23	(IDBI Bank)	0			0
	Federal Bank	0	259	171.24	0
A	**Total Com.Bks.**	**300000**	**160922**	**99486.09**	**54**
24	BGVB	45000	24917	13543.36	55
25	PBGB	25000	13095	13546.00	52
26	UBKGB	20000	15288	6910.00	76
B	**Total of RRBs**	**90000**	**53300**	**33999.36**	**59**
C	St.Coop.Bk.	110000	27368	3616.34	25
D	WBSCARDB	0			0
E	WBFC & Others	0			0
Grand Total (A+B+C+D+E)		**500000**	**241590**	**137101.79**	**48**

Flow of Credit to MSME

The position of credit disbursement to MSE sector against the Annual Credit Plan for the State of West Bengal for last 5 years are as under:

(**Amt. Rs. in crore)**

Plan Year	Target	Achievement	% of Achievement
2010-2011	8000	7236	90
2011-2012	9000	8387	93
2012-2013	13500	10464	78
2013-2014	16200	21842	135
2014-2015	16323	15047	92
2014-2015 (April to Dec.)	16323	10395	64
2015-2016 (April to Dec.)	21762	16520	76
Growth (Over last year)	**33.32**	**59**	**---**

The disbursement made during the period April - December 2015 is Rs.16520 crore recording increase of 59**%** over the disbursement of Rs.10395 crore made during the corresponding period of last year (2014-15).

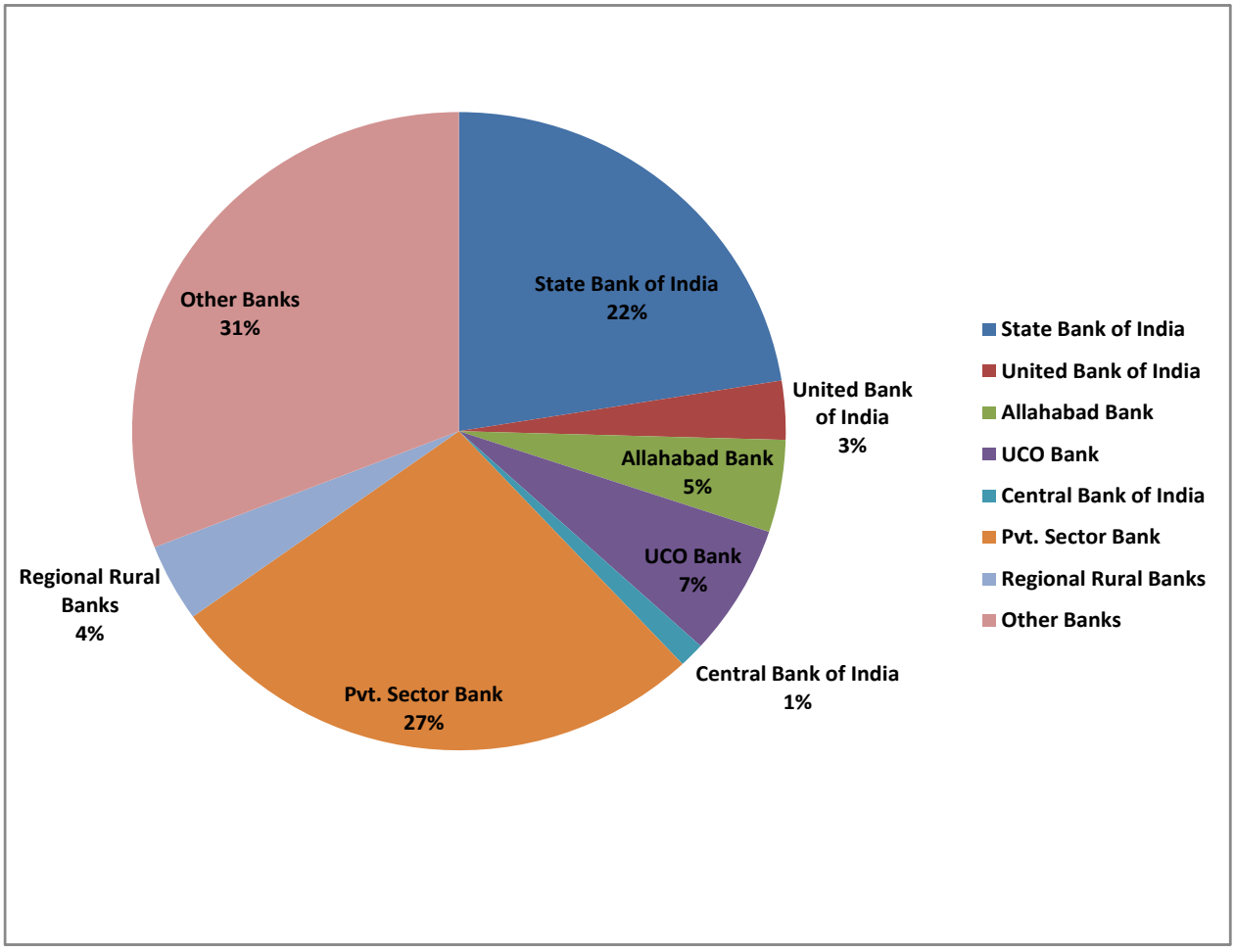
Agency wise achievement Status of MSE / MSME under ACP in West Bengal
(Status reports of last 5 Yrs and as at December,2015 are as under:

(Amt. Rs. in crore)

Plan Year	Parameter	Commercial Banks	RRBs	CO-Operatives	Others	Total
2010-11 (April-Dec.)	Target	5866	1146	598	390	8000
	Achievement	3470	426	244	262	4402
	% of Achv	59	37	41	67	55
2011-12 (April-Dec.)	Target	6600	1288	673	439	9000
	Achievement	4323	245	293	1551	6412
	% of Achv	66	19	44	354	71
2012-13 (April-Dec.)	Target	9892	1940	1010	658	13500
	Achievement	5491	463	255	265	6474
	% of Achv	55	24	25	40	48
2013-14 (April-Dec.)	Target	11872	2328	1211	789	16200
	Achievement	12900	1627	133	282	14942
	% of Achv	109	70	11	36	92
2014-2015 (April-Dec.)	Target	11961	2345	1221	796	16323
	Achievement	9332	810	102	151	10395
	% of Achv	78	35	8	19	64
2015-16 (April-Dec.)	Target	16968	3018	1775	0	21761
	Achievement	15664	650	128	0	16520
	% of Achv	92	22	7	0	76

Details of achievement of MSME under ACP 2015-16 are furnished in the Annexure.

Share of Banks in achievement of ACP 2015-16 under MSME upto 31.12.2015		
Bank Name	**Actual Achievement**	**% of Share**
State Bank of India	3710.05	22.46
United Bank of India	491.49	2.98
Allahabad Bank	772.17	4.67
UCO Bank	1097.09	6.64
Central Bank of India	208.42	1.26
Pvt. Sector Bank	4480.46	27.12
Regional Rural Banks	650.26	3.94
Other Banks	5108.76	30.93
Total	16518.70	100.00



Bank - wise Targets and Achievement in MSE for 2015-16 for the State of West Bengal under ACP 2015 - 2016 as on December 2015

(Rs.in crore)

Sl.No.	Name of Bank	MSE					
		2014 - 15 (April -December)			2015-16 (April -December)		
		Target	Achievement	% of Achivement	Target	Achievement	% of Achivement
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	AB	1339.52	438.97	33	1596.44	772.17	48.37
2	And.Bk.	52.05	62.68	120	131.56	80.10	60.88
3	BoB	280.09	555.33	198	515.17	227.28	44.12
4	BoI	621.26	620.17	100	912.75	603.12	66.08
5	BoM	39.62	11.58	29	27.69	2.33	8.41
6	CB	171.06	34.73	20	578.02	239.58	41.45
7	CBI	606.48	335.29	55	853.69	208.42	24.41
8	Corpn.Bk	35.67	184.56	517	131.99	38.36	29.06
9	DB	72.64	96.85	133	104.04	364.21	350.07
10	IB	128.99	54.94	43	192.54	21.86	11.35
11	IOB	218.28	200.79	92	355.75	165.96	46.65
12	OBC	136.57	808.53	592	228.03	367.66	161.23
13	PNB	548.97	348.76	64	777.28	1002.94	129.03
14	P&SB	31.42	12.51	40	67.60	195.46	289.14
15	SB	174.14	102.43	59	283.30	1141.65	402.98
16	SBI	3345.29	1440.15	43	4278.02	3710.05	86.72
17	UB	247.12	160.28	65	429.02	162.54	37.89
18	UBI	2247.50	689.22	31	2839.32	491.49	17.31
19	UCO	919.18	861.28	94	1260.05	1097.09	87.07
20	VB	57.98	30.94	53	82.68	9.54	11.54
21	IDBI Bank Ltd.	36.57	445.14	1217	180.39	265.99	147.45
22	SBH	18.81		0	13.87	0.00	0.00
23	SBBJ	20.34		0	19.90	15.52	77.99
24	AXIS Bank	205.73	18.24	9	396.24	1567.82	395.67
25	HDFC Bank	147.12	243.95	166	306.64	1286.27	419.47
26	ICICI Bank	146.67	1334.75	910	280.75	1585.95	564.90
27	Bandhan Bank					0.00	
28	Other Bks.	112.16	239.92	214	125.74	40.42	32.15
A	**Total Com.Bks.**	**11961.23**	**9331.99**	**78**	**16968.47**	**15663.78**	**92.31**
29	BGVB	1511.43	279.80	19	2091.90	356.34	17.03
30	PBGB	620.81	512.96	83	651.19	278.46	42.76
31	UBKGB	213.19	17.65	8	274.94	15.46	5.62
B	**Total of RRBs**	**2345.43**	**810.41**	**35**	**3018.03**	**650.26**	**21.55**
C	St.Coop.Bk.	990.17	101.61	10	1088.49	127.50	11.71
D	WBFC & Others	378.10	89.17	24	487.19		0.00
E	WBCARDB	230.47	0	0	199.73		0.00
F	SIDBI	417.60	61.37	15		77.16	0.00
Grand Total (A+B+C+D+E+F)		**16323.00**	**10394.55**	**64**	**21761.91**	**16518.70**	**75.91**

Flow of credit to Other Priority Sectors

The position of credit disbursement to Other Priority Sectors against the Annual Credit Plan for the State of West Bengal for last 5 years is given below-

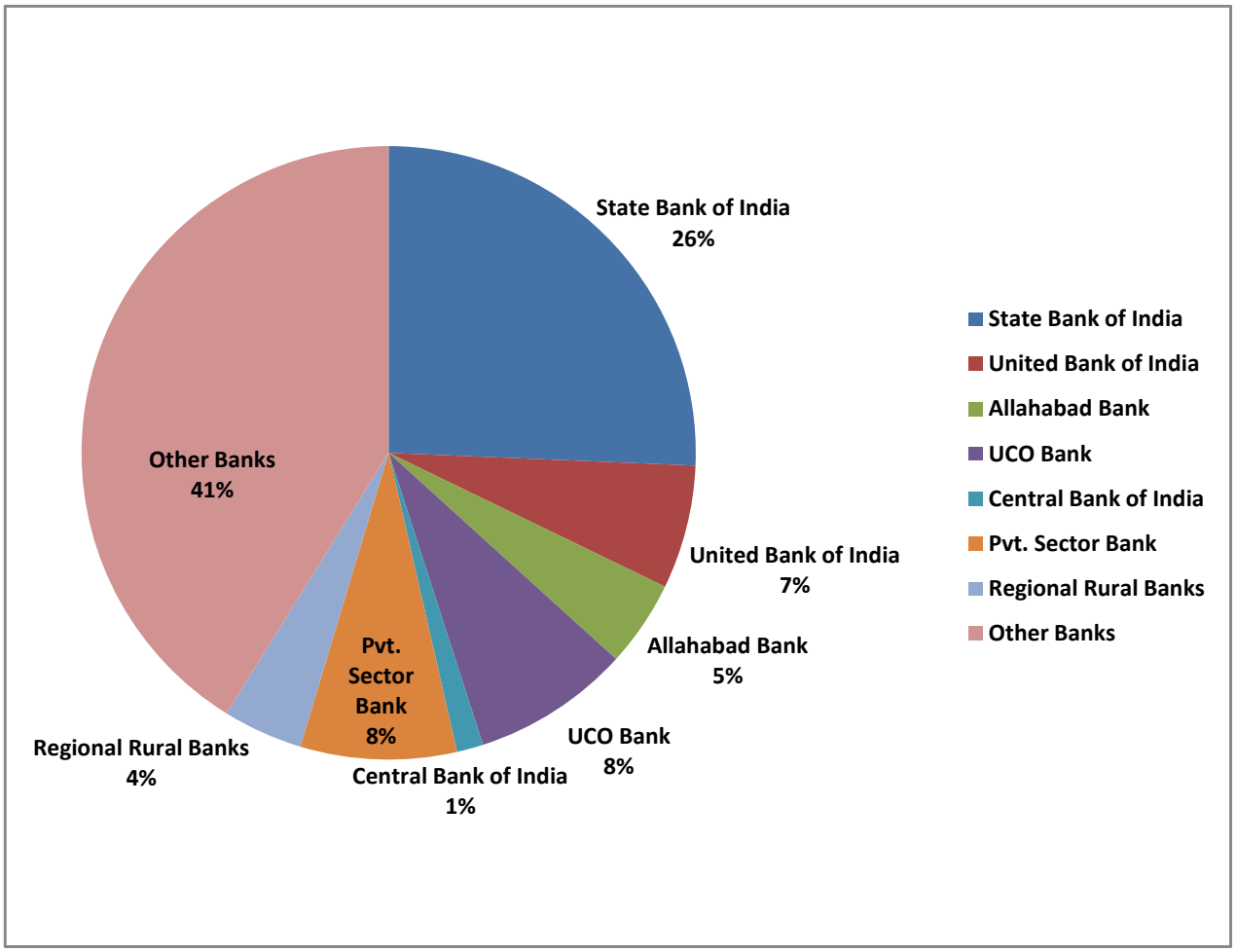
Amt. Rs. in crore

Plan Year	Target	Achievement	% of Achievement
2010-2011	7317	6436	88
2011-2012	7000	5829	83
2012-2013	8000	6037	75
2013-2014	5102	7297	143
2014-2015	5371	6101	114
2014-2015 (April-Dec.)	5371	5293	98
2015-2016 (April-Dec.)	7270	7874	108
Growth (Over last year)	**(+) 35.36**	**(+) 49**	**-**

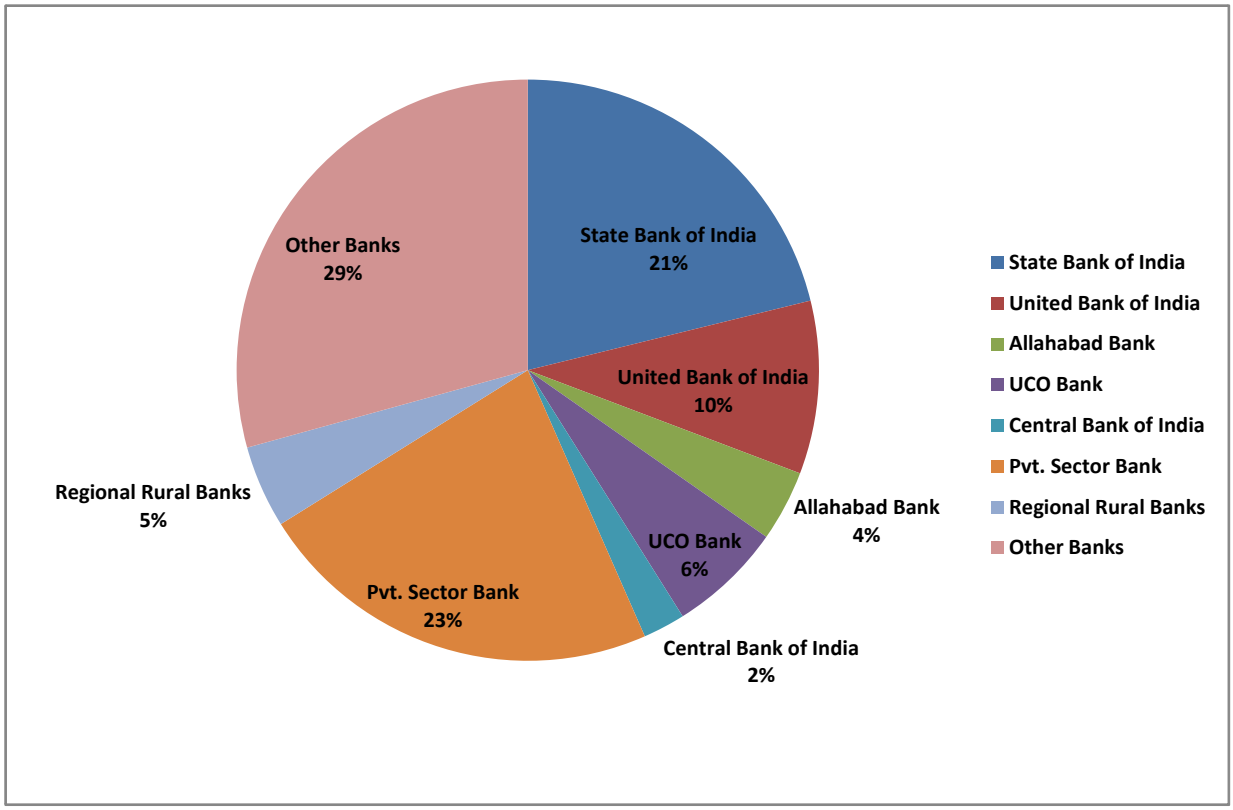
All banks disbursed **Rs. 7874 crore** during the period April - December 2015 recording a growth of 49**%** over the disbursement of **Rs. 5293 crore** made during corresponding period of last year (2014-15).

Details of achievement of Other Priority Sectors under ACP 2015 -16 are furnished in the Annexure:

Share of Banks in achievement of ACP 2015-16 under Other Priority Sector upto 31.12.2015		
		(Amount in Rs.crores)
Bank Name	**Actual Achievement**	**% of Share**
State Bank of India	2020.64	25.66
United Bank of India	513.93	6.53
Allahabad Bank	357.79	4.54
UCO Bank	653.57	8.30
Central Bank of India	109.78	1.39
Pvt. Sector Bank	647.29	8.22
Regional Rural Banks	331.37	4.21
Other Banks	3240.18	41.15
Total	7874.55	100.00



Share of Banks in achievement of ACP 2015-16 under Priority Sector upto 31.12.2015		
		(Amt. in Rs. Crore)
Bank Name	**Actual Achievement**	**% of Share**
State Bank of India	10039.63	21.15
United Bank of India	4566.08	9.62
Allahabad Bank	1873.73	3.95
UCO Bank	3013.49	6.35
Central Bank of India	1112.73	2.34
Pvt. Sector Bank	10775.35	22.70
Regional Rural Banks	2177.56	4.59
Other Banks	13902.49	29.29
Total	47461.06	100.00



Issuance of KCC during the year 2015-16

1.Action Points emerged in the 131ST SLBC Meeting held on 21.12.2015:

All Banks are to take steps to achieve KCC target during FY 2015-16.

Status of implementation:

All the banks operating in the State have issued 12,71,577 KCCs during the period from 01.04.2015 to 31.12.2015 i.e. 64% of annual target of 20.00 lac. Total financial outlay for KCCs stood at Rs. 4416.79 crore as on 31.12.2015.

2.Action Points emerged in the 131ST SLBC Meeting held on 21.12.2015:

SLBC to convene a special meeting to formulate strategy for KCC loans as well as activation of dormant KCCs.

Status of implementation:

Meeting was convened on 29.02.2016 under the Chairmanship of the Additional Chief Secretary, Agriculture Department, GoWB. The major action points emerged in the meeting are furnished below:

1. To collect outstanding KCC loan accounts as on 31.12.2015, so as to ascertain the gap between farmers and loanee farmers.
2. Massive campaign in the rural area in respect of benefits of KCC loans.
3. To cover all eligible and willing farmers through KCCs.
4. Activation of all dormant KCCs.

SLBC Desk has already requested the member banks to submit the outstanding KCC loan accounts (both No. and amount) as on 31.12.2015 at the earliest for placing in the ensuing SLBC meeting.

Bank wise details are annexed.

West Bengal

Kisan Credit Card (2015-16)

(Position from 01.04.2015- 31.12.2015)

(Rs.in lac)

	Sl No	Bank	Target No	Issued No.	Issued Amt.	Achievement (N0) in %
	Public Sector Banks					
	1	AB	70000	30691	16869.52	44
*	2	AND.BK	500	48	34.47	10
	3	BOB	8000	2443	1915.12	31
	4	BOI	52000	42512	30125.00	82
*	5	BOM	400	98	51.54	25
	6	CB	10000	9460	5667.70	95
	7	CBI	43000	11015	7049.00	26
	8	CORP.BK	800	1344	1633.13	168
*	9	DB	800	147	76.45	18
	10	IB	10000	5628	2997.02	56
	11	IOB	8000	5716	2687.76	71
	12	OBC	8000	1277	377.05	16
	13	PNB	25000	6913	6260.00	28
	14	P & SB	800	0	0.00	0
	15	SB	8000	1889	1090.00	24
	16	SBI	90000	91366	50758.00	102
	17	UB	20000	12605	8898.84	63
	18	UBI	75000	30941	19066.16	41
	19	UCO	65000	18561	15823.00	29
	20	VB	1500	436	264.02	29
	21	IDBI Bank	5000	6226	5146.00	125
	A	**Total**	**501800**	**279316**	**176789.78**	**56**
	Private Sector Banks					
	22	HDFC	7000	6044	5532.46	86
	23	ICICI	7000	20727	6883.83	296
	24	AXIS Bank (UTI)	3000	468	533.12	16
	25	Federal Bank	200	137	401.53	69
	B	**Total**	**17200**	**27376**	**13351**	**159**
	(A+B)	**Total of Comm.Bks.**	**519000**	**306692**	**190140.72**	**59**
	REGIONAL RURAL BANKS					
	26	BGVB (UBI)	50000	27090	13705.34	54
	27	PBGB (UCO)	50000	28251	24882.00	57
	28	UBKGB	30000	1861	2334.00	6
	C	**RRBs Total**	**130000**	**57202**	**40921.34**	**44**
	D	**W.B. St. Co-op.Bk**	**1350000**	**907683**	**210617.32**	**67**
	E	**WBSCARD Bank Ltd.**	**1000**			0
	Grand Total (A+B+C+D+E)		**2000000**	**1271577**	**441679.38**	**64**

SELF HELP GROUPS

Action Points emerged in the 131ST SLBC Meeting held on 21.12.2015:

SLBC to convene a meeting of SHG Sub-Committee during January 2016 to formulate strategy so as to achieve physical & financial target of SHGs during FY 2015-16 and also to raise average credit per SHG to desired level.

Status of implementation:

At the end of December 2015, credit linkage of SHG stood at Rs. 1137.50 crore (59% of financial target) covering 126148 nos of SHGs. (71% of physical target) as compared to Credit Linkage to 64317groups during corresponding period of last year. Average Credit per SHG as on 31.12.2015 for F.Y. 2015-16 stood at Rs.90172/- against average SHG credit of Rs 81883/- last year (31.12.2014).

Sub - Committee meeting on SHG was held on 29.02.2016. Performance of SHGs as on 31.12.2015 in the Sate was discussed in detail. Major action points of the meeting are furnished below:

1. Banks would exert concerted effort to achieve the target of credit linkage (both physical & financial) for F.Y. 2015-16.
2. To raise average credit per SHG to Rs 1.25 lac as on 31.03.2016.
3. Proper coding in SHG loan accounts so that actual disbursement is reflected in the portal.
4. Target proposed for Rs. 2500.00 crore for Financial Year 2016-17, placed before SLBC for consideration.

The positions of Savings and Credit Linked SHGs for the State of West Bengal for last 5 years and as on December, 2015 are given below: -

(**Amt. Rs. in crore)**

Year	Target No.		Achievement-Deposit Linked No.	Achievement-Credit Linked	
	Deposit Link	Credit Link		No.	Amt.
2010-2011	150000	150000	103732	114255	530.72
2011-2012	150000	100000	86839	93425	553.35
2012-2013	150000	150000	126398	108924	674.41
2013-2014	150000	150000	137222	129333	925.91
2014-2015	150000	158000	63384	114041	1026.03
2014-2015(April-Dec)	150000	158000	47963	64317	526.65
2015-2016(April-Dec)	150000	178515	64447	126148	1137.50

All Banks in the State, Savings linked to 64447 Groups during the period from April to December 2015.

Performance of Banks operating in the State as on 31.12.2015 for the year 2015-16 has been given in the Annexure.

Position of SHG Bank Credit Linkage Programme for the State of West Bengal

Bank-wise position for the year 2015-16

S No.	Bank Name	Target of Credit Linked		Credit Linked upto the quarter ended Dec,2015		Outstanding Credit Linked Balance as on 31.12.2015		Savings Linked upto the quarter ended Dec,2015		Outstanding Savings Linked Balance as on 31.12.2015	
		No.	Amt. (Rs. In lac)	No.	Amt. (Rs. In lac)	No.	Amt. (Rs. In lac)	No.	Amt. (Rs. In lac)	No.	Amt. (Rs. In lac)
1	Allahabad Bank	14809	15643.74	10692	12045.67	48470	39543.10	3416	383.10	50071	4507.69
2	Andhra Bank	5	5.50	10	9.38	2080	937.14	27	0.64	1685	161.23
3	Bank of Baroda	2618	2850.10	1818	1728.14	23738	19471.65	2160	39.41	28884	870.87
4	Bank Of India	6086	6467.50	3451	2842.14	35920	30908.64	2658	39.45	53186	5807.41
5	Canara Bank	1551	1664.10	395	356.54	18053	15806.06	1001	37.65	22305	2005.69
6	Central Bank of India	11046	11906.02	8402	7124.46	45874	39651.98	1860	26.75	55908	1844.60
7	Corporation Bank	253	278.30	63	52.41	6458	5561.74	33	19.84	6852	580.64
8	Dena Bank	65	71.50	57	44.84	2117	1040.54	47	0.98	2045	187.65
9	IDBI Bank	360	396.00	573	1728.32	2674	3039.47		0.00	2458	228.45
10	Indian Bank	820	902.00	158	145.83	2603	1825.32	187	3.89	2657	305.87
11	Indian Overseas Bank	1002	1067.30	122	113.60	6616	6121.41	125	2.98	10275	792.65
12	Oriental Bank of Commerce	376	413.60	682	514.32	1412	1284.65	175	2.20	2017	198.50
13	Punjab National Bank	6921	7549.42	1486	1367.51	36745	28215.67	687	12.64	33034	3147.56
14	State Bank of India	28250	30050.98	9802	9577.00	81154	61530.00	12042	1358.00	53275	6893.00
15	Syndicate Bank	1559	1714.90	1610	1158.54	9556	9255.13	654	9.56	12845	1254.63
16	Uco Bank	8514	9114.55	6615	3704.15	36458	32478.19	16497	275.75	45798	4280.14
17	Union Bank of India	2002	2112.94	244	228.45	10459	10235.68	1202	21.56	24947	2100.16
18	United Bank of India	23265	25445.64	5512	5120.87	63814	49120.56	2645	53.12	80695	6068.24
19	Vijaya Bank	165	181.50	245	194.58	4306	3960.84	226	4.61	4987	41.58
20	HDFC	13	14.30	901	2051.80	1454	1216.60	86	1.64	1988	191.56
21	Axis Bank	26	28.40				0.00		0.00		0.00
	Sub Total of Commercial Bank	**109706**	**117878.29**	**52838**	**50108.55**	**439961**	**361204.37**	**45728**	**2293.77**	**495912**	**41468.12**
22	BGVB	30755	33830.50	12069	11676.58	96332	75658.19	5263	279.41	44242	4088.69
23	PBGB	13071	13809.91	13957	22095.48	37642	57681.23	5878	86.10	50325	6756.21
24	UBKGB	8853	9738.30	8639	7442.01	25117	14654.63	1146	1185.74	32420	5437.64
	Sub Total of RRBs	**52679**	**57378.71**	**34665**	**41214.07**	**159091**	**147994.05**	**12287**	**1551.25**	**126987**	**16282.54**
25	W.B St.Co-op Bank	16130	17743.00	38645	22427.45	108421	44390.01	6432	257.28	195406	30028.16
	Sub Total of Co-op. Bank	**16130**	**17743.00**	**38645**	**22427.45**	**108421**	**44390.01**	**6432**	**257.28**	**195406**	**30028.16**
	GRAND TOTAL	**178515**	**193000.00**	**126148**	**113750.07**	**707473**	**553588.43**	**64447**	**4102.30**	**818305**	**87778.82**

PROGRESS DATA OF DISTRICT WISE SHG-BANK CREDIT LINKAGE AS ON DEC 2015							
S No.	Name of the District	Target of Credit Linked for 2015-16		Achievement as on Dec 2015		% achievement	
		No	Amt (Rs. in lac)	No	Amt (Rs. in Lac)	% No	% Amt
1	Alipurduar	2052	2257.20	2532	2199.72	123	97
2	Bankura	10545	11599.50	9629	7613.92	91	66
3	Birbhum	12667	13933.70	6513	9101.65	51	65
4	Burdwan	9846	10830.60	5727	7496.34	58	69
5	Coochbehar	11179	12296.90	12626	9834.63	113	80
6	Dakshin Dinajpur	4990	5489.00	2338	2452.97	47	45
7	Darjeeling	2278	2505.80	2244	1530.16	99	61
8	Hooghly	12707	10611.20	14228	9789.38	112	92
9	Howrah	5862	6448.20	4623	5455.60	79	85
10	Jalpaiguri	4800	5280.00	4584	4365.56	96	83
11	Malda	6196	6815.60	6275	4583.16	101	67
12	Murshidabad	11500	12650.00	4539	3021.56	39	24
13	Nadia	13300	14630.00	12803	9006.10	96	62
14	North 24 Pargana	16000	17600.00	4214	4045.55	26	23
15	Paschim Medinipur	12039	13242.90	4004	4361.70	33	33
16	Purba Medinipur	15999	17598.90	15664	17661.67	98	100
17	Purulia	6619	7280.90	2312	1472.39	35	20
18	Siliguri (MP)	2200	2420.00	1327	1237.25	60	51
19	South 24 Pargana	12293	13522.30	6447	4715.20	52	35
20	Uttar Dinajpur	5443	5987.30	3519	3805.56	65	64
	Total	**178515**	**193000.00**	**126148**	**113750.07**	**71**	**59**

Agenda No.- 8

PRADHAN MANTRI MUDRA YOJANA (PMMY)

1.Action Points emerged in the 131ST SLBC Meeting held on 21.12.2015:

All Banks are to make concerted effort to achieve revised Mudra Target from 01.11.2015 to 28.02.2016.

Status of implementation:

All the Banks operating in the State combinedly have disbursed Rs 5662.06 crore against target of Rs. 6532.17 crore, thereby achieving 86.68 % of annual target as on 12.02.2016. Out of the amount disbursed, NBFC /MFI has contributed Rs 2065.55 crore, Non NBFC /MFI has contributed Rs. 112.03 crore and rest Rs 3484.48 crore has been disbursed by the banks operating in the State.

2.Action Points emerged in the 131ST SLBC Meeting held on 21.12.2015:

Pursuant to the direction of Government, SLBC- West Bengal to publish an advertisement in local widely circulated dailies on PMMY by 31.12.2015 and cost to be incurred for that will be shared by all member banks as prorata basis.

Status of implementation:

Publication in this respect was made on 30.12.2015 in Ananda Bazar Patrika and Ebela.

Bank wise details of disbursement is Annexed.

Bank Type : All **Bank :** All **State :** West Bengal
Scheme : All **Financial Year :** **Data Till Date :** 12/2/2016

[Amount Rs. in Crore]

Sr No	Bank Type Name	Bank Name	Shishu (Loans up to Rs. 50,000)		Kishore (Loans from Rs. 50,001 to Rs. 5.00 Lakh)		Tarun (Loans from Rs. 5.00 to Rs. 10.00 Lakh)		Total	
			No Of A/Cs	Disbursement Amt	No Of A/Cs	Disbursement Amt	No Of A/Cs	Disbursement Amt	No Of A/Cs	Disbursement Amt
1	NBFC-Micro Finance Institutions									
1.1		VEDIKA CREDIT CAPITAL LTD	3221	8.79	0	0	0	0	3221	8.79
1.2		JAGARAN MICROFIN PVT LTD.	40737	72	0	0	0	0	40737	72
1.3		Ujjivan Financial Services	260940	534.81	4716	27.45	1	0.05	265657	562.31
1.4		SHARE MICROFIN LIMITED	19917	28.87	0	0	0	0	19917	28.87
1.5		ASMITHA MICROFIN LIMITED	12834	19.22	0	0	0	0	12834	19.22
1.6		JANALAKSHMI FINANCIAL SERVICES LIMITED	127504	292.5	83	2.95	60	4.49	127647	299.94
1.7		Satin Creditcare Network Limited	818	1.23	0	0	0	0	818	1.23
1.8		Arohan Financial Services Pvt. Ltd.	176089	300.33	320	2.49	0	0	176409	302.82
1.9		SKS Microfinance Limited	620164	770.37	0	0	0	0	620164	770.37
		Total	1262224	2028.12	5119	32.89	61	4.54	1267404	2065.55
2	SBI and Associates									
2.1		State Bank of India	49640	41.06	11056	287.62	4040	318.95	64736	647.63
2.2		State Bank of Bikaner and Jaipur	221	0.56	293	9.53	214	13.42	728	23.51
2.3		State Bank of Hyderabad	129	0.05	28	1.05	25	2.01	182	3.11
2.4		State Bank of Mysore	37	0.13	71	2.19	53	3.99	161	6.31
2.5		State Bank of Patiala	4	0.01	19	0.9	2	0.11	25	1.02
2.6		State Bank of Travancore	9	0.02	10	0.43	11	0.6	30	1.05
		Total	50040	41.83	11477	301.72	4345	339.08	65862	682.63
3	Public Sector Commercial Banks									
3.1		Allahabad Bank	13190	25.61	6445	128.54	975	73.98	20610	228.13
3.2		Andhra Bank	1854	6.44	251	5.51	62	3.89	2167	15.84
3.3		Bank of Baroda	2786	5.82	1121	22.67	200	14.55	4107	43.04
3.4		Bank of India	16666	38.44	3565	62.36	554	34.67	20785	135.47
3.5		Bank of Maharashtra	167	0.46	189	4.9	70	4.47	426	9.83
3.6		Canara Bank	11078	27.07	5619	111.65	695	50.7	17392	189.42
3.7		Central Bank of India	64074	13.93	2251	39.99	236	15.05	66561	68.97
3.8		Corporation Bank	920	1.83	324	3.75	66	3.25	1310	8.83
3.9		Dena Bank	1963	1.44	228	4.09	59	3.6	2250	9.13
3.1		Indian Bank	348	1.15	403	9.33	57	4.39	808	14.87
3.11		Indian Overseas Bank	1774	2.47	653	12.28	126	7.46	2553	22.21
3.12		Oriental Bank of Commerce	3975	10.31	615	14.21	163	12.52	4753	37.04
3.13		Punjab National Bank	11438	27.18	3409	60.35	627	38.79	15474	126.32
3.14		Syndicate Bank	1905	3.21	1001	18.36	243	14.87	3149	36.44
3.15		Union Bank of India	2618	7.91	1183	16.53	93	3.04	3894	27.48
3.16		United Bank of India	32478	57.68	11810	210.22	1263	91.6	45551	359.5
3.17		Punjab & Sind Bank	2091	0.92	173	4.68	117	8.28	2381	13.88
3.18		UCO Bank	80783	90.74	2597	37.8	289	21.33	83669	149.87
3.19		Vijaya Bank	1938	3.75	791	12.72	218	13.28	2947	29.75
3.2		IDBI Bank Limited	12477	25.32	1097	26.08	286	24.42	13860	75.82
3.21		Bharatiya Mahila Bank	171	0.32	0	0	0	0	171	0.32
		Total	264694	352	43725	806.02	6399	444.14	314818	1602.16
4	Private Sector Commercial Banks									
4.1		Catholic Syrian Bank	0	0	0	0	0	0	0	0
4.2		Federal Bank	6	0.02	15	0.49	11	0.9	32	1.41
4.3		Jammu & Kashmir Bank	9	0.01	5	0.25	6	0.49	20	0.75
4.4		Karnataka Bank	15	0.08	49	1.49	26	1.53	90	3.1
4.5		Karur Vysya Bank	3	0	30	0.99	31	1.92	64	2.91
4.6		City Union Bank	0	0	2	0.07	2	0.15	4	0.22
4.7		Ratnakar Bank	4362	8.95	0	0	0	0	4362	8.95
4.8		South Indian Bank	3	0.01	42	1.34	44	3.75	89	5.1
4.9		ICICI Bank	127	0.42	918	32.57	834	56.78	1879	89.77
4.1		Axis Bank	0	0	424	16.46	235	17.48	659	33.94
4.11		IndusInd Bank	15466	62.54	2283	25.42	186	11.98	17935	99.94
4.12		Yes Bank	0	0	473	8.7	11	0.81	484	9.51
4.13		HDFC Bank	124685	248.41	4565	86.63	710	47.95	129960	382.99
4.14		DCB Bank	0	0	1	0.04	9	0.75	10	0.79
4.15		Kotak Mahindra Bank	0	0	2	0.08	13	0.93	15	1.01
		Total	144676	320.44	8809	174.53	2118	145.42	155603	640.39
5	Foreign Banks									
5.1		Citibank	0	0	113	3.46	19	1.52	132	4.98
5.2		Standard Chartered Bank	0	0	0	0	3	0.29	3	0.29
		Total	0	0	113	3.46	22	1.81	135	5.27
6	Regional Rural Banks									
6.1		Bangiya Gramin Vikash Bank	11142	38.43	8940	154.43	331	23.72	20413	216.58
6.2		Paschim Banga Gramin Bank	15083	54.89	7830	166.32	639	44.36	23552	265.57
6.3		Uttarbanga Kshetriya Gramin Bank	2650	6.97	4231	38.23	862	26.68	7743	71.88
		Total	28875	100.29	21001	358.98	1832	94.76	51708	554.03
7	Micro Finance Institutions									
7.1		NON NBFC-Micro Finance Institutions	146110	112.03	0	0	0	0	146110	112.03
		Total	146110	112.03	0	0	0	0	146110	112.03
		Grand Total	1896619	2954.71	90244	1677.6	14777	1029.75	2001640	5662.06

Initiative taken by SLBC for MUDRA loans in the State:

1. All directions in respect of MUDRA Loan issued by the Government of India have duly been circulated amongst the member Banks, LDMs and other Financial Institutions.

2. Loan Application Form for SHISHU and other categories have been uploaded in SLBC website in vernacular. Frequently Asked Questions (FAQs) on MUDRA have also been uploaded in SLBC website in vernacular.

3. Publicity material including posters, banners, etc. in English, Hindi and Bengali has also been circulated to all.

4. One Toll-Free No. 1800 345 3344 has been installed in SLBC division, manned with one dedicated officer for replying queries/ redressal of grievances.

5. Meeting with all LDMs of West Bengal was held on 10.09.2015 for convening MEGA MUDRA awareness camps in their districts during 25.09.2015 to 02.10.2015.

6. Special SLBC on MUDRA in presence of the Joint Secretary, DFS and Nodal Officer SLBC West Bengal was convened on 15.09.2015.

7. Dr. Najma Heptulla, Hon'ble Minister of Minority Affairs, Government of India also graced one Mega Awareness Camp on MUDRA on 01.10.2015 in 24 Parganas (South) District.

8. Accordingly, Special MUDRA camps were held during 25.09.2015 to 02.10.2015 in all districts with participations of public representatives, existing and proposed entrepreneurs.

9. All the banks operating in the State sanctioned 176383 entrepreneurs against the State Target of 174875 between 25th September, 2015 and 2nd October,2015, out of which SISHU-159444, KISHORE-14586, TARUN-2353.

10. Publication of an advertisement in local widely circulated dailies (Ananda Bazar Patrika and Ebela) on PMMY was made on 30.12.2015 in respect of continuation of MUDRA Loans.

11. Regular monitoring the progress made in PMMY in each SLBC / DCC/ DLRC/ BLBC meetings as a separate agenda items.

Agenda No.- 9

Online Land Verification System and Registration of Bank's Charges.

Action Points emerged in the 131ST SLBC Meeting held on 21.12.2015:

State Government to expedite introduction of online land holding verification system and online registration of bank's charges.

Status of implementation:

L & LR Department, GoWB has informed SLBC that land details concerning 241 out of 346 Blocks can be viewed by accessing e-bhuchitra portal.

SLBC has requested State Government to put in place the facility of online creation / registration of charges on land / property by a bank in case the same piece of land / property is mortgaged to that bank against loan availed by the concerned party. To enable the bank with this facility, digitization of the entire land records is a necessity for the State.

Action is required from L & LR Department, GoWB on urgent basis. Banks are ready to assist the department in any matter related to IT for providing the facility to the Banks.

Agenda No.- 10

NPA & Recovery

Action Points emerged in the 131ST SLBC Meeting held on 21.12.2015:

Suitable instruction would be given to the District Magistrates and Police Authorities to dispose off the pending cases under SARFAESI Act 2002.

Status of implementation:

We are yet to receive response from the State Government.

Recovery Mechanism & Performance:

The recovery mechanism is not functioning properly and the NPAs are rising more or less in all banks. Some of the reasons could be as under:

- Diversion of fund.
- Joint Recovery camps with active involvement of State Govt. Representatives are not being held frequently.
- Inadequate follow- up and personal contact with the borrowers.
- Farmers are not getting remunerative price for their produce which reach the consumers through intermediaries enjoying major share of the price difference..
- Marketing facility is inadequate for industrial products.
- A good number of borrowers do not repay their loans willfully.
- Two Debt Waiver schemes have left negative image in the minds of borrowers who used to be paymasters earlier.
- Recovery process through legal recourse is time consuming.
- Recovery percentage under Public Demand Recovery Act is very poor.
- In enforcing recovery through SARFAESI act, adequate support from the district authorities is not always available.
- Sponsoring of KCC proposals in fictitious names with fake land records is posing to be a threat towards recovery.

The house may discuss these issues and suggest corrective measures for implementation.

Recovery performance of Banks

1. Sector-wise recovery as on 31.12.2015

Overall recovery percentage consisting of three broad sectors viz. Agriculture, MSE and OPS as on 31.12.2015 stood at 57%.

Recovery Status of PRISEC loans as on 31.12.2015 is given below:

(Amt. Rs. in crore)

Sector	Dec. 2014			Dec. 2015		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	8547	4876	57	12465	7001	56
MSE	11690	6517	56	10171	5908	58
OPS	5719	3244	57	4050	2210	55
TOTAL	**25956**	**14637**	**56**	**26686**	**15119**	**57**

2. Scheme-wise recovery as on 31.12.2015

Recovery Status of selected Employment generation schemes as on Dec. 2015 in comparison to Dec. 2014 are as under:

(Amt. Rs. in crore)

Sector	Dec. 2014			Dec. 2015		
	Demand	Recovery	%	Demand	Recovery	%
PMRY	89.64	19.76	22	56.50	12.31	22
PMEGP	132.73	57.22	43	139.47	58.58	42
SJSRY	39.00	14.47	37	28.43	10.84	38
BSKP	289.40	96.07	33	263.82	104.15	39
REGP	50.86	15.15	30	51.77	15.77	30
SCP/TSP	78.52	31.23	40	160.55	36.62	23
SGSY (Individual)	57.79	19.97	35	46.19	19.45	42
SGSY (Gr)	341.74	250.17	73	461.70	347.44	75
SHG	807.92	521.78	65	915.65	775.79	85

Bank wise positions as on 31.12.2015 on sector wise recovery, scheme wise recovery and PDR certificate cases are furnished in the annexure.

West Bengal

BANK-WISE AND SECTOR-WISE RECOVERY PERFORMANCE AS ON 31.12.2015

(Rs.in lac)

Sl No	Bank	Agril & Allied Activities			MSE			OPS			Total		
		Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
COMMERCIAL BANKS													
1	AB	163591.78	76462.80	47	248813.26	143916.56	58	64408.79	38063.95	59	476813.83	258443.31	54
2	AND.BK	2653.70	668.51	25	444.43	208.42	15	47.25	16.96	36	3145.38	893.89	28
3	BOB	8776.00	2017.00	23	28270.00	18374.00	65	14780.00	8594.00	58	51826.00	28985.00	56
4	BOI	42058.00	21156.00	50	91187.00	46859.00	51	20152.00	9825.00	49	153397.00	77840.00	51
5	BOM	60.00	17.00	28	2180.00	1074.00	49	6253.00	2589.00	41	8493.00	3680.00	43
6	CB	31249.20	16249.58	52	9722.00	4523.00	47	14940.60	8217.33	55	55911.80	28989.91	52
7	CBI	55205.00	26401.00	48	88548.00	37860.00	43	17810.00	13814.00	78	161563.00	78075.00	48
8	CORP.BK	3713.77	2525.36	68	4118.41	2676.97	65	661.07	444.10	67	8493.25	5646.43	66
9	DB	49.00	36.00	73	919.00	219.00	24	451.00	176.00	39	1395.00	431.00	31
10	IB	4368.00	923.65	21	19592.00	5772.31	29	2531.56	863.80	34	26491.56	7559.76	29
11	IOB	1875.00	698.32	37	2045.00	1157.35	57	688.00	354.21	51	4608.00	2209.88	48
12	OBC	17285.00	10112.35	59	15243.00	6874.00	45	2537.00	985.64	39	35065.00	17971.99	51
13	PNB	21978.00	15578.00	71	9287.00	7810.00	84	1389.00	763.00	55	32654.00	24151.00	74
14	P & SB	1539.00	572.97	37	8045.00	3781.00	47	7595.00	3510.00	46	17179.00	7863.97	46
15	SB	3132.00	2011.00	64	16444.00	10960.00	67	7468.00	4380.00	59	27044.00	17351.00	64
16	SBI	139485.00	71137.00	51	48256.00	25093.00	52	73105.00	48980.00	67	260846.00	145210.00	56
17	UB	10506.16	4532.14	43	5740.81	1065.32	19	3459.46	1765.32	51	19706.43	6892.32	35
18	UBI	146521.00	69874.12	48	57856.00	34784.12	60	37681.00	16898.45	45	242058.00	121556.69	50
19	UCO	17552.00	6619.00	38	16870.00	10299.00	61	23030.00	5213.00	23	57452.00	22131.00	39
20	VB	457.00	278.00	61	7613.00	2162.00	28	1936.00	315.19	16	10006.00	2755.19	28
21	IDBI Bank	4253.29	2210.27	52	16235.06	10115.38	62	13385.00	13011.00	97	33873.35	25336.65	75
A	**Comm.Bks.Total**	**676307.90**	**330080.07**	**49**	**697428.97**	**375584.43**	**54**	**314308.73**	**178779.95**	**57**	**1688021.60**	**883973.99**	**52**
SBI ASSOCIATES													
22	SBoI			#DIV/0!			#DIV/0!			#DIV/0!			#DIV/0!
23	SBBJ			#DIV/0!			#DIV/0!			#DIV/0!	0.00	0.00	#DIV/0!
24	SBoS			#DIV/0!			#DIV/0!			#DIV/0!			#DIV/0!
25	SBoP			#DIV/0!			#DIV/0!			#DIV/0!			#DIV/0!
26	SBoM			#DIV/0!			#DIV/0!			#DIV/0!			#DIV/0!
B	**Total**	**0.00**	**0.00**	#DIV/0!	**0.00**	**0.00**	#DIV/0!	**0.00**	**0.00**	#DIV/0!	**0.00**	**0.00**	#DIV/0!
OTHER BANKS													
27	HDFC Bank	5638.26	4737.37	**84**	21908.38	20562.01	**94**	2612.1	2103.34	**81**	30158.74	27402.72	**91**
28	AXIS Bank (UTI)	36161.67	14530.42	**40**	94620.38	58724.56	**62**	183.80	93.64	**51**	130965.85	73348.62	**56**
29	ICICI Bank										0.00	0.00	**#DIV/0!**
											0.00	0.00	**#DIV/0!**
C	**Total**	**41799.93**	**19267.79**	**46**	**116529**	**79287**	**68**	**2796**	**2197**		161124.59	100751.34	**63**
(A+B+C)	**Total of Comm.Bks**	**718107.83**	**349347.86**	**49**	**813957.73**	**454871.00**	**56**	**317104.63**	**180976.93**	**57**	**1849146.19**	**984725.33**	**53**
REGIONAL RURAL BANKS													
30	BGVB (UBI)	78541.44	63310.63	81	86491.42	60829.72	70	49365.54	31531.05	64	214398.40	155671.40	73
31	PBGB (UCO)	31090.00	29629.00	95	16540.00	8726.00	53	5196.00	1953.00	38	52826.00	40308.00	76
32	UBKGB	13680.00	8492.00	62	3204.00	2487.00	78	15742.00	6472.00	41	32626.00	17451.00	53
D	**RRBs Total**	**123311.44**	**101431.63**	**82**	**106235.42**	**72042.72**	**68**	**70303.54**	**39956.05**	**57**	**299850.40**	**213430.40**	**71**
E	**W.B. St. Co-op.Bk**	**341456.66**	**238286.60**	**70**	**96904.00**	**63913.00**	**66**	**18853.04**	**17631.00**	**94**	**457213.70**	**319830.60**	**70**
F	**WBSCARD Bank Ltd.**	**63636.41**	**11008.25**	**17**			**#DIV/0!**			**#DIV/0!**	**63636.41**	**11008.25**	**17**
Grand Total (A+B+C+D+E+F)		**1246512.34**	**700074.34**	**56**	**1017097.15**	**590826.72**	**58**	**405039.17**	**221026.50**	**55**	**2668648.66**	**1511927.56**	**57**

BANK-WISE AND SCHEME-WISE RECOVERY PERFORMANCE AS ON 31.12.2015

(Rs.in lac)

Sl No	Bank	IRDP			SGSY(I)			SGSY(Gr)			SJSRY			PMRY			PMEGP		
		Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
COMMERCIAL BANKS																			
1	AB	0.00	0.00	#DIV/0!	197.00	110.00	56	878.00	542.66	62	128.56	31.13	24	314.00	112.00	36	1857	1124	61
2	AND.BK			0			0			#DIV/0!	5.54	2.88	52	11.20	7.20	64	95	38	40
3	BOB	0.00	0.00	#DIV/0!	33.00	12.00	36	68.00	29.00	43	38.00	14.00	37	46.00	13.00	28	93	37	40
4	BOI	15.00	4.00	27	165.00	71.00	43	5425.00	2351.00	43	812.00	401.00	49	162.00	63.00	39	4629	1429	31
5	BOM	0	0	0	0.00	0.00	0	0.00	0.00	#DIV/0!	0.00	0.00	0	16.00	1.00	6	25	5	19
6	CB	0.00	0.00	0	98.00	64.00	65	110.00	47.52	43	55.80	26.06	47	4.00	1.20	30	457	297	65
7	CBI	0	0	0	503.00	204.00	41	658.00	259.00	39	249.00	119.00	48	324.00	144.00	44	146	55	38
8	CORP.BK			0			#DIV/0!			#DIV/0!	1.92	0.99	52	5.07	2.60	51	35.51	15.34	43
9	DB	4.00	0.00	0	4.00	2.00	50	0.00	0.00	#DIV/0!	1.00	0.00	0	27.00	4.00	15	22.00	9.00	41
10	IB	0.00	0.00	#DIV/0!	13.25	1.76	13	0.00	0.00	#DIV/0!	54.02	5.60	10	162.28	3.11	2	370.00	33.00	9
11	IOB	0.00	0.00	#DIV/0!	0.00	10.55	0	28.98	2.95	10	0.00	5.44	#DIV/0!	16.25	0.00	0	0.00	12.55	#DIV/0!
12	OBC			#DIV/0!	1.85	1.35	73			#DIV/0!	1.23	0.40	33	1.45	0.60	41	2	1	62
13	PNB			#DIV/0!			0	1205.00	924.00	77	347.00	227.00	65	423.00	165.00	39	705.00	271.00	38
14	P & SB			#DIV/0!			0			#DIV/0!			0	0.43	0.07	16	20	1	5
15	SB	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	229.00	181.00	79	12.00	4.00	33	48.00	21.00	44	128	34	27
16	SBI	13.00	0.5	4	2092.00	821.00	39	6121.00	3837.00	63	852.00	101.23	12	3115.00	523.00	17	102	27	26
17	UB			#DIV/0!	36.84	28.71	78	48.65	12.64	26	21.01	2.87	14	143.45	6.23	4	22.92	6.61	29
18	UBI			0			#DIV/0!	1015.00	741.23	73	70.50	38.23	54	301.45	54.12	18	1414	614	43
19	UCO	2.00	1.00	50	372.00	266.00	72	3814.00	2455.00	64	150.00	94.00	63	464.00	87.00	19	566	154	27
20	VB				7.99	1.00	13			#DIV/0!	30.52	6.23	20	6.17	1.96	32	5	0.99	20
21	IDBI BANK																		
A	**Comm.Bks.Total**	**34.00**	**5.50**	**16**	**3523.93**	**1593.37**	**45**	**19600.63**	**11383.00**	**58**	**2830.10**	**1080.06**	**38**	**5590.75**	**1210.09**	**22**	**10693.79**	**4164.84**	**39**

BANK-WISE AND SCHEME-WISE RECOVERY PERFORMANCE AS ON 31.12.2015

(Rs.in lac)

Sl No	Bank	IRDP			SGSY(I)			SGSY (Gr)			SJSRY			PMRY			PMEGP		
		Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
REGIONAL RURAL BANKS																			
22	BGVB (UBI)	0.00	0.00	**#DIV/0!**	0.00	0.00	0	12753.11	11529.57	90	0.00	0.00		0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
23	PBGB (UCO)	243.00	117.00	**48**	336.00	208.00	62	534.00	288.00	54	0.00	0.00		0.00	0.00	#DIV/0!	1678.00	868.00	52
24	UBKGB	491.00	4.00	**1**	598.00	81.00	14	12753.11	11129.97	87	0.00	0		0.00	0.00	#DIV/0!	431.00	180.00	42
B	**RRBs Total**	**734.00**	**121.00**	**16**	**934.00**	**289.00**	**31**	**26040.22**	**22947.54**	**88**	**0.00**	**0.00**		**0.00**	**0.00**	#DIV/0!	**2109.00**	**1048.00**	50
C	**AXIS Bank**	0.00	0.00		0	0	0	229.00	181.00	79	12.00	3.00	25	48.00	21.00	44	99	48	48
D	HDFC				0.00	0.00	0	0.00			0.88	0.41	47			#DIV/0!			#DIV/0!
E	**W.B. St. Co-op.Bk**				161	63	39	300	232	77				11.59	0.01	0	1045	597	57
Grand Total (A+B+C+D+E)		**768.00**	**126.50**	**16**	**4618.93**	**1945.37**	**42**	**46169.85**	**34743.54**	**75**	**2842.98**	**1083.47**	**38**	**5650.34**	**1231.10**	**22**	**13946.79**	**5857.84**	**42**

West Bengal

Agenda No.----10

BANK-WISE AND SCHEME-WISE RECOVERY PERFORMANCE AS ON 31.12.2015

(Rs.in lac)

Sl No	Bank	SSEP			SESRU/USKP			SCP/TSP			SHG			SCC		
		Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%
(1)	(2)	(3)	(4)	(5)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(15)	(16)	(17)
COMMERCIAL BANKS																
1	AB	0.00	0.00	#DIV/0!	237	88.12	37	365.24	175.25	48	1972.66	1359.64	69	19.00	3.00	16
2	AND.BK			#DIV/0!			#DIV/0!			#DIV/0!			#DIV/0!			0
3	BOB	0	0.00	#DIV/0!	0.00	0.00	#DIV/0!	37.00	20.00	54	37.00	11.20	30	0.00	0.00	#DIV/0!
4	BOI	55.00	34.00	62	801.00	359.00	45	925.00	301.00	33	4928.00	2250.00	46	451.00	183.00	41
5	BOM			#DIV/0!			0			#DIV/0!			0			
6	CB	0.00	0.00	#DIV/0!	119.40	64.48	54	18.00	11.00	61	487.00	282.40	58	3.50	1.80	51
7	CBI	6.00	3.00	50	70102.00	32840.00	47	2589.00	1050.00	41	2120.00	1425.00	67	16.00	9.00	56
8	CORP.BK			#DIV/0!			#DIV/0!			0			#DIV/0!			#DIV/0!
9	DB	0.00	0	#DIV/0!	0.00	0.00	#DIV/0!	1.00	0.00	0	0.00	0.00	#DIV/0!	1.00	1.00	100
10	IB	0.00	0.00	#DIV/0!	12.39	3.85	31	3.05	0.09	3	1459.25	483.65	33	0.45	0.12	27
11	IOB	0.00	0	#DIV/0!	1.24	0.23	19	15.99	0.50	3	0.00	0.00	#DIV/0!	0.00	0.00	0
12	OBC			#DIV/0!			0			#DIV/0!			#DIV/0!			0
13	PNB			#DIV/0!	16	7	44	1756.00	1087	62	1609.00	1316.00	82	328.00	131.00	40
14	P & SB			#DIV/0!	8.3	2.57	0			0			0			0
15	SB	0.00	0	#DIV/0!	49.00	30.00	61	0.00	0.00	0	229.00	181.00	79	0.00	0.00	#DIV/0!
16	SBI	18.00	2.00	11	2311.00	1320.00	57	7623.00	32.00	0	5457.00	4256.00	78	64.00	12.00	19
17	UB			#DIV/0!			#DIV/0!	98.64	23.57	24	395.35	124.82	32	354.56	115.16	32
18	UBI	10.43	2.27	22	102.00	45.00	44	600.12	246.12	41	1847.45	1310.21	71	22.00	10.00	45
19	UCO	36.00	18.00	50	1846.00	961.00	52	75.00	34.00	45	2887.00	1527.00	53	10.00	1.00	10
20	VB			0			#DIV/0!	5	0.9	18	13.29	3.01	23			#DIV/0!
21	IDBI BANK															
A	**Comm.Bks.Total**	**125.43**	**59.27**	**47**	**75605.33**	**35721.25**	**47**	**14112.04**	**2981.43**	**21**	**23442.00**	**14529.93**	**62**	**1269.51**	**467.08**	**37**

BANK-WISE AND SCHEME-WISE RECOVERY PERFORMANCE AS ON 31.12.2015

(Rs.in lac)

Sl No	Bank	SSEP			SESRU			SCP/TSP			SHG			SCC		
		Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%
(1)	(2)	(3)	(4)	(5)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(15)	(16)	(17)
REGIONAL RURAL BANKS																
22	BGVB (UBI)	0	0		0.00	0.00		899.56	352.48	39	13128.54	12230.55	93	3256.69	1804.72	55
23	PBGB (UCO)	136.00	70.00	51	52.00	19.00	37	628.00	196.00	31	2284.00	1850.00	81	301.00	116.00	39
24	UBKGB	0.00	0.00	#DIV/0!	24.00	11.00	46	415.00	132.00	32	13128.54	12230.55	93	1255.00	347.00	28
B	**RRBs Total**	**136.00**	**70.00**	**51**	**76**	**30**	39	**1942.56**	**680.48**	**35**	**28541.08**	**26311.10**	**92**	**4812.69**	**2267.72**	**47**
C	**W.B. St. Co-op.Bk**			**#DIV/0!**	0.00	0.00	**0**				**28962.00**	**21686.00**	**75**			**#DIV/0!**
D	**WBSCARD Bank Ltd.**										10620	7776	**73**			
Grand Total (A+B+C+D)		**261.43**	**129.27**	**49**	**75681.33**	**35751.25**	**47**	**16054.60**	**3661.91**	**23**	**91565.08**	**77579.03**	**85**	**6082.20**	**2734.80**	**45**

West Bengal

Agenda No.----10

BANK-WISE AND SCHEME-WISE RECOVERY PERFORMANCE AS ON 31.12.2015

(Rs.in lac)

Sl No	Bank	GJRHFS			DRI			SEEUY			SEPUP			SUME		
		Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
COMMERCIAL BANKS																
1	AB	22.00	15.00	68	48.00	12.00	25	0.00	0.00	#DIV/0!	17.00	2.00	12		0	0
2	AND.BK			#DIV/0!									#DIV/0!			
3	BOB	68.00	40.00	59	27.00	13.00	48	0.00	0.00		0.00	0.00	#DIV/0!	0	0	
4	BOI	5897.00	2387.00	40	61.00	24.00	39	15.00	6.00	40	31.00	14.00	45	3.00	1.00	33
5	BOM			#DIV/0!			0						#DIV/0!			
6	CB	14.00	8.00	57	975.00	653.00	67	0.00	0.00		0.00	0.00	#DIV/0!	0.00	0.00	0
7	CBI	180.00	71.00	39	175.00	72.00	41	0	0	0	0	0	#DIV/0!	0	0	0
8	CORP.BK			#DIV/0!			#DIV/0!						#DIV/0!			
9	DB	0.00	0.00	#DIV/0!	3	1.00	33	0.00	0.00	0	0	0.00	#DIV/0!	20.00	11	55
10	IB	0.00	0.00	#DIV/0!	25.69	8.53	33	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
11	IOB	0.00	0	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
12	OBC			#DIV/0!			#DIV/0!			#DIV/0!			#DIV/0!			#DIV/0!
13	PNB	1797	1137	63	1423.00	856	60	22.00	9.00	41	7.00	5.00	71			#DIV/0!
14	P & SB									#DIV/0!			#DIV/0!			
15	SB	3.00	2.00	67	1.00	1.00	100	0.88	0.10	11	0.00	0.00	#DIV/0!	0.00	0.00	
16	SBI	0.00	0.00	#DIV/0!	343.00	114.00	33	6.00	1.00	17	3.00	0.45	15	19.00	13.00	68
17	UB	68.48	31.89	47	960.00	131.00	14	39.87	13.39	34			#DIV/0!	74.00	25.00	34
18	UBI			#DIV/0!	31.74	10.27	32	6.75	1.26	19	6.77	1.27	19	2.84	0.81	29
19	UCO	25.00	11.00	44	168.00	19.00	11	18.00	6.00	33	0.45	0.23	51	1.20	0.33	28
20	VB			#DIV/0!												
21	IDBI BANK			#DIV/0!												
A	**Comm.Bks.Total**	**8074.48**	**3702.89**	**46**	**4241.43**	**1914.80**	**45**	**108.50**	**36.75**	**34**	**65.22**	**22.95**	**35**	**120.04**	**51.14**	**43**

Agenda Item No: 12 Annexure-:VI

BANK-WISE AND SCHEME-WISE RECOVERY PERFORMANCE AS ON 31.12.2015

(Rs.in lac)

Sl No	Bank	GJRHFS			DRI			SEEUY			SEPUP			SUME		
		Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
REGIONAL RURAL BANKS																
22	BGVB (UBI)	0.00	0.00	0	0	0		0	0		0	0		0	0	
23	PBGB (UCO)	74.00	42.00	57	0	0		0	0		0	0		0	0	
24	UBKGB	0.00	0.00		25.00	1.00	4	0	0		0	0		0	0	
B	**RRBs Total**	**74.00**	**42.00**	**57**	**25.00**	**1.00**	**4**	**0.00**	**0.00**		**0.00**	**0.00**		**0.00**	**0.00**	
C	**W.B. St. Co-op.Bk**															
D	**WBSCARD Bank Ltd.**															
Grand Total (A+B+C+D)		**8148.48**	**3744.89**	**46**	**4266.43**	**1915.80**	**45**	**108.50**	**36.75**	**34**	**65.22**	**22.95**	**35**	**120.04**	**51.14**	**43**

West Bengal

Agenda No.----10

BANK-WISE AND SCHEME-WISE RECOVERY PERFORMANCE AS ON 31.12.2015

Rs.in lac)

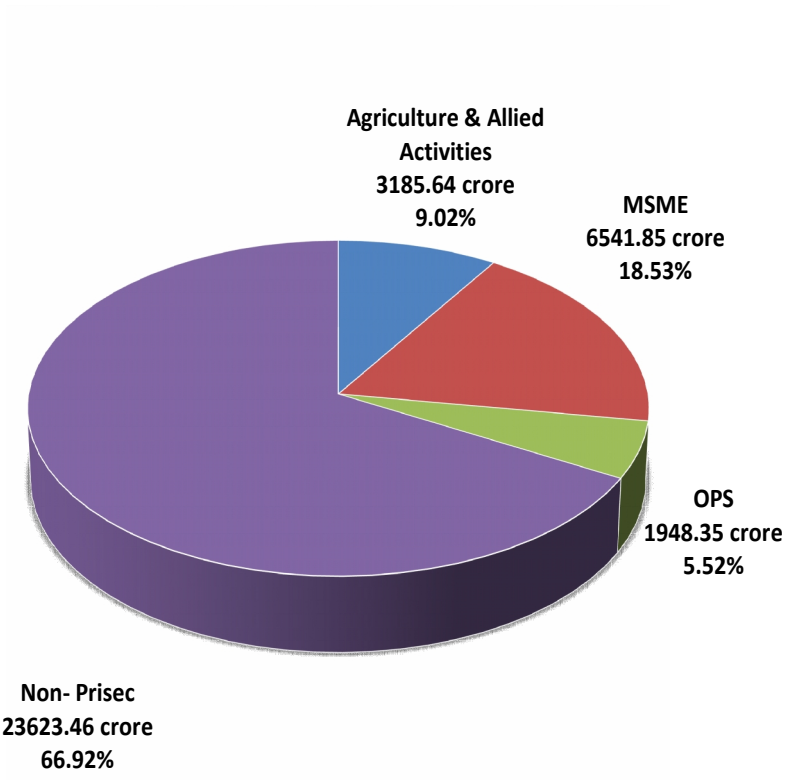
Sl No	Bank	REGP(MMS)			BSKP			ONFWM			ACC			LUCC			KCC		
		Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
COMMERCIAL BANKS																			
1	AB	8.00	2.00	25	667.00	275.00	41	25.50	11.20	44	30.03	13.12	44	25.25	8.13	32	6176.00	3680	60
2	AND.BK			#DIV/0!	173.05	51.44	30			0			0			0	13.25	11.45	86
3	BOB	0.00	0.00	#DIV/0!	102.00	47.00	46	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!			#DIV/0!	6287.00	4161.00	66
4	BOI	254.00	97.00	38	5729.00	1358.00	24	0.00	0.00	#DIV/0!	1956.00	611.00	31	2109.00	825.00	39	42295.00	27825	66
5	BOM			#DIV/0!													58.00	42	72
6	CB	14.00	9.20	66	119.40	81.19	68	0.00	0.00		22.00	15.80	72	115.00	75.00	65	8210.00	5447.00	66
7	CBI	1085.00	395.00	36	2384.00	1142.00	48	15.00	4.00	27	15.82	2.00	13	255.00	156.00	61	30740.00	16528.00	54
8	CORP.BK			#DIV/0!			#DIV/0!			0			0	715.50	514.16	72	197.58	146.21	74
9	DB	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	0	0	0	0	27.00	24.00	89	10.00	8.00	80
10	IB	0.00	0.00	#DIV/0!	236.85	49.86	21	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	1421.56	341.23	24
11	IOB	0.00	0	#DIV/0!	45.65	34.44	75	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	944.00	386.40	41
12	OBC			#DIV/0!		16	#DIV/0!			0			0			0	214.56	78.00	36
13	PNB			#DIV/0!	163.00	102	63			0	163	33.00	20.25	59.00	57.00	96.61	12916.00	6383	49.42
14	P & SB			#DIV/0!			0			0	0.51	0	0.00	1.88	0.00	0.00	11.44	5.83	50.96
15	SB	0.00	0.00	#DIV/0!	104.00	89.00	86	0.00	0.00		38.00	21.00	55.26	12.00	10.00	83	356.00	241	68
16	SBI	1015.00	142.00	14	35.68	16.38	46	33.00	31.00	94	35.00	21.00	60	10481.00	2556.00	24	114541.00	48413.00	42
17	UB			#DIV/0!			#DIV/0!			#DIV/0!			#DIV/0!			0	698.54	256.23	37
18	UBI	1968.12	597.03	30	3416.00	1559.00	46	68.32	23.64	35	89.00	40.00	45	895.00	349.00	39	31421.12	21417.12	68
19	UCO	75.00	34.00	45	709	200.00	28	1.00	0.00	0	26.00	5.00	19	362.00	125.00	35	4491.00	3432.00	76
20	VB			0	49.66	8.11	16			0			0			0	76.23	13.21	17
21	IDBI BANK																		
A	**Comm.Bks.Total**	**4419.12**	**1276.23**	**29**	**13934.29**	**5029.42**	**36**	**142.82**	**69.84**	**49**	**2375.36**	**761.92**	**32**	**15057.63**	**4699.29**	**31**	**261078.28**	**138815.68**	**53**

BANK-WISE AND SCHEME-WISE RECOVERY PERFORMANCE AS ON 31.12.2015

(Rs.in lac) Rs.in lac)

Sl No	Bank	REGP(MMS)			BSKP			ONFWM			ACC			LUCC			KCC		
		Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
REGIONAL RURAL BANKS																			
22	BGVB (UBI)	0	0	0	5116.19	2358.10	46	0.00	0.00	0	0.00	0.00	#DIV/0!	652.38	397.34	61	51906.32	45933.54	88
23	PBGB (UCO)	342.00	212.00	62	3212.00	745.00	23	0.00	0.00	0	104.00	38.00	37	2	1	50	26412.00	25633.00	97
24	UBKGB	0.00	0.00	#DIV/0!	2645.00	1858.00	70	0.00	0.00	#DIV/0!	462.00	163.00	35	0	0		30021.00	21929.00	73
B	**RRBs Total**	**342.00**	**212.00**	**62**	**10973.19**	**4961.10**	**45**	**0.00**	**0.00**	**#DIV/0!**	**566.00**	**201.00**		**654.38**	**398.34**	**61**	**108339.32**	**93495.54**	**86**
C	**W.B. St. Co-op.Bk**	**416.00**	**89**	**21**	**1474.00**	**424.00**	**29**			**0**				0			**341456.66**	**238286.60**	**70**
D	**WBSCARD Bank Ltd.**			**#DIV/0!**			**#DIV/0!**							0					**#DIV/0!**
E	**HDFC Bank**																44961.9	36619.56	**81**
F	**Federal Bank**																270.11	165.01	**61**
Grand Total (A+B+C+D+E+F)		**5177.12**	**1577.23**	**30**	**26381.48**	**10414.52**	**39**	**142.82**	**69.84**	**49**	**2941.36**	**962.92**	**33**	**15712.01**	**5097.63**	**32**	**756106.27**	**507382.39**	**67**

NPA Position as on 31.12.2015



Agenda No.---10

NPA position of Banks as on 31.12.2015

(Rs.in lac)

SL. No	Banks	Agriculture & Allied		SME		OPS		Total Prisec		Non. Prisec		Total of Bank	
		Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
COMMERCIAL BANKS													
1	AB	231959.28	26330	519229.90	43062.00	105008.90	68383	856198.08	137775.00	1215846.89	125361.00	2072044.97	263136.00
2	AND.BK	34031.40	15.22	121119.00	44101.00	21111.00	698	176261.40	44814.22	225601.00	42042.00	401862.40	86856.22
3	BOB	30675.00	5304	232183.00	15481.00	81100.00	3625	343958.00	24410.00	783645.00	38198.00	1127603.00	62608.00
4	BOI	160155.00	10156	369532.00	46789.00	74599.00	11622	604286.00	68567.00	986071.00	149615.00	1590357.00	218182.00
5	BOM	1547.15	27	47568.12	386.00	4251.12	40	53366.39	453.00	140625.00	34303.00	193991.39	34756.00
6	CB	46132.11	7414.94	231360.45	46462.34	34658.00	32.89	312150.56	53910.17	563795.50	4130.97	875946.06	58041.14
7	CBI	125594.00	8382	169559.00	32765.00	50335.00	3288	345488.00	44435.00	541942.00	156487.00	887430.00	200922.00
8	CORP.BK	18268.90	3713.77	39699.44	4118.41	22405.54	661.07	80373.88	8493.25	433599.83	117592.44	513973.71	126085.69
9	DB	3520.00	436	68546.00	6789.00	5567.00	984	77633.00	8209.00	189900.00	35333.00	267533.00	43542.00
10	IB	6116.64	2611.58	34381.96	921.19	12087.83	3586	52586.43	7118.77	234515.28	12592.61	287101.71	19711.38
11	IOB	67308.84	5485	129031.00	15481.00	33848.00	4061.76	230187.84	25027.76	594312.00	234649.24	824499.84	259677.00
12	OBC	48165.00	9152	245162.00	29195.00	22679.00	1278	316006.00	39625.00	531490.00	75861.00	847496.00	115486.00
13	PNB	337099.00	13487	302490.00	39847.00	256843.00	8677	896432.00	62011.00	950468.00	207339.00	1846900.00	269350.00
14	P & SB	3665.00	26	38370.00	6546.00	21259.00	432	63294.00	7004.00	196911.00	6998.00	260205.00	14002.00
15	SB	33386.00	2381.00	114165.00	23546.00	25252.00	4957	172803.00	30884.00	479239.00	45224.00	652042.00	76108.00
16	SBI	328339.00	59815	560641.00	75356.00	721339.00	9712	1610319.00	114243.00	4875193.00	611966.00	6485512.00	726209.00
17	UB	78718.85	12326.00	152436.11	18668.00	44661.62	10237	275816.58	41231.00	572026.42	20862.00	847843.00	62093.00
18	UBI	402478.00	54125.38	502456.32	102857.14	326789.45	13847.25	1231723.77	170829.77	1849814.84	40895.12	3081538.61	211724.89
19	UCO	174041.68	13446	409501.20	22701.00	108798.00	7517	692340.88	43664.00	794691.00	278868.00	1487031.88	322532.00
20	VB	13074.40	114.93	87921.27	2566.41	12398.29	2887.75	113393.96	5569.09	176515.62	24846.81	289909.58	30415.90
21	IDBI Bank	28638.38	681	150438.10	21560.00	128209.00	6301	307285.48	28542.00	504800.00	47337.00	812085.48	75879.00
A	**Comm.Bks.Total**	**2172913.63**	**235429.82**	**4525790.87**	**599198.49**	**2113199.75**	**162827.72**	**8811904.25**	**966816.03**	**16841002.38**	**2310501.19**	**25652906.63**	**3277317.22**
SBI ASSOCIATES													
22	SBoI	0.00		0.00		0.00		0.00	0.00	61280.10		61280.10	0.00
23	SBoS	0.00		0.00		0.00		0.00	0.00	0.00		0.00	0.00
24	SBoP	0.00		0.00		0.00		0.00	0.00	36126.00		36126.00	0.00
25	SBoM	14.74	0.00	0.00	150.00	3197.01	478.00	3211.75	628.00	146671.25		149883.00	628.00
26	SBBJ							0.00	0.00	123398.00		123398.00	0.00
B	**Total**	**14.74**	**0.00**	**3197.01**		**2668.09**		**5879.84**	**0.00**	**367475.35**		**373355.19**	**0.00**
OTHER BANKS													
27	HDFC Bank	**86655.85**	739.95	**278266.14**	1927.54	80856.67	755.96	445778.66	3423.45	996439.77	8119.79	1442218.43	11543.24
28	AXIS Bank (UTI)	**67904.23**	1379.00	**156781.97**	353.00	50422.96	2112.00	275109.16	3844.00	725267.78	4784.70	1000376.94	8628.70
29	ICICI Bank	**83707.22**		**181458.08**		54212.30		319377.60	0.00	1310602.00	0.00	1629979.60	0.00
30	Federal Bank	**6957.68**	190.77	**20241.52**	1029.80	7874.02	109.13	35073.22	1329.70	154519.83	15684.25	189593.05	17013.95
31	Bandhan Bank	**243003.00**	0.00	**287629.00**	0.00			530632.00	0.00	0.00	0.00	530632.00	0.00
C	**Total**	**532397.53**	**2309.72**	**1027210.40**	**3310.34**	**193935.95**	**2977.09**	**1753543.88**	**8597.15**	**3186829.38**	**28588.74**	**4940373.26**	**37185.89**
(A+B+C)	**Total of Comm.Bks.**	**2705325.90**	**237739.54**	**5556198.28**	**602508.83**	**2309803.79**	**165804.81**	**10571327.97**	**975413.18**	**20395307.11**	**2339089.93**	**30966635.08**	**3314503.11**
REGIONAL RURAL BANKS													
32	BGVB (UBI)	**214948.36**	19283.23	140510.23	34515.03	75060.35	2416.62	430518.94	56214.88	68901.53	5545.95	499420.47	61760.83
33	PBGB (UCO)	**61981.00**	3206.00	90506.00	6403.00	16039.00	1134.00	168526.00	10743.00	15138.00	2304.00	183664.00	13047.00
34	UBKGB	**49320.00**	8394.00	16786.00	1919.00	30124.00	9849.00	96230.00	20162.00	31469.00	3547.00	127699.00	23709.00
D	**RRBs Total**	**326249.36**	**30883.23**	**247802.23**	**42837.03**	**121223.35**	**13399.62**	**695274.94**	**87119.88**	**115508.53**	**11396.95**	**810783.47**	**98516.83**
E	**W.B. St. Co-op.Bk**	**344661.64**	**21976.62**	**50731.46**	**8839.23**	**261396.62**	**15630.21**	**656789.72**	**46446.06**	**313179.87**	**11859.16**	**969969.59**	**58305.22**
F	**WBSCARD Bank Ltd.**	**105585.72**	27964.21	**0.00**				105585.72	27964.21	**0.00**		**107019.55**	**27964.21**
G	**SIDBI**			**90116.00**	30600.00	0.00		90116.00	30600.00	**0.00**		**144097.66**	30600.00
Grand Total (A+B+C+D+E+F)		**3481822.62**	**318563.60**	**5944847.97**	**654185.09**	**2692423.76**	**194834.64**	**12119094.35**	**1136943.33**	**20823995.51**	**2362346.04**	**32998505.35**	**3529889.37**

Agenda No.---10

NPA position of Banks as on 31.12.2015

(Rs.in lac)

SL. No	Banks	Housing		Education		PMEGP		BSKP		SJSRY		SGSY	
		Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
COMMERCIAL BANKS													
1	AB	101269.00	4791.14	13366.00	767.85	9636.00	1882.84	7977.00	866.3	692	229.17	15484	399.54
2	AND.BK	6304.00	509	1232.00	71	18	18	110	30	5	1	0	0.00
3	BOB	94693.00	2585.00	5487.00	378.00	723.00	145.09	961.00	222.00	44.00	20.00	282	52.00
4	BOI	71589.00	7359.00	22595.00	2275.00	11456.00	4258.00	17756.00	4425.00	1356.00	125.00	8025	1625.00
5	BOM	6213.00	221.00	745.00	22.00	20.00	0.00			1.00	0.00	1	0.00
6	CB	21051.60	3141.89	3487.00	147.68	768.60	150.40	135.01	11.20	43.73	10.04	151.06	3.52
7	CBI	59455.00	2567.34	11561.00	607.08	1977.00	1545.00	3510.00	1902.00	99.00	24.00	129.00	45.00
8	CORP.BK	15545.43	161.81	939.00	44.25	5.07	5.07	39.87	3.87	1.61	1.61		
9	DB	3713.00	510.00	1012.00	87.00	100.00	24.00			6.00		153	89.00
10	IB	12802.83	800.02	896.00	95.93	164.41	128.69	298.65	53.96	55.87	49.93	1728.02	398.65
11	IOB	10405.23	609.68	2146.00	164.02	623.31	164.59	918.43	183.61	155.50	17.49	298.56	83.44
12	OBC	27241.00	741.00	3598.00	528.00	82.00	16.00	89.00	42.00	21.00	9.00	45	8.00
13	PNB	56220.00	3591.00	18695.00	1747.00	2874.00	266.00	569.00	95.00	183.00	44.00	6641.00	474.00
14	P & SB	9802.00	180.62	563.00	34.42	21.22	13.74			0.16	0.11		
15	SB	22941.00	3502.00	2294.00	281.00	56.00	56.00	439.00	171.00	323.00	323.00	925.00	154.00
16	SBI	868256.00	5359.00	67692.00	2793.00	3002.00	1831.00	537.00	314.00	651.00	273.00	4265.00	1219.00
17	UB	28416.85	1293.77	8240.00	210.66	454.43	320.49	659.51	152.64	49.51	27.23	897.38	78.50
18	UBI	199457.00	6899.00	20245.00	2895.14	6984.15	3145.12	17458.21	7654.12	1047.25	778.56	15874.68	1845.32
19	UCO	78746.00	7504.00	7647.00	1042.00	1174.00	622.00	2422.15	624.00	1657.00	571.00	999	338.00
20	VB	82150.00	346.40	1312.00	120.98	348.17	70.49	154.98	23.98	75.98	11.98	33.22	7.99
21	IDBI Bank	123056.00	1702.53	1521.00	40.15	19.62							
A	**Comm.Bks.Total**	**1899326.94**	**54375.20**	**195273.00**	**14352.16**	**40506.98**	**14662.52**	**54034.81**	**16774.68**	**6467.61**	**2516.12**	**55931.92**	**6820.96**
SBI ASSOCIATES													
22	SBoI												
23	SBoS												
24	SBoP												
25	SBoM	2266.93	0.00	284.00	0.00								
26	SBBJ												
B	**Total**	**2266.93**	**0.00**	**284.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
OTHER BANKS													
27	HDFC Bank	58348.74	27.23	896.00	1.33					2.14	0.12	0	0
28	AXIS Bank (UTI)	14644.00	1582.00	84.00	258.00	280.00	26.00	282.00	34.00	20.00	1.00	640	27
29	ICICI Bank	272301.00		74.00		11.00	0.00					0.16	
30	Federal Bank	7272.57	109.13	141.28	0.00	0.00	0.00	5967.00	972.00	0.00	0.00	7158	286
31	Bandhan Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0
C	**Total**	**352566.31**	**1718.36**	**1195.28**	**259.33**	**291.00**	**26.00**	**6249.00**	**1006.00**	**22.14**	**1.12**	**7798.16**	**313.00**
(A+B+C)	**Total of Comm.Bks.**	**2254160.18**	**56093.56**	**196752.28**	**14611.49**	**40797.98**	**14688.52**	**60283.81**	**17780.68**	**6489.75**	**2517.24**	**63730.08**	**7133.96**
REGIONAL RURAL BANKS													
32	BGVB (UBI)	71922.37	145.00	897.00	0.00	10824.20	16.00	24244.46	768.00	18768.58	0.00	35322.00	307.00
33	PBGB (UCO)	14190.00	801.00	645.00	36.00			7815.00	897.00			1624	105.00
34	UBKGB	9630.00	589.00	454.00	160.00	891.00	320.00	4053.00	1257.00			14104	5400.00
D	**RRBs Total**	**95742.37**	**1535.00**	**1996.00**	**196.00**	**11715.20**	**336.00**	**36112.46**	**2922.00**	**18768.58**	**0.00**	**51050.00**	**5812.00**
E	**WBSCARD Bank Ltd.**	0.00											
F	**W.B. St. Co-op.Bk**	59216.36	1126.69	87.00	17.48	735.82	294.91	2111.88	728.74	241.26	71.03	99.55	799.77
Grand Total (A+B+C+D+E+F)		**2409118.91**	**58755.25**	**198835.28**	**14824.97**	**53249.00**	**15319.43**	**98508.15**	**21431.42**	**25499.59**	**2588.27**	**114879.63**	**13745.73**

Agenda No.---10

DISPOSAL OF CERTIFICATE CASES AS ON 31.12.2015.

(Rs.in lac)

Sl No	Bank	Cases filed		Cases Settled	
		No	Amount	No	Amount
(1)	(2)	(3)	(4)	(5)	(6)
COMMERCIAL BANKS					
1	AB	624	248.01	26	8.78
2	AND.BK				
3	BOB				
4	BOI	301	1588.00	158	869.00
5	BOM				
6	CB				
7	CBI	338	1174.00	8	4.30
8	CORP.BK				
9	DB				
10	IB				
11	IOB	168	155.74	47	68.12
12	OBC				
13	PNB				
14	P & SB				
15	SB				
16	SBI	1308	5105.00	50	219
17	UB				
18	UBI	4536	4217.19	715	438.01
19	UCO	3442	382.00	2527	284.00
20	VB				
A	**Comm.Bks.Total**	**10717**	**12869.94**	**3531**	**1891.21**
SBI ASSOCIATES					
21	SBoI				
22	SBBJ				
23	SBoS				
24	SBoP				
25	SBoM				
B	**Total**	**0**	**0.00**	**0**	**0.00**
OTHER BANKS					
26	HDFC Bank				
27	AXIS Bank (UTI)				
28	ICICI Bank				
C	**Total**	**0**	**0**	**0**	**0**
REGIONAL RURAL BANKS					
29	BGVB (UBI)	247	222.00	26	31.45
30	PBGB (UCO)				
31	UBKGB	43	11.00	7	0.58
D	**RRBs Total**	**290**	**233**	**33**	**32.03**
E	**W.B. St. Co-op.Bk**	**7**	**4.50**	**5**	**2.24**
F	**WBSCARD Bank Ltd.**				
Grand Total (A+B+C+D+E+F)		**11014**	**13107.44**	**3569**	**1925.48**

Agenda No.- 11

Performance of Banks in key areas in West Bengal as on December 2015

(Amt. Rs. in crore)

Parameters	December 2014	March 2015	December 2015	Variation over Dec.14	
				Amt.	%
Deposit	513960	528609	561034	47074	9.16
Advance	340420	356925	342347	1927	0.57
CD Ratio	66	68	61	---	(-) 5
Investments	76576	76268	82416	5840	7.63
(C+I)D Ratio	81	82	76	---	(-) 5
Priority Sector Credit) (PRISEC)	119920	120382	135118	15198	12.67
% to ANBC	39	39	38	---	(-)1
Sectoral deployment of PRISEC Agriculture	32922	34263	34818	1896	5.76
% to ANBC *	10	10.98	10	---	0
MSME	57589	58575	73376	15787	27.41
% to ANBC	18.46	18.78	20.50	---	2.04
OPS	29410	27544	26924	-2486	(-)8.45
% to ANBC	9.43	8.83	7.50	----	(-)1.93
Major Sub-Sectors of PRISEC					
i) Weaker section	24246	31905	36214	11968	49.36
% to ANBC	7.74	10.23	10.15	----	2.41
ii) SC/ST	10740	11834	13512	2772	25.81
% to ANBC	3.44	3.79	3.79	----	0.35
iii) Women Entrepreneur	15076	15597	19900	4824	32
% to ANBC	4.83	5.00	5.58	-----	0.75
iv) Minority Community	18921	21497	21059	2138	11.29
% to Prisec Advance	16	18	16	----	0

Details of Deposit, Advance, CD Ratio and Priority Sector Advances are furnished in the Annexure. * Percentage of achievement relates to the ANBC (Adjusted Net Bank Credit) at the previous year-end **ANBC = Rs.3,56,925.00. Crore.**

West Bengal

Bank-Wise and Population Group wise Branch Net work and
Deposits as on December 2015

(Amt.in Rs. Lac)

SL NO	BANKS	NO. OF BRANCHES					DEPOSITS				
		Rural	Semi-urban	Urban	Metro-politan	TOTAL	Rural	Semi-urban	Urban	Metro-politan	TOTAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	PUBLIC SECTOR BANKS										
1	AB	270	80	99	95	544	827373.00	492880.00	1180608.00	1861646.00	4362507.00
2	AND.BK	9	7	30	21	67	11201.00	11902.00	148780.00	267714.00	439597.00
3	BOB	43	39	51	70	203	137705.00	146867.00	599230.00	1142466.00	2026268.00
4	BOI	159	64	67	66	356	235729.00	215863.00	996825.00	1158725.00	2607142.00
5	BOM	4	3	9	19	35	7654.23	8054.17	33451.12	134154.14	183313.66
6	CB	130	52	41	54	277	99346.09	129611.35	213502.07	933172.62	1375632.13
7	CBI	144	63	66	61	334	286439.00	280917.00	541426.00	547317.00	1656099.00
8	CORPN.BK	8	12	12	23	55	12922.73	28439.92	180473.02	450354.54	672190.21
9	DB	12	5	12	25	54	10118.00	21305.00	43567.00	171940.00	246930.00
10	IB	12	9	26	31	78	33861.21	49840.53	225230.75	557571.60	866504.09
11	IOB	35	23	46	61	165	73132.00	47547.00	438768.00	623053.00	1182500.00
12	OBC	19	20	39	27	105	42101.00	40737.00	303944.00	737605.00	1124387.00
13	PNB	140	23	54	61	278	716705.00	322933.00	724508.00	859854.00	2624000.00
14	P & SB	4	4	10	20	38	7398.00	2140.00	25382.00	169805.00	204725.00
15	SB	32	29	22	33	116	25650.00	73431.00	200594.00	344770.00	644445.00
16	SBI	553	200	228	224	1205	2629455.00	2183833.00	4138337.00	4414427.00	13366052.00
17	UB	53	40	51	40	184	152590.00	146747.00	308436.00	808016.00	1415789.00
18	UBI	425	135	146	148	854	1482657.00	849785.00	2025874.00	1756012.00	6114328.00
19	UCO	148	65	74	91	378	516327.38	623781.53	901785.41	714029.01	2755923.33
20	VB	4	2	14	25	45	9381.41	6553.37	92114.53	286240.16	394289.47
21	IDBI Bank	20	20	30	21	91	60308.62	95213.06	392515.45	1012972.43	1561009.56
A.	**Sub.Total**	**2224**	**895**	**1127**	**1216**	**5462**	**7378054.67**	**5778380.93**	**13715351.35**	**18951844.5**	**45823631.45**
SBI ASSOCIATES											
22	SBoI				7	7				40601.00	40601.00
23	SBBJ			2	13	15			5314.21	88102.00	93416.21
24	SBoS										
25	SBoP				3	3				29457.65	29457.65
26	SBoM				9	9				78758.14	78758.14
B	**Sub-Total**	**0**	**0**	**2**	**32**	**34**	**0**	**0**	**5314.21**	**236918.79**	**242233.00**
OTHER BANKS											
27	HDFC Bank	24	31	53	62	170	35604.00	91377.00	503471.00	1581112.00	2211564.00
28	AXIS Bank Ltd. (UTI)	15	47	73	63	198	88643.39	332615.25	343312.74	1280840.88	2045412.26
29	ICICI Bank	19	40	64	80	203	153664.85	323504.95	517607.91	647009.89	1641787.60
30	Kotak Mahindra Bank Ltd.	2	1	0	12	15	3003.00	1083.00	1045.00	142500.00	147631.00
31	Federal Bank	5	4	5	18	32	2778.74	1808.49	10592.26	232771.13	247950.62
32	Indusind Bank	4	14	9	14	41	2261.08	13065.79	22858.56	282883.89	321069.32
33	Bandhan Bank	132	34	38	36	240	21849.00	10873.00	25431.00	90458.00	148611.00
C	**Sub.Total**	**201**	**171**	**242**	**285**	**899**	**307804.06**	**774327.48**	**1424318.47**	**4257575.79**	**6764025.80**
(A+B+C)	**Total**	**2425**	**1066**	**1371**	**1533**	**6395**	**7685858.73**	**6552708.41**	**15144984.03**	**23446339.08**	**52829890.25**
REGIONAL RURAL BANKS											
34	BGVB (UBI)	496	68	23	0	587	441680.94	114775.76	93999.35	0.00	650456.05
35	PBGB (UCO)	204	16	7	3	230	369374.00	5562.00	392.00	728.00	376056.00
36	UBKGB	88	47	7	0	142	81954.34	115236.87	26421.65	0.00	223612.86
D	**RRBs Total**	**788**	**131**	**37**	**3**	**959**	**893009.28**	**235574.63**	**120813**	**728.00**	**1250124.91**
E	**W.B. St. Co-op.Bk**	**188**	**60**	**76**	**16**	**340**	**812725.00**	**251577.59**	**428250.84**	**514454.92**	**2007008.35**
F	**WBSCARD Bank Ltd.**	**109**				**109**	**16331.12**				**16331.12**
Grand Total (A+B+C+D+E+F)		**3510**	**1257**	**1484**	**1552**	**7803**	**9407924.13**	**7039860.63**	**15694047.87**	**23961522.00**	**56103354.63**

West Bengal

Bank-wise and Population Group-wise Advances and CD Ratio
Advances as on December 2015

(Amt.in Rs. Lac)

SL NO	BANKS	ADVANCES					CREDIT - DEPOSIT RATIO (%)				
		Rural	Semi-urban	Urban	Metro-politan	TOTAL	Rural	Semi-urban	Urban	Metrop-olitan	TOTAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
PUBLIC SECTOR BANKS											
1	AB	178068.00	110427.00	228026.00	1555522.00	2072043.00	22	22	19	84	47
2	AND.BK	858.50	4760.07	20814.60	306359.01	332792.18	8	40	14	114	76
3	BOB	29426.00	41476.00	140298.00	1022959.00	1234159.00	21	28	31	90	61
4	BOI	98057.00	112575.00	290930.00	1088795.00	1590357.00	42	52	29	94	61
5	BOM	1045.00	1978.00	7985.00	186987.00	197995.00	14	25	24	139	108
6	CB	40988.78	33084.92	106896.80	652280.70	833251.20	41	26	50	70	61
7	CBI	115173.00	88780.00	116907.00	566575.00	887435.00	40	32	22	104	54
8	CORPN.BK	4759.44	5302.41	23509.71	478458.58	512030.14	37	19	13	106	76
9	DB	895.00	3733.00	10688.00	277216.00	292532.00	9	18	25	161	118
10	IB	5235.12	4321.24	14173.02	285666.46	309395.84	15	9	6	51	36
11	IOB	15393.91	7848.80	121288.00	679969.29	824500.00	21	17	28	109	70
12	OBC	21668.00	14516.00	144049.00	667250.00	847483.00	51	36	47	90	75
13	PNB	363116.00	129843.00	312594.00	1061347.00	1866900.00	51	40	43	123	71
14	P & SB	1234.00	266.00	8123.00	286968.00	296591.00	17	12	32	169	145
15	SB	19791.00	99715.00	142380.00	390156.00	652042.00	77	136	71	113	101
16	SBI	423881.00	360471.00	752201.00	4948959.00	6485512.00	16	17	18	112	49
17	UB	22487.00	34669.00	75622.00	715065.00	847843.00	15	24	25	88	60
18	UBI	841875.00	319658.00	479364.00	1498665.00	3139562.00	57	38	24	85	51
19	UCO	72621.54	89548.62	196098.33	1138510.53	1496779.02	14	14	22	159	54
20	VB	1813.44	1488.23	12726.62	276661.56	292689.85	19	23	14	97	74
21	IDBI Bank	16755.00	17498.00	105777.00	713157.00	853187.00	28	18	27	70	55
A	**Sub.Total**	**2275141.73**	**1481959.29**	**3310451.08**	**18797527.13**	**25865079.23**	**31**	**26**	**24**	**99**	**56**
SBI ASSOCIATES											
22	SB o I				61458.23	61458.23	0	0	0	151	151
23	SBBJ			1845.23	123475.00	125320.23			35	140	134
24	SBoP				38456.00	38456.00	0	0	0	49	131
25	SBoM				152478.00	152478.00	0	0	0	64	194
B	**Sub.Total**	**0.00**	**0.00**	**1845.23**	**375867.23**	**377712.46**	**0**	**0**	**0**	**159**	**156**
OTHER BANKS											
26	HDFC Bank	5974.00	86509.00	215160.00	1134575.00	1442218.00	17	95	43	72	65
27	AXIS Bank Ltd.(UTI)	2272.00	32687.42	152662.94	1124595.97	1312218.33	3	10	44	88	64
28	ICICI Bank	162099.15	341261.37	546018.19	682522.74	1731901.45	105	105	105	105	105
29	Kotak Mahindra Bank Ltd	4689.00	5.00	54.00	124879.00	129627.00	156	0	5	88	88
30	Federal Bank	1156.99	1778.95	3171.39	183485.71	189593.04	42	114	30	79	76
31	Indusind Bank	1493.92	17574.90	95748.70	314071.17	428888.69	66	1623	419	111	134
32	SIDBI	0.00	0.00	0.00	90116.00	90116.00	0	0	0	0	0
33	Bandhan Bank	289875.00	95886.00	109977.00	34895.00	530633.00	1327	882	432	39	357
C	**Sub.Total**	**467560.06**	**575702.64**	**1122792.22**	**3689140.59**	**5855195.51**	**151.90**	**74.35**	**78.83**	**86.65**	**86.56**
(A+B+C)	**Total**	**2742701.79**	**2057661.93**	**4435088.53**	**22862534.95**	**32097987.20**	**36**	**31**	**29**	**98**	**61**
REGIONAL RURAL BANKS											
34	BGVB (UBI)	391888.09	61765.73	45996.01	0.00	499649.83	89	54	49	0	77
35	PBGB (UCO)	181855.00	2265.00	97.00	447.00	184664.00	49	41	25	61	49
36	UBKGB	66155.00	41156.28	7076.15	0.00	114387.43	81	36	27	0	51
D	**RRBs Total**	**639898.09**	**105187.01**	**53169.16**	**447.00**	**798701.26**	**72**	**45**	**44**	**61**	**64**
E	**W.B. St. Co-op.Bk**	**518222.63**	**140184.64**	**213935.85**	**358618.94**	**1230962.06**	**64**	**56**	**50**	**70**	**61**
F	**WBSCARD Bank Ltd.**	**107019.55**				**107019.55**	**655**	**0**	**0**	**0**	**655**
Grand Total (A+B+C+D+E+F)		**4007842.06**	**2303033.58**	**4702193.54**	**23221600.89**	**34234670.07**	**43**	**33**	**30**	**97**	**61**

Position of ATMs in West Bengal as on 31.12.2015

SL NO	BANKS	Rural	Semi-Urban	Urban	Metropolitan	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)
COMMERCIAL BANKS						
1	AB	13	27	75	32	147
2	AND.BK	4	4	12	10	30
3	BOB	46	39	89	162	336
4	BOI	161	69	70	84	384
5	BOM	1	1	6	9	17
6	CB	163	48	50	137	398
7	CBI	145	57	68	37	307
8	CORPN.BK	6	15	19	27	67
9	DB	2	5	5	7	19
10	IB	7	10	23	25	65
11	IOB	30	24	60	62	176
12	OBC	13	23	42	38	116
13	PNB	77	35	98	113	323
14	P & SB	3	3	10	15	31
15	SB	32	29	22	33	116
16	SBI	775	875	1114	739	3503
17	UB	45	58	86	88	277
18	UBI	344	193	213	89	839
19	UCO	73	71	86	109	339
20	VB	4	3	14	29	50
21	IDBI Bank	20	25	72	40	157
A.	**Comm.Bks.Total**	**1964**	**1614**	**2234**	**1885**	**7697**
22	**WB State Coop. Bank**	**9**	**4**	**17**	**1**	**31**
B.	**Private Banks**					
23	AXIS Bank	309	264	319	290	1182
24	ICICI	43	46	129	331	549
25	HDFC	20	60	155	195	430
26	Kotak Mahindra Bank	2	1	2	20	25
27	Federal ank	1	2	3	13	19
28	Indusind Bank	5	15	11	63	94
29	Bandhan Bank	1	7	32	35	75
TOTAL		**381**	**395**	**651**	**947**	**2374**
GRAND TOTAL		**2354**	**2013**	**2902**	**2833**	**10102**

West Bengal

BANK-WISE SECTORAL OUTSTANDING CREDIT UNDER PRIORITY SECTOR
as on December 2015.

(Amt.in Rs. Lac)

SL NO	BANKS	Agril & Alllied Activities		Of which Direct Agriculture		MSE		OPS		TOTAL		% of Pr. Sec.Adv.
		A/C	Amount	A/C	Amount	A/C	Amount	A/C	Amount	A/C	Amount	otal ANBC
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(11)	(12)	(13)	(14)	(15)
	PUBLIC SECTOR BANKS											
1	AB	174382	231959.28	152524	112684.42	57875	519229.90	27220	105008.90	259477	856198.08	42
2	AND.BK	278	34031.40	210	1224.60	2714	121119.00	1040	21111.00	4032	176261.40	50
3	BOB	24447	30675.00	23180	18645.00	15496	232183.00	14687	81100.00	54630	343958.00	29
4	BOI	145887	160155.00	145887	160155.00	125857	369532.00	18589	74599.00	290333	604286.00	39
5	BOM	1284	1547.15	1141	1218.41	1284	47568.12	2178	4251.12	4746	53366.39	27
6	CB	59226	46132.11	49183	29046.07	27411	231360.45	24470	34658.00	111107	312150.56	40
7	CBI	112446	125594.00	111753	118357.00	39403	169559.00	10965	50335.00	162814	345488.00	38
8	CORPN.BK	2265	18268.90	2031	7092.14	5182	39699.44	3358	22405.54	10805	80373.88	16
9	DB	644	3520.00	621	1231.00	2349	68546.00	970	5567.00	3963	77633.00	32
10	IB	5511	6116.64	5511	6116.64	3197	34381.96	2543	12087.83	11251	52586.43	17
11	IOB	14969	67308.84	12835	18215.00	16394	129031.00	3596	33848.00	34959	230187.84	24
12	OBC	5360	48165.00	4100	36889.00	7826	245162.00	4989	22679.00	18175	316006.00	38
13	PNB	264768	337099.00	227815	323682.00	26939	302490.00	81811	256843.00	373518	896432.00	57
14	P & SB	274	3665.00	194	1796.57	2515	38370.00	2334	21259.00	5123	63294.00	22
15	SB	8816	33386.00	8509	5493.00	10600	114165.00	3902	25252.00	23318	172803.00	32
16	SBI	391613	328339.00	391613	328339.00	86644	560641.00	115510	721339.00	593767	1610319.00	16
17	UB	21558	78718.85	20891	35107.24	14535	152436.11	7499	44661.62	43592	275816.58	30
18	UBI	441457	402478.00	388974	378561.14	115654	502456.32	59658	326789.45	616769	1231723.77	41
19	UCO	134658	174041.68	109401	80934.62	37269	409501.20	20122	108798.00	192049	692340.88	46
20	VB	1313	13074.40	1273	3656.00	4962	87921.27	2987	12398.29	9262	113393.96	44
21	IDBI	58278	28638.38	58217	21436.84	17548	150438.10	13782	128209.00	89608	307285.48	38
A.	**Public Sector Bks.Total**	**1869434**	**2172913.63**	**1715863**	**1689880.69**	**621654**	**4525790.87**	**422210**	**2113199.75**	**2913298**	**8811904.25**	31
	SBI ASSOCIATES											
22	SBoI									0	0.00	0
23	SBBJ									0	0.00	0
24	SBOS											
25	SBOP											0
26	SBOM	3	14.74			150	3197.01	478	2668.09	631	5879.84	4
B	**Total**	**3**	**14.74**	**0**	**0.00**	**150**	**3197.01**	**478**	**2668.09**	**631**	**5879.84**	**2**
OTHER BANKS												
27	HDFC Bank	43628	86655.85	43628	86655.85	178356	278266.14	18716	80856.67	240700	445778.66	35
28	AXIS Bank (UTI)	10577	67904.23	8717	23936.68	5632	156781.97	6310	50422.96	22519	275109.16	21
29	ICICI Bank	50477	83707.22	50376	29117.04	12584	181458.08	7689	54212.30	70750	319377.60	21
30	Federal Bank	1991	6957.68	1955	2012.21	558	20241.52	719	7874.02	3268	35073.22	18
31	Kotak Mahindra Bank	234	21985.14	160	374.18	3714	30417.15	124	545.62	4072	52947.91	41
32	Indusind Bank	14856	22184.41	14856	22184.41	37147	72416.54	7	24.38	52010	94625.33	29
33	Bandhan Bank	1323973	243003.00	1176942	170845.61	1510122	287629.00	0	0.00	2834095	530632.00	114
C	**Total**	**1445736**	**532397.53**	**1296634.00**	**335125.98**	**1748113.00**	**1027210.40**	**33565.00**	**193935.95**	**3227414.00**	**1753543.88**	33
(A+B+C)	**Comm.Bks.Total**	**3315173**	**2705325.90**	**3012497.00**	**2025006.67**	**2369917.00**	**5556198.28**	**456253.00**	**2309803.79**	**6141343.00**	**10571327.97**	31
REGIONAL RURAL BANKS												
34	BGVB (UBI)	479549	214948.36	479549	214948.36	178339	140510.23	94927	75060.35	752815	430518.94	87
35	PBGB (UCO)	130788	61981.00	130788	61981.00	132950	90506.00	8047	16039.00	271785	168526.00	106
36	UBKGB	114376	49320.00	96211	48070.00	10831	16786.00	51340	30124.00	176547	96230.00	84
D	**RRBs Total**	**724713**	**326249.36**	**706548**	**324999.36**	**322120**	**247802.23**	**154314**	**121223.35**	**1201147**	**695274.94**	**90**
E	**W.B. St. Co-op.Bk**	**1954368**	**344661.64**	**1661933**	**310046.77**	**25049**	**50731.46**	**184297**	**261396.62**	**2163714**	**656789.72**	**58**
F	**WBSCARD Bank Ltd.**	**6848**	**105585.72**	**7015**	**69732.43**					**6848**	**105585.72**	**103**
G	**SIDBI**						**90116.00**				**90116.00**	**246**
Grand Total (A+B+C+D+E+F+G)		**6001102**	**3481822.62**	**5387993**	**2729785.23**	**2717086**	**5944847.97**	**794864**	**2692423.76**	**9513052**	**12119094.35**	**34**
Medium Enterprise							**1392724.84**				**1392724.84**	
Total MSME							**7337572.81**					
Total Prisec											**13511819.19**	**38**

West Bengal

BANK-WISE SECTORAL OUTSTANDING CREDIT UNDER PRIORITY SECTOR

as on December, 2015.

(Amt.in Rs. Lac)

SL NO	BANKS	Of Which Weaker Section		Of Which Under SC/ST		Of Which Women Entrepreneur		Of Which Minority Community		outstanding Advance to OBC		Of Which Under DRI Scheme	
		A/C	Amount	A/C	Amount	A/C	Amount	A/C	Amount	A/C	Amount	A/C	Amount
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	PUBLIC SECTOR BANKS												
1	AB	157908	190746.27	62508	109920.13	50971	109457.70	74539	141252.10	62557	123950.65	6205	2238.00
2	AND.BK	411	582.00	324	444.00	2458	4448.00	754	21568.00	347	982.00	13	0.58
3	BOB	18808	36225.00	3880	78120.00	12654	28370.00	18431	27936.00	1867	2758.00	205	41.00
4	BOI	49867	80122.00	48902	128726.00	66981	88725.00	45698	102557.00	11855	6158.00	1148	265.00
5	BOM	589	36720.00	477	979.00	1238	1784.12	589	4874.45	0	0.00	4	0.11
6	CB	48706	22180.18	9899	6848.87	46727	27779.85	19983	55428.40	2478	4559.91	12767	1473.53
7	CBI	102290	75507.00	11590	5302.00	36117	40784.00	27889	46641.00	6436	2318.00	2021	245.00
8	CORPN.BK	3089	9684.11	898	2070.48	1893	8074.34	2306	28878.72	307	1154.47	3	0.11
9	DB	791	21170.00	758	1082.00	1168	9963.00	757	7359.00	2291	28058.00	51	3.00
10	IB	3782	3736.00	1418	1653.65	1062	3216.86	1921	4273.08	741	932.00	125	37.25
11	IOB	14147	22625.12	3808	6557.18	19116	49859.36	19439	18668.85	12601	14787.00	736	55.43
12	OBC	8473	30948.00	1644	18761.00	2946	11966.00	3684	26417.58	379	8578.00	57	34.00
13	PNB	137731	278979.00	36131	109820.00	96412	119331.00	64397	140810.00	12496	15473.00	7042	950.00
14	P & SB	798	2987.00	569	1987.12	689	3615.00	789	5831.00	796	9320.00	0	0.00
15	SB	7102	49017.00	3736	5013.00	5773	13413.00	6221	7389.00	1393	1591.00	52	5.00
16	SBI	391694	659417.00	107312	181786.00	197213	256042.00	257550	320232.00	99301	179338.00	1963	507.00
17	UB	25710	55233.51	7742	8617.94	3823	9977.04	11852	17416.78	9881	21523.00	808	94.52
18	UBI	300451	338784.14	210452	201654.12	312457	323847.13	194784	279854.36	119487	196457.12	15147	1620.14
19	UCO	109378	160669.03	58411	165061.80	45035	74647.16	49204	49920.23	22441	35671.10	2516	679.24
20	VB	3032	36305.09	982	3481.62	2152	10482.00	1098	6102.65	3992	21894.16	519	1986.06
21	IDBI Bank	70074	83457.45	17649	7103.97	58842	123263.00	32858	27285.00	1365	7497.00	22	9.34
A.	**Public Sector Bks.Total**	**1454831**	**2195094.9**	**589090**	**1044989.88**	**965727**	**1319045.56**	**834743**	**1340695.2**	**373011**	**683000.41**	**51404**	**10244.31**
SBI ASSOCIATES													
22	SBoI												
23	SBBJ												
24	SBoS												
25	SBoP												
26	SBoM	87	168.75	54	85.64	181	692.84	185	942.12			36	1.96
B	**Total**	**87**	**168.75**	**54**	**85.64**	**181**	**692.84**	**185**	**942.12**	**0**	**0.00**	**36**	**1.96**
OTHER BANKS													
27	HDFC Bank	78533	74673.04	2488	2021.99	54190	56756.10	16403	23187.50	2005	1574.39		
28	AXIS Bank (UTI)	9894	20155.94	1139	3411.62	7472	24635.71	2387	200907.00	140	521.87		
29	ICICI Bank	36580	22141.02	8135	5239.16	36497	92206.56	28350	35117.74	0	0.00	0	0.00
30	Federal Bank	1628	5831.49	10	5.97	366	1564.94	1205	4910.32	0.00	0.00		
31	Kotak Mahindra Bank	460	850.68	524	986.00			245	4078.25				
32	Indusind Bank	23708	9931.60	2370	895.77	7554	13475.39	14482	23713.46				
33	Bandhan Bank	2834095	530633.00	282607	49124.37	809749	137679.34	768134	128206.61				
C	**Total**	**2984898**	**664216.77**	**297273**	**61684.88**	**915828**	**326318.04**	**831206**	**420120.88**	**2145**	**2096.26**	**0**	**0**
(A+B+C)	**Total of Comm.Bks.**	**4439816**	**2859480.42**	**886417**	**1106760.40**	**1881736**	**1646056.44**	**1666134**	**1761758.2**	**375156**	**685096.67**	**51440**	**10246.27**
REGIONAL RURAL BANKS													
34	BGVB (UBI)	620981	264964.31	153093	88677.92	174587	127601.22	163873	96892.47	33328	10174.55	0	0.00
35	PBGB (UCO)	115677	94751.00	51884	27106.00	117194	88731.00	19493	28527.00	35357	24105.00	0	0.00
36	UBKGB	162070	60591.00	65322	17196.00	74149	23531.00	37280	17343.00	26446	11308.00	43	0.00
D	**RRBs Total**	**898728**	**420306.31**	**270299**	**132979.92**	**365930**	**239863.22**	**220646**	**142762.47**	**95131**	**45587.55**	**43**	**0.00**
E	**W.B. St. Co-op.Bk**	**1596781**	**341569.76**	**501312**	**111456.31**	**659654**	**104119.63**	**510203**	**200184.05**	**201231**	**38161.52**		
F	**WBSCARD Bank Ltd.**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**1947**	**1178.24**	**0**	**0.00**	**0**	**0.00**
Grand Total (A+B+C+D+E+F)		**6935325**	**3621356.49**	**1658028**	**1351196.63**	**2907320**	**1990039.29**	**2398930**	**2105882.96**	**671518**	**768845.74**	**51483**	**10246.27**

Agenda No.- 12

Disbursement under Housing Loan, Education Loan and Issuance of General Credit Card (GCC) :

1.Housing Loan:

The Bank wise break up of disbursement during the period from 01.04.2015 to 31.12.2015 and outstanding balance at the end of December 2015 is annexed**.** All Banks have collectively disbursed Rs.4585.11 crore against 53622 accounts during 01.04.2015 to 31.12.2015.

2.Education Loan:

A report on Bank wise outstanding balance under Education loan scheme as on March 2013, March 2014, March 2015 and December,2015 is annexed for review by the house. The summary position is as under:

(Amount Rs in crore)

Balance outstanding as on 31.03.2013	Balance outstanding as on 31.03.2014	Balance outstanding as on 31.03.2015	Balance outstanding as on 31.12.2015
1653.41	1896.89	1758.28	1988.35

During the period from 01.04.2015 to 31.12.2015 the Banks have disbursed Rs. 386.46 crore against 10075 cases.

3.General Credit Card (GCC):

86222 GCCs have been issued during April – December, 2015 in the State of West Bengal. Bank wise progress in issuing new GCCs are annexed.

West Bengal

General Credit Card (GCC) - 2015-16
(Position from 01.04.2015- 31.12.2015)

(Rs.in lac)

Sl No	Bank	Issued	
		No	Amt.
COMMERCIAL BANKS			
1	AB	1643	402.29
2	AND.BK	537	1447.00
3	BOB	19	17.10
4	BOI	3015	701.00
5	BOM		
6	CB	15117	3178.96
7	CBI	3205	3195.00
8	CORP.BK	72	28.26
9	DB	44	38.00
10	IB		
11	IOB	43	31.49
12	OBC	52	12.65
13	PNB	875	198.00
14	P & SB		
15	SB	724	86.00
16	SBI	18971	1989.21
17	UB	306	698.65
18	UBI	14784	1839.45
19	UCO	1847	274.13
20	VB		
21	IDBI Bank Ltd.	48	101.38
A	**Comm.Bks.Total**	**61302**	**14238.57**
SBI ASSOCIATES			
22	SBoI		
23	SBoS		
24	SBoP		
25	SBoM		
26	SBBJ		
B	**Total**	**0**	**0**
OTHER BANKS			
27	HDFC Bank	14325	3925.14
28	AXIS Bank (UTI)	0	0.00
29	ICICI Bank	0	0
C	**Total**	**14325**	**3925.14**
(A+B+C)	**Total of Comm.Bks.**	**75627**	**18163.71**
REGIONAL RURAL BANKS			
30	BGVB (UBI)	5375	1343.75
31	PBGB (UCO)	4735	4735.00
32	UBKGB	485	482.00
D	**RRBs Total**	**10595**	**6560.75**
E	**W.B. St. Co-op.Bk**	0	0.00
F	**WBSCARD Bank Ltd.**		
Grand Total (A+B+C+D+E+F)		**86222**	**24724.46**

Outstanding position of Housing Loan as on 31.12.2015

(Rs.in lac)

SL. No	Banks	Outstanding Balance	
		No.	Amt
(1)	(2)	(3)	(4)
1	AB	18960	101269.00
2	AND.BK	745	6304.00
3	BOB	14209	94693.00
4	BOI	9753	71589.00
5	BOM	977	6213.00
6	CB	3026	21051.60
7	CBI	8990	59455.00
8	CORP.BK	2602	15545.43
9	DB	668	3713.00
10	IB	2315	12802.83
11	IOB	2058	10405.23
12	OBC	4335	27241.00
13	PNB	10501	56220.00
14	P & SB	1255	9802.00
15	SB	2635	22941.00
10	SBI	121336	868256.00
17	UB	5627	28416.85
18	UBI	37914	199457.00
19	UCO	14168	78746.00
20	VB	1377	82150.00
21	IDBI Bank	13461	123056.00
A	**Comm.Bks.Total**	**276912**	**1899326.94**
SBI ASSOCIATES			
22	SBoI		
23	SBoS		
24	SBoP		
25	SBoM	399	2266.93
26	SBBJ		
B	**Total**	**399**	**2266.93**
OTHER BANKS			
27	HDFC Bank	13592	58348.74
28	AXIS Bank (UTI)	2888	14644.00
29	ICICI Bank	7865	272301.00
30	IDBI Bank		
31	Federal Bank	774	7272.57
C	**Total**	**25119**	**352566.31**
(A+B+C)	**Total of Comm.Bks.**	**302430**	**2254160.18**
REGIONAL RURAL BANKS			
32	BGVB (UBI)	17009	71922.37
33	PBGB (UCO)	3796	14190.00
34	UBKGB	2844	9630.00
D	**RRBs Total**	**23649**	**95742.37**
E	**WBSCARD Bank Ltd.**		
F	**W.B. St. Co-op.Bk**	3214	59216.36
Grand Total (A+B+C+D+E+F)		**329293**	**2409118.91**

Disbursement position of Banks from 01.04.2015-31.12.2015

(Rs.in lac)

SL. No	Banks	Housing		Education	
		No. of A/c	Amount	No. of A/c	Amount
(1)	(2)	(3)	(4)	(5)	(6)
1	AB	2396	12649.66	1043	1571.00
2	AND.BK	226	366.89	35	312.00
3	BOB	4209	5956.00	83	426.00
4	BOI	392	6015.00	197	3344.00
5	BOM	67	34.20	485	185.00
6	CB	1038	6732.15	843	1091.00
7	CBI	915	9468.69	260	909.00
8	CORP.BK	259	2669.02	88	145.00
9	DB	71	124.56	46	213.00
10	IB	359	2652.41	100	322.00
11	IOB	148	1760	109	539.00
12	OBC	334	378.20	134	376.00
13	PNB	1210	14239.14	569	10345.00
14	P & SB	86	2289.45	42	119.00
15	SB	339	1723.00	404	487.00
16	SBI	12659	213630.00	1805	8530.00
17	UB	429	2345.65	304	4270.00
18	UBI	4178	30101.00	225	2514.00
19	UCO	8139	52842.58	2201	615.00
20	VB	74	131.87	489	112.00
21	IDBI Bank	1674	9586.12	124	397.00
A	**Comm.Bks.Total**	**39202**	**375695.59**	**9586**	**36822**
SBI ASSOCIATES					
22	SBoI				
23	SBoS				
24	SBoP				
25	SBoM	101	592.81	39	127
26	SBBJ				
B	**Total**	**101**	**592.81**	**39**	**127**
OTHER BANKS					
27	HDFC Bank	4041	3909.56	122	495.00
28	AXIS Bank (UTI)	6251	48837.99	124	109.00
29	ICICI Bank	1425	3905.23	36	66.00
30	IDBI Bank				
31	Federal Bank	42	340.74	27	65.06
C	**Total**	**11759**	**56993.52**	**309**	**735.06**
(A+B+C)	**Total of Comm.Bks.**	**51062**	**433281.92**	**9934**	**37684.06**
REGIONAL RURAL BANKS					
32	BGVB (UBI)	234	5021.77	42	480
33	PBGB (UCO)	314	2068.00	34	247.00
34	UBKGB	124	494.00	39	49.00
D	**RRBs Total**	**672**	**7583.77**	**115**	**776**
E	**WBSCARD Bank Ltd.**	508	921.16		
F	**W.B. St. Co-op.Bk**	1380	16724.13	26	186.00
Grand Total (A+B+C+D+E+F)		**53622**	**458510.98**	**10075**	**38646.06**

Position of Disbursement under Education Loan Scheme for the quarter ended December, 2015

Name of the Convener Bank : United Bank of India

Name of the State: West Bengal

S No.	Name of the Bank	No. of A/Cs as at the end of Quarter (Accounts outstanding as on 31.12.2015	Amount of Loan disbursed during the 2nd Quarter (from 01.10.2015 to 31.12.2015) (Rs in Crore)	Cumulative amount of loan disbursed during the year (From 01.04.2015 to 31.12.2015) (Rs in Crore)	Amount Outstanding (as on 31.12.2015) (Rs in Crore)
1	Allahabad Bank	5526	7.2	15.71	133.66
2	Andhra Bank	356	0.85	3.12	12.32
3	Bank of Baroda	2238	2.21	4.26	54.87
4	Bank Of India	7547	12.25	33.44	225.95
5	Bank of Maharastra	242	0.84	1.85	7.45
6	Canara Bank	1680	1.69	10.91	34.87
7	Central Bank of India	3164	4.48	9.09	115.61
8	Corporation Bank	352	0.86	1.45	9.39
9	Dena Bank	311	0.67	2.13	10.12
10	IDBI	511	2.07	3.97	15.21
11	Indian Bank	351	1.54	3.22	8.96
12	Indian Overseas Bank	859	2.05	5.39	21.46
13	Oriental Bank of Commerce	1452	1.56	3.76	35.98
14	Punjab & Sind Bank	258	0.18	1.19	5.63
15	Punjab National Bank	5314	26.65	103.45	186.95
16	State Bank of India	22560	24.19	85.3	676.92
17	Syndicate Bank	946	1.26	4.87	22.94
18	Uco Bank	3845	2.45	6.15	76.47
19	Union Bank of India	1847	7.18	42.7	82.4
20	United Bank of India	8457	7.14	25.14	202.45
21	Vijaya Bank	524	0.12	1.2	13.12
22	SBI & Associates	168	0.63	1.27	2.84
23	Axis Bank	64	0.54	1.09	0.84
24	Federal Bank	54	0.28	0.57	1.41
25	HDFC Bank	453	2.74	4.95	8.96
26	ICICI	19	0.16	0.66	0.74
27	BGVB	478	2.88	4.8	8.97
28	PBGB	342	1.97	2.47	6.45
29	UBKGB	313	0.42	0.49	4.54
30	WBSC Bank	98	1.36	1.86	0.87
	GRAND TOTAL	**70329**	**118.42**	**386.46**	**1988.35**

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Progress of Credit-Linked Self-Employment Programme(SEP) during the year 2015-16

Progress on December as on **31.12.2015** for the year 2015-16 is furnished below:

(In Numbers)

	2014-15			2015-16(April to Dec.)		
	Sponsor	Sanc.	Disb.	Sponsor	Sanc.	Disb.
PMEGP	11900	6663	5827	16990	322	10
SJSRY	3791	3529	2681	-	-	-
NULM (Individual)				1388	75	75
NULM (Group)				67	0	0
SCP	9179	8671	8309	14996	12559	1580
SVSKP	16720	12340	11167	49616	20370	22025*
USKP	1646	1112	879	754	601	562
SCC	10711	10711	10711	9918	9918	9918
ACC	3588	3588	3588	5157	5157	5157
WCC	3426	2116	2049	10799	6614	6614
Total:	**62636**	**50405**	**46886**	**109685**	**55616**	**45941**

*including spill over cases.

55616 nos of self-employment cases have been sanctioned during April to December,2015 2015 (Programme year-2015-16) and disbursed 45941 cases including spill over cases.

Details of the performance of Banks during the year 2015-16 have been given in the Annexure.

KHADI VILLAGE INDUTRIES

ULB-wise status of SEP-I (individual) under NULM during 2015-16

Sl. No.	Name of the ULBs	Name of the Bank	Name of the Branch	No. of cases sponsored	No. of cases Sanctioned	No. of cases Pending
1	Haldia	Allahabad Bank	Basudevpur	3	0	3
2		Allahabad Bank	Durgachack	2	0	2
3		Andhra	Haldia	2	0	2
4		Andhra Bank	Debhog	7	0	7
5		Bangiya Gramin Bikash Bank	Bhabanipur	1	0	1
6		IOB	Debhog	19	0	19
7		PNB	Debhog	3	1	2
8		PNB	Durgachack	4	0	4
9		PNB	Haldia	1	0	1
10		SBI	Basudevpur	1	0	1
11		SBI	Durgachack	1	0	1
12		SBI	Township	1	0	1
13		State Bank	Durgachack	2	0	2
14		State Bank	Township	2	0	2
15		Syndicate Bank	Haldia	1	0	1
16		UBI	Basudevpur	1	0	1
17		UBI	Chiranjibbur	1	0	1
18		UBI	Durgachack	4	0	4
19		UCO	Durgachack	6	0	6
Total :				**62**	**1**	**61**
1	Midnapur	IOB	Midnapur	7	0	7
2		PNB	Midnapur	4	0	4
3		Indian Bank	Midnapur	1	0	1
4		BGVB	Midnapur	9	3	6
5		U.Co. Bank	University	5	0	5
6		U.Co. Bank	Battala	5	1	4
7		OBC	Midnapur	1	0	1
8		SBI	Midnapur	2	0	2
9		UBI	Sepoy Bazar	4	0	4
10		Union Bank	Midnapur	2	0	2
11		IDBI	Midnapur	4	0	4
12		Corporation Bank	Midnapur	4	0	4
13		Allahabad Bank	Midnapur	10	4	6
Total :				**58**	**8**	**50**
1	Madhyamgram	UBI	Madhyamgram	3	0	3
2		Allahabad Bank	Udayrajpur	5	0	5
3		Indian Overseas Bank	Ganganagar	2	0	2
4		Allahabad Bank	Ganganagar	3	1	2
5		Bangiya Gramin Bikash Bank	Ganganagar	15	10	5
6		BOI	Michel Nagar	8	1	7
7		Oriental Bank of Commerce	Madhyamgram	3	2	1
8		Bijaya Bank	Madhyamgram	1	0	1
9		Axis Bank	Madhyamgram	1	0	1
10		BOB	Madhyamgram	10	9	1
11		Canara Bank	Madhyamgram	1	0	1
12		BOI	Sajirhat	8	0	8
13		CBI	Madhyamgram	1	0	1
14		SBI	Madhyamgram	4	0	4
15		Union Bank	Madhyamgram	2	1	1
16		Allahabad Bank	Madhyamgram	7	0	7
Total :				**74**	**24**	**50**

1	Berhampore	SBI (ADB)	Berhampore	5	0	5
2		Axis Bank	Berhampore	4	0	4
3		Allahabad Bank	Cossimbazar	5	0	5
4		SBI	Berhampore	2	0	2
5		Allahabad Bank	Berhampore	6	0	6
6		Indian Bank	Berhampore	8	0	8
7		Corporation Bank	Cossimbazar	4	0	4
8		U.Co. Bank	Berhampore	5	0	5
9		BOI	Khagra	8	0	8
10		BOB	Berhampore	5	0	5
11		Union Bank	Berhampore	5	0	5
12		UBI	Khagra	5	0	5
13		BGVB	Indraprastha	5	0	5
14		Oriental Bank of Commerce	Berhampore	4	0	4
15		BGVB	Berhampore	5	0	5
16		Dena Bank	Berhampore	2	0	2
17		SBI	Khagra	2	0	2
18		Axis Bank	Khagra	6	0	6
Total :				**86**	**0**	**86**
1	Khardah	UBI	Titagarh	12	0	12
2		UBI	Kerulia	18	11	7
3		UBI	Rahara	20	0	20
4		Allahabad Bank	Khardaha	15	3	12
Total :				**65**	**14**	**51**
1	Englishbazar	SBI	Medicollege	3	0	3
2		SBI	D.R.M	4	0	4
3		SBI	Mokdumpu	5	0	5
4		Bijoya	Malda	5	0	5
5		Bank of Maharastra	Malda	4	0	4
6		Canara Bank	Malda	5	0	5
7		PNB	Malda	4	0	4
8		Allahabad Bank	Malda	28	0	28
9		IOB	Bagbari	10	0	10
10		UCO	Malda	6	0	6
11		IDBI	Malda	5	0	5
12		BOI	Gour Road	2	0	2
13		Indian Bank	Malda	18	0	18
14		Central Bank	Malda	1	0	1
15		Allahabad Bank	English Bazar	12	0	12
16		Union Bank	Malda	1	0	1
17		SBI	Malda	3	0	3
18		UBI	Malda	6	0	6
19		Axis Bank	Malda	6	0	6
20		UBI	Netaji Market	9	0	9
21		Dena Bank	Malda	2	0	2
22		UBI	Gour Bango	2	0	2
23		HDFC	Malda	1	0	1
24		Allahabad Bank	Jhaljhalia	2	0	2
Total :				**144**	**0**	**144**

1	Kharagpur	IOSB	Puratan Bazar	3	0	3
2		PNB & SIND	Kharida	18	0	18
3		BOI	Kharida	10	0	10
4		BOB	Malancha Road	4	0	4
5		SBI	Bhawanipur	10	0	10
6		PNB	Keshiary Road	6	0	6
7		Vijaya Bank	Kharida	25	0	25
Total :				**76**	**0**	**76**
1	Tamralipta	SBI	Tamluk	1	1	0
2		SBI	Rly Station	2	0	2
3		UBI	Tamluk	2	0	2
4		UBI	Salgechia	17	0	17
5		PNB	Tamluk	3	0	3
6		Allahabad Bank		10	5	5
Total :				**35**	**6**	**29**
1	Bhadreswar	UBI	Bhadreswar	40	0	40
2		UBI	Tematha	12	0	12
3		SBI	Mankundu	11	0	11
4		Allahabad Bank	Saradapally	5	0	5
Total :				**68**	**0**	**68**
1	Suri	Canara Bank	Kenduya	11	0	11
2		Indian Bank	Suri	11	0	11
3		PNB	Suri	4	0	4
4		IOB	Suri	17	0	17
5		BOB		9	0	9
6		PNB	Suri	15	0	15
7		UBI	Suri	7	0	7
8		Allahabad Bank		6	0	6
9		CBOI	Suri	8	0	8
10		SBI	Suri	3	0	3
11		IOB	Suri	8	0	8
12		UCO	Hatjan Bazar	16	0	16
13		Canara Bank	Suri	6	0	6
Total :				**121**	**0**	**121**
1	North Dum Dum	IDBI	Birati	61	0	61
Total :				**61**	**0**	61
1	Raiganj	SBI	Collagepara	30	0	30
2		Allahabad Bank	Raiganj	28	0	28
3		UBI	Debinagar	29	0	29
4		SBI	Bazar Bank	15	0	15
Total :				**102**	**0**	**102**

1	Burdwan	UBI	Station Bazar	6	0	6
2		UCO	Baiepratappur	1	0	1
3		UBI	Medical College	2	0	2
4		Allahabad Bank	Station Bazar	1	0	1
5		Syndicate Bank	St xaviers	3	0	3
6		SBI	Sadarghat	1	0	1
Total :				**14**	**0**	**14**
1	Purulia	Indian Bank	Purulia	1	0	1
2		Allahabad Bank	Purulia	3	0	3
3		BOI	Purulia	1	0	1
4		Canara Bank	Purulia	1	0	1
5		PNB	Purulia	1	0	1
6		SBI	Purulia	1	0	1
7		SBI	Town	1	0	1
8		Syndicate Bank		1	0	1
9		UCO	Purulia	4	0	4
10		Union Bank	Purulia	3	0	3
Total :				**17**	**0**	**17**
1	Hooghly Chisurah	PNB	Chinsurah	20	4	16
2		SBI	Chinsurah	5	0	5
3		IOB	Chinsurah	2	0	2
4		Union Bank	Chinsurah	8	0	8
5		UCO	Chinsurah	11	0	11
6		Indian Bank	Chinsurah	4	0	4
7		UBI	Chinsurah	13	0	13
8		UBI	HKL	4	0	4
9		Allahabad Bank	Pipulpati	7	0	7
10		BOB	Chinsurah	1	0	1
11		BOI	Chinsurah	1	0	1
12		Canara Bank	Saratsarani	5	0	5
13		Allahabad Bank	Chinsurah	6	0	6
14		Punjab & Sind Bank	Bandel	1	0	1
Total :				**88**	**4**	**84**
1	Barasat	Canara Bank	Barasat	9	0	9
2		WBSC Bank Ltd.	Barasat	23	0	23
Total :				**32**	**0**	**32**
1	Balurghat	IOB	Balurghat	57	0	57
2		PNB	Balurghat	12	0	12
3		SBI	Raghunathpur	12	0	12
4		IDBI	Balurghat	51	0	51
5		CBI	Atrayee, Balurghat	42	0	42
6		Oriental Bank of Commerce	Balurghat	6	0	6
7		SBI	Balurghat	14	0	14
8		BOB	Balurghat	12	0	12
9		Central Co-operative Bank	Balurghat	34	0	34
Total :				**240**	**0**	**240**
1	Asansol MC	Central Bank	Asansol	1	0	1
2		UBI	Apcargarden	4	4	0
3		Indian Bank	Apcargarden	1	0	1
4		SBI	Murgasole	1	0	1
5		Allahabad Bank	Apcargarden	1	1	0
6		UBI	Ushagram	8	0	8
7		IOB	Asansol	11	7	4
8		UBI	Hutton Road	6	6	0
9		BOI	Asansol	6	0	6
10		UBI	Asansol	3	0	3
11		Vijaya Bank	Asansol	1	0	1
Total :				**43**	**18**	**25**
1	Krishnagar	SBI	Krishnagar	2	0	2
Total :				**2**	**0**	**2**
Grand Total :				**1388**	**75**	**1313**

SCP

West Bengal

Agenda Item No: 13

Programme Year 2015-16
USKP
Progress in implementation as on 31.12.2015

(Rs.in lac)

Sl No	Bank	Target No	Proposals Sponsored NO	Proposals Sanctioned		Proposals Disbursed		Proposals Rejected NO	Proposals Pending No
				No	Amt.	No	Amt.		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
COMMERCIAL BANKS									
1	AB	300	148	107	57.38	100	49.49	41	0
2	AND.BK	50							0
3	BOB	200	1	1	1.00	0	0.00	0	0
4	BOI	200	125	101	35.00	88	26.00	18	6
5	BOM	50							0
6	CB	200	18	16	13.00	16	13.00	2	0
7	CBI	250	75	62	35.00	62	31.00	10	3
8	CORP.BK	100							0
9	DB	100	4	4	2	2	1		0
10	IB	200	16	10	5	10	5	1	4
11	IOB	150	31	30	27.80	25	22.65	1	0
12	OBC	200							0
13	PNB	250							0
14	P & SB	150	3	2	0.75	2	0.75	0	1
15	SB	150	19	19	76	19	76		0
16	SBI	500	51	29	14.00	29	12.00	4	18
17	UB	200							0
18	UBI	400	67	58	45.68	49	40.52	7	2
19	UCO	200	84	50	98.00	48	82.00	0	34
20	VB	50							0
A	**Comm.Bks.Total**	**3900**	**642**	**489**	**410.61**	**450**	**359.41**	**84**	**68**

West Bengal

Agenda Item No: 13

Programme Year 2015-16
USKP
Progress in implementation as on 31.12.2015

(Rs.in lac)

Sl No	Bank	Target No	Proposals Sponsored NO	Proposals Sanctioned		Proposals Disbursed		Proposals Rejected NO	Proposals Pending No
				No	Amt.	No	Amt.		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
SBI ASSOCIATES									
21	SBoI	0							
22	SBBJ	0							
23	SBOS	0							
24	SBoP	0							
25	SBoM	0							
B	**Total**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
(A+B)	**Comm.Bks Total**	**3900**	**642**	**489**	**410.61**	**450**	**359.41**	**84**	**68**
REGIONAL RURAL BANKS									
26	BGVB (UBI)	200	112	112	42	112	42	0	0
27	PBGB (UCO)	150							0
28	UBKGB	100							0
C	**RRBs Total**	**250**	**112**	**112**	**42**	**112**	**42**	**0**	**0**
29	WB Co-op.Bk	200							
30	ARDB	150							
D	**Total of Co Op Bank**	350							
Grand Total (A+B+C+D)		**4500**	**754**	**601**	**453**	**562**	**401**	**84**	**68**

West Bengal

Swarozgar Credit Card (SCC) -2015-16

(Position from 01.04.2015- 31.12.2015)

(Rs.in lac)

Sl No	Bank	Target No	Issued No.	Issued Amt.	Achievement (N0) in %
	COMMERCIAL BANKS				
1	AB	1490	424	118.69	28
2	AND.BK	90	39	30.47	43
3	BOB	420			0
4	BOI	1050	905	225.00	86
5	BOM	90			0
6	CB	240	115	128.69	48
7	CBI	1370	129	47.20	9
8	CORP.BK	90	38	4.56	42
9	DB	90	19	8.00	21
10	IB	120	42	6.78	35
11	IOB	120	24	5.00	20
12	OBC	120	47	4.65	39
13	PNB	1470	224	54.00	15
14	P & SB	90	24	2.65	27
15	SB	180	41	5.89	23
16	SBI	2820	368	176.15	13
17	UB	300	68	25.40	23
18	UBI	2620	745	206.74	28
19	UCO	1550	398	23.65	26
20	IDBI Bank	200			
21	VB	180	38	22.56	21
A	**Comm.Bks.Total**	**14700**	**3688**	**1096.08**	25
SBI ASSOCIATES & OTHERS					
22	HDFC	75	18	2.04	24
23	ICICI	75	16	2.89	21
24	SBoI	0			0
25	SBoS	0			0
26	SBoP	0			0
27	SBoM	0			0
28	SBBJ	50	24	10.45	48
29	AXIS Bank (UTI)	100	13	1.8	13
					0
B	**Total**	300	71	17.18	24
(A+B)	**Total of Comm.Bks.**	**15000**	**3759**	**1113.26**	25
REGIONAL RURAL BANKS					
30	BGVB (UBI)	2550	2837	1210.5	111
31	PBGB (UCO)	1940	615	267.00	32
32	UBKGB	1510	923	319.10	61
C	**RRBs Total**	**6000**	**4375**	**1796.60**	**73**
					73
D	**W.B. St. Co-op.Bk**	**8000**	**1784**	**865.23**	22
E	**WBSCARD Bank Ltd.**	**1000**			0
Grand Total (A+B+C+D+E)		**30000**	**9918**	**3775.09**	**33**

			Agenda No.-13	
West Bengal				
Artisan Credit Card (ACC) -2015-16				
(Position from 01.04.2015- 31.12.2015)				
				(Rs.in lac)
Sl	**Bank**	**Target**	**Issued**	
No		**No**	**No**	**Amount**
(1)	**(2)**	**(3)**	**(4)**	**(5)**
COMMERCIAL BANKS				
1	AB	5000	324	153.57
2	AND.BK	50	37	15.74
3	BOB	1000	16	8.69
4	BOI	2000	1258	352.00
5	BOM	50	24	6.56
6	CB	600	73	34.01
7	CBI	2000	547	52.10
8	CORP.BK	100	39	10.85
9	DB	100	27	4.78
10	IB	300	21	14.23
11	IOB	400	46	13.47
12	OBC	400	36	18.74
13	PNB	1800	65	25.00
14	P & SB	100	34	10.45
15	SB	500	89	32.36
16	SBI	8000	794	210.14
17	UB	600	124	32.54
18	UBI	6000	897	268.75
19	UCO	3000	268	86.24
20	VB	100	37	4.89
Comm.Bks.Total		**32100**	**4756**	**1355.11**
21	PBGB	200	115	31.00
22	BGVB	500	184	39.45
23	UBKGB	200	102	25.70
TOTAL RRBs		**900**	**401**	**96.15**
24	**WBSCB Bk**	**0**	**6**	**2.45**
TOTAL		**33000**	**5157**	**1451.26**

BANKWISE DETAILS OF WEAVERS' CREDIT CARDS As on 31.12.2015

Rs in lac

Sl No.	Name of the Bank	Target for 2015-16	Number of applications sent to bank in 2015-16	Number of applications pending with Banks as on 31.03.2015	Number of WCCs issued by Banks in 2015-16	Number of applications rejected by the Bank in 2015-16	Total number of applications pending with bank {(4+5)-(6+7)}	Loan Amount sanctioned (cumulative)	Loan Amount disbursed (cumulative)
1	2	3	4	5	6	7	8	9	10
1	Allahabad Bank	1500	539	4483	165	301	4556	2489.7	66.2
2	Andhra Bank	90					0		
3	Bangiya Gramin Vikash Bank.	2550	1674	15198	1250	823	14799	4064.01	368.65
4	Bank of Borada	500	1458	1710	747	0	2421	398.4	15.97
5	Bank of India	1200	1655	5128	1487	0	5296	498.1	38.46
6	Canara Bank	240	451	665	124	0	992	499.05	232.05
7	Central Bank of India.	1370	251	1209	189	30	1241	95.95	31.05
8	Indian Bank	120	0	6	2	0	4	0.65	0
9	Indian Overseas Bank	120	0	413	0	0	413	492.62	42.25
10	IDBI	50					0		
11	Malda DCC Bank	50	0	140	0	0	140	0	0
12	Murshidabad Central Co-op Bank	50	664	164	59	40	729	90.6	0
13	Oriental Bank of Commerce	120	0	80	0	0	80	5	0.9
14	Paschim Banga Gramin Bank	2000	0	1234	0	0	1234	64.05	38.32
15	Punjab National Bank	1500	0	1630	10	27	1593	47.89	27.89
16	State Bank of India.	2820	2154	9861	1578	40	10397	2517.84	109.54
17	SBI & Associates	50					0		
18	Syndicate bank	240	174	77	57	0	194	32.5	0
19	UCO Bank	1550					0		
20	Union Bank of India	500	66	355	0	0	421	31.34	28.5
21	United Bank of India	2620	1547	5518	784	77	6204	3510.75	468.09
22	United Commercial Bank	250	108	4394	162	0	4340	480.75	134.81
23	Uttar Banga Kshetriya Gramin Bank	1510	58	192	0	6	244	18.75	7
24	WB State Coop. Bank Ltd.	8000					0		
25	WB State Coop. & RD Bank	1000					0		
TOTAL		30000	10799	52457	6614	1344	55298	15337.95	1609.68

Agenda No.- 14

Financing the Minority Community and backward classes:

The under noted twelve districts of the State have been identified as Minority concentrated districts i) Howrah ii) Kolkata iii) Burdwan iv) Nadia v) 24 Parganas (N) vi) 24 Parganas (S) vii) Malda viii) Murshidabad ix) Uttar Dinajpur x) Dakshin Dinajpur xi) Coochbehar and xii) Birbhum.

Position of outstanding credit to Minorities in West Bengal as on December, 2015 in comparison to December 2014 and March 2015.

(Amt in Rs. crore)

Item	December 2014	March 2015	December 2015
Outstanding Priority Sector Credit to Minority Community	18921	21497	21059
Total Priority Sector Credit in the State	119920	120381	135118

The present Priority sector Advance to Minority Community at the end of December, 2015 has increased by 11.30 % over December, 2014 position. Our objective is to ensure that the Minority communities and backward classes receive a fair and equitable portion of the credit within the overall target of the Priority sector. Formation of SHGs should be popularized amongst the Minorities and other backward classes as well.

Tables showing bank wise disbursement of loans to Minority Communities, Scheduled castes and scheduled Tribes and also other backward classes have been annexed.

The summary position is as under:

Minority Community:

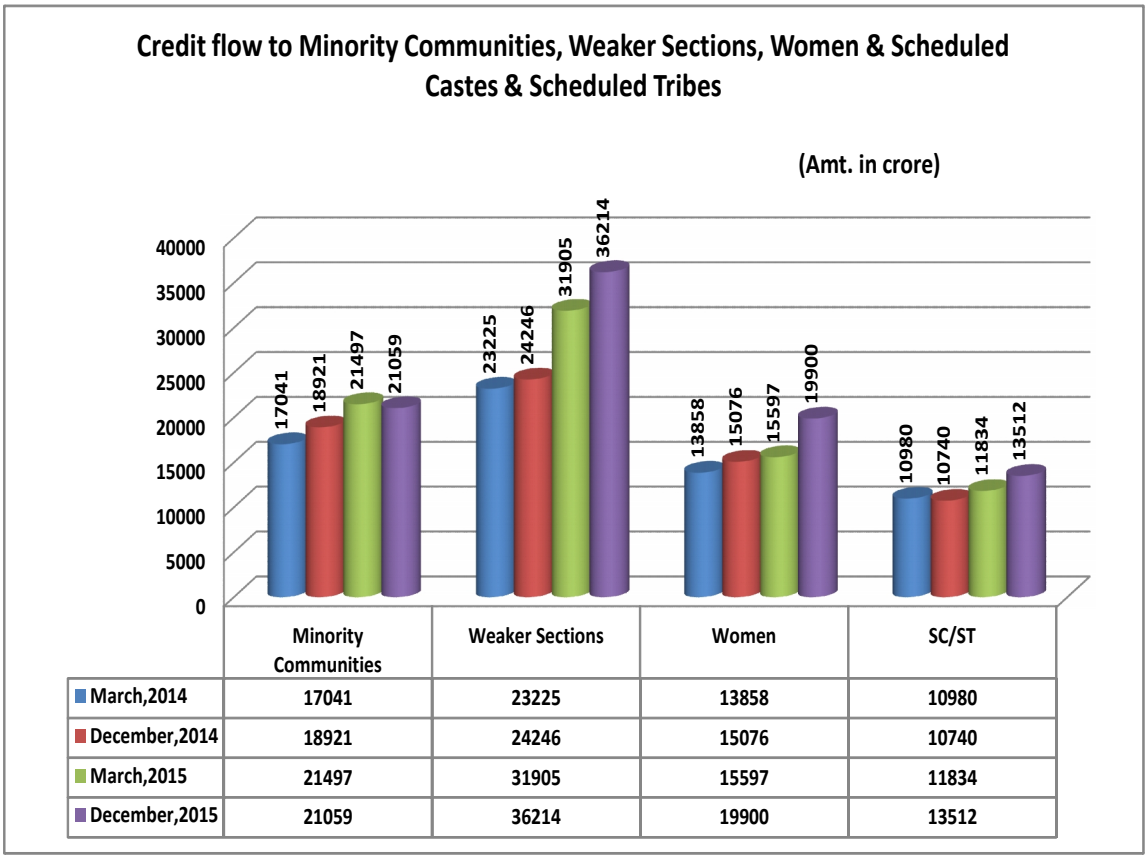
(Rs. In Crore)

Sl No.	Item	Disbursemnet made 01.04.2008-31.03.2015 A/C	Amt.	01.04.2015-31.12.2015 A/C	Amt.	Otg. Balance on 31.12.2015	% to Prisec Advance
1	**Minority Comm.**	2713286	24762.49	244711	2528.37	21058.83	16

SC/ST & OBC :

(Rs. In Crore)

Sl No.	Item	Disbursement made 2014-15 A/C	Amt.	01.04.2015-31.12.2015 A/C	Amt.	Otg. Balance on 31.12.2015	% to ANBC
2	SC/ST	229985	1252.47	224684	1020.9	13511.97	3.79
3	OBC	128727	2159.89	119153	1575.37	7688.46	2.15



Bank wise Disbursement of Loan & deployment of Credit to Minority Community for the State of West Bengal, As on 31.12.2015

(Rs.in lac)

Sl.No	Banks	Minority Community (Disbursement)				Outstanding	Of which to	% to
		2008 - 2015		01.04.15 to 31.12.2015		Prisec Advance	Minority community	Prisec
		A/C	Amt.	A/C	Amt.	As on 31.12.2015.		Advance
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
COMMERCIAL BANKS						Amt.	Amt.	
1	AB	105295	353043.78	6776	7858.80	856198.08	141252.10	16
2	AND.BK	661	11736.21	283	310.00	176261.40	21568.00	12
3	BOB	11917	15694.73	1728	1978.00	343958.00	27936.00	8
4	BOI	32301	120267.57	3619	28925.00	604286.00	102557.00	17
5	BOM	353	998.59	170	746.00	53366.39	4874.45	9
6	C B	30362	60811.08	4146	16939.67	312150.56	55428.40	18
7	CBI	47295	45165.59	4251	4856.28	345488.00	46641.00	14
8	CORP.BK	4697	19834.80	306	878.72	80373.88	28878.72	36
9	DB	558	1000.89	74	85.47	77633.00	7359.00	9
10	IB	1399	1457.32	210	215.48	52586.43	4273.08	8
11	IOB	7525	5324.03	496	798.25	230187.84	18668.85	8
12	OBC	3916	19661.47	252	786.41	316006.00	26417.58	8
13	PNB	44668	25820.190	1676	2811.00	896432.00	140810.00	16
14	P & SB	495	2729.82	78	151.32	63294.00	5831.00	9
15	SB	11871	22214.92	587	768.00	172803.00	7389.00	4
16	SBI	419060	361580.94	11438	15352.00	1610319.00	320232.00	20
17	UB	6966	12748.17	1092	5027.75	275816.58	17416.78	6
18	UBI	270393	206621.11	2689	2045.89	1231723.77	279854.36	23
19	UCO	91415	120837.87	3539	3213.00	692340.88	49920.23	7
20	VB	1913	8557.58	1145	2345.89	113393.96	6102.65	5
21	IDBI Bank	10275	37946.69	9991	2629.90	307285.48	27285.00	9
A	**Comm.Bks.Total**	**1103335**	**1454053.35**	**54546**	**98722.83**	**8811904.25**	**1340695.20**	**15**
SBI ASSOCIATES		0						0
22	SBoI	0	**0**			0.00	0.00	0
23	SBBJ	17	**40.6**			0.00	0.00	#DIV/0!
24	SBoS	0	**0**					0
25	SBoP	0	**0**					0
26	SBoM	57	**370.28**	0	0	5879.84	942.12	16
B	**Total**	**74**	**410.88**	**0**	**0**	**5879.84**	**942.12**	**16**
OTHER BANKS		0	0					0
27	HDFC Bank	19789	23014.34	5504	5910.33	445778.66	23187.50	5
28	AXIS Bank (UTI)	11229	314810.47	1757	968.16	275109.16	200907.00	73
29	ICICI Bank	46254	43272.51	20139	16536.50	319377.60	35117.74	11
30	Federal Bank	1717	29962.19	2172	52737.00	35073.22	4910.32	14
31	Kotak Mahindra Bank					52947.91	4078.25	8
32	Indusind Bank			0		94625.33	23713.46	25
33	Bandhan Bank			2171	1978.64	530632.00	128206.61	24
C	**Total**	**78989**	**411060**	**31743**	**78131**	**1753544**	**420121**	**24**
	(A+B+C)	**1182398**	**1865523.7**	**86289**	**176853.46**	**10571327.97**	**1761758.20**	**17**
REGIONAL RURAL BANKS		0	0					0
34	BGVB (UBI)	176457	246166.84	0	15064.36	430518.94	96892.47	23
35	PBGB (UCO)	104425	49893.00	5435	8990.00	168526.00	28527.00	17
36	UBKGB	69097	44785.00	5191	4571.00	96230.00	17343.00	18
D	**RRBs Total**	**349979**	**340844.84**	**10626**	**28625.36**	**695274.94**	**142762.47**	**21**
E	**W.B. St. Co-op.Bk**	**1180909**	**269880.82**	**147796**	**47358.27**	**656789.72**	**200184.05**	**30**
F	**WBSCARD Bank Ltd.**	**0**	**0**	**0**	**0**	**105585.72**	**1178.24**	**1**
G	**SIDBI**		**0**	**0**	**0**	**90116.00**		**0**
	(A+B+C+D+E+F+G)	**2713286**	**2476249.40**	**244711**	**252837.09**	**12119094.35**	**2105882.96**	**16**
Medium Enterprise						**1392724.84**		
Total Prisec						**13511819**		

Bank wise Disbursement of Loan to Scheduled Caste & Scheduled Tribe

for the State of West Bengal, As on 31.12.2015

(Rs.in lac)

Sl.No	Banks	Schedule Cast & Schedule Tribe			
		2013-15		01.04.15 to 31.12.2015	
		A/C	Amt.	A/C	Amt.
(1)	(2)	(3)	(4)	(5)	(6)
COMMERCIAL BANKS					
1	AB	25655	22488.50	5982	5482.80
2	AND.BK	231	423.00	106	195.37
3	BOB	1633	2585.00	363	1164.00
4	BOI	3153	30134.00	1826	14689.00
5	BOM	14	21.28	97	376.00
6	C B	3127	471.90	785	741.24
7	CBI	7026	7871.00	2105	2086.00
8	CORP.BK	1078	2548.27	98	83.54
9	DB	299	454.00	187	446.00
10	IB	479	600.59	268	369.71
11	IOB	3280	2176.68	445	596.49
12	OBC	697	6066.00	377	857.12
13	PNB	3611	2362.00	3728	2992.00
14	P & SB	102	321.00	37	118.65
15	SB	2229	3132.00	271	372.00
16	SBI	276506	2589.00	8382	10410.00
17	UB	3436	1990.11	1040	560.15
18	UBI	2141	1090.95	2745	1725.65
19	UCO	12566	11635.00	3706	3851.12
20	VB	449	1084.70	412	1045.23
21	IDBI Bank	4567	7958.29	5245	1370.00
A	**Comm.Bks.Total**	**352279**	**108003.27**	**38205**	**49532.07**
SBI ASSOCIATES					
22	SBoI	0	0		
23	SBBJ	0	0		
24	SBoS	0	0		
25	SBoP	0	0		
26	SBoM	13	9.46		
B	**Total**	**352292**	**108012.73**	**38205**	**49532.07**
OTHER BANKS					
27	HDFC Bank	415	442.00	841	520.67
28	AXIS Bank (UTI)	557	1012.30	14	11.54
29	ICICI Bank	8437	5221.00	5427	2864.92
30	Federal Bank	16	3.98	7	17.06
C	**Total**	**9425**	**6679.28**	**6289**	**3414.19**
(A+B+C)		**361717**	**114692.01**	**44494**	**52946.26**
REGIONAL RURAL BANKS					
31	BGVB (UBI)	6185	48064.37	18451	10226.88
32	PBGB (UCO)	15313	2828.00	8056	4657.00
33	UBKGB	35335	28144.00	9594	6122.00
D	**RRBs Total**	**56833**	**79036.37**	**36101**	**21005.88**
E	**W.B. St. Co-op.Bk**	**338137**	**72650.90**	**144089**	**28127.06**
F	**WBSCARD Bank Ltd.**	**0**	**0.00**		
Grand Total (A+B+C+D+E+F)		**756687**	**266379.28**	**224684**	**102079.20**

Bank wise Disbursement of Loan to Other Backword Classes					
for the State of West Bengal, As on 31.12.2015					
					(Rs.in lac)
Sl.No	Banks	Other Backword Classes			
		2013-15		01.04.15 to 31.12.2015	
		A/C	Amt.	A/C	Amt.
(1)	(2)	(3)	(4)	(5)	(6)
COMMERCIAL BANKS					
1	AB	28868	41822.91	8147	10147.20
2	AND.BK	304	8821.00	52	354.00
3	BOB	1240	5215.00	229	649.00
4	BOI	2100	28824.00	1058	11556.00
5	BOM	23	158.96	73	370.00
6	C B	708	182.30	327	168.23
7	CBI	2517	4475.00	1523	3733.00
8	CORP.BK	263	686.63	62	34.51
9	DB	1580	90881.57	486	74754.00
10	IB	194	196.39	128	225.36
11	IOB	3194	2243.81	1563	1147.95
12	OBC	192	706.00	124	285.14
13	PNB	2154	1313.00	1813	1222.00
14	P & SB	136	654.00	28	41.63
15	SB	303	907.00	187	521.00
16	SBI	147391	1446.00	3193	7328.00
17	UB	2753	5584.23	1224	2790.47
18	UBI	2372	745.93	1486	268.45
19	UCO	6938	4798.00	1945	1343.00
20	VB	1291	10686.10	1451	9974.37
21	IDBI Bank	1656	5105.80	411	2982.99
A	**Comm.Bks.Total**	**206177**	**215453.63**	**25510**	**129896.3**
SBI ASSOCIATES					
22	SBoI	0	0		
23	SBBJ	0	0		
24	SBoS	0	0		
25	SBoP	0	0		
26	SBoM	3	9.46		
B	**Total**	**3**	**9.46**	**0**	**0**
OTHER BANKS					
27	HDFC Bank	0	0.00	0	0.00
28	AXIS Bank (UTI)	54	81.02		
29	ICICI Bank	0	0.00		
30	Federal Bank	45	811.60		
			0.00		
C	**Total**	**99**	**892.62**	**0**	**0.00**
(A+B+C)		**206279**	**216355.71**	**25510**	**129896.3**
REGIONAL RURAL BANKS					
31	BGVB (UBI)	370	174.57		6425.27
32	PBGB (UCO)	1781	520.00	745	984.00
33	UBKGB	11913	7036.00	3772	3034.00
D	**RRBs Total**	**14064**	**7730.57**	**4517**	**10443.27**
E	**W.B. St. Co-op.Bk**	188275	60003.28	89126	17197.64
F	**WBSCARD Bank Ltd.**	0	0		
Grand Total (A+B+C+D+E+F)		**408618**	**284089.56**	**119153**	**157537.21**

IMPORTANT ISSUES

1) Pradhan Mantri Awas Yojana – Housing for All (Urban) (PMAY):

Pradhan Mantri Awas Yojana was launched on 17.06.2015. This scheme is operational in all notified Statutory Towns and Planning areas.

The scheme consist of four different verticals namely (a) In- Situ Slum Redevelopment, (b) Affordable Housing through Credit Linked Subsidy Scheme – CLSS, (c) Affordable Housing in Partnership, and (d) Subsidy for beneficiary-led Individual house construction.

Details circular is uploaded in SLBC West Bengal website and copy is enclosed as Annexure (Page no. 120 -131).

Guidelines issued by Ministry of Housing and Urban Poverty Alleviation Department, Government of India is placed before the House for discussion and noting.

2) Pradhan Mantri Fasal Bima Yojana (PMFBY):

Government of India approved a new crop insurance scheme on 13.01.2016. This PMFBY would replace the existing two schemes National Agricultural Insurance Scheme as well as modified NAIS which have had some hindrance drawbacks.

Private Insurance Companies alongwith Agricultural Insurance Company of India Ltd. would implement the scheme.

Farmers premium would be 1.5% for rabi food grains and oilseeds crops while 2% for kharif food grains and oilseeds. For horticultural and cotton crops, it has been fixed at upto 5% for both seasons.

Objective of the Scheme:

a) To provide insurance coverage and financial support to the farmers in the event of failure of any of the notified crop as a result of natural calamities, pests & diseases.

b) To stabilize the income of farmers to ensure their continuance in farming.

c) To encourage farmers to adopt innovate and modern agricultural practices.

d) To ensure flow of credit to the agriculture sector.

Guidelines issued by Government of India in this respect is placed before the House for discussion and noting. Guidelines is enclosed as Annexure (Page no. 132-169)

Timely submission of Data by banks:

Timely submission of correct data by all banks /financial institutions is of prime importance for effective functioning of Lead Bank Scheme. Delayed submission of data comes in the way of timely holding of various meetings relating to Lead Bank Scheme. It also debars the convener bank/lead bank to submit compiled data to RBI, NABARD, Central and State Governments on various items as and when asked for. All banks need to make lot of improvement in this area.

Details of Banking Progress Data received at our end as per our record.

Sl. No.	Name of the Bank	Dec 2014	March 2015	June 2015	Sep 2015	Dec 2015
1	Allahabad bank	03.02.2015	02.05.2015	31.07.2015	07.11.2015	30.01.2016
2	Andhra Bank	02.02.2015	22.04.2015	11.08.2015	07.11.2015	09.02.2016
3	Bank of Baroda	30.01.2015	13.05.2015	30.07.2015	30.10.2015	02.02.2016
4	Bank of India	04.02.2015	11.05.2015	28.07.2015	03.11.2015	04.02.2016
5	Bank of Maharashtra	05.02.2015	13.05.2015	23.07.2015	19.11.2015	12.02.2016
6	Canara Bank	04.02.2015	13.05.2015	05.08.2015	07.11.2015	01.02.2016
7	Central Bank of India	05.02.2015	12.05.2015	05.08.2015	09.11.2015	29.01.2016
8	Corporation Bank	06.02.2015	14.05.2015	25.07.2015	17.11.2015	15.01.2016
9	Dena Bank	28.01.2015	27.04.2015	21.07.2015	30.10.2015	25.01.2016
10	Indian Bank	09.02.2015	14.05.2015	29.07.2015	05.11.2015	05.02.2016
11	Indian Overseas Bank	03.02.2015	02.05.2015	28.07.2015	29.10.2015	18.01.2016
12	Oriental Bank of Commerce	05.02.2015	02.05.2015	19.08.2015	09.11.2015	05.02.2016
13	Punjab National Bank	30.01.2015	02.05.2015	01.08.2015	04.11.2015	20.01.2016
14	Punjab & Sind bank	04.02.2015	06.05.2015	24.07.2015	17.11.2015	05.02.2016
15	Syndicate Bank	02.02.2015	22.04.2015	21.07.2015	05.11.2015	04.02.2016
16	State Bank of India	05.02.2015	02.05.2015	10.08.2015	11.11.2015	08.02.2016
17	Union Bank of India	03.02.2015	12.05.2015	13.08.2015	07.11.2015	06.02.2016
18	United Bank of India	03.02.2015	12.05.2015	30.07.2015	09.11.2015	06.02.2016
19	UCO Bank	11.02.2015	15.05.2015	17.08.2015	07.11.2015	10.02.2016
20	Vijaya Bank	05.02.2015	22.04.2015	07.08.2015	03.11.2015	08.02.2016
21	BGVB	04.02.2015	27.04.2015	22.07.2015	03.11.2015	31.12.2015
22	PBGB	07.02.2015	27.04.2015	07.08.2015	02.11.2015	05.02.2016
23	UBKGB	28.01.2015	14.05.2015	27.07.2015	31.10.2015	02.02.2016
24	HDFC Bank	31.01.2015	22.04.2015	21.07.2015	11.11.2015	05.02.2016
25	AXIS Bank	28.01.2015	27.04.2015	22.07.2015	07.11.2015	11.02.2016
26	ICICI Bank	28.01.2015	22.04.2015	23.07.2015	09.11.2015	29.01.2016
27	SBOM	-	-	-		
28	Bandhan Bank	-	-	-	02.11.2015	20.01.2016
29	Indusind Bank	28.01.2015	-	20.07.2015	29.10.2015	01.02.2016
30	Federal Bank	05.02.2015	02.05.2015	30.07.2015	31.10.2015	01.02.2016
31	WB St. Co-o p Bank	12.02.2015	14.05.2015	05.08.2015	19.11.2015	11.02.2016
32	WBSCARDB	-	-	07.08.2015	31.10.2015	
33	SIDBI	12.02.2015	-	-	16.11.2015	
34	IDBI Bank	09.02.2015	30.04.2015	27.07.2015	11.11.2015	08.02.2016
35	WBFC	12.02.2015	-	-	09.10.2015	14.01.2016

RBI/NABARD/IBA can consider developing common software for all banks, which would enable them, communicate data to DCC/SLBC promptly.

Districtwise unbanked villages having population 5000+ allocated to Banks in the State of West Bengal				
S No.	District Name	Block Name	Village Name	Allocated to Banks
1	North 24 PGS(N)	Baduria	Masia	Allahabad Bank
2	North 24 PGS(N)	Bongaon	Khamarkalla	Allahabad Bank
3	North 24 PGS(N)	Hasnabad	Makhalgachha	Allahabad Bank
4	North 24 PGS(N)	Sandeshkhali - II	Bermajur	Axis Bank
5	North 24 PGS(N)	Haroa	Jampur	Bandhan Bank
6	North 24 PGS(N)	Hasnabad	Ichhapur	Bandhan Bank
7	North 24 PGS(N)	Minakhan	Bargan Gopalpur	Bandhan Bank
8	North 24 PGS(N)	Barrackpur - I	Shibdaspur	BANGIYA GRAMIN VIKASH BANK
9	North 24 PGS(N)	Habra II	Bhatchhala (P)	BANGIYA GRAMIN VIKASH BANK
10	North 24 PGS(N)	Amdanga	Chandigarh	BANK OF BARODA
11	North 24 PGS(N)	Minakhan	Mallick Gheri	BANK OF BARODA
12	North 24 PGS(N)	Baduria	Kankrasuti	Bank Of India
13	North 24 PGS(N)	Gaighata	Ichhapur	Canara Bank
14	North 24 PGS(N)	Gaighata	Tengra	Canara Bank
15	North 24 PGS(N)	Hasnabad	Takipur	Central Bank of India
16	North 24 PGS(N)	Sandeshkhali - I	Khassankdaha	Central Bank of India
17	North 24 PGS(N)	Basirhat-I	Patilachandra	Corporation Bank
18	North 24 PGS(N)	Hasnabad	Patlikhanpur	Corporation Bank
19	North 24 PGS(N)	Swarupnagar	Deora	HDFC
20	North 24 PGS(N)	Habra - I	Gohalbati	ICICI Bank
21	North 24 PGS(N)	Haroa	Latar Bagan	IDBI
22	North 24 PGS(N)	Haroa	Bhayda	Indian Bk
23	North 24 PGS(N)	Baduria	Basudebpur	INDIAN OVERSEAS BANK
24	North 24 PGS(N)	Habra II	Matiagachha	Oriental Bank Of Commerce
25	North 24 PGS(N)	Sandeshkhali - I	Dashin Akhratala	PUNJAB & SIND BANK
26	North 24 PGS(N)	Baduria	Maleapur	Punjab National Bank
27	North 24 PGS(N)	Swarupnagar	Balti	Punjab National Bank
28	North 24 PGS(N)	Baduria	Arsula	SBI
29	North 24 PGS(N)	Habra - I	Lakshmipul	SBI
30	North 24 PGS(N)	Hingalganj	Bankra	SBI
31	North 24 PGS(N)	Sandeshkhali - I	Kanmari	Syndycate Bank
32	North 24 PGS(N)	Amdanga	Sadhanpur	United Bank Of India
33	North 24 PGS(N)	Habra - I	Sonakene	United Bank Of India
34	North 24 PGS(N)	Deganga	Biswanathpur	UCO Bank
35	North 24 PGS(N)	Hasnabad	Rajnagar	UCO Bank
36	North 24 PGS(N)	Gaighata	Chhekati	Union Bank Of India
37	North 24 PGS(N)	Swarupnagar	Shakdaha	Vijaya Bank

38	Alipurduar	KUMARGRAM	LASKARPARA	ALLAHABAD BANK
39	Alipurduar	ALIPURDUAR 2	KOHINOOR TG	Axis Bank
40	Alipurduar	KUMARGRAM	NEWLAND TG	Bandhan Bank
41	Alipurduar	FALAKATA	DALGAON	Bandhan Bank
42	Alipurduar	FALAKATA	PROMODNAGAR	BANK OF BARODA
43	Alipurduar	KUMARGRAM	NARATHALI	Bank Of India
44	Alipurduar	ALIPURDUAR 1	VIVEKANANDA II	Central Bank of India
45	Alipurduar	MADARIHAT	DALMORE	Central Bank of India
46	Alipurduar	KALCHINI	MENDABARI	Central Bank of India
47	Alipurduar	MADARIHAT	BANDAPANI	Corporation Bank
48	Alipurduar	MADARIHAT	GOPALPUR	HDFC
49	Alipurduar	MADARIHAT	DIMDIMA	ICICI Bank
50	Alipurduar	KUMARGRAM	JAYANTI TG	ICICI Bank
51	Alipurduar	ALIPURDUAR 1	SALKUMAR 1	IDBI
52	Alipurduar	MADARIHAT	LANKAPARA	IDBI
53	Alipurduar	KALCHINI	GAROPARA	IDBI
54	Alipurduar	ALIPURDUAR 1	BANCHUKUMARI	SBI
55	Alipurduar	KUMARGRAM	SANKOSH TG	SBI
56	Alipurduar	FALAKATA	GOBINHAT	SBI
57	Alipurduar	ALIPURDUAR 1	PATLAKHAWA	United Bank Of India
58	Alipurduar	KALCHINI	CHUAPARA	United Bank Of India
59	Alipurduar	KUMARGRAM	UTTOR KAMAKHYAGURI	United Bank Of India
60	Alipurduar	ALIPURDUAR 1	MATHURA	UBKGB
61	Alipurduar	KUMARGRAM	DAKSHIN RAMPUR	UBKGB
62	Alipurduar	KUMARGRAM	RYDAK TG	UCO Bank
63	Bankura	Onda	Aguriband, Punisole	ALLAHABAD BANK
64	Bankura	Taldangra	Rajpur	BANGIYA GRAMIN VIKASH BANK
65	Bankura	Taldangra	Chenchury	BANGIYA GRAMIN VIKASH BANK
66	Bankura	Bishnupur	Chakuparsol	Canara Bank
67	Bankura	Kotulpur	Desra	SBI
68	Bankura	Borjora	Krishnanagar	SBI
69	Bankura	Gangajalghati	Keshiara	United Bank Of India
70	Bankura	Kotulpur	Siromanipur	United Bank Of India
71	Bankura	Patrasayer	Chak Patrasayer	UCO Bank
72	Bankura	Patrasayer	Patrasayer	UCO Bank
73	Bankura	Bishnupur	Churamasina	UCO Bank

74	Birbhum		Barua Gopalpur	ALLAHABAD BANK
75	Birbhum		Ambua	ALLAHABAD BANK
76	Birbhum		Gorsa	ALLAHABAD BANK
77	Birbhum		Kaytha	ALLAHABAD BANK
78	Birbhum		Barakartick Chungr	Axis Bank
79	Birbhum		Bara	Bandhan Bank
80	Birbhum		Ranha	Bandhan Bank
81	Birbhum		Mitrapur	BANK OF BARODA
82	Birbhum		Kasimnagar	BANK OF BARODA
83	Birbhum		Baraturigram	Bank Of India
84	Birbhum		Balia Mrityunjoypur	Canara Bank
85	Birbhum		Tarachua	Corporation Bank
86	Birbhum		Fatehpur	ICICI Bank
87	Birbhum		Kanutia	PBGB
88	Birbhum		Kurumba	PBGB
89	Birbhum		Sekhampur	PBGB
90	Birbhum		Dwarka	PBGB
91	Birbhum		Singhee	PBGB
92	Birbhum		Dhitora	SBI
93	Birbhum		Bhadiswar	SBI
94	Birbhum		Madhura	SBI
95	Birbhum		Madhugram	SBI
96	Birbhum		Dumurgram	Syndycate Bank
97	Birbhum		Kathia	Syndycate Bank
98	Birbhum		Bujunga	UCO Bank
99	Birbhum		Uttar Rampur	UCO Bank
100	Birbhum		Jeshtha Bhabanipur	UCO Bank
101	Burdwan	Faridpur Durgapur	Shyamsundarpur	Bank Of India
102	Burdwan	Faridpur Durgapur	Madhaipur	Oriental Bank Of Commerce
103	Burdwan	Barabani	Kelejora	United Bank Of India

104	Coochbehar	Dewanhat	Nawabganj Balasi	Allahabad Bank
105	Coochbehar	Patchhara	Patchhara	Allahabad Bank
106	Coochbehar	Guriahati-1	Kharimala Khagrabari	Allahabad Bank
107	Coochbehar	Bararanrash	Sakunibala	AND. Bank
108	Coochbehar	Deocharai	Krishnapur	Axis Bank
109	Coochbehar	Nakkatigachh	Kamatfulbari	Axis Bank
110	Coochbehar	Nakkatigachh	Dwiparpar	Axis Bank
111	Coochbehar	Chilakhana 1	Jaigirchilakhana	Axis Bank
112	Coochbehar	Chilakhana 2	Ghogarkuthi 1st Part	Bandhan Bank
113	Coochbehar	Dhalpal2	Chhatrampur 2part	Bandhan Bank
114	Coochbehar	Salbari-I	Bansraja-2	Bandhan Bank
115	Coochbehar	Salbari-2	Bara Salbari	Bandhan Bank
116	Coochbehar	Barakodali 1	Bhandijilash	Bandhan Bank
117	Coochbehar	Barakodali 2	Mansai	Bandhan Bank
118	Coochbehar	Baxirhat 1	Chhoto Laukuthi	Bandhan Bank
119	Coochbehar	Pundibari	Sajharpar Ghoramara	BANK OF BARODA
120	Coochbehar	Baneswar	kaljani	Bank Of India
121	Coochbehar	Chakchaka	Baisguri	Canara Bank
122	Coochbehar	Rajarhat Takagachh	Takagachh	Canara Bank
123	Coochbehar	Pachagarh	Pachgarh, Paschim	Central Bank of India
124	Coochbehar	Kaljani	Kaljani	Corporation Bank
125	Coochbehar	Chakchaka	Pestajhar	Corporation Bank
126	Coochbehar	Khalimari	Mahishmuri	HDFC
127	Coochbehar	Golenohati	Golenohati	HDFC
128	Coochbehar	Lalbazar	Barmasia	HDFC
129	Coochbehar	Lalbazar	Nagarlalbazar	HDFC
130	Coochbehar	Andharanfulbari	Andharanfulbari -I	HDFC
131	Coochbehar	Patlakhawa	Khagribari	Indian Bk
132	Coochbehar	Patlakhaba	Sakunibala	Indian Bk
133	Coochbehar	Maruganj	Ayrani Chitalia	ICICI Bank
134	Coochbehar	Maruganj	Moradanga	ICICI Bank
135	Coochbehar	Natabari 2	Charaljani	ICICI Bank
136	Coochbehar	Sitai-2	Dhumerkhata	IDBI
137	Coochbehar	Chotosalbari	Petlanepra	IDBI
138	Coochbehar	Madhupur	Kalapani	INDIAN OVERSEAS BANK
139	Coochbehar	Putimari	Koalidaha	INDIAN OVERSEAS BANK
140	Coochbehar	Dinhata Village 1	Dinhata Gram	Oriental Bank Of Commerce
141	Coochbehar	Matalhat	Bhutkura	Oriental Bank Of Commerce
142	Coochbehar	Vetaguri1	Kharijabaladanga	Punjab National Bank
143	Coochbehar	Putimari2	baranachina	Punjab National Bank
144	Coochbehar	Barasoulmari	Baraatiabari1	Punjab National Bank
145	Coochbehar	Chowdhuryhat	Nagarerbari	Syndycate Bank
146	Coochbehar	Kismatdasgram	Tiadaha	Syndycate Bank
147	Coochbehar	Sukarurkuthi	Sukarurkuthi	Syndycate Bank
148	Coochbehar	Bairagirhat	Ashokbari 1	Syndycate Bank
149	Coochbehar	Gopalpur	Bhigramguri	SBI
150	Coochbehar	Hazarahat-2	Bhangamore	SBI
151	Coochbehar	Hazarahat-2	Khaterbari	SBI
152	Coochbehar	Fulbari	ksheti	SBI
153	Coochbehar	Fulbari	Fulbari	Union Bank Of India
154	Coochbehar	A K Paradubi	A K Paradubi	Union Bank Of India
155	Coochbehar	Barasoulmari	Singijani	United Bank Of India
156	Coochbehar	Unishbisha	Unishbisha	United Bank Of India
157	Coochbehar	Ruidanga	Ruidanga	United Bank Of India
158	Coochbehar	Ruidanga	Rangamati	United Bank Of India
159	Coochbehar	Falimari	Falimari	UBKGB
160	Coochbehar	Rampur 2	Jaldhoa	UBKGB
161	Coochbehar	Daxin Baro Haldibari	Baro Haldibari	UBKGB
162	Coochbehar	Dewanganj	Hudumdanga(Madhya)	UBKGB
163	Coochbehar	Ruidanga	Ruidanga 1st Part	UCO Bank
164	Coochbehar	uchalphukhari	Purba Dhulia Baldihati	UCO Bank
165	Coochbehar	Brahmattrachatra	Brahmattrachatra	UCO Bank
166	Coochbehar	Sitai-I	Bharali	UCO Bank
167	Coochbehar	Sitai-2	Kesaribari	Vijaya Bank

168	Dakshin Dinajpur	GANGARAMPUR	NARAYANPUR(P)	BANGIYA GRAMIN VIKASH BANK
169	Dakshin Dinajpur	GANGARAMPUR	PATAN	BANGIYA GRAMIN VIKASH BANK
170	Dakshin Dinajpur	GANGARAMPUR	JAYPUR	Corporation Bank
171	Dakshin Dinajpur	BANSHIHARI	BAGDUAR	SBI
172	Dakshin Dinajpur	GANGARAMPUR	BELBARI(P)	United Bank Of India
173	Dakshin Dinajpur	BALURGHAT	KHIDIRPUR	United Bank Of India
174	Darjeeling	naksalbari	Bhimram	ALLAHABAD BANK
175	Darjeeling	naksalbari	Dumriguri	Bandhan Bank
176	Darjeeling	matigara	Jitu	Bandhan Bank
177	Darjeeling	kalimpong II	Mansong Cinchona Plantation	Bandhan Bank
178	Darjeeling	rangli rangliot	Pumong Tea Garden	Bandhan Bank
179	Darjeeling	darjeeling pul bazar	Goke	Bandhan Bank
180	Darjeeling	darjeeling pul bazar	Chongtong Tea Garden	bank of maharastra
181	Darjeeling	phansidewa	Budharugaon	BANK OF BARODA
182	Darjeeling	gorubathan	Paten Godak Khasmahal	BANK OF BARODA
183	Darjeeling	phansidewa	Purbba Madati	Bank Of India
184	Darjeeling	darjeeling pul bazar	Lebong & Mineral Spring Tea Garden	Bank Of India
185	Darjeeling	phansidewa	Paschim Madati	Canara Bank
186	Darjeeling	jorebunglow sukhia	Sonada Khasmahal	Canara Bank
187	Darjeeling	matigara	Tari	Corporation Bank
188	Darjeeling	darjeeling pul bazar	Singtam Tea Garden	DENA BANK
189	Darjeeling	phansidewa	Mandila Jhar	Indian Bk
190	Darjeeling	phansidewa	Bara Paikpara Arazi	Punjab National Bank
191	Darjeeling	darjeeling pul bazar	Badamtam Tea Garden	Punjab National Bank
192	Darjeeling	matigara	Bara Mohansingh	PUNJAB & SIND BANK
193	Darjeeling	phansidewa	Lahugaon	SBI
194	Darjeeling	rangli rangliot	Teesta Valley Tea Garden	Syndycate Bank
195	Darjeeling	phansidewa	Madhya Bansgaon	ubkgb
196	Darjeeling	naksalbari	Dalkajhar Forest	UCO Bank
197	Darjeeling	gorubathan	Rango Forest	Union Bank Of India
198	Darjeeling	naksalbari	Lalman	United Bank Of India
199	Darjeeling	naksalbari	Geni	Vijaya Bank
200	Darjeeling	kalimpong II	Paiyong Khasmahal	Vijaya Bank

201	HOOGHLY	Chinsurah-Mogra	Naldanga (Part) CT	Allahabad Bank
202	HOOGHLY	Khanakul-I	POLE	Allahabad Bank
203	HOOGHLY	Goghat-II	Fului	ANDRA
204	HOOGHLY	Chinsurah-Mogra	Hashghora CT	Axis Bank
205	HOOGHLY	Chinsurah-Mogra	Kola CT	Axis Bank
206	HOOGHLY	Tarakeswar	Astara	Bandhan Bank
207	HOOGHLY	Goghat-II	Shyambazar	Bandhan Bank
208	HOOGHLY	Pandua	TINNA	Bandhan Bank
209	HOOGHLY	Polba-Dadpur	PAUNAN	Bandhan Bank
210	HOOGHLY	Khanakul-II	Mostafapur	BANK OF BARODA
211	HOOGHLY	Haripal	KAIKALA	BANK OF BARODA
212	HOOGHLY	Khanakul-II	Marokhana	BANK OF BARODA
213	HOOGHLY	Chinsurah-Mogra	Chalk-Bansberia CT	Bank Of India
214	HOOGHLY	Chinsurah-Mogra	Sankhanagar	Bank Of India
215	HOOGHLY	Chinsurah-Mogra	Manuspur(Part) CT	Bank Of India
216	HOOGHLY	Khanakul-I	PURBA THAKURANI CHAK	Bank Of India
217	HOOGHLY	Arambagh	Dahar Kundu	Bank Of India
218	HOOGHLY	Singur	Mirzapur Bankipur (Part)	Bank Of India
219	HOOGHLY	Arambagh	Dihi Bagnan	Bank Of India
220	HOOGHLY	Khanakul-I	MAINAN	Bank Of India
221	HOOGHLY	Singur	Balarambati CT	Bank of Maharashtra
222	HOOGHLY	Khanakul-II	Hirapur	Canara Bank
223	HOOGHLY	Khanakul-II	Ramchandrapur	Canara Bank
224	HOOGHLY	Khanakul-II	Ghoradaha	Central Bank of India
225	HOOGHLY	Khanakul-I	PURBA RADHANAGAR	Corporation Bank
226	HOOGHLY	Khanakul-I	ARUNDA	Corporation Bank
227	HOOGHLY	Singur	Jagatnagar CT	Corporation Bank
228	HOOGHLY	Balagarh	Dakshin Gopalpur	DENA BANK
229	HOOGHLY	Pursurah	Srirampur	DENA BANK
230	HOOGHLY	Pandua	BATIKA	HDFC
231	HOOGHLY	Khanakul-II	NANDANPUR	HDFC
232	HOOGHLY	Chanditala-I	Ramanathpur CT	Indian Bk
233	HOOGHLY	Khanakul-I	PATUL	Indian Bk
234	HOOGHLY	Khanakul-I	RADHABALLABHPUR	Indian Bk
235	HOOGHLY	Balagarh	Bhabanipur Char	ICICI Bank
236	HOOGHLY	Chanditala-II	Naity CT	ICICI Bank
237	HOOGHLY	Khanakul-II	Chingra	IDBI
238	HOOGHLY	Chanditala-II	Chikrand CT	IDBI
239	HOOGHLY	Pursurah	Jangalpara	IDBI
240	HOOGHLY	Chanditala-II	Panchghora CT	INDIAN OVERSEAS BANK
241	HOOGHLY	Chanditala-II	Jaikrishnapur CT	INDIAN OVERSEAS BANK
242	HOOGHLY	Serampore-Uttarpara	Basai	Oriental Bank Of Commerce
243	HOOGHLY	Serampore-Uttarpara	Nawapara	Oriental Bank Of Commerce
244	HOOGHLY	Chanditala-II	Baksha CT	Oriental Bank Of Commerce
245	HOOGHLY	Chinsurah-Mogra	Simla CT	PBGB
246	HOOGHLY	Arambagh	Keshabpur	PBGB
247	HOOGHLY	Khanakul-II	Harischak	PBGB
248	HOOGHLY	Pursurah	Baikunthapur	PBGB

249	HOOGHLY	Chinsurah-Mogra	Dharampur CT	PBGB
250	HOOGHLY	Khanakul-II	Hayatpur	PBGB
251	HOOGHLY	Pandua	CHAMPAHATI	PBGB
252	HOOGHLY	Dhaniakhali	Srikrishnapur	Punjab National Bank
253	HOOGHLY	Balagarh	Mirdhanga CT	Punjab National Bank
254	HOOGHLY	Tarakeswar	Moktarpur	PUNJAB & SIND BANK
255	HOOGHLY	Singur	Dewanbheri	PUNJAB & SIND BANK
256	HOOGHLY	Arambagh	Salepur	SBI
257	HOOGHLY	Khanakul-II	Kaknan	SBI
258	HOOGHLY	Chanditala-I	Gangadharpur CT	Union Bank Of India
259	HOOGHLY	Chanditala-I	Monirampur CT	Union Bank Of India
260	HOOGHLY	Chanditala-I	Dudkalmi CT	Union Bank Of India
261	HOOGHLY	Singur	Antisara(Part)	United Bank Of India
262	HOOGHLY	Balagarh	Serpur	United Bank Of India
263	HOOGHLY	Haripal	SHRIPATIPUR	United Bank Of India
264	HOOGHLY	Chinsurah-Mogra	Keota PART	UCO Bank
265	HOOGHLY	Jangipara	Krishnanagar	UCO Bank
266	HOOGHLY	Chanditala-I	Krishnarampur	UCO Bank
267	HOOGHLY	Chinsurah-Mogra	Manuspur CT	UCO Bank
268	HOOGHLY	Chinsurah-Mogra	Amodhghata	UCO Bank
269	HOOGHLY	Khanakul-II	Routekhana	UCO Bank
270	HOOGHLY	Singur	Pahalampur	UCO Bank
271	HOOGHLY	Khanakul-I	KISHORPUR	Vijaya Bank
272	HOOGHLY	Tarakeswar	Talpur	Vijaya Bank
273	Howrah		SARDA	ALLAHABAD BANK
274	Howrah		KAKROL	ALLAHABAD BANK
275	Howrah		GUREPOL	ALLAHABAD BANK
276	Howrah	DOMJUR	NARNA	ALLAHABAD BANK
277	Howrah		SABSIT	Andhra Bank
278	Howrah		RADHANAGAR	Axis Bank
279	Howrah		JHUMJHUMI	Axis Bank
280	Howrah	BAGNAN-II	RABIBHAG	Bandhan Bank
281	Howrah		KAMALA CHAK	Bandhan Bank
282	Howrah		DAKSHIN KHALNA	BANK OF BARODA
283	Howrah	J B PUR	LASKARPUR	BANK OF BARODA
284	Howrah		PANITRAS	BANK OF BARODA
285	Howrah	Uluberia - I	Bahira	Bank Of India
286	Howrah		KALINAGAR	Bank Of India
287	Howrah		ISLAMPUR	Bank Of India
288	Howrah	PANCHLA	JALA BISWANATHPUR	Bank of Maharashtra
289	Howrah		UTTAR MANSUKHA	Canara Bank
290	Howrah		SONATALA	Central Bank of India
291	Howrah	Uluberia - II	KARATBER	DENA BANK
292	Howrah	AMTA-II	TAJPUR	DENA BANK
293	Howrah	BAGNAN-I	ULANPARA	HDFC
294	Howrah		MANKUR	HDFC
295	Howrah		HATURE KANDARPAPUR	HDFC
296	Howrah		ALIPUR	ICICI Bank
297	Howrah		DHANDALI	ICICI Bank
298	Howrah		MURGABERIA	IDBI
299	Howrah		BIRAMPUR	IDBI
300	Howrah		MELLAK	Indian Bk
301	Howrah	AMTA -I	KHARDAHA	PBGB
302	Howrah		NARENDRAPUR	PBGB
303	Howrah		BAMANPARA	PBGB
304	Howrah	SHYAMPUR - I	PICHHALDAH	PBGB
305	Howrah		BEDHI CHANDRAPUR	Punjab National Bank
306	Howrah		JAYNAGAR	Punjab National Bank
307	Howrah		TAPNA	SBI
308	Howrah		MAHISHALI	SBI
309	Howrah	UDAYNARAYANPUR	KURCHI BINOD BATI	Syndycate Bank
310	Howrah		SINTI	Syndycate Bank
311	Howrah		PULGUSHTI	United Bank Of India
312	Howrah	SHYAMPUR - II	BARGARCHUMBAK	United Bank Of India
313	Howrah		PURBA GAJIPUR	UCO Bank
314	Howrah		RAMCHANDRAPUR	UCO Bank
315	Howrah		PERU HARESHPUR	UCO Bank
316	Howrah	BALLY JAGACHA	DEBIPARA	UCO Bank
317	Howrah		HAROP	Union Bank Of India
318	Howrah		BARGRAM	Vijaya Bank

319	Jalpaiguri	RAJGANJ	Jungle Mahal	ALLAHABAD BANK
320	Jalpaiguri	RAJGANJ	Simulguri	ALLAHABAD BANK
321	Jalpaiguri	MOYNAGURI	Jabaramli	Axis Bank
322	Jalpaiguri	JALPAIGURI	Baikur Gourgram	Axis Bank
323	Jalpaiguri	JALPAIGURI	Barapatina Nutanbus	Axis Bank
324	Jalpaiguri	MALBAZAR	Damdin T.G.	Bandhan Bank
325	Jalpaiguri	MATTELI	Bara Dighi T.G.	Bandhan Bank
326	Jalpaiguri	RAJGANJ	Mantadari	BANK OF BARODA
327	Jalpaiguri	RAJGANJ	Kamarvita	BANK OF BARODA
328	Jalpaiguri	DHUPGURI	Kathalguri T.G.	Bank Of India
329	Jalpaiguri	DHUPGURI	Maraghat T.G	Canara Bank
330	Jalpaiguri	MOYNAGURI	Dharmmapur	Canara Bank
331	Jalpaiguri	JALPAIGURI	Patkata	Canara Bank
332	Jalpaiguri	DHUPGURI	Mogalkata T.G	Central Bank of India
333	Jalpaiguri	DHUPGURI	Pradhanpara	Central Bank of India
334	Jalpaiguri	MOYNAGURI	Ulladabri	Corporation Bank
335	Jalpaiguri	MOYNAGURI	Saptibari	Corporation Bank
336	Jalpaiguri	JALPAIGURI	Berubari	Corporation Bank
337	Jalpaiguri	JALPAIGURI	Boalmari	Corporation Bank
338	Jalpaiguri	DHUPGURI	Sakojhora	DENA BANK
339	Jalpaiguri	MOYNAGURI	Uttar Madhabdanga	HDFC
340	Jalpaiguri	MOYNAGURI	Padamati	HDFC
341	Jalpaiguri	MALBAZAR	Rangamati T.G.	ICICI Bank
342	Jalpaiguri	DHUPGURI	Karbala T.G	ICICI Bank
343	Jalpaiguri	DHUPGURI	Purbba Mallikpara	IDBI
344	Jalpaiguri	DHUPGURI	Jhar Salbari	IDBI
345	Jalpaiguri	DHUPGURI	Haritalguri T.G.	Indian Bk
346	Jalpaiguri	DHUPGURI	Debpara T.G.	Oriental Bank Of Commerce
347	Jalpaiguri	DHUPGURI	Madhya Boragari	Oriental Bank Of Commerce
348	Jalpaiguri	RAJGANJ	Shikarpur	Punjab National Bank
349	Jalpaiguri	RAJGANJ	Kismat Sukani	Punjab National Bank
350	Jalpaiguri	DHUPGURI	Khalaigram	Punjab National Bank
351	Jalpaiguri	DHUPGURI	Lakshmipara T.G.	SBI
352	Jalpaiguri	DHUPGURI	Gendrapara T.G	SBI
353	Jalpaiguri	DHUPGURI	Mallik Sobha	SBI
354	Jalpaiguri	MALBAZAR	Haihaipathar	Syndycate Bank
355	Jalpaiguri	DHUPGURI	Bara Gharia	Syndycate Bank
356	Jalpaiguri	MOYNAGURI	Uttar Khagrabari	United Bank Of India
357	Jalpaiguri	JALPAIGURI	Satkhamar	United Bank Of India
358	Jalpaiguri	JALPAIGURI	Nandanpur	United Bank Of India
359	Jalpaiguri	MALBAZAR	Dakshin Hanskhali	UBKGB
360	Jalpaiguri	MATTELI	Matiali T.G.	UBKGB
361	Jalpaiguri	MATTELI	Mangalbari (CT)	UBKGB
362	Jalpaiguri	MOYNAGURI	Jharbaragila	UBKGB
363	Jalpaiguri	MALBAZAR	Bainguri T.G.	UCO Bank
364	Jalpaiguri	DHUPGURI	Haldibari T.G	Vijaya Bank

365	Malda	English Bazar	Khaskol Chandipur	ALLAHABAD BANK
366	Malda	H C Pur-II	Datian	ALLAHABAD BANK
367	Malda	Ratua-II	Rajapur	ALLAHABAD BANK
368	Malda	Manikchak	Nawada	ALLAHABAD BANK
369	Malda	Kaliachak-I	Khaltipur	ALLAHABAD BANK
370	Malda	Kaliachak-I	Uttar Dariapur	Axis Bank
371	Malda	Kaliachak-III	Sabdulpur	Bandhan Bank
372	Malda	Kaliachak-i	Maheshpur	Bandhan Bank
373	Malda	Kaliachak-III	Chain para	Bank Of India
374	Malda	H.C.Pur-II	Talasur	BANGIYA GRAMIN VIKASH BANK
375	Malda	Chanchal-I	Hatinda	BANGIYA GRAMIN VIKASH BANK
376	Malda	Kaliachak-II	Hamidpur	BANGIYA GRAMIN VIKASH BANK
377	Malda	Ratua-I	Gadai Maharajpur	Canara Bank
378	Malda	Kaliachak-I	Dalugram	Canara Bank
379	Malda	H C Pur-II	Belasur	Central Bank of India
380	Malda	Kaliachak-II	Tap Pratappur	Central Bank of India
381	Malda	Kaliachak-III	Chari Anantapur	Corporation Bank
382	Malda	Kaliachak-II	Nayagram	HDFC
383	Malda	Ratua-II	Raninagar	ICICI Bank
384	Malda	Kaliachak-III	Palgachhi	IDBI
385	Malda	Old Malda	Mabarakpur	Indian Bk
386	Malda	Kaliachak-III	Deonapur	Indian Bk
387	Malda	Harishchandrapur-II	Mali Pakar	INDIAN OVERSEAS BANK
388	Malda	Gazole	Bahirgachhi	Punjab National Bank
389	Malda	Manikchak	Paschim Chandipur	Punjab National Bank
390	Malda	Kaliachak-I	Nabinagar	Punjab National Bank
391	Malda	Kaliachak-II	Jot Ananta	Punjab National Bank
392	Malda	Kaliachak-III	Sujapur Mandai	Punjab National Bank
393	Malda	H CPur-I	Rangaipur	SBI
394	Malda	Chanchal-I	Singhia	SBI
395	Malda	Ratua-I	Rukundipur	SBI
396	Malda	English Bazar	Madapur	United Bank Of India
397	Malda	Harish Chandrapur-I	Uttar Rampur	United Bank Of India
398	Malda	H.C.Pur-II	Jagannathpur	UCO Bank
399	Malda	Ratua-II	Nasipur	UCO Bank
400	Malda	Kaliachak-I	Khas chandpur	UCO Bank
401	Malda	Kaliachak-III	Par deonapur	UCO Bank
402	Malda	Kaliachak-I	Bakharpur	UCO Bank
403	Malda	Kaliachak –I	Serpur	Union Bank Of India
404	Malda	Chanchal-II	Damaipur	Vijaya Bank
405	Malda	Kaliachak-III	Sultanganj(p)	Vijaya Bank

406	Murshidabad		Ballalpur	ALLAHABAD BANK
407	Murshidabad	SAMSHERGANJ	Dogachi	ALLAHABAD BANK
408	Murshidabad		Kakramari	ALLAHABAD BANK
409	Murshidabad		Dakshin Hanumantanagar	ALLAHABAD BANK
410	Murshidabad		Barabil Raghunathpur	ALLAHABAD BANK
411	Murshidabad		Baruipara	Axis Bank
412	Murshidabad		Nopukuria	Axis Bank
413	Murshidabad		Kapasdanga	Axis Bank
414	Murshidabad	BELDANGA-II	Joynagar	Axis Bank
415	Murshidabad		Digha	Bandhan Bank
416	Murshidabad	KANDI	Hijal	Bandhan Bank
417	Murshidabad		Chandpur	Bandhan Bank
418	Murshidabad		Maniknagar	Bandhan Bank
419	Murshidabad		Manikyahar	Bandhan Bank
420	Murshidabad		Upar Fatepur	BANGIYA GRAMIN VIKASH BANK
421	Murshidabad		Babaltali	BANGIYA GRAMIN VIKASH BANK
422	Murshidabad		Mamrejpur	BANK OF BARODA
423	Murshidabad		Jafrabag	BANK OF BARODA
424	Murshidabad		Bhabki	BANK OF BARODA
425	Murshidabad	LALGOLA	Paharpur	BANK OF BARODA
426	Murshidabad	JALANGI	Debipur	BANK OF BARODA
427	Murshidabad		Juranpur	BANK OF BARODA
428	Murshidabad		Joykrishnanagar	Bank Of India
429	Murshidabad		Tejsingpur	Bank Of India
430	Murshidabad		Bishnupur	Canara Bank
431	Murshidabad		Joykrishnapur	Canara Bank
432	Murshidabad	BERHAMPORE	Tarakpur	Canara Bank
433	Murshidabad		Tartipur	Canara Bank
434	Murshidabad		Moktarpur	Central Bank of India
435	Murshidabad	DOMKAL	Taraf Rasulpur Patnipara	Central Bank of India
436	Murshidabad		Bali	Central Bank of India
437	Murshidabad		Madda	Central Bank of India
438	Murshidabad		Kolar Radhakantapur	Corporation Bank
439	Murshidabad		Godhanpara	Corporation Bank
440	Murshidabad		Taraf Rasulpur Patnipara	Corporation Bank
441	Murshidabad		Raipur	Corporation Bank
442	Murshidabad		Hareknagar	Corporation Bank
443	Murshidabad		Kuli	DENA BANK
444	Murshidabad		Krishnasahi	DENA BANK
445	Murshidabad		Par Raghunathpur	DENA BANK
446	Murshidabad		Shibnagar Laskarpur	DENA BANK
447	Murshidabad		Paikpara	HDFC
448	Murshidabad	BHAGWANGOLA-I	Belia Shyampur	HDFC
449	Murshidabad		Jasohari	HDFC
450	Murshidabad		Andhar Manik	HDFC
451	Murshidabad		Aminabag	ICICI Bank
452	Murshidabad	HARIHARPARA	Beharia	ICICI Bank
453	Murshidabad		Kedarchandpur	ICICI Bank
454	Murshidabad		Gopinathpur	ICICI Bank
455	Murshidabad		Popara	IDBI
456	Murshidabad		Gokulpur Gobindapur	IDBI
457	Murshidabad		Kamnagar	IDBI
458	Murshidabad	RAGHUNATHGANJ-II	Giria	Indian Bk
459	Murshidabad		Kumarsanda	Indian Bk
460	Murshidabad		Kismat Imadpur	Indian Bk
461	Murshidabad		Jigri Kulgachi	INDIAN OVERSEAS BANK
462	Murshidabad	RANINAGAR-I	Pratappur	INDIAN OVERSEAS BANK
463	Murshidabad	BELDANGA-I	Kazisha	INDIAN OVERSEAS BANK
464	Murshidabad		Habaspur	Oriental Bank Of Commerce
465	Murshidabad	NOWDA	Bali	Oriental Bank Of Commerce
466	Murshidabad		Mahula	Oriental Bank Of Commerce
467	Murshidabad		Selamatpur	PUNJAB & SIND BANK
468	Murshidabad		Paranpara	Punjab National Bank

469	Murshidabad	SUTI-I	NayaBahadurpur	Punjab National Bank
470	Murshidabad		Mahadebnagar	SBI
471	Murshidabad	BHAGWANGOLA-II	Khamar Diar	SBI
472	Murshidabad		Debipur	SBI
473	Murshidabad		Teghari	Syndycate Bank
474	Murshidabad		Nadaipur	Syndycate Bank
475	Murshidabad		Kantanagar	Syndycate Bank
476	Murshidabad	NABAGRAM	Rasulpur	Syndycate Bank
477	Murshidabad		Daulatpur	Syndycate Bank
478	Murshidabad		Raipur	Syndycate Bank
479	Murshidabad		Rampara Faridpur	Syndycate Bank
480	Murshidabad	MSD-JIAGANJ	Sannyasidanga	United Bank Of India
481	Murshidabad	KHARGRAM	Indrani	United Bank Of India
482	Murshidabad		Nidhinagar Sarsabad	United Bank Of India
483	Murshidabad		Nazirpur	United Bank Of India
484	Murshidabad	BHARATPUR-I	Sahapur	United Bank Of India
485	Murshidabad	FARAKKA	Imannagar	UCO Bank
486	Murshidabad	SUTI-II	Hafania	UCO Bank
487	Murshidabad	SAGARDIGHI	Dasturhat	UCO Bank
488	Murshidabad	RANINAGAR-II	Ramnagar Doenkanun	UCO Bank
489	Murshidabad		Purba Narayanpur	UCO Bank
490	Murshidabad		Nasipur	Union Bank Of India
491	Murshidabad	BURWAN	Badua	Union Bank Of India
492	Murshidabad	BHARATPUR-II	Kandra	Union Bank Of India
493	Murshidabad		Kaladanga	Vijaya Bank
494	Nadia	Chapra	Sikra	ALLAHABAD BANK
495	Nadia	Krishnagar - I	Dakshinjhitkipota	ALLAHABAD BANK
496	Nadia	Nakashipara	Teghari	ALLAHABAD BANK
497	Nadia	Nabadwip	Char Brahmanagar (CT)	Axis Bank
498	Nadia	Tehatta - II	Baraia	Axis Bank
499	Nadia	Kaliganj	Chhota Chandghar	Bandhan Bank
500	Nadia	Karimpur - II	Fazil Nagar	Bandhan Bank
501	Nadia	Nakashipara	Birpur	Bandhan Bank
502	Nadia	Chakdah	Durgapur	BANGIYA GRAMIN VIKASH BANK
503	Nadia	Krishnagar - II	Noapara	BANGIYA GRAMIN VIKASH BANK
504	Nadia	Tehatta - I	Betai Jitpur	BANGIYA GRAMIN VIKASH BANK
505	Nadia	Chakdah	Kulia (P)	BANK OF BARODA
506	Nadia	Nakashipara	Chandanpur	BANK OF BARODA
507	Nadia	Tehatta - II	Panchdara Abhaynagar	BANK OF BARODA
508	Nadia	Hanskhali	Itabaria	Bank Of India
509	Nadia	Karimpur - I	Uttampur	Bank Of India
510	Nadia	Kaliganj	Jamalpur	Canara Bank
511	Nadia	Nakashipara	Bangaria	Canara Bank
512	Nadia	Karimpur - II	Dogachhi	Central Bank of India
513	Nadia	Nakashipara	Haranagar	Central Bank of India
514	Nadia	Santipur	Saguna	Central Bank of India
515	Nadia	Haringhata	SUBUDDIPUR	Corporation Bank
516	Nadia	Nabadwip	Gadkhali	Corporation Bank
517	Nadia	Haringhata	Simhat	HDFC
518	Nadia	Nakashipara	Jagadanandapur (CT)	HDFC
519	Nadia	Nabadwip	Char Maijdia (CT)	ICICI Bank
520	Nadia	Nakashipara	Kshidirpur (CT)	ICICI Bank
521	Nadia	Karimpur - I	Baruipara	IDBI
522	Nadia	Nakashipara	Mota	IDBI
523	Nadia	Chakdah	Hariankha	Indian Bk

524	Nadia	Nabadwip	Pansila	INDIAN OVERSEAS BANK
525	Nadia	Chapra	Hatkhola	Oriental Bank Of Commerce
526	Nadia	Tehatta - II	Baruipara	Oriental Bank Of Commerce
527	Nadia	Haringhata	Sekandarpur	Punjab National Bank
528	Nadia	Chakdah	Darappur (CT)	SBI
529	Nadia	Hanskhali	Bhabanipur	SBI
530	Nadia	Krishnagar - I	Baruihuda (CT)	Syndycate Bank
531	Nadia	Tehatta - I	Taranipur	Syndycate Bank
532	Nadia	Hanskhali	Muragachha	United Bank Of India
533	Nadia	Santipur	Gayespur	United Bank Of India
534	Nadia	Karimpur - I	Andhar Kotha	UCO Bank
535	Nadia	Krishnagar - I	Krishnanagar (P)	UCO Bank
536	Nadia	Nakashipara	Bilkumari	UCO Bank
537	Nadia	Nakashipara	Dogachhia	Union Bank Of India
538	Nadia	Krishnagar - I	Paschimbhatjangla	Vijaya Bank
539	Nadia	Nabadwip	Majdia	Vijaya Bank
540	Nadia	Santipur	Beharia	Vijaya Bank
541	Paschim Medinipur	Garhbeta-III	Naba Kola (CT)	ALLAHABAD BANK
542	Paschim Medinipur	Daspur-II	Kultikri	ANDHRA BANK
543	Paschim Medinipur	Sabong	Mohar	BANGIYA GRAMIN VIKASH BANK
544	Paschim Medinipur	Daspur-II	Nischintapur	BANK OF BARODA
545	Paschim Medinipur	Garhbeta-III	Dwari Geria (CT)	Bank Of India
546	Paschim Medinipur	Kharagpur-I	Barkola	Canara Bank
547	Paschim Medinipur	Daspur-II	Benai	Central Bank of India
548	Paschim Medinipur	Daspur-II	Maguria	Corporation Bank
549	Paschim Medinipur	Dantan-I	Chaulia (CT)	DENA BANK
550	Paschim Medinipur	Dantan-II	Khandrui	IDBI
551	Paschim Medinipur	Dantan-II	Sabra	Indian Bk
552	Paschim Medinipur	Chandrakona-II	Krishnapur	INDIAN OVERSEAS BANK
553	Paschim Medinipur	Mohanpur	Tanuya	Oriental Bank Of Commerce
554	Paschim Medinipur	Keshiary	Mahi Samura	PUNJAB & SIND BANK
555	Paschim Medinipur	Pingla	Dangalsa	Punjab National Bank
556	Paschim Medinipur	Medinipur Sadar	Hatihalka	SBI
557	Paschim Medinipur	Pingla	Kshirai	Syndycate Bank
558	Paschim Medinipur	Daspur-II	Uttar Bar	UCO Bank
559	Paschim Medinipur	Daspur-II	Bhuta	Union Bank Of India
560	Paschim Medinipur	Narayangarh	Bahurupa	United Bank Of India
561	Paschim Medinipur	Narayangarh	Deuli (CT)	United Bank Of India
562	Paschim Medinipur	Daspur-II	Jot Kanuramgar	Vijaya Bank

563	Purba Medinipur	Nandigram I	Jalpai Part vii	Allahabad Bank
564	Purba Medinipur	Egra-i	Kasbagola	Allahabad Bank
565	Purba Medinipur	Nandigram ii	Birulia	Allahabad Bank
566	Purba Medinipur	Chandipur	Brajalalchak	Andhra Bank
567	Purba Medinipur	Nandigram I	Kalicharanpur	Andhra Bank
568	Purba Medinipur	Nandakumar	Saoraberia Jalpai	Axis Bank
569	Purba Medinipur	Moyna	Srikantha	Axis Bank
570	Purba Medinipur	Nandigram I	Gokulnagar	Bandhan Bank
571	Purba Medinipur	Moyna	Purba D. Moyna	Bandhan Bank
572	Purba Medinipur	Khejuri-I	Jahanabad	BANK OF BARODA
573	Purba Medinipur	Contai I	Khodamberia	BANK OF BARODA
574	Purba Medinipur	Khejuri i	Patna	Bank Of India
575	Purba Medinipur	Tamluk	Putputiya	Bank Of India
576	Purba Medinipur	Sahid Matangini	Kharui	Bank Of Maharastra
577	Purba Medinipur	Nandigram-I	Mahammadpur	Canara Bank
578	Purba Medinipur	Nandakumar	Bargodagodar	Canara Bank
579	Purba Medinipur	Khejuri II	Krishnanagar	Canara Bank
580	Purba Medinipur	Haldia	Bar Basudebpur	Central Bank of India
581	Purba Medinipur	Nandigram-I	Samsabad	Central Bank of India
582	Purba Medinipur	Pataspur-i	Gokulpur	Corporation Bank
583	Purba Medinipur	Haldia	Kumarpur	Corporation Bank
584	Purba Medinipur	Egra I	Jerthan	HDFC
585	Purba Medinipur	Bhagwanpur-II	Bahadurpur	HDFC
586	Purba Medinipur	Ramnagar II	Bararamkua	ICICI Bank
587	Purba Medinipur	Kolaghat	Deriachak	ICICI Bank
588	Purba Medinipur	Moyna	Kiarana	IDBI
589	Purba Medinipur	Khejuri-I	Tikashi	IDBI
590	Purba Medinipur	Chandipur	Kulbari	IDBI
591	Purba Medinipur	Contai iii	Kanaidihi	IDBI
592	Purba Medinipur	Desapran	Basantia	IDBI
593	Purba Medinipur	Nandigram ii	Subdi	Indian Bk
594	Purba Medinipur	Sahid Matangini	Uttar Dhalhara	Indian Bk
595	Purba Medinipur	Ramnagar-I	Mukundapur	Indian Bk
596	Purba Medinipur	Moyna	Tilkhoja	INDIAN OVERSEAS BANK
597	Purba Medinipur	Chandipur	Nandapur	Oriental Bank Of Commerce
598	Purba Medinipur	Nandigram I	Daudpur	Oriental Bank Of Commerce
599	Purba Medinipur	Khejuri-II	Dekhali	Punjab National Bank
600	Purba Medinipur	Moyna	Narikeldaha	Punjab National Bank
601	Purba Medinipur	Egra-I	Chhatri	Punjab National Bank
602	Purba Medinipur	Egra-II	Tajpur	SBI
603	Purba Medinipur	Pataspur ii	Khar	SBI
604	Purba Medinipur	Mahisadal	Kalikakundu	SBI
605	Purba Medinipur	Tamluk	Dakshinbaguan	Syndycate Bank
606	Purba Medinipur	Bhagwanpur i	Gurgram	Syndycate Bank
607	Purba Medinipur	Nandigram-I	Kendamari Jalpai	UCO Bank
608	Purba Medinipur	Tamluk	Simulia	Union Bank Of India
609	Purba Medinipur	Moyna	Arangkiarana	Union Bank Of India
610	Purba Medinipur	Nandakumar	Jalpai	United Bank Of India
611	Purba Medinipur	Nandigram ii	Amdabad	United Bank Of India
612	Purba Medinipur	Egra-II	Basudevpur	United Bank Of India
613	Purba Medinipur	Khejuri II	Lakhi	United Bank Of India
614	Purba Medinipur	Tamluk	Nilkunthia	Vijaya Bank
615	Purba Medinipur	Bhagwanpur I	Mahammadpur	Vijaya Bank

616	Purulia	JHALDA-II	BARAROLA	ALLAHABAD BANK
617	Purulia	JHALDA-II	TATYARA	ALLAHABAD BANK
618	Purulia	Raghunathpur-I	PASCHIMBERO	Bank of Maharstra
619	Purulia	Raghunathpur-II	ICHHAR	BANGIYA GRAMIN VIKASH BANK
620	Purulia	PARA	CHAPRI	BANGIYA GRAMIN VIKASH BANK
621	Purulia	BALARAMPUR	GENURA	Central Bank of India
622	Purulia	SANTURI	MURULIA	Central Bank of India
623	Purulia	JOYPUR	BARBENDA	SBI
624	Purulia	ARSHA	PALPAL	SBI
625	Purulia	JHALDA-II	CHEKYA	SBI
626	Purulia	NETURIA	HIJULI	SBI
627	Purulia	ARSHA	SATRA	United Bank Of India
628	Purulia	KASHIPUR	LAPARA	United Bank Of India
629	Purulia	KASHIPUR	KANTARANGURI	United Bank Of India
630	South Twenty Four Parganas	Jaynagar - II	Manirtat	Allahabad
631	South Twenty Four Parganas	Baruipur	Begampur	Axis Bank
632	South Twenty Four Parganas	Basanti	Char Bidyarabad	Axis Bank
633	South Twenty Four Parganas	Budge Budge - II	Dongaria	Bandhan Bank
634	South Twenty Four Parganas	Sagar	Manasadwip 2Nd Portion	Bandhan Bank
635	South Twenty Four Parganas	Bhangar - I	Dari Madhabpur	BANGIYA GRAMIN VIKASH BANK
636	South Twenty Four Parganas	Diamond Harbour - II	Patra (P)	BANGIYA GRAMIN VIKASH BANK
637	South Twenty Four Parganas	Basanti	Kathalberia	BANGIYA GRAMIN VIKASH BANK
638	South Twenty Four Parganas	Magrahat - II	Ramchandranagar	BANK OF BARODA
639	South Twenty Four Parganas	Canning - II	Narayanpur	Bank Of India
640	South Twenty Four Parganas	Sonarpur	Bhagabanpur	Bank of Maharashtra
641	South Twenty Four Parganas	Mandirbazar	Mallikpratap (M)	Canara Bank
642	South Twenty Four Parganas	Gosaba	Kumirmari	Central Bank of India
643	South Twenty Four Parganas	Bishnupur - I	Andharmanik	Corporation Bank
644	South Twenty Four Parganas	Kakdwip	Kasinagar	Corporation Bank
645	South Twenty Four Parganas	Bishnupur - II	Chandi	DENA BANK
646	South Twenty Four Parganas	Canning - I	Budh Khali	DENA BANK
647	South Twenty Four Parganas	Kakdwip	Ramchandranagar	HDFC
648	South Twenty Four Parganas	Magrahat - I	Nazra	ICICI Bank
649	South Twenty Four Parganas	Jaynagar - I	Purba Gabberia	ICICI Bank
650	South Twenty Four Parganas	Kulpi	Lakshmipur	IDBI
651	South Twenty Four Parganas	Falta	Rajarampur	Indian Bk
652	South Twenty Four Parganas	Mathurapur - II	Kumarapara	INDIAN OVERSEAS BANK
653	South Twenty Four Parganas	Patharpratima	Dakshin Gangadharpur	INDIAN OVERSEAS BANK
654	South Twenty Four Parganas	Mathurapur - II	Khari	Oriental Bank Of Commerce
655	South Twenty Four Parganas	Kakdwip	Kalinagar	Oriental Bank Of Commerce
656	South Twenty Four Parganas	Canning - II	Saranger Abad	Punjab National Bank
657	South Twenty Four Parganas	Mandirbazar	Nilambarpur (K)	Punjab National Bank
658	South Twenty Four Parganas	Jaynagar - I	Rajpur Korabag	SBI
659	South Twenty Four Parganas	Kultali	Debipur Gurguria	SBI
660	South Twenty Four Parganas	Gosaba	Satjalia	SBI
661	South Twenty Four Parganas	Patharpratima	Sridhar Nagar	SBI
662	South Twenty Four Parganas	Magrahat - II	Multi	Syndycate Bank
663	South Twenty Four Parganas	Bhangar - II	Pitha Pukuria	United Bank Of India
664	South Twenty Four Parganas	Kultali	Jalabaria	United Bank Of India
665	South Twenty Four Parganas	Diamond Harbour - II	Kamarpol	UCO Bank
666	South Twenty Four Parganas	Canning - I	Khas Kumarkhali	Union Bank Of India
667	South Twenty Four Parganas	Jaynagar - II	Mayahauri	Union Bank Of India
668	South Twenty Four Parganas	Kakdwip	Akshyanagar	Union Bank Of India
669	South Twenty Four Parganas	Namkhana	Sibrampur	Union Bank Of India

670	Uttar Dinajpur	Chopra	Jiakhori	Allahabad Bank
671	Uttar Dinajpur	Islampur	Phulhara	Allahabad Bank
672	Uttar Dinajpur	Goalpokher-I	Athiala	Allahabad Bank
673	Uttar Dinajpur	Raiganj	Serpur	Allahabad Bank
674	Uttar Dinajpur	Islampur	Birnakundi	Axis Bank
675	Uttar Dinajpur	Goalpokher-I	Bara Singhanath	Axis Bank
676	Uttar Dinajpur	Goalpokher-II	Nizampur	Bandhan Bank
677	Uttar Dinajpur	Karandighi	Kochara	Bandhan Bank
678	Uttar Dinajpur	Goalpokher-I	Goalin	BANGIYA GRAMIN VIKASH BANK
679	Uttar Dinajpur	Goalpokher-II	Kabutarkhopi	BANGIYA GRAMIN VIKASH BANK
680	Uttar Dinajpur	Karandighi	Khanta	BANGIYA GRAMIN VIKASH BANK
681	Uttar Dinajpur	Karandighi	Jujharpur	BANGIYA GRAMIN VIKASH BANK
682	Uttar Dinajpur	Karandighi	Raghopur	BANGIYA GRAMIN VIKASH BANK
683	Uttar Dinajpur	Raiganj	Gopalpur	BANGIYA GRAMIN VIKASH BANK
684	Uttar Dinajpur	Chopra	Bhotamari	BANK OF BARODA
685	Uttar Dinajpur	Islampur	Kuchila	Bank Of India
686	Uttar Dinajpur	Karandighi	Raniganj	Bank Of India
687	Uttar Dinajpur	Islampur	Bhojpur	Canara Bank
688	Uttar Dinajpur	Goalpokher-I	Pokharia	Canara Bank
689	Uttar Dinajpur	Chopra	Bhagalpur Khas	Central Bank of India
690	Uttar Dinajpur	Chopra	Paschim Chutiakhor	Central Bank of India
691	Uttar Dinajpur	Islampur	Dohaso	Central Bank of India
692	Uttar Dinajpur	Goalpokher-II	Sathaur	Central Bank of India
693	Uttar Dinajpur	Raiganj	Barabarua	Central Bank of India
694	Uttar Dinajpur	Chopra	Dangra Dangri	Corporation Bank
695	Uttar Dinajpur	Raiganj	Adiar	HDFC
696	Uttar Dinajpur	Itahar	Khesra	HDFC
697	Uttar Dinajpur	Islampur	Chaprajhar (P)	ICICI Bank
698	Uttar Dinajpur	Karandighi	Bajargaon	ICICI Bank
699	Uttar Dinajpur	Chopra	Chitalghata	IDBI
700	Uttar Dinajpur	Itahar	Dhulahar	Indian Bk
701	Uttar Dinajpur	Islampur	Agdimti	INDIAN OVERSEAS BANK
702	Uttar Dinajpur	Islampur	Purbba Gomaidighi	Oriental Bank Of Commerce
703	Uttar Dinajpur	Islampur	Paschim Pachhurasia	Punjab National Bank
704	Uttar Dinajpur	Goalpokher-II	Fashia Diation	Punjab National Bank
705	Uttar Dinajpur	Islampur	Jagatagaon	SBI
706	Uttar Dinajpur	Goalpokher-I	Jaingaon	SBI
707	Uttar Dinajpur	Karandighi	Bagela	SBI
708	Uttar Dinajpur	Islampur	Barakhanti	United Bank Of India
709	Uttar Dinajpur	Raiganj	Sitgram	United Bank Of India
710	Uttar Dinajpur	Raiganj	Chhota Parua	United Bank Of India
711	Uttar Dinajpur	Raiganj	Dakshin Goalpara	United Bank Of India
712	Uttar Dinajpur	Kaliyaganj	Malgaon	United Bank Of India
713	Uttar Dinajpur	Chopra	Bhagabati	UCO Bank
714	Uttar Dinajpur	Islampur	Gunabari	UCO Bank
715	Uttar Dinajpur	Karandighi	Sabdhan	UCO Bank
716	Uttar Dinajpur	Chopra	Rajabhim	Union Bank Of India
717	Uttar Dinajpur	Islampur	Panchdimti	Union Bank Of India

युनाइटेड बैंक ऑफ़ इंडिया
अग्रणी बैंक प्रभाग
प्रधान कार्यालय
11, हेमंत बसु सरणी
कोलकाता – 700 001

United Bank of India
Lead Bank Division
Head Office
11, Hemanta Basu Sarani
Kolkata-700 001

संयोजकः पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति

सन्दर्भ :एलबीडी/एसएलबीसी/पश्चिम बं./ /2015-16

दिनांक : 28.12.2015

Convener: State Level Bankers' Committee for West Bengal

Ref: LBD/SLBC/ West Bengal/1092/2015-16

Date: 28.12.2015

एसएलबीसी के सभी सदस्य

All Members of SLBC

प्रिय महोदय/ महोदया,

Dear Sir/ Madam,

विषयः पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति की 131वीं बैठक की कार्यवाही I

Subject: Proceedings of the 131st Meeting of SLBC for West Bengal.

हम इसके साथ दिनांक 21.12.2015 को होटल "द पार्क", कोलकाता में सम्पन्न पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति की 131वीं बैठक की कार्यवाही भेज रहे हैं।

We send herewith the proceedings of the 131st Meeting of State Level Bankers' Committee for West Bengal held at hotel "The Park", Kolkata on 21.12.2015.

सभी सम्बंधित से अनुरोध है की आप उक्त बैठक में लिए गए निर्णयों का यथाशीघ्र कार्यावयन करें I

We would request all concerned to please implement the decisions arrived at in the aforesaid meeting at an early date.

भवदीय,

Yours faithfully,

महाप्रबंधक
(वि.समावेशन और प्राइसेक) और
संयोजक : पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति

General Manager
(FI & Prisec) and
Convener- SLBC, West Bengal

United Bank of India
Lead Bank Division
Head office

Convener
State Level Bankers' Committee for West Bengal

Minutes of the 131st State Level Bankers' Committee Meeting for the State of West Bengal held on 21.12.2015.

The 131st SLBC meeting of West Bengal was convened at The Park Hotel, Kolkata at 10.30 a.m. on December 21, 2015 to review the performance of all the member Banks for the period April – September 2015 of the financial year 2015-16. The meeting was chaired by Dr. Amit Mitra, Hon'ble Finance Minister, Government of West Bengal. Amongst the other dignitaries, Shri P. Srinivas, Managing Director & CEO of United Bank of India & Chairman, SLBC, West Bengal, Shri R.S. Shukla, Principal Secretary, Agriculture Department, Government of West Bengal, Dr. Ariz Aftab, Principal Secretary, SHG & SE, Government of West Bengal, Shri K. V. Rama Moorthy, Executive Director of United Bank of India, Shri G. N. Rath, Chief General Manager, Reserve Bank of India, Shri Prashant Kumar, CGM, State Bank India, Ms. T. S. Raji Gain, Chief General Manager, NABARD, Ms Smaraki Mahapatra, Excise Commissioner and Additional Secretary, Finance, Government of West Bengal, Ms.C. D. Lama, State Mission Director & CEO, WBSRLM were also present. Top Executives of State Government, RBI, NABARD, Insurance Companies, Banks and LDMs also participated in the meeting. A list of participants of the meeting is enclosed as Annexure.

Initiating the discussion, Shri Manas Dhar, General Manager, UBI and Convener, SLBC West Bengal extended warm welcome to all the participants and expressed the hope that the presence of the Hon'ble Finance Minister in the meeting will definitely spur the banks to excel hard in giving their best to ensure all-round economic development of West Bengal.

Thereafter, Shri P. Srinivas, MD & CEO, UBI and Chairman of SLBC (WB) greeted the Hon'ble Finance Minister, Govt. of WB. He also extended welcome greetings to all the participants attending the meeting. Shri Srinivas in his welcome address inter alia dwelt on the following issues:

- CD Ratio of the State reached 61% as on 30.09.2015. Advance portfolio registered a growth of Rs.12,255 crore in September 2015 quarter only i.e. from Rs.3,20,749 crore as on 30.06.2015 to Rs.3,33,004 crore. He expressed concern that unfortunately growth in CD ratio in the state was not uniform. CD Ratio of 6 districts viz. Burdwan, Bankura, Birbhum, Hooghly, Alipurduar & 24-Parganas (North) continues to remain below 40% as on September 2015. He pleaded for extra efforts on the part of the banking fraternity in West Bengal to give special emphasis on the aforesaid six districts in the remaining two quarters to help achieve the state to reach the desired level of CD ratio in the current fiscal.

- Loan disbursement by banks under ACP during the two quarters of June & September 2015 registered a robust growth of 81%. It stood at Rs. 50638 crore against Rs.28056 crore achieved during corresponding quarter last year. By disbursing Rs.50638 during the last two quarters banks have achieved 62% of their Annual Target (March 2016) of Rs 81568 crore.

- The disbursement to Agriculture sector during April - September 2015 under ACP 2015-16 stood at Rs. 13601 crore thus registering an increase of 22% in credit flow of Rs 11128 crore during corresponding period last year (2014-15). The disbursement to MSME sector for the same period (April–September 2015) stood at Rs. 17139 crore, thus achieving 79% of target against ACP 2015-16. All banks combindly have issued 8.45 lac KCCs during April- September of FY 2015-16 against target of 20 lac with financial outlay of Rs.2720 crore.

- All the Banks operating in the State provided relief measures to the eligible farmers of 12 districts affected by flood by rescheduling 64292 Agriculture loan accounts amounting to Rs 313.63 crore and disbursed fresh loan of Rs 196.99 crore to 35830 number of farmers' upto 30.09.2015 as per the decision of the meeting of the Sub-Committee of Agriculture under SLBC held on 24.08.2015 followed by Special SLBC and DCC meetings.

- Pursuant to the direction of Government of India, all the member banks had participated in the credit delivery campaign on PMMY between 25th September and 2nd October 2015. The bankers' role was appreciated for surpassing the State Target of helping 174875 entrepreneurs. Member banks were also requested to achieve revised MUDRA target of assisting 540580 entrepreneurs with financial outlay of Rs 4700/- crore during the period 01.11.2015 to 28.02.2016.

- Self Help Group credit linkage needs lot of improvement. The banks in the state were able to credit link 76452 number of Self Help Groups during April-September 2015 against annual target of 178515 groups. However, average credit per SHG recorded marginal improvement from Rs.75901/- to Rs.76554/- at the end of September 2015.

- Commendable achievement has been made by the banks operating in the State by opening 1.68 crore accounts under PMJDY upto 02.12.2015. Now, banks should initiate steps for issuance and activation of RuPay Cards, allowing OD facility, etc. in a time bound manner as per extant guidelines.

- The banks operating in the State have achieved notable success in three social security schemes viz. PMJJBY, PMSBY & APY by covering 70.68 lac individuals (PMJJBY- 12.43 lac & PMSBY-58.25 lac) within 30.11.2015.

- The percentage of Priority Sector Advance to the minority communities in the state stood at 15.49% at the end of September 2015 against national target of 15% , thus showing good progress in the first half of the current fiscal.

- NPA scenario of the Banks is gradually reaching an alarming level. It stood at 9.13% of Priority Sector advance as on September 2015 and there is a huge scope for recycling of funds in the State through recovery. Overall recovery percentage in respect of three broad sectors, viz Agriculture, MSME and Other PRISEC as on September 2015 stood at 54%, against previous figure of 53% as on September 2014. There was no significant improvement in recovery under Schematic lending.

- Importance of introduction of on-line land holding verification system. This will help the bank branches the facility of online search of the digitized land records from their branches itself and simultaneous registration of bank's charge in case the same piece of property is offered for mortgage to the bank. This would help the Banks to take prompt credit decision and also eliminate chances of multiple use of same property to avail loans fraudulently from different banks.

Now, Shri P.Srinivas, MD & CEO, United Bank of India requested Dr. Amit Mitra, Hon'ble Finance Minister, Govt. of WB to deliver his key note address.

Dr. Amit Mitra, Hon'ble Finance Minister, Government of West Bengal expressed happiness to be able to attend and address such an important meeting. He wished that the meeting would be interactive and the stake holders will not hesitate to discuss their real issues in such a big forum. Dr. Mitra narrated the story of struggle and success of the state of West Bengal and emergence of a positive vibe in the field of all round economic activities. He said that odds are heavy but this should not intimidate us. The Govt. of West Bengal is duty bound to work shoulder to shoulder with the bankers. He promised every possible help to the banks in their business function. He pledged to help develop and maintain a congenial atmosphere in the state

where along with agriculture and Small-Medium scale industries big industries will also thrive and flourish. He also said that bankers should not feel that the state government is nonchalant on the issue of recovery of bad loans. He said we are equally concerned on the issue of non-payment of loan dues as burgeoning NPA will hinder the process of recycling of funds.

He mentioned that sustained efforts on the part of Govt. of West Bengal have started yielding results. That this is not a hollow claim is reflected through major economic indicators. In this regard he mentioned to the recent visit of Dr. Raghu Ram Rajan, Hon'ble Governor, RBI to Kolkata in December 2015 where he also made positive comments on the economic affairs of West Bengal. Dr.Mitra stressed on the hand holding of all the stake holders to ensure allround economic development of the state, he requested everyone present to realize the truth in the axiom that 'working together works'.

Now, Dr. Amit Mitra finding Shri R. S. Shukla, Principal Secretary, Agriculture Department, Govt. of WB amongst the invitees requested him to interact with the bankers.

Shri R.S. Shukla, Principal Secretary, Agriculture Department, GoWB, thanked the bankers for providing timely relief measures to the farmers of 12 districts affected by flood during July-August 2015. He stressed the importance of financing KCC loans to all eligible farmers. He requested the bakers to raise average credit per KCC during this financial year. He also requested the banks to make it a challenge for financing Rs.15000/- crore through KCCs during FY 2015-16 as against Rs 10478/- crore made during FY 2014-15. He stated that about 30-40% of existing KCCs are in dormant stage and he emphasized on activation of such dormant KCCs.

Shri Shukla told that insurance coverage of crops by banks operating in the State is very low i.e only 10% and requested Banks and Agriculture Insurance Company to put their best efforts to increase crop insurance coverage atleast to 30%- 40% during FY 2015-16.

Shri Shukla told that the issue of online verification of land holding records as raised by Shri P. Srinivas, MD & CEO, United Bank of India is under the active consideration of the state government. But since the task is huge and involves multiple dimensions it will take some more time to operationalise the system.

Dr. Amit Mitra, Hon'ble Finance Minister, Government of West Bengal referred to the discussion held on 16.07.2015 in respect of digitisation of land records and requested the Convener, SLBC West Bengal to put up a status report. He also requested Convener, SLBC to convene a special meeting to formulate strategy for KCC loans as well as activation of dormant KCCs.

The Convener, SLBC West Bengal informed that meeting of SLBC Sub-Committee on Agriculture for fixation on ceiling price of potato would be held on 23.12.2015, where strategy for KCC financing and activation of dormant KCCs will also be discussed. It was assured that average credit per KCC along with total financial outlay would improve substantially during the Rabi season which is the key season of agricultural activities in the State.

Dr. Ariz Aftab, Principal Secretary, SHG & SE, Government of West Bengal informed that the SLBC Sub-Committee meeting on SHG was held on 01st December 2015 to review the performance of SHG in the State. He informed that all banks in the State collectively credit linked 76452 SHG groups with financial outlay of Rs 585.27 crore during April-September 2015 against the physical & financial target of 178515 groups & Rs 1930 crore respectively. He said it is observed that there is a huge gap between savings linkage and credit linked SHGs and all the Banks should come forward to reduce this gap through covering more number of SHGs under credit linkage. He further said that Average credit per SHG is very low, much below the national level. He requested the banks to put special efforts to raise average credit per SHG to Rs 1.25 lac.

Dr. Amit Mitra, Hon'ble Finance Minister, Government of West Bengal suggested convening of a special meeting of SHG Sub-Committee under SLBC in January 2016 to evaluate the bank wise & district wise position of SHG credit linkage and also to formulate strategy for achieving SHG financial target at the year end of FY 2015-16.

Ms.C. D. Lama, State Mission Director & CEO, WBSRLM informed that Community Based Recovery Mechanism (CBRM) is working well and requested the banks to take the help of 'Bank Mitras' engaged for this purpose to improve the recovery climate in rural areas as well as further financing to SHGs. She also informed that from the feed-back received from member banks, it is revealed that the process of marking NRLM enabled SHGs in the CBS system online and sharing the data with WBSRLM was in progress. However, lot of relevant data appeared to be not entered in the system by the branches. Member Banks were requested to sensitize branches in this regard once again and complete the task within 31.12.2015 so as to reflect actual position.

Shri Prashant Kumar, CGM, State Bank of India stated that they have organized number of camps to finance SHGs in the State.

Dr. Amit Mitra, Hon'ble Finance Minister, Government of West Bengal requested the Convener, SLBC & Member Banks for opening of Brick & Mortar branch in the vicinity of Panchayat office in the remaining 716 unbanked Gram Panchayats. He stated that Government of West Bengal has

already committed to provide premises and other infrastructure free of cost to ensure inclusive growth.

The Convener, SLBC West Bengal told that 3504 rural branches i.e about 45% of total branch network of 7752 branches are providing banking services in 3354 Gram Panchayats in the State. Besides this, 2498 ATMs have been installed in rural areas. All GP households are getting banking services through technologically equipped 24180 Bank Mitras or 3504 bank branches having CBS facilities or 2498 ATMs. He said that the West Bengal State has been declared to have reached the saturation level in respect of opening of at least one bank account per household within 31.12.2014 under PMJDY scheme. He further told that there are many Gram Panchayats having regular bank branches within a radius of 5 kms but no brick & mortar branch within their geographical periphery. Opening of new brick & mortar branches within geographical periphery of such unbanked Gram Panchayats may not be viable. Shri Dhar proposed for reassessment of unbaked Gram Panchayats having bank branches within a radius of 5 kms, > 5kms to <10 kms and >10kms, by the LDMs within 31.01.2016. Shri Dhar also proposed for dropping of the unbanked Gram Panchayats, having bank branches within a radius of 5 kms, from the list of unbanked GPs as opening of brick & mortar branches in those locations would not be viable.

Dr. Amit Mitra, Hon'ble Finance Minister, Government of West Bengal requested the Convener, SLBC for reassessment of unbanked Gram Panchayats having bank branches within a radius of 5 kms, > 5kms to <10 kms and >10kms, by the LDMs. He also agreed to the proposal for dropping of the unbanked Gram Panchayats, having bank branches within a radius of 5 kms, from the list of unbanked GPs. Finally, Hon'ble Finance Minister desired that all should join hands together to improve the economic scenario of the State and to achieve collective goals.

Thereafter, Shri Manas Dhar, General Manager (FI & Prisec), UBI and Convener of SLBC (WB) undertook the following Agenda wise discussion through Power Point Presentation and requested the members to interact on the issues.

Agenda 1.Confirmation of proceedings of the 130th SLBC meeting for West Bengal held on 21.09.2015 :

Confirmed by the House.

Special Agenda Items:

A. Relief Measures to the affected farmers and borrowers in the recent flood in the State of West Bengal.

All the banks operating in the State have rescheduled / converted 64292 Agriculture loan accounts amounting to Rs 313.63 crore and disbursed fresh loan of Rs 196.99 crore to 35830 farmers up to 30.09.2015.

Fraudulent withdrawals from the Government Account maintained by the Agriculture Department occurred in respect of cheques issued for input subsidy to the flood affected farmers.

State Government would review the process and explore the possibilities to make payment through DBT in real time instead of cheques in view of fraudulent activities as well as delay in collection of cheques.

Shri G. N. Rath, CGM, RBI stressed on DBT considering large number of beneficiaries as well as taking into account that the banks are well equipped with suitable technologies for the same.

B. Pradhan Mantri Mudra Yojana (PMMY).

The House noted disbursement of Rs 2921.16 crore as at the end of September quarter in PMMY i.e. 45% of the State target for Rs 6532.17 crore for FY 2015-16.

Shri Manas Dhar, GM & Convener, SLBC, WB informed the House about revised Mudra Target of Rs 4700 crore to 540580 entrepreneurs for the State from 01.11.2015 to 28.02.2016 set by Department of Financial Services, MoF, Government of India and requested all Banks to make concerted effort to achieve the same.

The member banks also agreed to the suggestion of the Convener Bank regarding sharing of expenses on account of publication of requisite advertisement of PMMY by SLBC, West Bengal, as directed by Government of India, in Ananda Bazar Patrika and another Bengali newspaper on 30.12.2015 at a cost of Rs 8.79 lac.

C. Progress of accounts opened under PMJDY.

All the Banks operating in the State have opened 1.68 crore savings accounts with a deposit of Rs. 3382.64 crore as on 02.12.2015 under PMJDY. Rupay Cards have been issued to 74% account holders. House noted the performance of banks on PMJDY.

D. Progress in enrollment under PMSBY, PMJJBY and APY.

House noted the performance of the banks in the state in respect of three social security schemes viz. PMJJBY, PMSBY and APY as on 30.11.2015. Total enrollment of PMJJBY, PMSBY and APY for the State of West Bengal are 12,43,289, 58,24,508 and 70,025 respectively totaling 71,37,822 cases under the above three social security schemes.

Shri Manas Dhar, General Manager (Prisec & FI) and Convener of SLBC(WB) deliberated on the following points:-

1. Department of Financial Sevices, MoF, Government of India is reviewing the progress of financial literacy, Rupay Card activation and status of Bank Mitras through Video Conferencing on weekly basis.
2. He requested all bankers to expedite the process of collection and seeding of Aadhaar and Mobile Numbers of the customers in their accounts.
3. Financial Literacy Material in Bengali has already been uploaded on the West Bengal SLBC website. He requested all bankers to download and distribute the same at the Branch level.
4. He stated that the process of Training the BC/BF/CSP/Bank Mitra has already been started and the subsequent online examination for certification by IIBF/concerned Banks would be completed within 31.12.2015.
5. He urged upon the Bankers to target the Anganwadi Centers and the NREGA beneficiaries to boost up the achievement in APY scheme.

Shri G. N. Rath, CGM, RBI emphasised on financial literacy programmes in rural areas. He requested the banks to print Pass-Book, Pay-in-Slip and other forms in vernacular language.

Agenda 2. Review of status of compliance of Major Action Points emerged in the 130th SLBC Meeting held on 21st September,2015.

i) Providing relief measures by the banks to the flood affected farmers :

All the banks operating in the State have rescheduled / converted 64292 Agriculture loan accounts amounting Rs 313.63 crore and disbursed fresh loan for Rs 196.99 crore to 35830 farmers' upto 30.09.2015. House noted the performance.

ii) **To Participate in the MUDRA campaign during 25.09.2015 to 02.10.2015:**

All the banks had participated in the credit delivery campaign on PMMY between 25th September and 2nd October 2015 in which all the banks have sanctioned loans to 176383 entrepreneurs against the target of 174875 out of which SISHU-159444, KISHORE-14586 and TARUN-2353 for an amount of Rs. 582.65 crore.

iii) **Banks to make serious effort to raise CD Ratio of the State over the coming months of current financial year from present level of 60% to targeted level of 70% at the end of this financial year (2015-16).**

CD Ratio of the State reached 61% as on 30.09.2015. Advance portfolio has increased to Rs3,33,004 crore as on 30.09.2015 from Rs 3,20,749 crore as on 30.06.2015 thereby registering a quantum wise increase of Rs 12,255 crore in a single quarter.

Banks are requested to make aggressive but judicious lending in the State during remaining months of current financial year to reach the targeted level of 70% at the end of this financial year (2015-16).

iv) **In Six Districts particularly, where CD ratio is below 40%, the Sub-Committees of DCC on CD Ratio would function actively and draw action plan for improving the CD ratio within short time.**

With regular monitoring of the Sub-Committees of DCC, CD Ratio of Burdwan, Bankura & Birbhum districts have increased by 1%, 3% & 1% respectively as on September 2015 over CD Ratio of June 2015.

CD Ratio of 6 districts viz. Burdwan, Bankura, Birbhum, Hooghly, Alipurduar & 24-Parganas (North) continue to hover below 40% as on September, 2015. Extra efforts should be given to increase CD Ratio of these districts as equilibrium growth is required for reaching the desired CD Ratio of the State at the end of the current financial year.

v) **The Banks would exert all possible efforts to achieve the targets set against all sectors under Annual Credit Plan 2015-2016 that would facilitate increase of CD ratio of the State to the desired extent.**

vi) All the banks operating in the State collectively disbursed Rs.50638 crore i.e. 62% of the Annual Target of Rs 81568 crore during April-September 2015 under ACP 2015-16 which revealed an increase of 81% over the disbursement of Rs. 28056 crore during corresponding period last year (2014-15).

vii) **Issuance of KCCs to all uncovered farmers.**

All the banks operating in the State have issued 8,45,060 KCCs during the period from 01.04.2015 to 30.09.2015 against annual target of 20.00 lac KCCs i.e. increase of 67158 number of KCCs over the KCCs issued (777902) corresponding period last year (2014-15). House noted the performance.

viii) **The member Banks would once again issue instructions to the branches for scrupulously incorporating the correct code for SHG accounts with a timeline for onward reporting of NRLM enabled SHGs to WBSRLM.**

Banks have already issued instructions to the branches for scrupulously incorporating the correct code for SHG accounts for onward reporting of NRLM enabled SHGs to WBSRLM. It has been decided in the last Sub-Committee meeting on SHGs under SLBC held on 01.12.2015 to complete the entire process by 31.12.2015.

Agenda 3. Financial Inclusion & Jan Suraksha:

House has already noted the performance of banks in PMJDY, PMJJBY, PMSBY & APY in special Agenda Item.

36 FLCCs in the State have undertaken 344 financial literacy camps with 26186 participants during 2nd quarter of the FY 2015-16. Besides, 1746 rural branches conducted 2132 camps as per guidelines of RBI with participatation of 88785 people during 2nd quarter of the FY 2015-16.

19 RSETIs are functioning in West Bengal, covering all the districts. All RSETIs put together had conducted 231 training programmes during April – October 2015 and trained 6001 candidates.

The House noted the performance of both for FLCCs & RSETIs in the State..

Agenda 4. SHG Credit Linkage

All Banks in the State, Savings linked to 44799 Groups and Credit linked to 76452 Groups during the period from April to September,2015. Average Credit per SHG as on 30.09.2015 for F.Y. 2015-16 stood at Rs.76554 /- against average SHG credit of Rs 75901/- last year (30.09.2014).

Agenda 5. Achievement under Annual Credit Plan 2015-16

The disbursement to Agriculture sector during April - September 2015 under ACP 2015-16 stood at Rs. 13601 crore, registering an increase of 22% in credit flow of Rs 11128 crore during corresponding period last year (2014-15). The disbursement to MSME sector for the same period (April–September 2015) stood at Rs. 17139 crore, thus achieving 79% of target against ACP 2015-16. Under Other Priority Sector, all Banks disbursed Rs.6568 crore during April to September 2015 of FY 2015-16 i.e 90% of target amounting Rs. 7270 crore. Under overall Priority Sector, all Banks disbursed Rs.37308 crore during April to September 2015 of FY 2015-16 i.e 51% of target of Rs. 72568 crore. The house noted the achievement as on 30.09.2015.

Agenda 6. **Performance of Banks in Key Areas in West Bengal as on 30.09.2015.**

The House noted the performance of the banks operating in the State under different sectors viz. Priority Sector, Agriculture, MSME, Other Priority Sector, Weaker Section, Advances to SCs / STs, Women Entrepreneurs & Minority Communities as on 30.09.2015. Issue of CD Ratio has already been discussed and noted in the House.

Agenda 7. **Issuance of KCC, GCC, Education loan, housing loan, Agriculture loan**.

As against annual target of 20 lac KCCs, 8.45 lac KCCs have been issued during April to September 2015 of the FY 2015-16, thus recording an achievement of 42% of the target. The House noted the development /achievements under all the parameters. Details of the performance of Banks under different schemes including KCC, GCC, Education loan, Housing loan had been noted by the House.

Agenda 8. **Progress of Credit Linked Self-Employment Programme (SEP):**

37124 nos. of self employment cases under PMEGP, SJSRY/NULM, SCP, SVSKP, USKP, SCC, ACC and WCC have been sanctioned during April – September 2015 of the Programme year 2015-16 and banks have disbursed 29610 cases including the spillover cases during the same period. The house noted the performance of Banks.

Agenda 9. **Financing the Minority Community and Backward classes.**

Advance to Minority Community out of outstanding Prisec Advance in the State as on 30.09.2015 stood at 15.49% as against national target of 15%. Advance to SCs / STs for Rs 12657 crore and OBCs for Rs 7564 crore out of

outstanding Prisec Advance in the State (for Rs 132726 crore) as on 30.09.2015 stood at 3.55% and 2.12% of ANBC respectively. House noted the progress as on 30.09.2015.

Agenda 10. **Recovery performance of Banks & NPA position**

Overall recovery percentage in respect of three broad sectors, viz Agriculture, MSME and other Prisec as on September 2015 stood at 54%, against the same at 53% as on September 2014. There was no significant improvement in recovery under Schematic lending. The Sector-wise and Scheme-wise recovery position was reviewed and noted by the House.

Agenda 11: **Miscellaneous Issues:**

1. NATIONAL URBAN LIVELIHOOD MISSION (NULM):

The details of NULM scheme in respect of sponsoring of proposal, allocation of banks, use of common application form, documents, etc. was discussed in the SLBC Sub-Committee meeting of SHG / NULM held on 01.12.2015.
House noted details of the scheme along with individual loan application form, models scheme for individual bank loan, application for group loan, SHG savings bank account opening form, SHG grading format, etc. and approved for implementation in the State.

2.DIFFICULTIES FACED BY THE BANKS IN TAKING PHYSICAL POSSESSION OF PROPERTIES UNDER SECTION 14(1) OF THE SARFAESI ACT, 2002.

House discussed and noted the issues raised by the banks regarding non-availability of permission in time from the District Magistrate, causing delay in the whole process thereby jeopardizing the bank's interest. Concerned Department of State Government was requested to interfere into this matter and for issuance of suitable instructions to the District Magistrates and Police Authorities to dispose off the pending cases, so that Bank Official would not face any difficulties for taking possession by exercising the SARFAESI Act 2002 and helping the banks to reduce the burden of Non Performing Assets.

Ms. T. S. Raji Gain, Chief General Manager, NABARD stated that Banks should give importance on big ticket project finance under Agriculture & Allied sector that would only enhance the credit flow under Agriculture sector as well as CD Ratio of the State. She also requested the banks for activation of dormant KCCs for increased lending to agriculture. She requested the banks for timely lending to JLGs and SHGs, particularly for 2nd dose of lending to SHGs for their capacity building. Thereafter, Ms. Gain presented a brief power point presentation on investment credit to Agriculture with strategies for enhancing credit flow under Agriculture.

After threadbare discussion the following major Action Points emerged from the meeting.

- Banks to make serious effort to raise CD Ratio of the State over the coming months of current financial year from present level of 61% to targeted level of 70% at the end of this financial year (2015-16) **(Action: Banks).**

- In Six Districts particularly, where CD Ratio is below 40%, the Sub-Committees of DCC on CD Ratio would function actively and draw action plan for improving the CD ratio within short time. **(Action : Banks, District Magistrates, LDMs and SLBC)**

- All Banks are to make concerted effort to achieve 100% disbursement in ACP 2015-16 **(Action : All Banks).**

- All Banks are to take steps to achieve KCC target with financial outlay of Rs 15000/- crore during FY 2015-16 **(Action : All Banks).**

- SLBC to convene a special meeting to formulate strategy for KCC loans as well as activation of dormant KCCs **(Action: SLBC & Banks).**

- SLBC to convene a meeting of SHG Sub-Committee during January 2016 to formulate strategy so as to achieve physical & financial target of SHGs during FY 2015-16 and also to raise average credit per SHG to desired level **(Action : SLBC & Banks).**

- All Banks are to make concerted effort to achieve revised Mudra Target from 01.11.2015 to 28.02.2016 **(Action : All Banks).**

- Pursuant to the direction of Government, SLBC-West Bengal to publish an advertisement in local widely circulated dailies on PMMY by 31.12.2015 and cost to be incurred for that will be shared by all member banks as prorata basis.**(Action : SLBC & Banks).**

- State Government to expedite introduction of on-line land holding verification system and online registration of bank's charges**(Action : State Government)**

- Reassessment of unbanked Gram Panchayats having bank branches within a radius of 5 kms, > 5kms to <10 kms and >10kms, by the LDMs and names of unbanked Gram Panchayats having brick & mortar branches within a radius of 5 kms will be dropped from that list **(Action: LDM & District Authority).**

- Suitable instruction would be given to the District Magistrates and Police Authorities to dispose off the pending cases under SARFAESI Act 2002**(Action: State Government & Banks).**

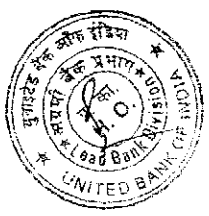
Vote of thanks:

The vote of thanks was offered by Shri K. V. Rama Moorthy, Executive Director, United Bank of India. He thanked all the participants for their animated participation. He profusely praised the role of Dr. Amit Mitra, the Hon'ble Finance Minister, Govt. of West Bengal in navigating the meeting throughout along the right course despite his very busy schedule and onerous responsibility. He said that he considers it to be his privilege to attend this meeting and listen to the deliberations of scholarly persons. He conveyed thanks to all the dignitaries on the dais, senior officials of the State Government, RBI, NABARD, Banks and other Agencies for attending the meeting and taking active participation.

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List of participants of 131st SLBC Meeting of West Bengal held on 21.12.2015 at The Park, Kolkata

Sl No.	Names	Designation & Name of the Organisation
1	Dr. Amit Mitra	Hon'ble Finance Minister, Government of West Bengal
2	Sri P. Srinivas	Managing Director & CEO, United Bank of India and
		Chairman, SLBC- West Bengal
		GOVT. of WEST BENGAL & OTHER GOVT. AGENCIES
3	Sri R.S. Shukla	Principal Secretary, Agriculture Department, GoWB
4	Dr. Ariz Aftab	Principal Secretary,SHG & SE, Government of West Bengal
5	Ms. Smaraki Mahapatra	Excise Commisioner& Additional Secretary,
		Finance, Government of West Bengal
6	Ms. C.D. Lama	State Mission Director and Chief Executive Officer, WBSRLM
7	Sri P. Hans	Jt. Secretary, Agriculture Department, GoWB
8	Sri Shakil Ahmed	Jt. Secretary, Minority Affairs & Madarshah Education, GoWB
9	Sri Amit Gurdasani	Director, Department of Transport, GoWB
10	Sri J. Barman	Additional Director, Department of Employment, GoWB
11	Sri Mrinal K.Rano	Jt. Director (SD) SUDA
12	Sri R.K. Middya	Jt. Director,MSME, GoWB
13	Ms. Priyanka Deb	SPM, Kanyashree, Dept. of CD, WD.and SW, GoWB
14	Sri Ajay Kumar Kar	General Manager, (A/Cs), WBSCST Dev. Fin. Corp, GoWB
15	Sri S.K. Mishra	Regional Chief, HUDCO
16	Sri K.C. Roy	Asst. Director, KVIC
17	Sri Amit Mondal	Development Officer, KVIC
18	Sri B. Sarkar	Planning Officer, WBKVIB
19	Sri Swapan Biswas	Circle Officer, WBKVIB
20	Sri T.K. Chattopadhyay	Dy. Director, Institutional Finance, GoWB
21	Sri Ranjit Roy	Consultant, WBSRLM, GoWB
22	Sri Anjan Chakravorty	State Director, RSETI
23	Sri G. Pal	Advisor, SUDA
		RBI, NABARD & SIDBI
24	Sri G.N. Rath	Chief General Manager, RBI
25	Ms. T.S. Raji Gain	Chief General Manager, NABARD
26	Sri A.K. Raybarman	General Manager, NABARD
27	Sri K.M. Deka	Deputy General Manager, SIDBI
28	Sri Soumitra Dasgupta	Asst.General Manager,NABARD
29	Sri P.B. Mondal	Manager, RBI
30	Sri G.J. Bhoi	Manager, RBI



	Commercial Banks	
31	Sri K.V. Rama Moorthy	Executive Director, United Bank of India
32	Sri Prashant Kumar	Chief General Manager, State Bank of India
33	Sri Manas Dhar	General Manager, UBI & Convener,SLBC West Bengal
34	Sri Sunil Kumar Mohapatra	Chief Regional Manager, Indian Overseas Bank
35	Sri Umesh Kumar Singh	FGM,Central Bank of India
36	Sri S.K. Gupta	FGM, Union Bank of India
37	Sri Bipul Singla	General Manager, Allahabad Bank
38	Sri K. Venkatachalam	General Manager, UCO Bank
39	Sri D. Mahapatra	General Manager, Bank of India
40	Sri K. Uday B. Reddy	General Manager, Indian Bank
41	Sri J. Suryanarayana	General Manager, Indian Overseas Banks
42	Sri A.K. Verma	General Manager, Canara Bank
43	Sri Ashok K. Dhomija	Regional Head, Oriental Bank of Commerce
44	Sri M. Ch. Jeishi	Deputy General Manager, State Bank of India
45	Sri S. Chatterjee	Deputy General Manager, Punjab National Bank
46	Sri P.Madhu	Deputy General Manager, Syndicate Bank
47	Sri N. Veerabhadrappa	Deputy General Manager, Corporation Bank
48	Sri P.J. Mishra	Deputy General Manager, Bank of Maharashtra
49	Sri N.C. Mal	Asst. General Manager, Bank of Baroda
50	Sri B. Bhattacharjee	Asst. General Manager, State Bank of India
51	Shri A. Mehrotra	Asst. General Manager, Union Bank of India
52	Sri Bhajan Roy	Asst. General Manager, Lead Bank Division, United Bank of India
53	Sri Sanjay Ranjan Das	Asst. General Manager, United Bank of India
54	Sri N. Raghav	Asst. General Manager, Dena Bank
55	Sri Vikas Gandhi	Asst. General Manager, IDBI
56	Sri K.V.N. Murty	Chief Manager, Allahabad Bank
57	Sri Rathin Chakraborty	Chief Manager, Vijaya Bank
58	Sri N. Kumar	Chief Manager, State Bank of Bikaner and Jaipur
59	Sri Lalit Kumar Das	Chief Manager, LBD, United Bank of India
60	Sri Ashit Sinha	Chief Manager, LBD, United Bank of India
61	Sri Sanjeev Kumar	Chief Manager, SME, United Bank of India
62	Sri Amitava Dasgupta	Chief Manager, ICICI Bank
63	Sri Shyamapada Biswas	Senior Manager, Bank of India
64	Sri Anjan Kumar Saha	Senior Manager, Central Bank of India
65	Sri P.K. De Sengun	Senior Manager, Punjab& Sind Bank
66	Sri R. Mitra	Senior Manager, UCO Bank
67	Sri Pankaj Baidya	Senior Manager, Union Bank of India
68	Sri Neeraj Kumar	Senior Manager, Canara Bank
69	Sri Shyamal Baskey	Senior Manager, Corporation Bank
70	Sri D.J. Bhowmik	Senior Manager, Syndicate Bank
71	Sri Prabir Roy	Senior Manager, RCPPOD,United Bank of India
72	Sri Sanjay Das Gupta	VP,HDFC Bank
73	Sri Biswarup B. Karmakar	Manager, ICICI Bank Ltd.
74	Sri Sujoy Roy	SVP, Bandhan Bank
75	Mrs. Chitrali Majumdar	Manager, Indian Bank
76	Sri Amitava Dasgupta	ICICI Bank Ltd.
77	Sri Kundan Kumar	Agricuture Officer,Vijaya Bank
78	Sri H. Kumar	Manager, National Housing Bank

		RRBs & Co-operative Banks
79	Sri Umesh Chandra	Chairman,BGVB
80	Sri J. Chowdhury	General Manager, PBGB
81	Sri S.K. Sarkar	General Manager, UBKGB
82	Sri C.Gupta	General Manager, W.B. State Co-operative Bank
		Insurance
83	Sri K.K. Mohapatra	Chief Regional Manager, Agriculture Insurance Company of India Ltd.
84	Sri P.R. Das	Chief Manager, National Insurance Co. Ltd.
85	Sri Banibrata Saha	Manager, Agriculture Insurance Company of India Ltd.
86	Sri Apurba Hazra	Manager, Oriental Insurance Co. Ltd.
87	Sri B.T. Saren	Asst. Manager, The New India Insurance Co. Ltd.
		Lead District Manager
88	Sri Ashim Kumar Pandit	LDM, Purba Medinipur
89	Sri R.K. Prasad	LDM, 24 Parganas, North
90	Sri S.C. Biswas	LDM, Kolkata
91	Sri Gour Chatterjee	LDM, Jalpaiguir
92	Sri Abhoy Kumar Sinha	LDM, Dakhin Dinajpur
93	Sri S. K. Sarkar	LDM, Burdwan
94	Sri S. B. Roy	Officer, LDM, Howrah
95	Sri D. N. Thakur	LDM, Birbhum
96	Sri B.K. Swain	LDM, Darjeeling
97	Sri Samir Ghosh	LDM, Hooghly
98	Sri Tapan Kumar Mondal	LDM, Purulia
99	Sri Amit Sinha	LDM, Murshidabad
100	Sri Susanta K. Chakraborty	LDM, Paschim Medinipur
101	Sri G.N. Chowdhury	LDM, Coochbehar
102	Sri N.N. Biswas	LDM, Nadia
103	Sri T.K. Roy	LDM, Alipurduar
104	Sri S.K. Nandi	LDM, Hooghly
105	Sri S.K. Dey	LDM, Uttar Dinajpur
106	Sri N.C. Saha	LDM, Malda



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Telefax: (011) 23061497
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सत्यमेव जयते

भारत सरकार
आवास और शहरी गरीबी उपशमन मंत्रालय
निर्माण भवन, नई दिल्ली-110108
GOVERNMENT OF INDIA
MINISTRY OF HOUSING
& URBAN POVERTY ALLEVIATION
NIRMAN BHAWAN, NEW DELHI-110108

D.O. No. G-16014/18/2015-HFA-V (FTS-14729)
Dated 5th February, 2016

Dear

As you are aware, the Pradhan Mantri Awas Yojana - Housing for All (Urban) (PMAY) has been launched on an All India basis w.e.f. 17th June 2015 and is operational in all Statutory Towns and Planning areas as notified with respect to the statutory town and which surrounds the concerned municipal area.

2. The scheme consists of four different verticals namely (a) In-Situ Slum Redevelopment, (b) Affordable Housing through Credit Linked Subsidy Scheme - CLSS, (c) Affordable Housing in Partnership, and (d) Subsidy for beneficiary-led individual house construction.

3. It may be noted that as per the Scheme Guidelines, the progress of implementation of the Mission is monitored by a Central Sanctioning and Monitoring Committee (CSMC), chaired by Secretary (Ministry of Housing and Urban Poverty Alleviation). The CLSS vertical of the Scheme is monitored by a Monitoring Committee consisting of Secretary (Ministry of Housing and Urban Poverty Alleviation) and Secretary (DFS) as Co-chairs. National Housing Bank (NHB) and Housing and Urban Development Corporation (HUDCO) have been identified as Central Nodal Agencies (CNAs) for CLSS. Salient features of the scheme are attached at **Annexure A** for your kind information.

4. Separately, after consultation with the CNAs, Indian Bank Association (IBA) has simplified the loan application form and documentation procedure for availing the housing loan under CLSS. We also attach herewith the Loan Application Form and documentation request at **Annexure B**. IBA has already circulated the documents to the PLIs.

5. We request you to upload the details of the scheme and also the Loan Application Form on your web-site. Kindly also arrange to upload vernacular version of these two documents on the website.

6. We also request you to consider placing a scroll message about the scheme on your websites and also requesting all the member banks in the State to follow the same. While uploading the details on the web-site of the SLBC, it would be useful to create a separate icon for **"PMAY Scheme"** flashing/ highlighting it as **'NEW'** and clicking on which would lead the beneficiary to all scheme related information & documents. It may also be considered if a Toll Free Number could be assigned to the scheme for entertaining enquiries and queries from the beneficiaries.

7. Also, the MoHUPA, GOI would be keen on spreading the PMAY scheme related messages to its beneficiaries through all possible means. Ministry would appreciate if you would also take the initiative to put up some posters/banners about the scheme in regional language inside your bank and brief the visitors too about the scheme, if requested by them.

With regards,

Yours sincerely,

(Rajiv Ranjan Mishra)

Encl.: As above.

All Convener Banks of SLBC (As per list)

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19.	Lakshadweep	Syndicate Bank	SLBC Convenor, Syndicate Bank, Regional Office, Pioneer Towers, 1st Floor, Shanmugam Road, Ernakulam-682031.
20.	Madhya Pradesh	Central Bank of India	Convenor, SLBC, Central Bank of India, Zonal Office, 9, Arera Hills , Bhopal-462011
21.	Maharashtra	Bank of Maharashtra	Convenor, SLBC, Bank of Maharashtra, H.O. "Lokmangal", 1501, Shivajinagar, Pune-411005
22.	Manipur	State Bank of India	Convenor, SLBC, State Bank Of India, Local Head Office, North East Circle, Dispur, Guwahati-781006
23.	Meghalaya	State Bank of India	Convenor, SLBC, State Bank Of India, Local Head Office, North East Circle, Dispur, Guwahati-781006
24.	Mizoram	State Bank of India	Convenor, SLBC, State Bank Of India, Local Head Office, North East Circle, Dispur, Guwahati-781006
25.	Nagaland	State Bank of India	Convenor, SLBC, State Bank Of India, Local Head Office, North East Circle, Dispur, Guwahati-781 006
26.	Odisha	UCO Bank	Convenor SLBC, UCO Bank, C-2, Ashok Nagar, Unit II, Bhubaneswar-751 009
27.	Puducherry	Indian Bank	SLBC Convenor, Indian Bank, Zonal Office, East Coast Road, Pakkamudayanpet, Puducherry-605 008
28.	Punjab	Punjab National Bank	Convenor, State Level Bankers' Committee (Punjab), Punjab National Bank, PNB House, 3rd Floor, Sector-17B, Chandigarh-160 017
29.	Rajasthan	Bank of Baroda	SLBC Convenor, Bank of Baroda, Plot No. 13, 4th Floor, Baroda Bhavan, Airport Plaza behind Hotel Radisson Blue, Durgapura, Tonk Road, Jaipur-302 018
30.	Sikkim	State Bank of India	SLBC Convenor, State Bank of India, Arcade Shopping Complex, Kazi Road, Gangtok-737101
31.	Telangana	State Bank of Hyderabad	Convenor, SLBC of Telangana, State Bank of Hyderabad, Head Office, Gunfoundry, Hyderabad-500001
32.	Tamil Nadu	Indian Overseas Bank	Convenor of SLBC, Tamil Nadu, Indian Overseas Bank, Agriculture & Rural Initiatives Department, Central Office, 763-Anna Salai, Chennai-600 002
33.	Tripura	United Bank of India	Convenor, SLBC, United Bank of India, Head Office, Lead Bank Division, 10th Floor, 11, Hemanta Basu Sarani, Kolkata-700 001
34.	Uttar Pradesh	Bank of Baroda	Convenor, SLBC, Bank of Baroda, Zonal Office, Eastern U.P. Zone, 7th Floor, V-23, Vibhuti Khand, Gomati Nagar, Lucknow-226 010
35.	Uttarakhand	State Bank of India	Convenor, SLBC, State Bank of India, State Level Bankers' Committee, Administrative Office, New Cantt. Road, Dehradun-248001
36.	West Bengal	United Bank of India	Convenor, SLBC, United Bank of India, Head Office, Lead Bank Division, 10th Floor, 11, Hemanta Basu Sarani, Kolkata-700 001.

Hon'ble Prime Minister envisioned Housing for All by 2022 when the Nation completes 75 years of its Independence. In order to achieve this objective, Central Government has launched a comprehensive mission "Housing for All by 2022"

Housing for All (HFA) mission is since launched in compliance with the above objective of the Government and with the approval of competent authority.

The mission seeks to address the housing requirement of urban poor including slum dwellers through following programme verticals:

- Slum rehabilitation of Slum Dwellers with participation of private developers using land as a resource
- Promotion of Affordable Housing for weaker section through credit linked subsidy
- Affordable Housing in Partnership with Public & Private sectors
- Subsidy for beneficiary-led individual house construction.

1. Scope

1.1 "Housing for All" Mission for urban area will be implemented during 2015-2022 and this Mission will provide central assistance to implementing agencies through States and UTs for providing houses to all eligible families/beneficiaries by 2022.

1.2 Mission will be implemented as Centrally Sponsored Scheme (CSS), except for the component of credit linked subsidy, which will be implemented as a Central Sector Scheme.

1.3 A beneficiary family will comprise husband, wife, unmarried sons and/or unmarried daughters. The beneficiary family should not own a pucca house either in his/her name or in the name of any member of his/her family in any part of India, to be eligible to receive central assistance under the mission.

1.4 States/UTs, at their discretion, may decide a cut-off date on which beneficiaries need to be resident of that urban area for being eligible to take benefits under the scheme.

1.5 Mission with all its component has become effective from the date 17.06.2015 and will be implemented upto 31.03.2022.

2. Coverage and Duration

2.1 All 4041 statutory towns as per Census 2011 with focus on 500 Class I cities would be covered in three phases as follows:

- Phase I (April 2015 - March 2017) to cover 100 Cities selected from States/UTs as per their willingness.
- Phase II (April 2017 - March 2019) to cover additional 200 Cities
- Phase III (April 2019 - March 2022) to cover all other remaining Cities

Ministry, however, will have flexibility regarding inclusion of additional cities in earlier phases in case there is a resource backed demand from States/UTs.

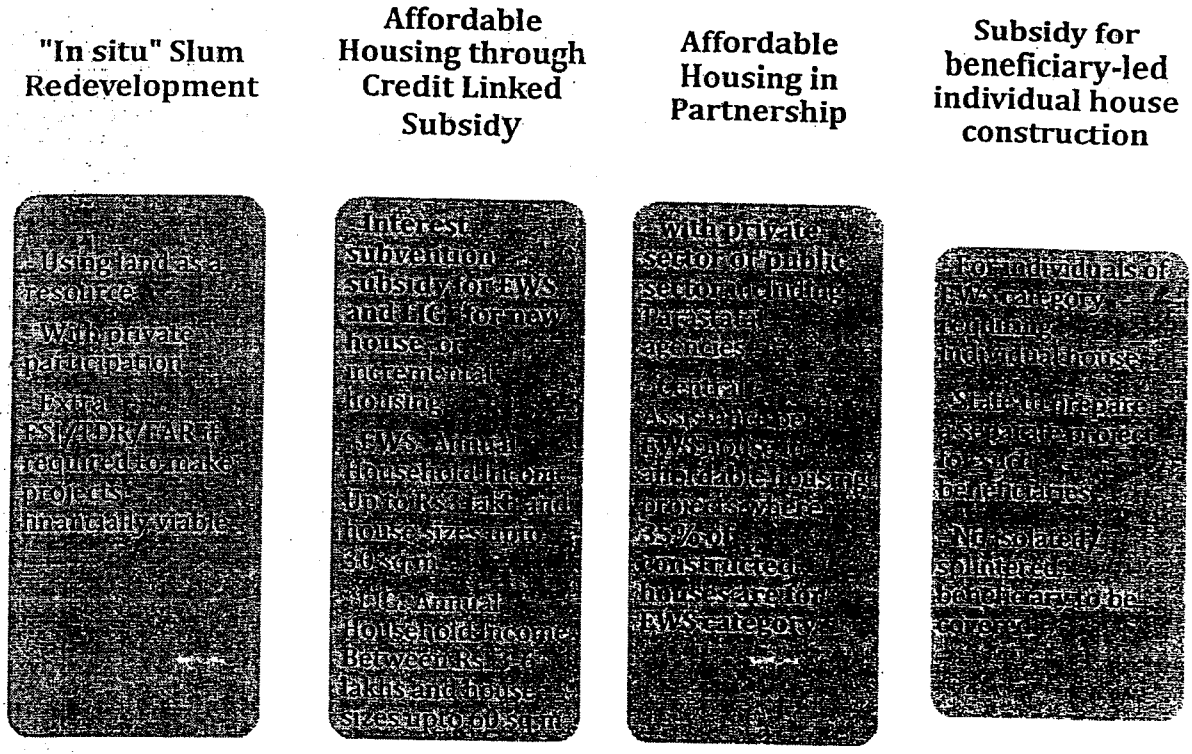
However, States/UTs will have the flexibility to include in the Mission the Planning areas as notified with respect to the statutory town and which surrounds the concerned municipal area.

2.2 The mission will support construction of houses upto 30 square meter carpet area with basic civic infrastructure. States/UTs will have flexibility in terms of determining the size of house and other facilities at the state level in consultation with the Ministry but without any enhanced financial assistance from Centre.

Slum redevelopment projects and Affordable Housing projects in partnership should have basic civic infrastructure like water, sanitation, sewerage, road, electricity etc. ULB should ensure that individual houses under credit linked interest subsidy and beneficiary led construction should have provision for these basic civic services.

3. Implementation Methodology

The Mission will be implemented through four verticals giving option to beneficiaries, ULBs and State Governments. These four verticals are as below:



4. Credit-Linked Subsidy Scheme

The Mission, in order to expand institutional credit flow to the housing needs of urban poor will implement credit linked subsidy component as a demand side intervention. Credit linked subsidy will be provided on home loans taken by eligible urban poor (EWS/LIG) for acquisition, construction of house.

4.1 Beneficiaries of Economically Weaker section (EWS) and Low Income Group (LIG) seeking housing loans from Banks, Housing Finance Companies and other such institutions would be eligible for an interest subsidy at the rate of 6.5 % for a tenure of 15 years or during tenure of loan whichever is lower. The Net Present Value (NPV) of the interest subsidy will be calculated at a discount rate of 9 %.

4.2 The credit linked subsidy will be available only for loan amounts upto Rs 6 lakhs and additional loans beyond Rs. 6 lakhs, if any, will be at nonsubsidized rate. Interest subsidy will be credited upfront to the loan account of beneficiaries through lending institutions resulting in reduced effective housing loan and Equated Monthly Instalment (EMI).

4.3 Credit linked subsidy would be available for housing loans availed for new construction and addition of rooms, kitchen, toilet etc. to existing dwellings as incremental housing.

The carpet area of houses being constructed under this component of the mission should be upto 30 square metres and 60 square metres for EWS and LIG, respectively in order to avail of this credit linked subsidy. The beneficiary, at his/her discretion, can build a house of larger area but interest subvention would be limited to first Rs. 6 lakh only.

REVISED MODEL BANK

Application / Loan account No.	
Source of application (Direct / ULBs/Designated Agency / Others)	
Name of ULB / Designated Agency / Others	

APPLICATION FORM FOR HOME LOAN UNDER PRADHAN MANTRI AWAS YOJANA

PHOTOGRAPH OF APPLICANT Signature or Thumb Impression

PHOTOGRAPH OF CO-APPLICANT Signature or Thumb Impression

To,
THE BRANCH MANAGER
MODEL BANK

I/We request for a loan of Rs._____ for Purchase of Flat/House / Construction of House / Extension/(Improvement) of House. I/We furnish our particulars as below:

A. PERSONAL INFORMATION

		APPLICANT	CO-APPLICANT
1.	Name (in block letters)	First Middle Last	First Middle Last
2.	Fathers'/Husbands' name		
3.	Mothers' Maiden Name		
4.	Relationship of Applicant with Co-Applicant		XXXX
5.	Age & Date of Birth	____ yrs. DD/MM/YY	____ yrs. DD/MM/YY
6.	Sex	MALE / FEMALE/ TRANSGENDER	MALE / FEMALE/ TRANSGENDER
7.	Category	SC/ST/OBC/GEN/Minority/PWD/ Manual Scavengers/Others	SC/ST/OBC/GEN/Minority/PWD/ Manual Scavengers/Others
8.	Religion		
9.	Marital status	[Married / unmarried/Others]	[Married / unmarried/Others]
10.	No. of Dependents [Household Size]	Children Others	
11.	Unique Identification No.[any one]	PAN Card / Aadhaar No./ Voter's Card Driving License /MNREGA No./ Any Other Number or A Certificate of house ownership from Revenue Authority of Beneficiary's Native District, etc.	PAN Card / Aadhaar No./ Voter's Card Driving License / MNREGA No./ Any Other Number or A Certificate of house ownership from Revenue Authority of Beneficiary's Native District, etc.
12.	Nationality & Identification Proof		
13.	Employment Category	Salaried / Self Employed / Others	Salaried / Self Employed / Others
14.	Residential Address with Pin Code (a) Current Address (b) Permanent Address (c) Residence Proof		

15.	Tel. No. & Mobile No.						
16.	Period of stay at the above Address						
17.	Educational/Professional Qualification	Non-Matriculate/Matriculate/ Under graduate / Graduate/Others				Non-Matriculate/Matriculate/ Under graduate / Graduate/Others	
18.	Household Annual Income (in Rs)						
19.	Income	Proof		Source		Proof	Source
20.	Household Income Category	(EWS) / (LIG)					
21.	Existing Loan Details (if any)	Loan 1		Loan 2		Loan 3	Loan 4
22.	- Type and Size	House/Flat/others				Carpet area <30 sq.m. /<60 sq.m/Others _____	
23.	Ownership details of existing house	Owned	Rent	Inherited	Otherwise		
24.	Property Address with Pin Code						

B. EMPLOYMENT STATUS

1.	Particulars	Self-employed/salaried/regular wage/labour/others	Self-employed/salaried/regular wage/labour/others
2.	Name of Employer/ Nature of Business/Profession		
3.	Address with telephone number of Employer /Business/Profession		
4.	If employed Designation and Employee number		
5.	No of years in present occupation/Business/profession		
6.	Total Length of service		
	Date of Retirement / If retired	DD/MM/YY	DD/MM/YY

C. HOUSEHOLD INCOME STATEMENT

1.	Gross salary/Income per month (salary sheet / I.T.Return, form No.16)		
2.	**Deductions** Income Tax		
	Professional Tax		
	Provident Fund		
	Insurance Premium		
3.	Other deductions including loan EMIs		
4.	**Net Salary / Income p.m.**		
5.	Other Income if any		

D. DETAILS OF BANK ACCOUNTS

1.	Name of the Bank/Branch		
2.	Account Number/s [Attach last 6 months statement]		
3.	Since When		

E. DETAILS OF PROPERTY PROPOSED TO BE PURCHASED/CONSTRUCTED/OTHERS

ALL 4041 STATUTARY TOWNS AS PER CENSUS 2011 WITH FOCUS ON 500 CLASS I CITIES WOULD BE COVERED

1.	Address of the plot/flat /house with Pincode		
2.	Names and address of the seller /builder / housing society/housing board /housing dev. Authority.		
3.	Area Of The House/Plot/Flat/Others/Please specify		
	(Built Up Area & Carpet Area In Case Of Flat & Land Area And Built Up Area In Case Of House)	Land Area (Sq. m.)	
		Built Up Area (Sq.m.)	
		Carpet Area (Sq. m.)	
5.	In Case Of Lease Hold Property Unexpired	_____ Years	

	Period Of Lease	
6.	Age Of Flat/House In Case Of Repurchase	Years
7.	Location Code	(Location Code should be based on Census 2011 for 4041 Statutory towns)
8.	Loan Purpose	(a)New Unit (b)New Unit Construction(c)Existing Unit(d)Existing Unit Extension (e) Repairs /Renovation(f)Others where subsidy is not available

F. LOAN DETAILS ; Purchase of Flat/House / Construction of House / Extension /(Improvement) of House

1.	Estimate Of Uses Of Funds	Amount (Rs)	Estimate Of Sources Of Funds	Amount (Rs)
2.	Cost Of Purchase /Construction/Repairs/ Improvement/Extension.		Loan Requested	
3.	Registration Fees		Savings In Bank	
4.	Stamp Duty		Encashable Investments	
5.	Any Other Costs		Amount Already Spent	
6.	Incidental Costs		Loan From Relatives	
7.	Insurance		Other Source (If Any)	
8.	Total		Total	
9.	Option For Payment of Interest		Fixed Rate Basis / Floating Rate Basis	
10	Mode of Repayment		ECS/ SI/ PDC/ NECS/ CASH	
11	Number of Years		10 / 15 / 20 / 25	
12	Existing Loans / borrowing		Asset owned	

G. REFERENCE

	Name, Address & Contact Nos.	Relation
1.		
2.		

DECLARATION

I/We certify that the information provided by me/us above and in annexure are true, accurate, complete and up to date in all respects. I /We have not withheld any information. Bank is at liberty to verify and take any such action as it may deem fit if my/our statements are found to be untrue. I/We understand that all of the above-mentioned information shall form the basis of my/our loan/subsidy that Bank may decide to grant to me/us at its sole discretion. I/We confirm that the copies of Financials, Bank Statements, Title/Legal Documents, etc. submitted by me/us along with my/our loan application are true copies. I/We further acknowledge Bank has right to seek any information from any other source in this regard. I/We further acknowledge that I / We have read, understood and agree with the Most Important Terms and Conditions governing the home loan product chosen by me/us. I/We are bound by the terms and conditions of the facility/ies that may be granted to me/us. I/We authorize Bank to debit my home loan account with the Bank for any fees, charges, interest etc. as may be applicable, other than the processing fee. I/We also agree and acknowledge that Bank remains entitled to assign any activities to any third party agency at its sole discretion. I/We further acknowledge the right of Bank to provide details of my/our account to third party agencies for the purpose of availing support services of any nature by Bank without any specific consent or authorization from me/us. I/we authorize Bank to exchange, share, or part with all the information relating to my/our loan details/repayment history / information to other Bank branches / Banks /

Financial Institutions / RBI / CIBIL / Credit Bureau / Agencies / Statutory Bodies as may be required and shall not hold Bank or/& its agents liable for use of this information.

Place:
Date: Signature 1 Signature 2

Vernacular witness, if applicable:

I _____S/o, D/o, W/o _____hereby declare that the contents of this application form were read and explained to me in _____by _____ and I have understood the same.

(Sign of borrower/s)

Witness Name _____Signature _____

Address_____

Acknowledgement Receipt

Loan application No. _____ received on DD/MM/YYYY. Complete document set received on DD/MM/YYYY.

Institution did not charge any for processing fee for the housing loan. Application will be disposed-off and acceptance/rejection notification would be intimated within 15 days from date of receipt of completed application form with supporting documents.

Place:
Date: Signature Seal

REVISED SELF DECLARATION – EWS/LIG INCOME CERTIFICATE
(only if it is below taxable unit)

I....., S/o/D/o ....., aged ..... years, residing at ..... do hereby declare that;

1. I have applied for Housing Loan under EWS/LIG Scheme of Pradhan Mantri Awas Yojana Credit Linked Subsidy Scheme.

2. Household annual income from all sources is Rs..... (Rupees .....).

3. I understand and accept that if at any stage, it is found that the information given by me is false/not true, all benefits given to me under the schemes would be withdrawn and legal action as deemed fit, would be taken against me.

Date:

Place:

Signature

REVISED
MODEL BANK
HOME LOAN

Purchase of Flat/House / Construction of House / Extension (Improvement) of House

DOCUMENTS FOR SUBMISSION

	(Please tick whichever are enclosed)	
i.	Application Form duly filled in	
ii.	Self-declaration – EWS/LIG Income certificate	
iii.	Self-Affidavit Income Certificate (only if the income is below taxable limit)	
iv.	Unique Identification - PAN Card / Aadhaar No./ Voter's Card Driving License /MNREGA No./ Any Other Number or A Certificate of house ownership from Revenue Authority of Beneficiary's Native District, etc.	
v.	Nationality Identification Proof	
vi.	Proof of category (belonging to SC/ST/OBC/Minority etc.)	
vii.	Copy of Address Proof	
viii.	Income Proof - Original Salary slip / salary Certificate /other income.	
ix.	Latest I.T.Return/ I.T.assessment Order/Form no 16 if applicable	
x.	Statement of Bank Accounts – last 6 months	
xi.	A brief note on the nature of business/ activity / self-drawn attested financial statement / business license in case of self-employed.	
xii.	Valuation certificate from the approved Valuer, if not valued earlier.	
xiii.	The approved plan of Construction.	
xiv.	Architects/Engineers Certificate confirming cost of construction / cost of repairs / Cost of improvements / cost of Extension.	
xv.	Architects Certificate confirming expected life, fitness and future of Flat / House in case of purchase.	
xvi.	Agreement for construction with Builder/Developer	
xvii.	NOC from Housing Society / Competent Authority	
xviii.	Affidavit-cum-Undertaking to the effect that the construction is in an authorized area, construction is strictly as per sanctioned plan/building bye-laws, loan is being availed for acquiring plot/house/flat for residential purpose only.	
xix.	Receipt of advance payment made to builder / seller. If any	
xx.	Affidavit from the beneficiary that either he / she or any of the family members do not own a pucca house (all weather dwelling unit) in any part of India.	
xxi.	Letter of Allotment of Property (where property is proposed to be purchased from builder / housing boards, etc)/OR Agreement to Sale (where resale property is proposed to be purchased), Title deeds / Lease Deed / Mutation in respect of pre-owned property, which is to be extended.	

ACKNOWLEDGEMENT TO THE APPLICANT FOR APPLICATION

We have received home loan application from Mr/Ms_____
along with a copy of the documents (whichever ticked above)

Place:
Date: Signature Seal

PRADHAN MANTRI FASAL BIMA YOJANA (PMFBY)

1. OBJECTIVES:

- To provide insurance coverage and financial support to the farmers in the event of failure of any of the notified crop as a result of natural calamities, pests & diseases.
- To stabilise the income of farmers to ensure their continuance in farming.
- To encourage farmers to adopt innovative and modern agricultural practices.
- To ensure flow of credit to the agriculture sector.

2. IMPLEMENTING AGENCY (IA):

The Scheme shall be implemented through a multi-agency framework by selected insurance companies under the overall guidance & control of the Department of Agriculture, Cooperation & Farmers Welfare (DAC&FW), Ministry of Agriculture & Farmers Welfare (MoA&FW), Government of India (GOI) and the concerned State in co-ordination with various other agencies; viz Financial Institutions like Commercial Banks, Co-operative Banks, Regional Rural Banks and their regulatory bodies, Government Departments viz. Agriculture, Co-operation, Horticulture, Statistics, Revenue, Information/Science & Technology, Panchayati Raj etc.

3. **DAC&FW has designated/empanelled Agriculture Insurance Company of India(AIC) and some private insurance companies presently** to participate in the Government sponsored agriculture /crop insurance schemes based on their financial strength, infrastructure, manpower and expertise etc. The empanelled private insurance companies at present are 1) ICICI-Lombard General Insurance Company Ltd. 2) HDFC-ERGO General Insurance Company Ltd. 3) IFFCO-Tokio General Insurance Company Ltd. 4) Cholamandalam MS General Insurance

Company Ltd. 5) Bajaj Allianz General Insurance Company Ltd. 6) Reliance General Insurance Company Ltd. 7) Future Generali India Insurance Company Ltd. 8) Tata-AIG General Insurance Company Ltd. 9) SBI General Insurance Company Ltd. 10) Universal Sompo General Insurance Company Ltd. The selection of insurance company from amongst the empanelled insurance companies to act as IA shall be done by the concerned State Government for implementation of the scheme in their State. Such selection of IA shall be done from amongst the designated / empanelled companies which shall be be initially pre-qualified , strictly on the basis of, experience, existence of infrastructure in the area and quality of services like coverage of farmers & area, pay-outs in terms of quantum & timely settlement thereof, willingness to do publicity & awareness campaigns etc. The final selection of IA from amongst the pre-qualified insurance companies shall be done based on the lowest weighted premium quoted by a pre-qualified company for all notified crops within the cluster of districts

4. MANAGEMENT OF THE SCHEME:

The existing State Level Co-ordination Committee on Crop Insurance (SLCCCI), Sub-Committee to SLCCCI, District Level Monitoring Committee (DLMC) already overseeing the implementation & monitoring of the ongoing crop insurance schemes like National Agricultural Insurance Scheme (NAIS), Weather Based Crop Insurance Scheme(WBCIS), Modified National Agricultural Insurance Scheme(MNAIS) and Coconut Palm Insurance Scheme(CPIS) shall be responsible for proper management of the Scheme. IA shall be an active member of SLCCCI and District Level Monitoring Committee (DLMC) of the scheme.

5. UNIT OF INSURANCE:

The Scheme shall be implemented on an **'Area Approach basis'** i.e., Defined Areas for each notified crop for widespread calamities with the assumption that all the insured farmers, in a Unit of Insurance, to be defined as 'Notified Area' for a crop, face similar risk exposures, incur to a large extent, identical cost of production per

hectare, earn comparable farm income per hectare, and experience similar extent of crop loss due to the operation of an insured peril, in the notified area.

Defined Area (i.e., unit area of insurance) is Village/Village Panchayat level by whatsoever name these areas may be called for major crops and for other crops it may be a unit of size above the level of Village/Village Panchayat.

In due course of time, the Unit of Insurance can be a Geo-Fenced/Geo-mapped region having homogenous Risk Profile for the notified crop.

For Risks of Localised calamities and Post-Harvest losses on account of defined peril, the Unit of Insurance for loss assessment shall be the affected insured field of the individual farmer.

6. CROPS AND NOTIFIED AREA:

6.1. CROPS: The Scheme can cover all the Crops for which past yield data is available and grown during the notified season, in a Notified Area and for which yield estimation at the Notified Area level will be available based on requisite number of Crop Cutting Experiments (CCEs) being a part of the General Crop Estimation Survey (GCES).

6.2. NOTIFIED AREA: Notified Area is the **Unit of Insurance** decided by the State Govt. for notifying a Crop during a season. The size of the Unit of Insurance shall depend on the area under cultivation within the unit. **For major crops, the Unit of Insurance shall ordinarily be Village/Village Panchayat level and for minor crops may be at a higher level** so that the requisite number of CCEs could be conducted during the notified crop season. States may notify Village / Village Panchayat as insurance unit in case of minor crops too if they so desire.

7. FARMERS TO BE COVERED: All farmers growing notified crops in a notified area

during the season who have insurable interest in the crop are eligible.

7.1. COMPULSORY COVERAGE: The enrolment under the scheme, subject to possession of insurable interest on the cultivation of the notified crop in the notified area, shall be compulsory for following categories of farmers:

7.1.1. Farmers in the notified area who possess a Crop Loan account/KCC account (called as Loanee Farmers) to whom credit limit is sanctioned/renewed for the notified crop during the crop season.

AND

7.1.2. Such other farmers whom the Government may decide to include from time to time.

7.2. VOLUNTARY COVERAGE: Voluntary coverage may be obtained by all farmers not covered in 7.1 above, including Crop KCC/Crop Loan Account holders whose credit limit is not renewed.

8. RISKS TO BE COVERED & EXCLUSIONS:

8.1. RISKS: Following risks leading to crop loss are to be covered under the scheme :-

8.1.1. YIELD LOSSES (standing crops, on notified area basis): Comprehensive risk insurance is provided to cover yield losses due to non-preventable risks, such as

(i) Natural Fire and Lightning
(ii) Storm, Hailstorm, Cyclone, Typhoon, Tempest, Hurricane, Tornado etc.
(iii) Flood, Inundation and Landslide
(iv) Drought, Dry spells
(v) Pests/ Diseases etc.

8.1.2. PREVENTED SOWING (on notified area basis):- In cases where majority of the insured farmers of a notified area, having intent to sow/plant and incurred expenditure for the purpose, are prevented from sowing/planting the insured crop due to adverse weather conditions, shall be eligible for indemnity claims upto a maximum of 25% of the sum-insured.

8.1.3. POST-HARVEST LOSSES (individual farm basis): Coverage is available upto a maximum period of 14 days from harvesting for those crops which are kept in "cut & spread" condition to dry in the field after harvesting, against specific perils of cyclone / cyclonic rains, unseasonal rains throughout the country.

8.1.4. LOCALISED CALAMITIES (individual farm basis): Loss / damage resulting from occurrence of identified localized risks i.e. hailstorm, landslide, and Inundation affecting isolated farms in the notified area.

8.2. EXCLUSIONS: Risks and Losses arising out of following perils shall be excluded:-

War & kindred perils, nuclear risks, riots, malicious damage, theft, act of enmity, grazed and/or destroyed by domestic and/or wild animals, In case of Post–Harvest losses the harvested crop bundled and heaped at a place before threshing, other preventable risks.

9. SUM INSURED / LIMIT OF COVERAGE:

In case of Loanee farmers under Compulsory Component, the Sum Insured would be equal to Scale of Finance for that crop as fixed by District Level Technical Committee (DLTC) which may extend up to the value of the threshold yield of the insured crop at the option of insured farmer. Where value of the threshold yield is lower than the Scale of Finance, higher amount shall be the Sum Insured. Multiplying the Notional Threshold Yield with the Minimum Support Price (MSP) of the current year arrives at the value of sum insured. Wherever Current year's MSP is not available, MSP of previous year shall be adopted. The crops for which, MSP is not declared, farm

gate price established by the marketing department / board shall be adopted.

Further, in case of Loanee farmers, the Insurance Charges payable by the farmers shall be financed by loan disbursing office of the Bank, and will be treated as additional component to the Scale of Finance for the purpose of obtaining loan.

For farmers covered on voluntary basis the sum-insured is upto the value of Threshold yield i.e threshold yield x (MSP or gate price) of the insured crop.

10. PREMIUM RATES:

10.1 The Actuarial Premium Rate (APR) would be charged under PMFBY by IA. DAC&FW/States will monitor the premium rates considering the basis of **Loss Cost** (LC) i.e. Claims as % of Sum Insured (SI) observed in case of the notified crop(s) in notified unit area of insurance (whatsoever may be the level of unit area) during the **preceding 10 similar crop seasons** (Kharif / Rabi) and loading for the expenses towards management including capital cost and insurer's margin and taking into account non-parametric risks and reduction in insurance unit size etc.. The rate of Insurance Charges payable by the farmer will be as per the following table:

S.No	Season	Crops	Maximum Insurance charges payable by farmer (% of Sum Insured)
1	Kharif	Food & Oilseeds crops (all cereals, millets, & oilseeds, pulses)	2.0% of SI or Actuarial rate, whichever is less
2	Rabi	Food & Oilseeds crops (all cereals, millets, & oilseeds, pulses)	1.5% of SI or Actuarial rate, whichever is less
3	Kharif & Rabi	Annual Commercial / Annual Horticultural crops	5% of SI or Actuarial rate, whichever is less

10.2 The difference between premium rate and the rate of Insurance charges payable

by farmers shall be treated as Rate of Normal Premium Subsidy, which shall be shared equally by the Centre and State.

10.3 AIC shall calculate LC premium rates (till an Independent Agency/TSU takes over) based on latest available yield data in month of February for Kharif crops and August for Rabi crops as per requirement of the States and shall provide to DAC&FW/Concerned States before invitation for premium bidding.

10.4 State Govt. would invite all the empanelled insurance companies to quote their actuarial premium rates for the notified crop(s) in the notified insurance unit area, Indemnity Level, Threshold Yields, Sum Insured etc. as indicated by the State for the season.

10.5 For more effective implementation, selection of Implementing Agency (IA) may be made through adopting the cluster approach under which bunch of about 15-20 good & bad districts / areas with reference to risks will be bid out. This will facilitate the uniform distribution of the risks among the participating insurance companies and will avoid selection of districts / areas according to company's choice. In case of smaller States, the whole State shall be assigned to one IA. This is also expected to take care of districts which have traditionally had high actuarial premiums for crops due to high risk. Selection of IA may be made for at least 3 years.

10.6 The designated / empanelled companies participating in bidding have to bid the premium rates for all the crops notified / to be notified by the State Govt. and non-compliance will lead to rejection of company's bid.

10.7 The insurance coverage in terms of number of farmers & hectare-age should be at least at the previous season's level.

11. SHARING OF RISK:

Risk will be shared by IA and the Government as follows:

The liability of the Insurance companies in case of catastrophic losses computed at the National level for an agricultural crop season, shall be upto **350% of total premium collected (farmer share plus Govt. subsidy) or 35% of total Sum Insured (SI), of all the Insurance Companies combined, whichever is higher. The losses at the National level in a crop season beyond this ceiling shall be met by equal contribution (i.e. on 50:50 basis) from the Central Government and the concerned State Governments.**

12. ESTIMATION OF CROP YIELD:

The State/UT Govt. will plan and conduct the requisite number of Crop Cutting Experiments (CCEs) for all notified crops in the notified insurance units in order to assess the crop yield. The State / UT Govt. will maintain single series of Crop Cutting Experiments (CCEs) and resultant Yield estimates, both for Crop Production estimates and Crop Insurance.

Crop Cutting Experiments (CCE) shall be undertaken per unit area /per crop, on a sliding scale, as indicated below:

Sl. No.	INSURANCE UNIT	Minimum no. of CCEs required to be done
1.	District	24
2.	Taluka / Tehsil / Block	16
3.	Mandal/Hobli/ Phirka / Revenue Circle	10
4.	Village / GramPanchayat/Patwar-Mandal/Patwari-Halka	4 for major crops, 8 for other crops

However, a Technical Advisory Committee (TAC) comprising representatives

from Indian Agricultural Statistical Research Institute (IASRI), National Sample Survey Organization (NSSO), Ministry of Agriculture & Farmers Welfare (GoI) and implementing agencies shall dispose/decide the issues relating to CCEs and all other technical matters. Inputs from RST/satellite imagery would also be utilized in optimizing the sample size of CCEs.

Use of Mobile Phone Technology to improve Yield-data Quality & Timeliness

It has been felt that process of CCEs currently being conducted for estimating yield is lacking in reliability and speed which affects the claims settlement. There is a need to have good quality, timely and reliable yield-data. For addressing this problem, video/image capture of crop growth at various stages and transmission thereof with CCE data on a real time basis utilizing mobile communication technology with GPS time stamping, can improve data quality, / timeliness and support timely claim processing and payments. States and insurance companies shall utilise this technology for the purpose.

The cost of using technology etc. for conduct of CCEs etc will be shared between Central Government and State/U.T. Governments on 50:50 basis, wherever necessary, subject to a cap on total funds to be made available by Central Government for this purpose based on approximate cost of procuring hand held devices/Smart phones and other related costs.

13. INDEMNITY LEVEL (IL) and THRESHOLD YIELD (TY) :

13.1. Three levels of Indemnity, viz., 70%, 80% and 90% corresponding to crop Risk in the areas shall be available for all crops.

13.2. The Threshold Yield (TY)shall be the benchmark yield level at which Insurance protection shall be given to all the insured farmers in an Insurance Unit.

13.3. The Threshold Yield for a crop in an Insurance Unit shall be based on average yield of last seven years excluding two years of declared calamity if any, multiplied by the level of indemnity of the area.

$$threshold\ Yield = \frac{Sum[Last\ 7\ Years\ of\ Yield\ (minus\ two\ notified\ calamity\ years\ if\ any)]}{5-7\ (as\ the\ case\ may\ be)}\ X\ Level\ of\ Indemnity$$

14. CALENDER OF ACTIVITY:

The time-lines for coverage, submission of yield data, price data etc. shall be decided by the SLCCCI strictly keeping in mind the onset of monsoon, sowing period, crop cycle etc.

The seasonality discipline shall be same for loanee and non-loanee farmers. The cut-off date is uniform for both loanee and non-loanee cultivators. Keeping in view the prevailing agro-climatic conditions, rainfall distribution/irrigation water availabilities, sowing pattern etc. the SLCCCI, in consultation with the insurance company shall fix seasonality disciplines of the coverage and other activities in such a way that it doesn't encourage adverse selection or moral hazards. Broad seasonality discipline is given in the chart below. State wise details of seasonality will be provided in the Operational Guidelines to be issued by DAC&FW.

S.No.	Activity	Kharif	Rabi
1	Issuance of Administrative Instructions by Government of India	February	August
2	Conduct of SLCCCI meeting to decide for notification of Crops and Notified areas, limits of Sum Insured and adoption of Level of Indemnity etc.	March	September
3	Loaning period (loan sanctioned) for	April to July	October to

	Loanee farmers covered on Compulsory basis.		December
4	Cut-off date for receipt of Proposals of farmers (loanee & non-loanee).	31th July	31st December
5	Cut-off date for receipt of Declarations of Loanee farmers covered on compulsory basis & non-loanee farmers covered on Voluntary basis from Bank branches to Respective Nodal Offices.	Within 15 working days for loanee farmers and seven working days for non-loanee farmers after cut-off date	Within 15 working days for loanee farmers and seven working days for non-loanee farmers after cut-off date
6	Cut-off date for receipt of Declarations of farmers covered on Voluntary basis from designated Insurance Agent(s) to Insurance Companies	Within two working days after receiving declaration/ premium.	Within two working days after receive declaration/ premium.
7	Cut-off date for receipt of Declarations of Loanee farmers covered on compulsory basis & non-loanee farmers covered on Voluntary basis from Respective Nodal Offices of Banks to Insurance Company	Within seven working days from receipt of Declarations by the Respective Nodal Offices of Banks.	Within seven working days from receipt of Declarations by the Respective Nodal Offices of Banks.
8	Cut-off date for receipt of yield data	Within a month from final harvest	Within a month from final harvest

15. PROCEDURE FOR ASSESSMENT, PROCESSING AND APPROVAL OF CLAIMS:

15.1. Yield losses at Notified Area level: Once the Yield Data is received from the State/UT Govt. as per the prescribed cut-off dates, claims will be processed,

approved and settled by IA.

15.1.1. If the 'Actual Yield' (AY) per hectare of the insured crop for the defined area [on the basis of requisite number of Crop Cutting Experiments (CCEs)] in the insured season, falls short of the specified threshold yield(TY) Yield' (RY), all the insured farmers growing that crop in the defined area are deemed to have suffered shortfall in their yield.

15.1.2. The Scheme seeks to provide protection against such contingency to all insured farmers of an Insurance Unit.

15.1.3. Claim Pay-outs based on Yield losses shall be calculated as per the following formula:

$$Claims\ Payout = \frac{Shortfall\ in\ Yield}{ThresholdYield} \times Sum\ Insured$$

Where,

$$ShortFall\ in\ Yield = (Threshold\ \ Yield - Actual\ Yield)$$

15.2. **Assessment of prevented Sowing**: The adverse weather conditions shall be defined in the notification and shall be captured by notified weather station/s in the District. The extent of claims payable will be decided on the basis of weather data recorded at the notified weather station/s for the purpose. The crop-wise scale of payment, upto a maximum of 25% of Sum Insured shall be worked out by IA based on a notified pay-out structure on the occurrence of pre-declared events such as month-wise deficit in aggregate rainfall during a specified period assessed through Reference Weather Stations tagged for the Notified / Group of Notified Area. The insurance coverage shall cease to operate for the crop in the notified area. The cover is available during Kharif season for recognised rain-fed areas and crops. The data provider will be notified by the SLCCCI.

15.3. Localized Calamity Loss Assessment:

15.3.1. Loss assessment and modified indemnity procedures in case of occurrence of localized perils, such as hailstorm, landslide, flood, and inundation shall be for a cluster of affected farms or affected village and the settlement of claims, if any, will be each insured farmer covered under assessment.

15.3.2. The District Administration will assist IA in assessing the extent of loss.

15.4. Post-Harvest Loss Assessment:

15.4.1. Loss assessment and indemnity procedures in case of occurrence of Post-Harvest Loss shall be for a cluster of affected farms or affected village and the settlement of claims, if any, will be each insured farmer covered under assessment.

15.4.2. The District Administration will assist IA in assessing the extent of loss.

15.5. On-Account Payment of Claims due to Mid-Season Adversity:

15.5.1. In case of adverse seasonal conditions during crop season viz. floods, prolonged dry spells, severe drought, unseasonal rains, IA in consultation with concerned State Government/UT based on agro meteorological data/ satellite imagery or any other proxy indicator will decide about crops/ areas for which on account payment will be made, not exceeding 25% of likely claims.

15.5.2. Appraisal of mid-season adversity and quantum of on-account payment will be established jointly by Government of India/concerned State Government/UT and IA.

15.5.3. On account payment will be implemented only in those districts/notified areas where such proxy indicators can be established and will be considered for payment and only if the expected yield during the season is likely to be less than 50% of normal yield.

15.6. IA shall process the claims liability assessed as per above mentioned methodology and approve the claims.

16. PROCEDURE FOR SETTLEMENT OF CLAIMS:

16.1. For coverage through Banks:-The claim amount along with particulars will be released to the individual Nodal Banks. The Banks at the grass-root level, in turn, shall credit the accounts of the individual farmers and display the particulars of beneficiaries on their notice board. The Banks shall provide individual farmer wise details claim credit details to IA and shall be incorporated in the centralised data repository.

16.2. For coverage through other insurance intermediaries: The claim amount will be released electronically to the individual Insured Bank Account.

Acreage discrepancy

Some areas in the past have reported excess insurance coverage vis-à-vis planted acreage, leading to 'over' insurance. Ideally the discrepancy should be handled at farm level to protect the interest of farmers with genuine insurance coverage. However, in the absence of digitized farm records on a GIS platform, it would be cumbersome to physically verify each farm. For the time-being, it is to be addressed as follows:

- Wherever the 'acreage discrepancy' is likely, the acreage insured at IU level shall be compared with average planted acreage of past three years, and the difference will be treated as 'excess' insurance coverage.
- Sum insured may be scaled down in the ratio the average of three years' actual planted acreage bears to the insured acreage for the given crop.
- Claims shall be calculated on the scaled down sum insured
- Premium shall be retained by the insurance company for the portion of sum insured scaled down.

Once the individual farms (plots / survey numbers) are digitized and available on a GIS platform, it is possible to overlay the crop cover as derived using satellite imagery on the GIS platform to identify the crop and estimate the cropped area on each farm. This should lead to identifying the acreage discrepancy at individual farm level.

17. MANAGEMENT OF THE SCHEME AND REVIEW:

17.1. Government of India shall issue operational guidelines and modalities, which may be appended from time to time, for implementation of the scheme provisions with detailed steps and processes involved, terms and condition applicable, roles and responsibilities of various agencies involved in execution of the scheme and roles and responsibilities of other related stakeholders.

17.2. These operational modalities shall be considered as part of the scheme.

17.3. The scheme may be reviewed periodically and additions, deletions and modifications of the provisions may be done as deemed necessary.

17.4. During each crop season, the agricultural situation will be closely monitored in the implementing States / Union Territories. The State / UT Department of Agriculture and district administration shall set up a District Level Monitoring Committee (DLMC), who will provide fortnightly reports of Agricultural situation with details of area sown, seasonal weather conditions, pest incidence, stage of crop failure (if any) etc.

17.5. The operation of the Scheme will be reviewed annually, and modifications as may be required would be introduced. Periodic Appraisal Reports on the Scheme would be prepared by Ministry of Agriculture, the Government of India / Implementing Agency.

18. PUBLICITY & AWARENESS:

18.1. Adequate publicity needs to be given in all the villages of the notified districts/ areas. All possible means of electronic and print media, farmer's fair, exhibitions including SMS messages, short films, and documentaries shall be utilized to create and

disseminate awareness, benefits and limitations of the Scheme among the cultivators and the agencies involved in implementing the Scheme. Agriculture/Cooperation Department of the States in consultation with IA shall work out appropriate Plan for adequate awareness and publicity three months prior to the start of coverage period.

18.2. IA shall also assist the State Government/ UT in capacity building for effective implementation of the scheme and organize training workshops/sensitization programme for various stakeholders.

19. SERVICE TAX:

19.1. PMFBY is a replacement scheme of NAIS / MNAIS, and hence exempted from Service Tax liability of all the services involved in the implementation of the scheme.

20. USE OF INNOVATIVE TECHNOLOGY:

DAC&FW shall carry out pilots in select areas, in collaboration with various States/UTs, national and international research organisations / institutes, IMD, insurance companies, reinsurers etc. to make use of available technology in the fields of remote sensing, aerial imagery, satellites etc. that can help in acreage estimation, crop health / loss estimation, quicker yield estimation etc. with reduced manpower & infrastructure. With development of number of satellites with high resolution images orbiting the Earth, there have been great improvements in satellite imagery products. It has been reasonably proven the satellite imagery can help in demarcating the cropped areas into clusters on the basis of crop health. This feature can be successfully used to target the CCEs within the Insurance Unit (IU). Thus satellite imagery can help in **'smart sampling'** of CCEs. While an IU with heterogeneous crop health may need standard sample of CCEs, for eg. 4 CCEs per Village / Village Panchayat for major crops, the more homogenous IU may need a lower sample size, say 2 CCEs. This is expected to minimize the total CCEs needed by about 30-40%. States should progressively adopt this technique in generating yield estimates.

After proven strong correlation between RST / Satellite Imageries results and yield estimates through CCEs, States may use the technologies in estimating the crop yields at IU level, subject to the satisfaction of Central and State Governments and insurance companies with the accuracy of the yield estimates to service the claims.

20.1. The integrity of CCEs will be verified by use of GPRS enabled Mobile phones with cameras/smart phones. These phones will also help in addressing the problem of area discrepancy by capturing pictures of standing crops and will also help in quicker, accurate estimation of yields.

20.2. Such technologies, after due consideration of pilot results by the Government shall be included in the Scheme.

20.3. All state government shall use technology initiatives in the conduct and supervision of CCEs to provide the yield data with minimum delay to IA for quick processing of the claims. The state governments shall also use technology initiatives in the reporting of loss reports for on-account claim settlement, Claim intimations for Localized calamity and Post-Harvest losses.

20.4. A centralized repository shall be maintained. Appropriate application (web based, app based etc.) would be developed by NIC. The State Government, IA, Banks, Insurance Intermediaries shall use this applications for inputting various operational data like notification related data, individual farmer wise insurance coverage and claims details, crop loss details etc.

21. REVIEW OF THE SCHEME

State Governments will review the performance of the scheme after one year and point out corrections, if any, required in any of the provisions of the scheme to Govt. of India.

Weather Based Crop Insurance Scheme (WBCIS):-

The structure of farmer's premium under WBCIS will be at par with the proposed PMFBY. Also, the Criteria of selection of Implementing Agency and area allocation will be same as PMFBY.

Existing Premium Subsidy Structure

Sr. No.	Premium Slab	Subsidy by Central and State Government on 50 : 50 basis and premium payable by farmer
1.	Upto 2%	No subsidy.
2.	> 2 - 5%	25% subsidy subject to minimum net premium of 2% payable by farmer.
3.	> 5 – 8 %	40% subsidy subject to minimum net premium of 3.75% payable by farmer
4.	> 8%	50% subsidy subject to minimum net premium of 4.8% and maximum net premium of 6% payable by farmers.

Revised Premium Subsidy Structure

The rate of Insurance Charges payable by the farmer will be as per the following table:

S.No	Season	Crops	Maximum Insurance charges payable by farmer (% of Sum Insured)
1	Kharif	Food & Oilseeds crops (all cereals, millets, & oilseeds, pulses)	2.0% of SI or Actuarial rate, whichever is less
2	Rabi	Food & Oilseeds crops (all cereals, millets, & oilseeds, pulses)	1.5% of SI or Actuarial rate, whichever is less
3	Kharif & Rabi	Annual Commercial / Annual Horticultural crops	5% of SI or Actuarial rate, whichever is less

Unified Package Insurance Scheme (UPIS)

1. Nature of the Scheme:

1.1 Unified Package Insurance Scheme aims at providing financial protection to citizens associated in agriculture sector, thereby ensuring food security, crop diversification and enhancing growth and competitiveness of agriculture sector besides protecting farmers from financial risks.

The cover will be for one full year except for Crop Insurance *(which will be bi-annual separately for Kharif and Rabi seasons)* renewable from year to year. The scheme would be offered / administered through AIC & empanelled General Insurance Companies willing to offer the product on similar terms with necessary approvals and allocation of area on pilot basis.

The Loanee farmers will be covered through Banks/Financial Institutions whereas non-loanee farmer shall be covered through banks and/or insurance intermediaries.

Suitability:

a) This policy is designed to take care of the insurance needs of farmers associated with agriculture activities. This policy provides yield based crop insurance to the farmer based on his ownership rights of land and sown crop.
b) It covers both the personal assets of the farmer like the dwelling & its contents (Fire), the other assets which help him in earning his livelihood such as Agricultural Pump Sets, and Agriculture Tractor owned by farmer.
c) The policy also provides protection to farmer and his/her family members in case of the Accidental Death / Disablement, accidental insurance protection of farmer's school/college going children and provisioning of education fee to the students in case of death of parent.
d) Life insurance protection to the farmer and his/her family members.
e) The policy will be issued for a period up to 1 year.

Salient Features and Benefits:

1. The farmers package policy will be underwritten by the General Insurance Companies empanelled by DAC&FW under crop insurance programmes and/or designated by this Department or through GIC Companies having tie-up with concerned F.I./Banks for non-crop sections of the policy.
2. The policy contains 7 Sections. Crop Insurance is mandatory. However, farmers have to choose at least two other sections also to avail the applicable subsidy under crop insurance section.
3. In case of crop insurance, applicable Farmer's share of premium ranging between 1.5% to 5% based on their insured crops is payable by farmer & in case Actuarial premium is more, the Government will provide subsidy equivalent to the difference between Actuarial premium and premium paid by farmer. The crop insurance is based on area approach whereas all other sections are on individual basis.
4. If the farmers already availed any insurance policy of similar nature and sum insured not less than as mentioned in the policy than they would be exempted from taking such section(s). However details of such policy would be provided in their proposal form.
5. The rates above are indicative & subject to the concurrence of the insurers.
6. Sum Insured and premium rates are provisionally taken and may change according to the risk(s).
7. The detailed section wise tentative sum insured and applicable premium for the farmer(s) are in the proposal forms enclosed at **Annexure-I**
8. The above premium rates are without service tax which is likely to be exempted.

The Section – wise details of the scheme are as under:

SECTION-1

CROP INSURANCE :- PMFBY/WBCIS/ – State can choose any of these two

SECTION – 2

BUILDING AND CONTENTS INSURANCE (FIRE AND ALLIED PERILS)

The indemnity under this section is based on declared sum insured basis (first loss basis)

The Company will indemnify the Insured in respect of loss of or damage to the Contents/Buildings whilst contained in the insured premises by:

a) Fire, Lighting, Explosion of gas in domestic appliances,
b) Bursting and overflowing of water tanks, apparatus or pipes,
c) Aircraft or articles dropped therefrom,
d) Riot, Strike, or Malicious Act,
e) Earthquake, (Fire and / or Shock) Subsidence and Landslide (including Rockslide) damage
f) Flood, inundation, storm, tempest, typhoon, hurricane, tornado or cyclone.
g) Impact damage

SPECIAL EXCEPTIONS

The Company shall not be liable in respect of:

a) Loss or damage by burglary and / or housebreaking or theft where any member of the insured's family is concerned as principal or accessory.
b) Loss of or damage to articles of consumable nature.
c) Loss of or damage to money, securities, stamps, stamp collections, bullion, livestock, motor vehicles and pedal cycles.
d) Loss of or damage to deeds, bonds, bills of exchange, promissory notes, shares and stock certificates, business books, manuscripts, documents of any kind, unset precious stones and Jewelry and Valuable.

SECTION – 3

Personal Accident Insurance

(Coverage as per Pradhan Mantri Suraksha Bima Yojana)

DETAILS OF THE SCHEME:

The scheme will be a one year cover, renewable from year to year, Accident Insurance Scheme offering accidental death and disability cover for death or disability on account of an accident. The scheme would be offered / administered through Public Sector General Insurance Companies (PSGICs) and other General Insurance Companies willing to offer the product on similar terms with necessary approvals and tie up with Banks for this purpose. Participating banks will be free to engage any such insurance company for implementing the scheme for their subscribers.

Scope of coverage: All savings bank account holders in the age 18 to 70 years in participating banks will be entitled to join. In case of multiple saving bank accounts held by an individual in one or different banks, the person would be eligible to join the scheme through one savings bank account only. Aadhar would be the primary KYC for the bank account.

Enrollment Modality / Period: The cover shall be for the one year period stretching from 1st June to 31st May for which option to join / pay by auto-debit from the designated savings bank account on the prescribed forms will be required to be given by 31st May of every year, extendable up to 31st August. Joining subsequently on payment of full annual premium may be possible on specified terms. However, applicants may give an indefinite / longer option for enrollment / auto-debit, subject to continuation of the scheme with terms as may be revised on the basis of past experience. Individuals who exit from the scheme at any point may re-join the scheme in future years through this modality. New entrants into the eligible category from year to year or currently eligible individuals who did not join earlier shall be able to join in

future years while the scheme is continuing.

Benefits: As per the following table:

	Table of Benefits	Sum Insured
a.	Death	Rs. 2 Lakh
b.	Total and irrecoverable loss of both eyes or loss of use of both hands or feet or loss of sight of one eye and loss of use of hand or foot	Rs. 2 Lakh
c.	Total and irrecoverable loss of sight of one eye or loss of use of one hand or foot	Rs. 1 Lakh

Premium: Rs.12/- per annum per member. The premium will be deducted from the account holder's savings bank account through 'auto debit' facility in one installment on or before 1st June of each annual coverage period under the scheme. However, in cases where auto debit takes place after 1st June, the cover shall commence from the first day of the month following the auto debit.

Eligibility Conditions: The savings bank account holders of the participating banks aged between 18 years (completed) and 70 years (age nearer birthday) who give their consent to join / enable auto-debit, as per the above modality, will be enrolled into the scheme. In case of Joint Account holders, both the account holders are eligible to join on payment of premium for each account holders.

Master Policy Holder: Participating Bank will be the Master policy holder on behalf of the participating subscribers. A simple and subscriber friendly administration & claim settlement process shall be finalized by the respective general insurance company in consultation with the participating Banks.

Termination of cover: The accident cover for the member shall terminate on any of the following events and no benefit will be payable there under:

1) On attaining age 70 years (age nearest birthday).

2) At the time of renewal, closure of account with the Bank or insufficiency of balance to keep the insurance in force.
3) In case a member is covered through more than one account and premium is received by the Insurance Company inadvertently, insurance cover will be restricted to one only and the premium shall be liable to be forfeited.
4) If the insurance cover is ceased due to any technical reasons such as insufficient balance on due date for renewal or due to any administrative issues, the same can be reinstated on receipt of full annual premium, subject to conditions that may be laid down. During this period, the risk cover will be suspended and reinstatement of risk cover will be at the sole discretion of Insurance Company.
5) Participating banks will deduct the premium amount in the same month when the auto debit option is given, preferably in May of every year, and remit the amount due to the Insurance Company in that month itself.

Administration:

The scheme, subject to the above, will be administered as per the standard procedure stipulated by the Insurance Company. The data flow process and data proforma will be provided separately.

It will be the responsibility of the participating bank to recover the appropriate annual premium from the account holders within the prescribed period **through 'auto-debit' process.**

Enrollment form / Auto-debit authorization in the prescribed proforma shall be obtained and retained by the participating bank. In case of claim, the Insurance Company may seek submission of the same. Insurance Company reserves the right to call for these documents at any point of time.

The experience of the scheme will be monitored on yearly basis for re-calibration etc.,

as may be necessary.

Appropriation of Premium:

1) Insurance Premium to Insurance Company: Rs.10/- per annum per member
2) Reimbursement of Expenses to BC/Micro/Corporate/Agent : Rs.1/- per annum per member
3) Reimbursement of Administrative expenses to participating Bank: Rs.1/- per annum per member

The scheme is liable to be discontinued prior to commencement of a new future renewal date if circumstances so require.

SECTION – 4

Agriculture Pumpset Insurance (Upto 10 Horse Power)

The Insurance covers the Centrifugal pump sets (electrical and diesel) upto 10 Horsepower capacity which are used for agricultural purposes only.

SCOPE OF COVER:

a) Fire & lightning
b) /Burglary (due to violent forcible entry provided the pump set is kept in a locked enclosure).
c) Mechanical / electrical
d) Riot, Strike, malicious damage

SPECIFIC EXCLUSION TO AGRICULTURAL PUMPSET INSURANCE

a) Normal wear & tear, gradual deterioration due to atmospheric condition or otherwise.

b) Wilful act or gross negligence of the Insured or his representatives.

c) Faults existing at the time of commencement of insurance and known to the Insured or his representative.

d) Loss or damage for which the manufacturer or supplier of property is responsible either by law or under contract.

e) Cost of dismantling, transport to workshop and back as also cost of re-erection.

SPECIAL CONDITIONS

In the event of any occurrence which might give rise to a claim under this Section, the Insured shall -

a) immediately notify the Policy issuing Office of the Company by telephone or telegram as well as in writing giving an indication as to the nature and extent of loss or damage.

b) take reasonable steps within his power to minimise / restrain the loss or damage of liability.

c) preserve the damaged or defective parts and make them available for inspection by an Official or Surveyor of the Company.

d) furnish all such information and documentary evidences as the Company may require.

e) the Company shall not be liable for any loss or damage on which notice and completed claim form have not been received by the Company within 14 days of its occurrence.

The liability of the Company under this Section in respect of any item of property sustaining damage for which indemnity is provided, shall cease if the same item is kept in operation without being repaired to the satisfaction of the Company.

SECTION – 5

AGRICULTURAL TRACTORS INSURANCE

As per the provisions, terms, exceptions, conditions and endorsements as per standard Motor Policy.

Covers the insured against loss or damage to the Agriculture Tractor by fire, explosion, self-ignition or lightning, burglary, housebreaking, theft, riot and strike, earthquake, fire and shock, inundation, typhoon, hurricane, storm, tempest, cyclone, hailstorm, frost, landslide/rockslides by accidental external means, malicious act, terrorism activity while in transit by road, rail, inland waterway. Also provides coverage against death or permanent disablement of the driver, due to an accident while driving the Tractor insured during any one policy period.

Legal Liability to Third Parties: - Compensates for death/ bodily injury to third parties up to in the event of tractor being involved in an accident as per M.V. Act, 1988.

SECTION – 6

STUDENT SAFETY INSURANCE

Schedule of Benefits (for Parent/ Student): SI per student

1. Accidental death: Rs. 50000 (parent/student)
2. Permanent total disablement: Rs. 50000 (student)
3. Loss of one limb/Eye: Rs. 25000 (student)
4. Accidental hospitalization: Rs. 5000 (student)

In case of death of Father or Mother, the Claim amount to be converted into FD in the name of student till attainment of adulthood.

Part 1

A) If at any time during the currency of this policy the parent / guardian/ student named in the schedule shall sustain any bodily injury resulting solely and directly from accident caused by external violent and visible means and if such injury shall within six calendar months of the occurrence be the sole and direct cause of death or total and irrecoverable loss of two limbs or two eyes or 100%

Permanent Total Disablement (permanently totally and absolutely disable the parent /guardian from engaging in any employment or occupation of any description whatsoever) then the company shall pay to the insured Student or parent / guardian as the case may be the capital sum insured stated in the schedule.

B) In addition to the above benefit mentioned under (A) (if liability is admitted under clause A above) the student shall be reimbursed for the unexpired period of study, the tuition fee, development expenses, boarding and lodging charges and other insured expenses (excluding payments made prior to accident and / or overdue payments as on date of accident) on actual basis subject to the maximum limits as stated in the schedule of benefit.

Part 2&3

If at any time during the currency of this policy the insured Student shall sustain any bodily injury resulting solely and directly from accident caused by external violent and visible means and if such injury shall within six calendar months of the occurrence be the sole and direct cause of death or total and irrecoverable loss of two limbs or two eyes or 100% Permanent Total Disablement (permanently totally and absolutely disable the insured student from engaging in any employment or occupation of any description whatsoever) then the company shall pay to the parent / guardian or insured Student as the case may be the capital sum insured stated in the schedule of benefits. In case of death of both student and the parent / guardian named in the schedule of the policy resulting solely and directly from same accident caused by outward, violent and visible means, within six calendar months of its occurrence then the company shall pay the legal heir of the parent / guardian sums stated in the schedule.

Part 4

Subject to the terms, conditions & exclusions the Company undertakes that if during the period stated in the Policy any insured student contracts any disease or suffers from any illness or sustains any bodily injury through accident, and takes treatment at any Nursing Home/Hospital in India as an inpatient, the Company will pay to the Insured Person such expenses as are reasonably and necessarily incurred subject to the limits prescribed but not exceeding the Sum Insured in any one period of insurance stated against that person in the policy.

SECTION – 7

LIFE INSURANCE

(as per Pradhan Mantri Jeevan Jyoti Bima Yojna (PMJJBY)

Benefits:

1. Death Cover : Rs. 2,00,000 per member
2. To be provided by Life Insurance Companies

RULES OF THE SCHEME

a) In these Rules, the following words and expressions shall unless repugnant to the context, have the following meanings:-

b) "THE SCHEME" shall mean 'PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA' for the Savings Bank Account Holders of 'BANK'.

c) "THE RULES" shall mean the Rules of the Scheme as set out below and as amended from time to time.

d) "THE MEMBER" shall mean a Savings Bank Account Holder who has been admitted to benefits of the Scheme and on whose life an assurance has been or is to be effected in accordance with these Rules.

e) "TERMINAL DATE" shall mean in respect of each Member the Annual Renewal Date following the date on which member completes the age of 55 or the member closes his account with the Bank or discontinuance of premium payment whichever

is earlier.

f) "THE ASSURANCE" shall mean the particular Assurance to be effected on the life of the Member.

g) "THE BENEFICIARY" shall mean the person or persons who has/have been appointed by the Member as Nominee and whose name or names have been entered in the Bank Records.

ELIGIBILITY:-

The savings bank account holder of the participating banks aged between 18 years (completed) and 50 years (age nearer birthday) and who have given the consent to join the scheme during the 'enrollment period' are eligible to join the scheme.

ADMISSION OF AGE:

Age as recorded by the Bank as per the Age Proof submitted by the Savings Bank Account holder.

EVIDENCE OF HEALTH:

Satisfactory evidence of health as required by the insurance company shall be furnished by every eligible member, at the time of his entry into the Scheme, after the 'Enrollment Period', as incorporated in the "Consent-cum- Declaration Form" for joining the scheme.

PREMIUM:

Premium to be deducted from member's SB Account. The premium is Rs.330/- plus Service Tax (if payable) irrespective of date of entry i.e. during enrollment period or after that date during the first year. Renewal premium is chargeable as per the rate decided from time to time on Annual Renewal dates.

ASSURANCE:

An assurance of Rs.2,00,000/- on death of the insured member is payable to the Nominee.

BENEFITS ON DEATH PRIOR TO TERMINAL DATE :

Upon the death of the Member prior to Terminal Date, the sum assured under the Assurance shall be payable to the nominated Beneficiary, provided the assurance is kept in force by payment of premium for that member.

TERMINATION OF ASSURANCE:

The Assurance on the life of a Member shall terminate on an Annual Renewal Date upon happening of any of the following events and no benefit will become payable thereunder:-On attaining age 55 years (age nearest birthday) on annual renewal date.

Closure of account with the Bank or insufficiency of balance to keep the insurance in force.

SUSPENSION OF RISK:

If the insurance cover is ceased due to any technical reasons such as insufficient balance for payment of premium on due date of renewal, the same can be reinstated after the grace period on receipt of premium and a satisfactory statement of good health.

RESTRAINT ON ANTICIPATION OR ENCUMBRANCE :

The benefits assured under the Scheme are strictly personal and cannot be assigned, charged or alienated in any way.

DISCONTINUANCE OR AMENDMENT OF THE SCHEME:

The "Bank" or Insurance Company reserves the right to discontinue the Scheme at

any time or to amend the Rules thereof on any Annual Renewal Date subject to giving one month's notice. Any amendment to the Rules of the Scheme will be done based on mutual agreement between Insurance Company and "Bank".

JURISDICTION:

All Assurances issued under the Scheme shall be Indian Contracts. They will be subject to Indian Laws including the Insurance Act, 1938 as amended, the Income Tax Act, 1961 and to any legislation subsequently introduced. All benefits under the Scheme arising out of death of any Member shall be payable in Indian Rupees.

GENERAL CONDITIONS AND DEFINITIONS FOR ALL SECTIONS

Notice:
Every notice and communication to the Company required by this Policy shall be in writing to the Policy issuing Office of the Company.

Misdescription:
This Policy shall be void and all premium paid hereon shall be forfeited to the Company in the event of misrepresentation, misdescription or non-disclosure of any material particular.

Reasonable Care:
The Insured shall take all reasonable steps to safeguard the property insured against any loss or damage. The Insured shall exercise reasonable care that only competent employees are employed and shall take all reasonable precautions to prevent all accidents and shall comply with all statutory or other regulations.

Cancellation: (Except Sections-1,3&8- PMFBY/WBCIS, PMSBY & PMJJBY)

The Policy may be terminated at the request of the Insured in which case the Insurance Company will retain the premium for the period this Policy has been in force at the short period scales of rates, subject to the retention of minimum

premium of Rs. 100 by the Insurer. No refund of premium shall be made if a claim is reported in the policy.

The details of the cancellation procedure are as per guidelines.

Claims Procedure:

i) The Insured shall upon the occurrence of any event giving rise or likely to give rise to a claim under this Policy:

   a) In the event of theft lodge forthwith a complaint with the Police and shall take all practicable steps to apprehend the guilty person or persons and to recover the property lost.

   b) Give immediate notice thereof to the Company and shall within Fourteen (14) days thereafter furnish to the Company at his own expense detailed particulars of the amount of the loss or damage, together with such explanation and evidence to substantiate the claim as the Company may reasonably require.

ii) If the Insured or member of the Insured's family comprising the Insured's spouse and children shall die, notice of death shall be given by the legal representative(s) forthwith. All certificates information and evidence whether from a Medical Attendant or otherwise required by the Company shall be furnished at the expense of the Insured or his legal representatives and shall be in such form and of such nature as the Company may prescribe..

iii) The Insured shall upon the occurrence of any event giving rise or likely to give rise to a claim under the Policy give immediate notice thereof to the Company and shall forward to the Company forthwith every written notice or information of any verbal notice of claim and shall send to the Company any writ, summons or other legal process issued or commenced against the Insured and shall give all necessary information and assistance to enable the Company to settle or resist any claim or to institute proceedings. The Insured shall not incur any expenses in making good any claim without the prior consent of the Company and shall not negotiate, pay, settle, admit or repudiate any claim without such consent.

Contribution:

In the event of any loss damage liability or expenses covered by this Policy there shall be any other insurance covering the same loss damage liability or expenses, whether effected by the Insured or not this Policy shall pay only so much of the excess of such loss damage liability or expenses as is not recoverable under such other insurance subject always to the limitations of this Policy.

Fraud:

If any claim under this Policy shall in any respect be fraudulent or if any fraudulent means or devices are used by the Insured or any one acting on the Insured's behalf to obtain any benefit under this Policy, all benefits under the Policy shall be forfeited.

Indemnity:

The Company may at its option reinstate/replace or repair the property or premises lost or damaged or any part thereof instead of paying the amount of the loss or damage or may join with any other insurer in so doing but the Company shall not be bound to reinstate exactly or completely but only as circumstances permit and in reasonably sufficient manner and in no case shall the Company be bound to expend more in reinstatement than it would have cost to reinstate such property as it was at the time of occurrence of such loss or damage and not more than the Sum Insured by the Company thereon.

Average:

If the property hereby insured shall at the time of any loss or damage be collectively of greater value than the Sum Insured thereon, then the Insured shall be considered as being his own insurer for the difference, and shall bear a ratable proportion of the loss or damage accordingly. Every item insured, if more than one, of the Policy, shall be separately subject to this condition.

Grievance Redressal Mechanism

To address any grievance/ complaint under the scheme, a committee consisting of District Agriculture Officer (Nodal Officer), representatives of implementing insurance company and bank/ financial institution shall be constituted. The working of the grievance committee will be monitored by District Level Monitoring Committee (DLMC) under the chairmanship of District Magistrate.

Observance of Terms and Conditions:
The due observance and fulfillment of the terms, conditions and endorsement of this Policy in so far as they relate to anything to be done or complied with by the Insured shall be a condition precedent to any liability of the Company to make any payment under this Policy.

GENERAL EXCEPTIONS

The Company shall not be liable in respect of:

1. Loss or damage, liability or expenses whether directly or indirectly, occasioned by happening through or arising from any consequences of war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, mutiny, military, or usurped power or civil commotion or loot or pillage in connection herewith.
2. Loss or damage caused by depreciation or wear and tear
3. Consequential loss of any kind or description.
4. a) Loss or damage directly or indirectly caused by or arising from or in consequence of or contributed to by nuclear weapons material.
   b) This Insurance does not cover loss or damage directly or indirectly caused by or arising from or in consequence of or contributed to by ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of Condition 4 (b) only combustion shall include any self-sustaining process of nuclear fission.

ENCLOSURE of UPIS

PROPOSAL – CUM – POLICY SCHEDULE

Address of Policy Issuing Office----------
Policy No.

Proposer's Name:

Address:

Period of Insurance (both days inclusive):
From -------- To----------

S. No.	SECTION	DESCRIPTION OF PROPERTY				SUM INSURED Rs. 1	RATES as % of sum insured 2	PREMIUM (Rs) 3
1.	Crop Insurance (Yield & Area Based/Index based)	Presuming average holding of 1.5 hectare with tentative Sum Insured of Rs. 20000 per hectare per season Khasra No. ..... Village.....				60000 (Rs.30000 of each season)	Farmers premium liabilities 2.5% average	Rs. 1500 (approx)
2.	Fire & Allied Perils (covered on First loss Basis)	A.	Residential Building (covered on first loss basis) Sum Insured up to:			Rs.25000 **Rs. 50000** Rs.75000		Rs. 20 **Rs. 40** Rs. 60
		B.	Household Contents (Excluding Jewelry)			Rs.10000 **Rs. 20000** Rs.30000		Rs. 10 **Rs. 20** Rs. 30
3.	Personal Accident Insurance (Coverage as per Pradhan Mantri Suraksha Bima Yojana)	Name/ Occupation		Age / Dt. Of birth	Name of Nominee	Rs. 200000		Rs. 12 per member
		Benefits (per member): 1. Accidental death: Rs. 200000 2. Permanent total disablement: Rs. 200000 3. Loss of one limb/Eye: Rs. 100000 4. Applicable to Age group 18-70 years only						

<table>
<tr><td>4.</td><td>Agriculture Pump-set Insurance</td><td>Pump
Make
Type
Section
Delivery
Sl.No.
Yr. of Make</td><td>Driving Unit
<u>Electric</u>
Make
HP
Yr.of make
RPM
Sl.No.
Amp
Volt.</td><td><u>Diesel</u>
Make
HP
Yr. Of Make
RPM
Sl.No.
No. of cylinders</td><td>Rs. 25000</td><td>1.75%</td><td>Rs. 438</td></tr>
<tr><td>5.</td><td>Agriculture Tractor</td><td colspan="3">Cover required: Third Party / Comprehensive
<table><tr><td>Regn. Mark & No.</td><td>Engine No. Chassis No.</td><td>Make</td><td>Year of Manufacture</td><td>Type of Body</td><td>Gross vehicle weight</td></tr><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr></table></td><td>Insured's declared value (Variable however, presumed Rs. 5 Lakh for premium computation)</td><td>Third Party Cover As per IRDA

Comprehensive Cover (1.30%)</td><td>Rs. 2730

Rs. 6500</td></tr>
<tr><td>6.</td><td>Student Safety Insurance</td><td colspan="3">Name of Student | Age / Dt. Of Birth | Name of Nominee
Benefits (for Parent/ Student): SI per student
1. Accidental death: Rs. 50000 (parent/student)
2. Permanent total disablement: Rs. 50000 (student)
3. Loss of one limb/Eye: Rs. 25000 (student)
4. Accidental Hospitalization: Rs. 5000 (student)
In case of death of Father or Mother, the Claim amount to be converted into FD in the name of student till attainment of adulthood.</td><td>Rs. 50000</td><td></td><td>Rs. 75</td></tr>
<tr><td>7.</td><td>Life Insurance (as per</td><td>Name/ Occupation</td><td>Age / Dt. Of birth</td><td>Name of Nominee</td><td>200000</td><td></td><td>Rs. 330 per member</td></tr>
</table>

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	Pradhan Mantri Jeevan Jyoti Bima Yojna (PMJJBY)						
	Benefits: 1. Death Cover : Rs. 200000 per member **2. To be provided by Life Insurance companies**						
	NOTE: The liability of the Company does not commence until the proposal has been accepted by the Company and full premium paid.				**Total Premium (*including Third Party cover forTractor)**		**Rs. 5145***

I/We hereby declare that the particulars contained herein are true and correct and that no material fact has been withheld, mis-stated or misrepresented and also that this proposal-cum-schedule form part of the company's standard policy and shall be the basis of the contract between me/us and insurance company. I / We further declare that the sum Insured herein represent the full value of the property / persons / animals / birds / carts described herein.

Assignment clause

I ----------do hereby assign the money payable in the event of my death by ------ to ---------- further declare that his receipt shall be sufficient discharge to the Company.

Place:
Date :

Signature of the Proposer