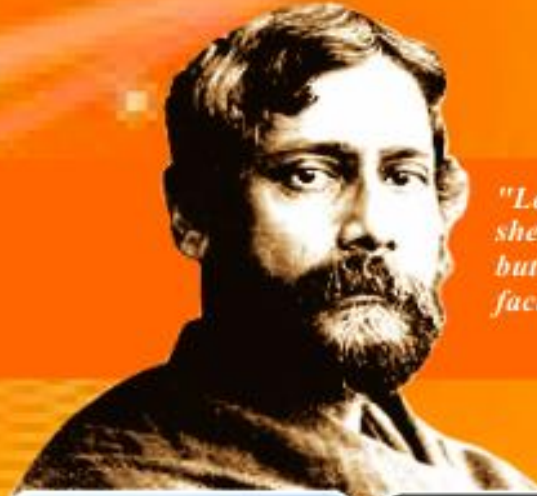




पश्चिम बंगाल हेतु राज्य स्तरीय
बैंकर्स समिति की बैठक
STATE LEVEL BANKERS' COMMITTEE MEETING
FOR WEST BENGAL



133^{वीं}
rd



"Let us not pray to be
sheltered from dangers
but to be fearless when
facing them"

Rabindranath Tagore

Date: 16.06.2016

Time: 10.30 A.M.

Venue :

PARK HOTEL, 17, Park Street,
Kolkata-700 016



कार्यसूची टिप्पण • AGENDA NOTES

संयोजक

युनाइटेड बैंक ऑफ़ इंडिया

अग्रणी बैंक प्रभाग
प्रधान कार्यालय



Convener

UNITED BANK OF INDIA

LEAD BANK DIVISION
HEAD OFFICE

युनाइटेड टावर

11, हेमन्त बसु सरणी, कोलकाता - 700001

Visit our website : www.slbcbengal.com

UNITED TOWER

11, HEMANTA BASU SARANI, KOLKATA - 700 001

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

Agenda Notes
For the 133rd 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 March 2016)	12173
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 31.03.2016)	Rs 64407.76
Per Capita Advance (as on 31.03.2016)	Rs 38973.05
Average population served per branch (excluding Cooperative banks) (as on 31.03.2016)	12173

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	March 2014	March 2015	March 2016
Rural	3191 (44.71%)	3340 (44.97%)	3550 (44.64%)
Semi- urban	1144 (16.03%)	1212 (16.32%)	1284 (16.14%)
Urban	1350 (18.92%)	1440 (19.39%)	1529 (19.23%)
Metro	1452 (20.34%)	1435 (19.32%)	1590 (19.99%)
TOTAL	7137 (100%)	7427 (100%)	7953 (100%)

Besides, there are 10460 ATMs in the State (Rural-2429, Semi-Urban-2104, Urban-2998 & Metropolitan-2929)

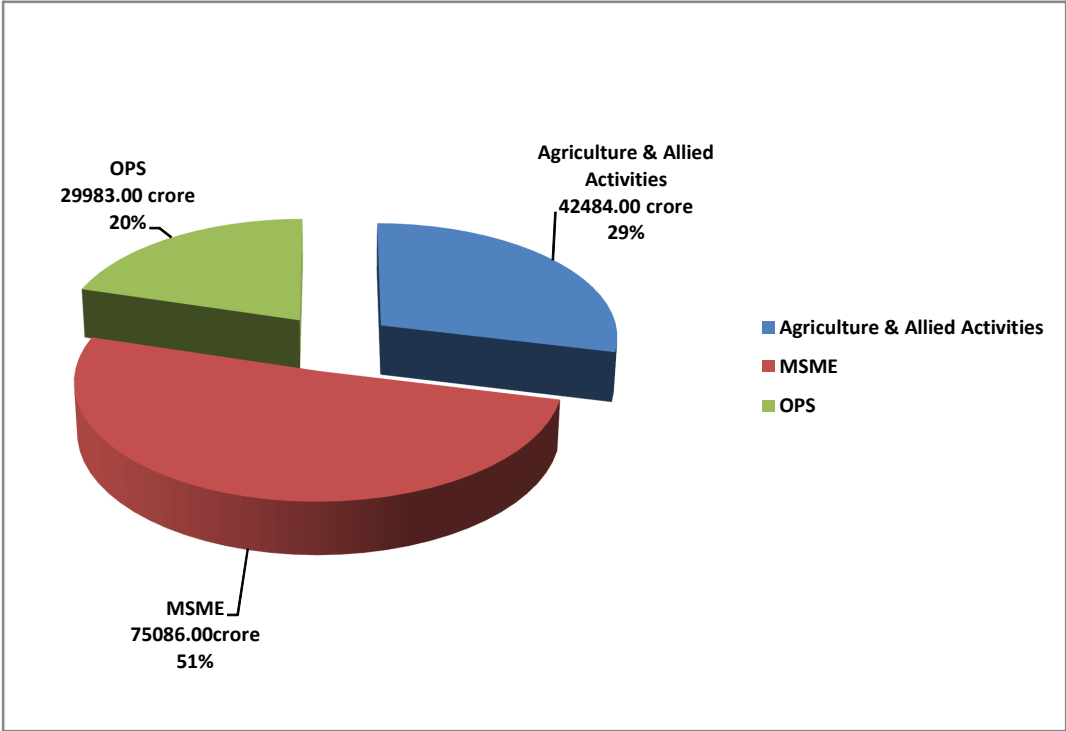
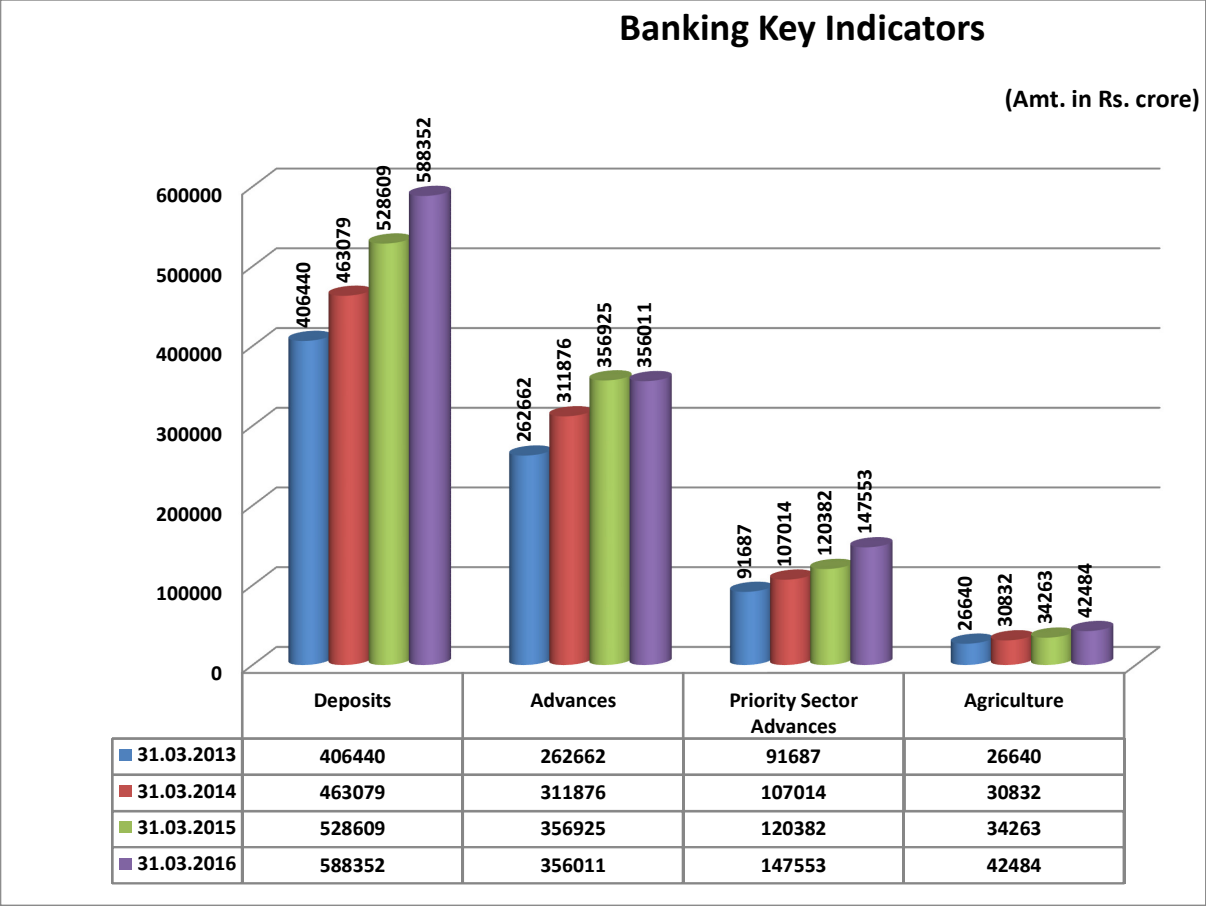
SLBC WEST BENGAL

VITAL BANKING STATISTICS		(Amount Rs in crore)		
Sl. No.	Parameter	March 2014	March 2015	March 2016
1	No. of Branches	7137	7427	7953
2	Total Deposits	463080	528609	588352
3	Total Advances	311876	356925	356011
4	CD Ratio	67	68	61
5	C+I: Deposit Ratio	82	82	76
6	Priority Sector Advances (PSA)	107014	120382	147553
7	% of PSA to ANBC	41	39	41
8	Agriculture Advances	30832	34263	42484
9	% of Agri Advances to ANBC	11.74	10.98	11.90
10	MSE Advances	53385	58575	61232
11	MSME(Prisec from 1 st April,2015)	68284	73797	75086
12	Education Loans	1896.89	1758.28	2017.98
13	Housing Loans	21899.51	21925.23	25485.36
14	DRI Advances	137.73	90.67	105.14
15	% of DRI Advances to ANBC	0.05	0.02	0.03
16	Schedules Caste/ Scheduled Tribe Advances	10980	11834	14841
17	Advances to Women Entrepreneurs	13858	15597	26384
18	% of Advances to Women Entrepreneurs to ANBC	5.28	5.00	7.39
19	Weaker Section Advances	23225	31905	39171
20	% of Weaker Advances to ANBC	8.84	10.23	10.97
21	Minority Community Advances	17042	21497	23523
22	% of Minority Community Advances to Prisec Advances	15.92	18.02	16.00

DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

(Amount Rs in crore)							
Sl. No.	Parameter	ACP Plan 2014-15	ACP achievem-ent	% achieved	ACP Plan 2015-16	ACP achievem-ent	% achieved
1	Agriculture	39800	23328	59	43536	30930	71
2	MSE	16323	15047	92	21762	22887	105
3	OPS	5371	6101	114	7270	10391	143
4	NPS	9000	24466	272	9000	20167	224
	Grand Total	70494	68942	98	81568	84375	103

Banking Key Indicators for the State of West Bengal



**CONFIRMATION OF PROCEEDINGS OF THE
132nd MEETING OF SLBC FOR WEST BENGAL**

The proceedings and action points of 132nd SLBC Meeting for West Bengal held in Kolkata on 10th March 2016 was circulated under cover of Convener Bank's letter nos. LBD/SLBC/WB/1308-1368/2015-16 dated 21.03.2016. The same may please be confirmed by the House.

STAND-UP INDIA

The “Stand up India Scheme” was launched by the Hon’ble Prime Minister on 05th April, 2016 at Sector 62, NOIDA to promote entrepreneurship among Scheduled Caste / Schedule Tribe and Women. Stand-Up India Scheme facilitates bank loans between Rs.10 lakh and Rs. 1 crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and at least one woman borrower per bank branch for setting up a Greenfield enterprise. This enterprise may be in manufacturing, services or the trading sector. In case of non-individual enterprises at least 51% of the shareholding and controlling stake should be held by either an SC/ST or woman entrepreneur. The broad features of the scheme are as under:-

- Composite loan between Rs. 10 lakh and upto Rs.100 lakh, inclusive of working capital component for setting up any new enterprise.
- Debit Card (RuPay) for drawal of working capital.
- Credit history of borrower to be developed.
- Credit Guarantee – aligned with existing CGTMSE norms.
- Handholding support for borrowers with comprehensive support for pre loan training needs, facilitating loan, factoring, marketing etc.
- Web Portal for online registration and support services.
- **TARGET**: At least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and at least one woman borrower per bank branch of scheduled commercial banks.

Guidelines for Stand-Up India Scheme along with Actionable Points are placed before the House for discussion & noting.

Constitution of State Level Implementation Committee:

Being one of the flagship programme of GoI, the progress of implementation of Stand-Up India Scheme is being closely monitored by a National Level Steering Committee for Stand-Up India Scheme under the Chairmanship of the Hon’ble Union Finance Minister and 5 Ministers from Union cabinet, 3 MPs, besides, Chairman of NABARD, CMD of SIDBI, Chairman of DICCI as members of the Committee.

It has been requested by the DFS, MoF, GoI to the Chief Secretaries of all States/ UTs to arrange for the constitution of State Level Implementation Committee for effective monitoring of the implementation of Stand-Up India Scheme in the State / UT.

SLBC Desk has already taken up the matter with the State Government for Constitution of State Level Implementation Committee for West Bengal State.

Guidelines for Stand up India Scheme
REF No.:- 28/06/2016-CP-IF-II, GOI, MoF, DFS, Dated 28.03.2016

1. The objective of the Stand Up India scheme is to facilitate bank loans between Rs.10 lakh and Rs.1 Crore to at least one Scheduled caste(SC) or Scheduled Tribe(ST) borrower and at least one woman borrower per bank branch for setting up a Greenfield enterprise. This enterprise may be manufacturing, services or the trading sector. In case of non-individual enterprises at least 51% of the shareholding and controlling stake should be held by either an SC/ST or Woman entrepreneur.

2. The Stand Up India scheme is based on recognition of the challenges faced by SC, ST and women entrepreneurs in setting up enterprises, obtaining loans and other support needed from time to time for succeeding in business. The scheme therefore endeavours to create an eco system which facilitates and continues to provide a supportive environment for doing business. The scheme, which covers all branches of Scheduled Commercial Banks, will be accessed in three potential ways:

- Directly at the branch or
- Through SIDBI's Stand Up India portal or
- Through the Lead District Manager ((LDM)

3. The portal will be the crucial interface layer for parameters/ metrics of the borrower (obtained through a set of about 8-10 questions listed below) and will provide information and feedback to such borrowers. A potential borrower will have the option of registering on the portal right away or simply visiting it and registering later. This portal may be accessed at home, at Common Service Centres (CSCs), through a bank branch (through the nodal officer for MUDRA at the branch) or through the LDM. In branches where internet access is restricted, the branch will guide the potential borrower to an internet access point till such time that the Stand Up portal is integrated with the Core Banking Solution (CBS) at the branch concerned.

4. The approach of the Stand Up India portal, for handholding is based on obtaining answers to a set of relevant questions at the initial stage. These would be typically be:

- I. Location of the borrower
- II. Category - SC/ ST/ Woman
- III. Nature of business planned
- IV. Availability of place to operate the business.
- V. Assistance needed for preparing a project plan
- VI. Requirement of skills/training (technical and financial).
- VII. Details of present bank account.
- VIII. Amount of own investment into the project
- IX. Whether help is needed to raise margin money
- X. Any previous experience in business

Based on the response, the portal provides relevant feedback and helps categorise the visitor to the portal as a **Ready Borrower** or a **Trainee Borrower**. Indicative process chart is given in Annexure.

5. **Ready Borrower**

In case the borrower requires no handholding support, then registration on the portal as a **Ready Borrower** starts the process of application for the loan at the selected bank. At this stage an application number will be generated and information about the borrower shared with the bank concerned, the LDM (posted in each district) and the relevant linked office of NABARD/ SIDBI. The offices of SIDBI and NABARD shall be designated Stand Up Connect Centres (SUCC). The loan application will now be generated and tracked through the portal.

Trainee Borrower

5.1 In cases where the borrower indicates a need for handholding, then registration as a Trainee Borrower on the portal will link the borrower to the LDM of the concerned district and the relevant office of SIDBI/ NABARD. This process which would be electronic, could be done at the borrower's home by himself/ herself or at a CSC or through a bank branch by the officer dealing with MUDRA, as explained in paragraph 2.

5.2 SIDBI (84 offices) and NABARD (419 offices) as Stand Up India Connect Centres will then arrange for support for such trainee borrowers as requested in any of the following ways:

- a. For financial training - at the Financial Literacy Centres (FLCs)
- b. For skilling - at skilling Centres (Vocational Training Centres - VTPs /Other Centres-OCs)
- c. For EDPs - at MSME DIs/ District Industries Centres (DICs)/ Rural Self Employment Training Institutes (RSETIs)
- d. For work shed - DICs
- e. For margin money - offices related to margin money support schemes e.g. State SC Finance Corporation, Women's Development Corporation, State Khadi & Village Industries Board (KVIB), MSME-DIs etc.
- f. For mentoring support from established entrepreneurs - DICCI, Women Entrepreneur Associations, Trade bodies. Credible, well established NGOs can also be used for extending hand holding support.
- g. For utility connections - Offices of utility providers
- h. For DPRs - Project profiles available with SIDBI/ NABARD/ DICs

At any time, even after the loan has been sanctioned, any borrower may access the services of the Stand Up Connect Centres.

5.3 The LDM will monitor the process and work with local offices of SIDBI and NABARD for problem solving and easing bottlenecks. Based on the progress being achieved in each case and prima facie viability, the LDM will sensitize the concerned bank branch on potential cases likely to come up. Once this is done, SIDBI/ NABARD will meet concerned bank officials for further follow up. These organizations will also work with other organizations who are stakeholders such as the Dalit Indian Chambers of Commerce and Industry (DICCI), Women's Entrepreneur Associations etc.

5.4 Once hand holding requirements are adequately met to the satisfaction of the LDM and the trainee borrower, then a loan application will be generated through the portal.

6. Stand Up India Portal

The Stand Up India Portal is interactive. It hosts information about various entities providing handholding support to the borrower. This includes:

- _ Training: Technical or/ and Financial
- _ DPR preparation
- _ Margin money support
- _ Shed / workplace identification
- _ Raw material sourcing
- _ Bill discounting
- _ E-com registration
- _ Registration for taxation

The Portal is designed to obtain application forms, gather and provide information, enable registration, provides links for handholding, assists in tracking and monitoring. As more facilities become available it shall be further refined into an end to end solution.

7. Eligibility

- I. SC/ST and/or woman entrepreneurs, above 18 years of age.
- II. Loans under the scheme is available for only green field project. Green field signifies, in this context, the first time venture of the beneficiary in the manufacturing or services or trading sector.
- III. In case of non-individual enterprises, 51% of the shareholding and controlling stake should be held by either SC/ST and/or Women Entrepreneur.
- IV. Borrower should not be in default to any bank/financial institution.

8. Nature of Loan

The loan shall be a Composite Loan (inclusive of term loan and working capital) between Rs 10 lacs and up to Rs 100 lacs i.e. to meet requirements of assets such as plant and machinery and working capital. It is expected to cover 75 % of project cost. (The stipulation of the loan being expected to cover 75% of the project cost would not apply if the borrower's contribution along with convergence support from any other scheme exceeds 25% of the project cost).

9. Purpose of Loan

For setting up a new enterprise in manufacturing, trading or services sector by SC/ST/Woman entrepreneur.

10. Security

Besides primary security, the loan may be secured by collateral security or guarantee of Credit Guarantee Fund Scheme for Stand-Up India Loans (CGFSIL) as decided by the bank. The scheme for Credit Guarantee for loans under Stand Up India has been notified (www.ncgfc.in).

11. Margin Money

The Scheme envisages 25% margin money which can be provided in convergence with eligible Central/ State schemes. While such schemes can be drawn upon for availing admissible subsidies or for meeting margin money requirements, in all cases, the borrower shall be required to bring in minimum of 10% of the project cost as own contribution. To illustrate, if a State scheme supports a borrower with 20% of the project cost as subsidy, then the borrower will be required to contribute at least 10% of the project cost. Any subsidy received by a unit which was not foreseen during loan appraisal will be credited to the loan account. In cases where a subsidy was included during appraisal but received after commissioning, the same may be released to the borrower to repay any loan taken for arranging margin money. A list of Central / State wise subsidy/incentive schemes will be provided on the Portal. New schemes will be added as they become available.

12. District Level Credit Committee

The District Level Credit Committee (DLCC) under the Collector with the LDM as Convener shall periodically review cases of both types of borrowers, meeting at least once in each quarter. SIDBI and NABARD officers will join the review meetings.

13. Assistance after loan disbursement

Events will be organized at District level, as frequently as necessary and at least once in each quarter, involving stakeholders to share best practices, review, problem solving and guide potential entrepreneurs. These events will also provide means for facilitating registration for bill discounting services, e-market places, taxation etc. NABARD will organize these events with the support of SIDBI.

14. Grievance Redressal

Provision has been made in the portal for redressal of grievances of the borrower. The portal provides contact details of the officers/agencies in each bank designated to attend the grievances. A system for online submission of complaints and their subsequent tracking through the portal shall be developed. Feedback on disposal of the complaint is to be made available to the customer by the concerned bank.

15. Banks may determine requirements such as stock statements, insurance of assets created & reasonable processing fees.

Responsibilities of Stakeholders

Stand Up Connect Centres (SIDBI/ NABARD) :

SIDBI :

- To operate and maintain the Stand Up India web portal
- Arrange for handholding support for Trainee Borrowers
- Liaise with banks for follow up in potential cases through LDM/SLBC
- Coordinate with LDM for easing bottlenecks
- Assist the SLBC and DLCC in reviews and monitoring
- Participate in Stand Up events organized by NABARD.

NABARD:

- Training of Trainers, LDMs, Bank officers for Stand up India
- Arrange for handholding support for trainee borrowers
- Liaise with banks for follow up in potential cases through the LDM
- Coordinate with LDM for easing bottlenecks
- Assist the SLBC and DLCC in reviews and monitoring
- Organise events as frequently as necessary and at least once in each quarter, for experience sharing etc. amongst stakeholders.

LDMs:

- Monitor progress of cases.
- Serve as contact point for SIDBI/NABARD for easing bottlenecks.
- Sensitize bankers on potential borrowers.
- Follow up with concerned regional/zonal office of the respective bank to ensure timely processing/sanction of loans as per time frame specified in Code of Bank's Commitment to Micro and Small Enterprises.
- Ensure that borrower's requirement of handholding support is satisfied to the extent possible.
- Convene DLCC meetings in the specified periodicity.
- Participate in quarterly events with stakeholders organized by NABARD.

DLCC:

- DLCC under the Collector to review progress periodically
- Grievance redressal at district level
- Assist in resolving issues, if any, relating to public utility services and work space for potential borrowers.

Bank Branches:

- Help potential borrowers in accessing the portal.
- Process loan applications received online or in person.
- Process loans within the time frame as stipulated in Code of Bank's Commitment to SME borrower (Application for loan upto Rs.5 lakh within 2 weeks, between Rs.5- 25 lakh in 3 weeks, above Rs.25 lakh in 6 weeks, from the date of receipt of application provided the application is complete in all respects and is accompanied by documents required).
- In case of rejection, reason to be known to borrower as stipulated in the Code of Bank's Commitment to Customers.
- Grievance redressal at the bank level should be done in 15 days as per Code of Bank's Commitment to Customers.
- Banks to put in place as internal mechanism for monitoring of scheme performance.

Borrowers:

- Access the portal or visit a bank branch and answer a short set of questions.
- If categorized as a Trainee Borrower, then go through the sequence of handholding support, as applicable.
- Arrange/provide requisite documentation as required by the bank branch.
- Attend quarterly events on experience sharing, best practices, problem solving etc.
- Set up and run the unit with due diligence.
- Make repayments in due time.

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

Roadmap for opening Brick & Mortar branches in villages with population more than 5000 without a bank branch of a Scheduled Commercial Bank.

RBI had 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 within 31st March 2017.

LDMs of West Bengal State identified 717 unbanked villages having population above 5000 in the State and same was submitted to Convener, SLBC.

Small Committee under SLBC-West Bengal in its meeting held on 30.01.2016 made allocation of 717 unbanked villages to the Scheduled Commercial Banks & RRBs for opening of branches within 31.03.2017. SLBC has also submitted the roadmap to RBI and also communicated to all concerned banks.

As per reports available to SLBC, 6 Brick & Mortar Branches have been opened by Bandhan Bank (4) and UBKGB (2) during 01.01.2016 to 31.03.2016 in 5 Districts namely 24 Parganas South (2), Darjeeling (1), Jalpaiguri (1), Murshidabad (1), and Hooghly (1). It is gathered that banks have already initiated process for opening of bank branches in the listed unbanked villages.

Status of unbanked villages having Brick and Mortar Branches within a radius of 5 kms

Subsequently as advised by DFS, MoF, Gol, a separate survey has been conducted to identify the concerned 717 villages having more than 5000 population. The survey conducted by the LDMs has revealed the existence of 358 Brick and Mortar Bank branch within a radius of 5 kms of the concerned 717 villages. Accordingly, there are 359 truly unbanked villages having more than 5000 population.

House may like to take a decision whether to cover 359 unbanked villages having population above 5000 instead of 717 such villages. In that case, fresh allocation will be made.

Report on unbanked villages having population 5000+ in West Bengal is furnished below:

Summary Report on unbanked villages having population 5000+ in West Bengal				
Sl. No.	District Name	Total No. of villages(5000+) identified as unbanked and allocated to different Banks	Villages having bank branch within a radius of 5 kms	No Bank branch within a radius of 5 kms
1	Alipurduar	25	14	11
2	Bankura	11	3	8
3	Birbhum	27	23	4
4	Burdwan	3	3	0
5	Coochbehar	64	0	64
6	Dakshin Dinajpur	6	4	2
7	Darjeeling	27	0	27
8	Hooghly	72	54	18
9	Howrah	46	42	4
10	Jalpaiguri	46	0	46
11	Malda	41	28	13
12	Murshidabad	88	25	63
13	Nadia	47	22	25
14	North 24 Pargana	37	35	2
15	Paschim Medinipur	22	18	4
16	Purba Medinipur	53	47	6
17	Purulia	14	7	7
18	South 24 Pargana	40	0	40
19	Uttar Dinajpur	48	33	15
Total		717	358	359

* Data available to SLBC desk given by LDMs of respective Districts.

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

Action Points emerged in the 132nd SLBC Meeting held on 10.03.2016:

Banks are to submit month wise plan to SLBC for opening of branches in 717 unbanked villages having population above 5000 for monitoring by a Sub-Committee.

Status of implementation:

As per reports available to SLBC, 6 Brick & Mortar Branches have been opened by Bandhan Bank (4) and UBKGB (2) during 01.01.2016 to 31.03.2016 in 5 Districts namely 24 Parganas South (2), Darjeeling (1), Jalpaiguri (1), Murshidabad (1), and Hooghly (1). It is gathered that banks have already initiated process for opening of bank branches in the listed unbanked villages and SLBC Desk is yet to receive month wise plan for opening of branches.

Present Bank wise and district wise allocation of 717 villages in the State of West Bengal is annexed.

Present 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

Present 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
BGVV (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

FINANCIAL INCLUSION

To hasten the outreach of banking services to all areas, local monitoring and feedback is essential. The issue that require ongoing resolution relate to Aadhaar of Jan Dhan accounts on a voluntary basis, deployment and training of locally identified Banking Correspondents, mobile number seeding of bank accounts and convergence of efforts among banks and various agencies of the State Government and Government of India.

To ensure a regular review of the financial inclusion efforts on quarterly basis, DFS has proposed to set up a **State Level Financial Inclusion Committee** in the State with the following minimum composition for West Bengal :-

Sl. No.	Name	Designation	Remarks
1.	Shri Basudev Banerjee	Chief Secretary, GoWB	Chairman
2.	Ms. Anna Roy	Joint Secretary, DFS & Nodal Officer of SLBC	Member
3.	Shri H. K. Dwivedi	Principal Secretary, Finance & State Mission Director	Member-Secretary
4.	Shri Manas Dhar	SLBC Nodal Officer (GM & Convener, SLBC)	Member

Schemes to be reviewed:

1. PMJDY
2. PMJJBY
3. PMSBY
4. APY
5. PMMY (MUDRA)
6. Stand-Up India Scheme

SLBC Desk has already taken up the matter with the State Government for convening State Level Financial Inclusion Committee meeting for West Bengal State. Date for meeting is awaited.

Check List for State Level Financial Inclusion Committees(SLFIC)

1. Whether the list of grey areas which have not been covered due to telecom connectivity has been submitted to SLBC and request for funds has been made to Headquarters of each bank? If so, number of centers? Names of banks in whose area the VSAT is to be set up?
2. Whether the joint camps of Aadhar and Mobile seeding with Ministry of Rural Development started at the block and village level? Have arrangements been made for the camp to cover:
 - a) Aadhar seeding
 - b) Mobile seeding
 - c) Rupay card disbursement
 - d) Rupay card activation
 - e) Imparting Financial Literacy
3. Have the Postal authorities been invited to the camp?
4. Whether SLBC has made calls to cross check availability of Bank Mitras across the State, and has the list of non-available bank mitras, and the issues raised by them shared with the concerned banks?
5. What is the number of applications for attachment of property under section 14 of SARFAESI pending with district magistrates and monitoring of their disposal.
6. Check the available number of Bank mitras of the banks and those having Rupay Card and Aadhaar enabled machines. Review plans to provide 100% RuPay Card and Aadhaar enabled machines.
7. Check whether alternative channels are being used as Bank Mitras-for instance the Common Service Centres of the State Governments, Gramin Dak Sewaks, Kirana shops, Anganwadi workers etc.
8. Check whether financial literacy meetings have been held in the skilling centers, if so, number of meetings held and number of candidates trained?
9. Check whether the claims procedure for PMJJBY and PMSBY is well known to the Bank staff and Bank Mitras? Whether posters have been displayed in Bank/Insurance company branches, hospitals, Public Health Centres, Police Stations and whether the claim forms are available?
10. Verify the MUDRA targets and achievements made so far. Strategy to achieve targets may be reviewed.
11. Check whether all working capital loans are being issued MUDRA cards?
12. Check the number of Radio and TV shows which have been attended by Bankers for publicizing the five schemes.

Pradhan Mantri Jan DhanYojana (PMJDY).

Performance of PMJDY as on 11.05.2016 as compared to 02.09.2015 for the State of West Bengal is furnished below:

Particulars	02.09.2015	11.05.2016	Variation as on 11.05.2016 over 02.09.2015	Remarks
Rural Accounts (No.)	1,02,49,247	1,31,37,386	28,88,139	↑
Urban Accounts (No.)	49,74,696	59,99,540	10,24,844	↑
Total Accounts opened (No.)	1,52,23,943	1,91,36,926	39,12,983	↑
Deposit (Rs/crore)	2,713.27	4,918.59	2,205.32	↑
Average Deposit per account (Rs.)	1,782.00	2,570.00	788.00	Average deposit per account has increased by Rs 788.00
Aadhaar Seeding (No.)	48,11,229	63,43,745	15,32,516	↑
Aadhaar Seeding (%)	31.60%	33.15%	1.55%	Increased by 1.55%, requires attention by banks
Zero Balance (No.)	53,72,318	40,50,083	(-) 13,22,235	↓
Zero Balance (%)	35.28%	21.16%	(-) 14.12%	Improved considerably
RuPay card issued (No.)	1,16,62,072	1,36,71,605	20,09,533	↑
RuPay card issued (%)	76.60%	71.44%	(-) 5.16%	% of RuPay card issued has decreased. This area requires attention by banks.

21.81 crore PMJDY accounts have been opened till 11.05.2016 across the country with deposit of Rs 37616.59 crore with an average deposit of Rs. 1724/ per account as against average deposit of Rs 2570/ per account in the State of West Bengal.

Aadhaar seeding percentage is 33.15 in West Bengal as compared to 44.97 % across the country. 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.

In the last SLBC meeting, it was decided “**All Banks are to efforts Aadhaar seeding in all PMJDY accounts for smooth DBT**”.

In view of the above, all banks are requested to push up Aadhaar seeding for smooth DBT transactions –as all DBT transactions would be Aadhaar based with effect from 01.07.2016.

All the banks in the State of West Bengal issued Rupay Cards to 71.44% PMJDY customers against national issuance of 82.38%. 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. This area needs attention by all banks.

Zero balance accounts contribute 21.16% of total PMJDY accounts opened in the State as compared to 26.30% across the country. Bankers are requested to convert all zero balance accounts into operative accounts. PMJDY Bank wise and District wise figure as on 11.05.2016 is annexed.

DFS, MoF, Gol 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. SLBC communicates the direction of the DFS regularly to member banks for implementation.

Highlights of the important points discussed and issues where action is required is mentioned below (VC dated 04.05.2016):

1. Banks were advised to make all out efforts to ensure seeding of Aadhaar number in all PMJDY, DBT related and pension accounts by 30th June 2016 as from July '16 onwards all benefit transfer will be routed through APB platform. Banks were requested to send their action plan to achieve the desired level of Aadhaar seeding to DFS. It was again reiterated that Banks should enable multiple channels like Branch, Bank Mitras along with electronic channels such as ATM, Internet banking, & IVRS for Aadhaar seeding. **(Action: Banks)**
2. All banks were advised to exercise due caution and ensure compliance of extant instructions on Aadhaar while seeding the Aadhaar number in the beneficiaries accounts. They need to obtain consent of the account holder for Aadhaar seeding. Banks were advised to ensure availability of the forms in sufficient quantity both at branch and Bank Mitra outlet. Banks were also advised to examine incentivisation of Bank Mitras for Aadhaar seeding. **(Action: Banks)**

3. All Banks were advised to make available list of beneficiaries getting account based DBT transfers to bank branches so that they can contact all these DBT customers to get Aadhaar seeding into bank account. **(Action: Banks)**
4. Ministry of Rural Development will organize camps for seeding of Aadhaar number in MNREGA accounts from 15 May 2016 onward jointly with the banks operating there. Banks were advised to coordinate with state administration handling NREGA and participate either deputing branch officials or Bank Mitra for collection of the consent forms and seeding in the accounts. **(Action: Banks)**
5. In order to build momentum and create awareness amongst people, to get their bank accounts seeded with Aadhaar number. Banks were advised to undertake adequate publicity measures. IBA was requested to design the requisite publicity material to be used by all the banks. **(Action: Banks ,IBA)**
6. With a view to increase the mobile seeding in bank accounts, all banks were advised to focus on seeding of mobile nos. in banks accounts and activate multiple channels like branch, Bank Mitras, ATM etc. **(Action: Banks)**
7. Deep concern was expressed on the following issues in AEPS OFF US transactions;
 - Many banks are unable to do interoperable AEPs transactions due to no response from issuer bank.
 - Inoperative PMJDY accounts even after credit of subsidy due to which beneficiaries are unable to access the account.
 - Some Banks are NOT enabled on AEPS platform.
 - Issue of reconciliation of transactions and reversals.

To address the issue, Banks were requested to set their AEPS systems in place and ensure activation of AEPS issuer switch. **(Action: Banks,NPCI)**

8. On reviewing the status of GIS data submitted by banks, it was observed that many banks are yet to submit the verified data. Accordingly pending Banks were advised to submit the verified records (Branch, Bank Mitra and ATM) at the earliest.**(Action: Banks)**

All member banks are also 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.

Bank wise PMJDY data as on 11.05.2016 for the State of West Bengal										
S No.	Banks	Rural	Urban	Total	Male	Female	Total Amount (Rs. in crore)	Zero Balance Account	RupayCard Account	Aadhaar Card Seeded
1	Allahabad Bank	657742	104787	762529	385994	376535	107.17	124833	720757	419642
2	Andhra Bank	8205	15978	24183	14050	10133	3.98	5618	3590	1773
3	Bank of Baroda	104441	246748	351189	200403	150786	70.09	52723	340308	127532
4	Bank of India	274297	212301	486598	240035	246563	81.22	78194	467763	196844
5	Bank of Maharashtra	3197	7640	10837	5817	5020	2.79	2246	9255	4402
6	Bhartiya Mahila Bank	0	2334	2334	293	2041	0.89	977	2334	1131
7	Canara Bank	310305	110551	420856	226333	194523	85.91	63030	391136	151268
8	Central Bank of India	416104	61656	477760	228285	249475	56.15	58294	274773	166191
9	Corporation Bank	24633	23729	48362	27777	20585	14.49	6937	46713	16531
10	Dena Bank	20574	21175	41749	21800	19949	9.45	6962	33586	13851
11	IDBI Bank Ltd.	16637	21037	37674	22555	15119	5.02	13899	31791	3488
12	Indian Bank	25930	46499	72429	38978	33451	10.62	7794	71917	15522
13	Indian Overseas Bank	66678	117644	184322	89702	94620	31.77	44078	180019	47549
14	Oriental Bank of Commerce	77595	57200	134795	81544	53251	106.03	9498	128835	46823
15	Punjab & Sind Bank	3732	14324	18056	10474	7582	8.91	47	18006	5737
16	Punjab National Bank	408492	91255	499747	247465	252282	79.72	14839	356788	246530
17	State Bank of Hyderabad	0	3724	3724	2167	1557	0.56	1411	3652	2746
18	State Bank of India	3993810	2697927	6691737	3464425	3227312	796.37	1810744	5060353	2754989
19	State Bank of Mysore	0	371	371	180	191	0.17	6	313	113
20	State Bank of Patiala	0	1890	1890	1226	664	0.17	795	1871	138
21	State Bank of Travancore						0.00			
22	Syndicate Bank	66021	15561	81582	39621	41961	14.69	18692	67232	33399
23	UCO Bank	483217	373840	857057	452397	404660	281.26	127997	811359	658980
24	United Bank of India	2649156	1353584	4002740	2051541	1951199	2450.56	538690	2629654	932408
25	Union Bank of India	106512	62838	169350	87672	81678	30.02	31308	158510	35243
26	Vijaya Bank	5745	25644	31389	12735	18654	4.04	753	31466	17182
	TOTAL PSBs	9723023	5690237	15413260	7953469	7459791	4252.05	3020365	11841981	5900012
27	Axis Bank Ltd	2221	23438	25659	22154	3505	2.99	4081	24954	3658
28	City Union Bank Ltd	0	72	72	55	17	0.02	12	64	26
29	Federal Bank Ltd	2192	1682	3874	2587	1287	1.49	901	3476	250
30	HDFC Bank Ltd	5454	67311	72765	10714	62051	3.40	15330	72752	8410
31	ICICI Bank Ltd	1440	10568	12008	8758	3250	2.09	5044	12008	1185
32	IndusInd Bank Ltd	772	16174	16946	13455	3491	1.51	3701	15716	4569
33	Jammu & Kashmir Bank Ltd	0	212	212	146	66	0.03	60	196	9
34	Karur Vysya Bank Ltd	0	1362	1362	827	535	0.26	363	1314	113
35	Kotak Mahindra Bank Ltd	157	4428	4585	2636	1949	0.34	3062	4408	1094
36	Lakshmi Vilas Bank Ltd	24	11	35	19	16	0.01	10	35	3
37	South Indian Bank Ltd	10	264	274	152	122	0.09	35	165	156
38	Yes Bank Ltd	2	62	64	44	20	0.03	15	53	21
	TOTAL PVTs	12272	125584	137856	61547	76309	12.28	32614	135141	19494
39	BGVB	2682023	29602	2711625	1287194	1424431	458.51	820799	1114367	242297
40	PBGB	438475	22423	460898	380016	80882	94.60	91924	174869	87079
41	UBKGB	281502	124871	406373	188757	217616	97.10	83330	400352	91475
	TOTAL RRBs	3402000	176896	3578896	1855967	1722929	650.22	996053	1689588	420851
	GRAND TOTAL	13137386	5999540	19136926	9874837	9262089	4918.59	4050083	13671605	6343745

District wise PMJDY data as on 11.05.2016 for the State of West Bengal											
S.No	State	District	Rural	Urban	Total	Male	Female	Total Amount (Amt. Rs. In crore)	Zero Balance Account	RupayCard Account	Aadhaar Card Seeded
1	WEST BENGAL	Alipurduar	34356	18495	52851	25145	27706	14.65	11090	52279	10443
2	WEST BENGAL	Bankura	830066	122061	952127	481449	470678	200.46	210601	592276	210032
3	WEST BENGAL	Bardhaman	793237	401681	1194918	675550	519368	342.22	242047	889884	394578
4	WEST BENGAL	Birbhum	697068	234757	931825	542167	389658	170.66	223151	668555	299793
5	WEST BENGAL	Dakshin Dinajpur	429327	54206	483533	244409	239124	67.75	125770	333410	139209
6	WEST BENGAL	Darjiling	147495	215373	362868	178105	184763	114.62	89500	318388	163094
7	WEST BENGAL	Haora	413093	287341	700434	394619	305815	221.83	96890	588047	376530
8	WEST BENGAL	Hugli	543086	389612	932698	514603	418095	288.45	133192	692264	561287
9	WEST BENGAL	Jalpaiguri	493126	400843	893969	416468	477501	176.76	219064	675281	327678
10	WEST BENGAL	Koch Bihar	502805	210336	713141	330998	382143	96.00	164732	572995	227312
11	WEST BENGAL	Kolkata	12162	693624	705786	399514	306272	517.65	116724	584830	298912
12	WEST BENGAL	Maldah	1061140	81719	1142859	544198	598661	223.70	280653	709681	331230
13	WEST BENGAL	Murshidabad	973350	505118	1478468	730591	747877	317.69	367606	978871	588591
14	WEST BENGAL	Nadia	818697	475573	1294270	657500	636770	327.14	283283	921118	356015
15	WEST BENGAL	North Twenty Four Parganas	873288	816905	1690193	862557	827636	624.79	299357	1327233	604291
16	WEST BENGAL	Paschim Medinipur	900285	221027	1121312	587495	533817	300.26	151549	795537	324793
17	WEST BENGAL	Purba Medinipur	843884	150773	994657	516775	477882	247.91	143835	727485	229612
18	WEST BENGAL	Puruliya	598327	157492	755819	388093	367726	135.15	211112	494060	186641
19	WEST BENGAL	South Twenty Four Parganas	1322883	329861	1652744	840024	812720	427.33	344241	1069297	496712
20	WEST BENGAL	Uttar Dinajpur	849711	232743	1082454	544577	537877	103.56	335686	680114	216992
	Grand Total		13137386	5999540	19136926	9874837	9262089	4918.59	4050083	13671605	6343745

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 on 15.05.2016 is furnished below:

Bank Type	PMSBY	PMJJBY	APY	Total
PSB	5221808	1104412	118238	6444458
RRB	523941	96204	8443	628588
Private	131989	54763	5164	191916
Co-op	26641	9302	0	35943
Total	5904379	1264681	131845	7300905

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.

Amendment in rules for implementation of PMJJBY:

It has been advised by DFS, MoF, Gol (letter F.No.H-12011/2/2015-Ins.II dated 02.05.2016) to incorporate a lien clause in the rules of PMJJBY with effect from 01.06.2016 whereby claims for deaths which occur during first 45 days from the date of enrollment will not be paid, effectively meaning that the risk cover will commence only after the completion of 45 days from the date of enrollment into the scheme by the member. **However, death due to accident will be exempted from the lien clause.**

Performance of Bank wise PMSBY, PMJJBY & APY as on 15.05.2016 is also furnished below:

PMJJBY, PMSBY and APY as on 15.05.2016 of West Bengal				
Name of the Bank	Total PMJJBY	Total PMSBY	APY	TOTAL
Allahabad Bank	70671	226973	9227	306871
Andhra Bank	6300	54852	2581	63733
Bank of Baroda	53882	169041	7879	230802
Bank Of India	85352	293127	9762	388241
Bank of Maharastra	4534	12213	613	17360
Canara Bank	37294	126973	3286	167553
Central Bank of India	72426	141967	4978	219371
Corporation Bank	11349	31133	832	43314
Dena Bank	1558	6984	51	8593
IDBI	19698	55803	1388	76889
Indian Bank	14185	36269	2025	52479
Indian Overseas Bank	36258	109867	1318	147443
Oriental Bank of Commerce	17463	148267	1119	166849
Punjab & Sind Bank	4058	16341	314	20713
Punjab National Bank	69364	306736	8300	384400
State Bank of India	252473	1042306	36882	1331661
State Bank of Bikaner & Jaipur	1784	3674	455	5913
Syndicate Bank	14484	59558	702	74744
Uco Bank	84876	124432	3807	213115
Union Bank of India	66579	670912	1915	739406
United Bank of India	169598	1512040	20378	1702016
Vijaya Bank	10226	72340	426	82992
Sub total	1104412	5221808	118238	6444458
Axis Bank	9914	33124	689	43727
Federal Bank Ltd	1553	3690	145	5388
HDFC Bank	33779	64734	3597	102110
ICICI	9294	22412	705	32411
Indusind Bank	223	8029	28	8280
Sub total	54763	131989	5164	191916
BGVB	58480	388380	2434	449294
PBGB	20489	95935	2851	119275
UBKGB	17235	39626	3158	60019
Sub total	96204	523941	8443	628588
WBSCB	9302	26641	0	35943
GRAND TOTAL	1264681	5904379	131845	7300905

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 30.04.2016 for the State of West Bengal									
Sl.	Bank Name	PMSBY				PMJJBY			
		Claims Made	Claims Settled	Pending	Rejected	Claims Made	Claims Settled	Pending	Rejected
1	Allahabad Bank	10	5	5	0	69	64	5	0
2	Andhra Bank	2	2	0	0	2	2	0	0
3	Bank of Baroda	11	8	3	0	36	20	16	0
4	Bank Of India	22	5	16	1	42	25	17	0
5	Canara Bank	11	3	8	0	23	6	17	0
6	Central Bank of India	16	8	8	0	46	24	22	0
7	Corporation Bank								
8	IDBI								
9	Indian Bank	0	0	0	0	6	5	1	0
10	Indian Overseas Bank								
11	Oriental Bank of Commerce								
12	Punjab National Bank	8	4	4	0	15	8	7	0
13	State Bank of India	11	5	1	5	175	174	—	1
14	Syndicate Bank	6	3	2	1	16	10	6	0
15	Uco Bank	8	6	2	0	24	18	6	0
16	Union Bank of India								
17	United Bank of India	175	144	31	0	48	29	14	5
18	Vijaya Bank	1	0	1	0	2	0	2	0
19	Axis Bank								
20	HDFC Bank	5	1	4	0	1	0	1	0
21	ICICI								
22	BGVB	18	1	17	0	52	31	22	0
23	PBGB	5	0	5	0	19	3	16	0
24	UBKGB	0	0	0	0	11	9	2	0
25	WBSC Bank								
	GRAND TOTAL	309	195	107	7	587	428	154	6

All the above banks have submitted 309 claims under PMSBY, out of which claim has been settled for 195 cases, pending for 107 cases and rejected for 7 cases.

Similarly, all the banks have submitted 587 claims under PMJJBY, out of which claims have been settled for 428 cases, pending for 154 cases and rejected for 6 cases.

PROGRESS OF FINANCIAL INCLUSION PLAN AS ON MARCH 2016									
Financial Inclusion Plan		TOTAL OF PSB		Private Banks		RRBs & Cooperative Banks		GRAND Total	
Disaggregation		Target	Month	Target	Month	Target	Month	Target	Month
Particulars		Upto	ended	Upto	ended	Upto	ended	Upto	ended
		March'16	March	March'16	March	March'16	March	March'16	March
			2016		2016		2016		2016
Total No. of Branches		5,909	5,553	668	992	1,423	1,408	8,000	7,953
Out of 1 above, No. of Rural Branches		2,400	2,224	64	202	961	1,085	3,425	3,550
No. of Branches in unbanked villages		1100	1091	30	37	85	83	1,215	1,211
Total No. of CSPs deployed		12,866	11,033	91	928	5,755	2,417	18,712	14,378
No. of Banking Outlets in villages	Through Branches	275	275	25	25	100	100	400	400
with population >2000	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	Through Branches	345	345	1	1	154	154	500	500
with population <2000	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	764	35	367	172	0	1100	1131
Basic Savings Bank Deposit Accounts	No. in Lac	140.00	166.14	12.00	4.12	56.00	48.54	208.00	218.80
(BSBDAs) through Branches	Amt. in crore	7,150.00	7,248.00	309.00	28.45	530.00	187.64	7989.00	7464.09
Basic Savings Bank Deposit Accounts	No. in lac	127.00	143.45	33.00	18.00	36.00	24.57	196.00	186.02
(BSBDAs) through BCs	Amt. in Crore	225.00	400.57	4.00	3.94	24.00	28.98	253.00	433.49
Basic Savings Bank Deposit Accounts	No. in lac	267.00	309.59	45.00	22.12	92.00	73.11	404.00	404.82
(BSBDA) (Bank as a whole)	Amt. in Crore	7,375.00	7,648.57	313.00	32.39	554.00	216.62	8,242.00	7,897.58
OD facility availed in BSBDAA	No. in lac	47.35	40.15	0.08	0.06	5.27	1.87	52.70	42.08
	Amt. in Crore	189.17	184.76	0.03	0.58	26.33	12.22	215.53	197.56
KCCs Outstanding- through Branches	No. in Lac	14.00	31.01	2	0.52	10	6.89	26.00	38.42
	Amt. in crore	5,875.41	5,303.00	469.78	407.76	2,445.00	1,941.00	8790.19	7651.76
KCCs Outstanding -Through BCs	No. in Lac	14.42	16.12	0	0	0.6	0.31	15.02	16.43
	Amt. in crore	373.52	196.24	0	0	92	8.97	465.52	205.21
KCCs Total.(Bank as a whole)	No. in lac	28.42	47.13	2.00	0.52	10.60	7.20	41.02	54.85
	Amt. in crore	6,248.93	5,499.24	469.78	407.76	2,537.00	1,949.97	9,255.71	7,856.97
GCCs Outstanding- through Branches	No. in Lac	6.5	6.02	0.25	1.25	2.25	2.12	9	9.39
	Amt. in Crore	797.00	587.45	265	1061.14	238.00	354.14	1300	2002.73
GCCs Outstanding through BCs	No. in Lac	8.5	13.42	1	0	2.5	0	12	13.42
	Amt. in Crore	58.72	93.68	0	0	102.00	0.91	160.72	94.59
GCCs Total (Bank as a whole)	No. in Lac	15	19.44	1.25	1.25	4.75	2.12	21	22.81
	Amt. in Crore	855.72	681.13	265.00	1061.14	340.00	355.05	1460.72	2097.32
	Savings Deposit(No.in lac)	48.00	44.14	5.5	0.87	18	24.48	71.50	69.49
	Savings Deposit(Amt.in crore)	1015.00	918.97	225	13.87	473	43.87	1713.00	976.71
	Credit/OD(No. in lac)	10	13.28	0.25	0	2.25	1.97	12.50	15.25
Transactions in BC-ICT	Credit/OD(Amt. in crore)	20	24.56	0	0	0	1.94	20.00	26.50
Accounts (During the month)	Term Depo (No. in lac)	0.6	0.74	0	0.01	0	0.13	0.40	0.88
	Term Depo (Amt. in crore)	32.5	41.24	0	0.087	0	0.47	32.50	41.80
	EBT/Remittance(No. in lac)	10.50	10.17	1	0.96	0	1	11.50	12.13
	EBT/Remittance(Amt. in crore)	450	317.14	0	11.84	0	179.85	450.00	508.83
	Others (No. in lac)	0.2	0.21	0	0.0006	0	0	0.20	0.21
	Others (Amt. in crore)	7.5	7.14	0	0.0289	0	0	7.50	7.17
Total of transactions in BC-ICT A/Cs	No. in lac	69.30	68.54	6.75	1.84	20.25	27.58	96.10	97.96
	Amt. in crore	1,525.00	1,309.05	225.00	25.83	473.00	226.13	2,223.00	1,561.01

FINANCIAL LITERACY CENTRES- REPORT FOR THE QUARTER ENDED MARCH - 2016							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	6	478	284	64
2	West Bengal	Howrah	Urban	Belurmath, Howrah	27.07.2011	United Bank of India	11	824	504	252
3	West Bengal	Uttar Dinajpur	Urban	URSETI, Bekidanga via Raiganj, Uttar Dinajpur	04.01.2011	United Bank of India	6	88	70	6
4	West Bengal	Uttar Dinajpur	Urban	LDM Office, N. S. Road, Near Asha Talkies, Raiganj-733134	31.10.2012	United Bank of India	4	202	132	20
5	West Bengal	Dakshin Dinajpur	Semi Urban	RSETI, Balurghat, Dakshin Dinajpur	19.11.2011	United Bank of India	4	68	38	11
6	West Bengal	Dakshin Dinajpur	Semi Urban	LDM Office, UBI, Balurghat-733101	31.10.2012	United Bank of India	5	65	32	8
7	West Bengal	Bankura	Rural	LDM Office, UBI, ChandmaridangaBankura-722101	28.06.2012	United Bank of India	18	324	174	24
8	West Bengal	Bankura	Rural	UBI, RSETI, AMARKANAN	01.09.2008	United Bank of India	8	121	160	16
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	6	146	84	40
10	West Bengal	Howrah	Urban	LDM Office, 158/4,Bellius Road, HWH-711101	18.08.2011	UCO Bank	12	464	264	134
11	West Bengal	Hooghly	Urban	139 J.C KHAN ROAD, MANKUNDU, PIN-712139	21.03.2011	UCO Bank	11	313	126	164
12	West Bengal	Hooghly	Urban	LDM Office, Hooghly District, UCO Bank, CHINSURAH,N S road HOOGHLY, -712101	11.08.2012	UCO Bank	10	214	84	134
13	West Bengal	Burdwan	Urban	LDM Office, C/o. UCO Bank, Burdwan Br., 2 nd Floor, Baidyanath Katra, G T Road, Burdwan 713101	08.08.2012	UCO Bank	5	754	914	42
14	West Bengal	Birbhum	Semi-urban	LDM, Office, UCO Bank, N. S. Road, New Danga 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	16	1047	827	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	22	1164	814	
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	20	1279	841	141
20	West Bengal	Jalpaiguri	Semi-urban	LDM Office, Bidhachal Bhawan, Raikatpara, Jalpaiguri	21.12.2011	Central Bank of India	26	2647	1120	470
21	West Bengal	Darjeeling	Semi-urban	LDM Office, Judge Bazar Darjeeling 734101	28.07.2012	Central Bank of India	45	1614	814	266
22	West Bengal	Darjeeling	Semi-urban	RSETI - Office, Judge Bazar Darjeeling 734101	Jul-13	Central Bank of India	12	1247	744	184
23	West Bengal	Purulia	Semi-urban	LDM, Office, UBI, J. K. Mitra Street, Purulia	01.11.2012	United Bank of India	5	184	113	31
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	480	326	22
26	West Bengal	MALDA	Semi Urban	Vill & PO Mangal Bari, MALDA	Dec-13	BGVB	10	475	264	70
27	West Bengal	MALDA	RURAL	MDCCB, KALIACHAK Bazar, Malada.	AUG.2014	MDCCB	2	112	78	18
28	West Bengal	MALDA	RURAL	MDCCB, HO, Golapatty, English Bazar, Malada.	June ,2014	MDCCB	4	144	100	30
29	West Bengal	MALDA	RURAL	MDCCB, Chanchal, Malada.	AUG.2014	MDCCB	2	60	40	10
30	West Bengal	MALDA	RURAL	MDCCB, Gazole Br. Malada.	July.2014	MDCCB	4	175	111	40
31	West Bengal	PURBMEDINIPUR	Semi-urban	LDM Office , UBI RO, Maniktolala More,TAMLUK-721637	19.10.2012	United Bank of India	14	290	172	80
32	West Bengal	PURBMEDINIPUR	Semi-urban	PNB, RSETI	2.10.2010	PNB	2	34	8	19
33	West Bengal	PAS.MEDINIPUR	Semi-urban	LDM Office, UBI, KSHUDIRAM NAGAR, Medinipur-721101	31.10.2012	United Bank of India	12	323	266	7
34	West Bengal	COOCHBEHAR	Semi-urban	LDM Office CBI RO, Bangachatra, Road,Coochbehar-736101	16.04.2013	Central Bank of India	68	4184	3684	150
35	West Bengal	COOCHBEHAR	Semi-urban	Marpara,Chaupati, Dinhata Road, RO,UBKGB COOCHBEHAR	17.01.2014	UBKGB	21	1144	1054	47
36	West Bengal	24-PGS(S)	Semi-urban	LDM Office ,UBI,KULPI Road,BARUIpur-743302	12.11.2012	United Bank of India	6	540	302	50
37	West Bengal	24-PGS(S)	Metro(Serving 24PGS	Allahabad Bank Zonal office BEHELA, SALT LAKE, KOLKATA-700106	26.06.2000	Allahabad Bank	14	1163	1121	64
38	West Bengal	MURSHIDABAD	Urban	LDM Office, UBI,26/11, Sahid Surya Sen Road, BERHAMPUR-742101	31.10.2012	United Bank of India	10	440	315	50
							429	22807	15980	2664

No.of Literacy camps Taken

429

No. of persons Participated In the Camp :

22807

No. of Persons already having Accounts :

15980

No Persons opened Accounts after attending I

2664

RURAL BRANCHES (WEST BENGAL)--REPORT OF CONDUCT OF FINANCIAL LITERACY CAMP FOR QURTER ENDED -MARCH 2016							
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	BANKURA	237	94	123	1347	968	341
2	PURULIA	121	86	117	4256	3045	1014
3	MALDA	178	24	34	1647	1164	424
4	UTTAR DINAJPUR	103	48	49	874	623	205
5	DAKSHIN DINAJPUR	79	67	76	1265	876	256
6	PURBA MEDINIPUR	293	94	138	17484	2064	586
7	PASCHIM MEDINIPUR	283	278	388	12451	9684	2164
8	NADIA	214	126	82	1847	1067	487
9	24-PARGANAS (SOUTH)	298	231	243	5965	5068	548
10	MURSHIDABAD	264	254	538	16983	12986	1462
11	BIRBHUM	210	56	37	2254	1784	244
12	BURDWAN	364	17	8	1106	1011	57
13	HOWRAH	189	129	127	5411	4381	467
14	HOOGHLY	198	94	96	3651	2674	731
15	COOCHBEHAR	141	127	224	9264	7229	869
16	DARJEELING	65	36	86	2647	1687	867
17	JALPAIGURI	18	14	13	1952	1259	481
18	24-Parganas (North)	246	49	44	1866	1784	74
19	ALIPURDUAR	49	27	28	1234	718	269
	TOTAL	3550	1851	2451	93504	60072	11546

Agenda No---3										
Bank wise report in respect of the opening of SB A/cs under Social Welfare Scheme as per RBI /GOI guidelines										
SL.No	Name of Bank	Old Age Pension Account			NREGA Account			Scholarship Payment Account		
		No. of A/cs opened	New A/cs opened	No. of A/cs opened	No. of A/cs opened	New A/cs opened	No. of A/cs opened	No. of A/cs opened	New A/cs opened	No. of A/cs opened
		upto Mar 2015	from 01.4.2015-31.03.2016	upto March 2016	upto Mar 2015	from 01.4.2015-31.03.2016	upto March 2016	upto Mar 2015	from 01.4.2015-31.03.2016	upto March 2016
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1	AB	170468	23221	193689	1676633	100722	1777355	198214	64001	262215
2	And.Bk.	110	64	174	0		0	0		0
3	BoB	33331	731	34062	75074	74	75148	24671	4501	29172
4	BoI	16198	1267	17465	270085	1420	271505	37815	7830	45645
5	BoM	0		0	0		0	675	86	518
6	CB	16233	1776	18009	53138	2494	55632	43286	1669	44955
7	CBI	158637	1426	160063	473898	2474	476372	24781	1899	26680
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	1689	30807	26423	8222	34645	28205	4237	32442
12	OBC	5484	154	5638	63260	913	64173	1078	20	1098
13	PNB	40684	2031	42715	161697	1965	163662	104734	2010	106744
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	116	59930	141959	95	142054	6494	0	6494
18	UBI	57871	1487	59358	711164	2280	713444	47431	2547	49978
19	UCO	51515	6367	57882	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			
A	Total Com.Bks.	1242452	48789	1291241	5102089	135416	5237505	772530	97467	869754
23	BGVB	116294	3976	120270	908190	24064	932254	268566	238146	506712
24	PBGB	60957	305	61262	369624	192	369816	37677	425	38102
25	UBKGB	83752	1999	85751	202898	2049	204947	111653	2549	114202
B	Total of RRBs	261003	6280	267283	1480712	26305	1507017	417896	241120	659016
C	St.Coop.Bk.	82618	2211	84829	1306862	7098	1270829	91769	8989	100758
D	WBCARD Bank									
E	WBFC & Others									
TOTAL (A+B+C+D+E)		1586073	57280	1643353	7889663	168819	8015351	1282195	347576	1629528

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	Perugia	2	-	-	6
West Bengal	Burdwan	6	9	4	24
West Bengal	Darjeeling	4	-	-	17
TOTAL		52	62	30	360

SLBC has already conducted One day workshop for Officer-in-Charge of Financial Literacy Centres in West Bengal including LDMs and RSETI Directors on 04.04.2016 for their sensitization and orientation so that they could perform better.

FLCS-in-Charges are already conducting financial literacy camps in the skilling centres for the students. Financial literacy materials have also been uploaded in SLBC website. SLBC requests State Government for providing necessary assistance for the same.

Solar Powered V-SAT connectivity to Kiosk / Fixed CSPs in the Sub-Service Areas –Support under FIF

Many of the Sub Service Areas (SSAs) allotted to the banks have telecom connectivity problems (no connectivity or intermittent connectivity). To enable banking services to reach these Sub Service Areas, V-SAT is a feasible alternative. Solar Powered V-SAT is expected to solve the problem of connectivity and power supply in the Sub Service Areas. As approved by Advisory Board for Financial Inclusion Fund (FIF), support is extended to set up connectivity in these SSAs with problem of connectivity as under:

- a) Areas having no connectivity as per the list of 894 locations circulated by Department of Financial Services, Ministry of Finance, Government of India (No such SSA in West Bengal).
- b) Areas not listed by DFS but have no connectivity; and
- c) Areas having intermittent connectivity creating a major problem in the transactions by BCs/ BCAs.
- d) All the banks which have been allotted Sub Service areas will be eligible for support under the scheme.

The matter was discussed in detail in the last SLBC meeting (132nd) held on 10.03.2016. All Banks were requested to take the advantage of the scheme and enable the connectivity to reach the un-connected areas of West Bengal for widening the Financial Inclusion. Member banks were also requested to submit their proposals to SLBC mentioning connectivity issues in the SSAs allocated to them in West Bengal.

Action Points emerged in the 132nd SLBC Meeting held on 10.03.2016:

SLBC be empowered to issue certificate in respect of SSAs having connectivity issues (grey areas) on the basis of the request / proposal submitted by the member banks in respect of SSAs having connectivity issues for claiming financial assistance for VSATs from NABARD.

Status of implementation:

Convener SLBC has since received and issued certificates to the banks for the following 952 SSAs as per decision of the last SLBC (132nd) meeting for claiming reimbursement from the NABARD.

SNo	Name of the Bank	Proposals Submitted for SSAs		Certificate Issued for SSAs		Remarks
		Dark Area	Grey Area	Dark Area	Grey Area	
1	Central Bank of India	-	112	-	112	
2	Punjab National Bank	-	1	-	1	
3	Bank of Baroda	-	4	-	4	
4	United Bank of India	-	290	-	290	
5	UCO Bank	-	11	-	11	
6	Syndicate Bank	-	3	-	3	
7	BGVB	-	214	-	214	
8	PBGB	-	68	-	68	
9	UBKGB	-	249	-	249	
	Total	-	952	-	952	

DFS, MoF, GoI is regularly monitoring the issue through weekly VC with the banks for floating of RFPs (Request for Proposal) by the banks at the earliest, so that Banks can purchase and install V-SATs in the SSAs having connectivity issues within 30.06.2016.

Member banks are requested to respond on the issue.

CD Ratio for the State of West Bengal

1. Action Points emerged in the 132nd SLBC Meeting held on 10.03.2016:

All Banks are to exert effort to raise the CD Ratio of the State to 70% as on 31.03.2016.

Status of implementation:

CD Ratio of the State stood at 61% as on 31.03.2016, i.e. there is no increase in CD ratio over December 2015.

Advance portfolio has increased to Rs 3,56,011 crore as on 31.03.2016 from Rs 3,42,347 crore as on 31.12.2015 thereby registering a quantum wise increase of Rs 13,664 crore during last quarter of the financial year 2015-16.

CD ratio of some banks (viz. Canara Bank by 11%, Syndicate Bank by 11%, Bank of Maharashtra by 11 %, Dena Bank by 7%, Punjab & Sind Bank by 17%, Central Bank of India by 5%, State Bank of India by 3%, UCO Bank by 4%, etc.) has decreased over December 2015.

Banks are requested to make aggressive but judicious lending to push the CD ratio of the State during financial year 2016-17.

2. Action Points emerged in the 132nd SLBC Meeting held on 10.03.2016:

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 some districts (viz. Bankura by 9%, Birbhum by 5%, Coochbehar by 12%, Malda by 5%, Hooghly by 6%, Alipurduar by 7%, etc.) have increased over CD Ratio of June, 2015.

However, Burdwan, Bankura, Howrah, Hooghly, Alipurduar & 24-Parganas North districts are still having below 40% CD Ratio as on March, 2016. 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 MARCH 2016						
(Amt.in Rs. Lac)						
SI 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	4427231.00	2169065.00	49	358745.00	57
2	AND.BK	407390.00	351436.00	86	10458.65	89
3	BOB	1904620.00	1193353.00	63	66478.14	66
4	BOI	2730366.00	1638220.00	60	38795.14	61
5	BOM	209449.00	203525.00	97	9873.12	102
6	CB	1342077.79	667830.06	50	93478.16	57
7	CBI	1830240.00	891580.00	49	294879.14	65
8	CORP.BK	619688.00	537804.00	87	21649.00	90
9	DB	259551.00	289154.00	111	0.00	111
10	IB	921014.18	315985.00	34	62471.85	41
11	IOB	1218281.00	856037.00	70	72745.14	76
12	OBC	979071.00	866028.00	88	68745.14	95
13	PNB	2133400.00	1616300.00	76	94895.15	80
14	P & SB	227920.00	291638.00	128	7632.14	131
15	SB	670217.00	605240.00	90	19412.32	93
16	SBI	14153062.00	6501233.00	46	1255700.00	55
17	UB	1496075.00	866946.00	58	94785.32	64
18	UBI	6184084.00	3252687.00	53	4484045.12	125
19	UCO	3055838.00	1543052.00	50	249093.00	59
20	VB	466380.25	314016.39	67	12478.45	70
21	IDBI Bank	1687493.15	897979.41	53	0.00	53
A	Sub-Total	46923448.37	25869108.86	55	7316359.98	71
SBI ASSOCIATES						
22	SBol	35601.41	61241.14	172	0	172
23	SBBJ	91598.61	124325.28	136	0	136
24	SBOP	26457.64	37451.14	142	0	142
25	SBOM	74741.14	151407.14	203	0	203
B	Sub-Total	228398.80	374424.70	164	0	164
OTHER BANKS						
26	HDFC Bank	2334015.00	1530706.00	66	74785.24	69
27	AXIS Bank Ltd.(UTI)	2985212.20	1461058.16	49	40784.45	50
28	ICICI Bank	1780555.00	1761639.00	99	41458.64	101
29	Kotak Mahindra Bank Ltd	145648.00	133795.00	92	0	92
30	Federal Bank	224169.83	178207.07	79	0	79
31	Indusind Bank	337896.74	468062.62	139	0	139
32	SIDBI		89252.00		0	0
33	Bandhan Bank	334943.00	707600.00	211	0	211
34	Ratnakar Bank Ltd.	93693.74	219173.09	234	0	0
35	South Indian Bank	71543.62	192535.79	269	0	0
C	Sub-Total	8307677.13	6742028.73	81	157028.33	83
(A+B+C)	Total	55459524.30	32985562.29	59	7473388.31	73
REGIONAL RURAL BANKS						
36	BGVB (UBI)	730189.91	547836.22	75	625469.03	161
37	PBGB (UCO)	386054.00	198435.00	51	96889.00	76
38	UBKGB	230975.84	121400.78	53	61655.95	79
D	RRBs Total	1347219.75	867672.00	64	784013.98	123
E	W.B. St. Co-op.Bk	2011123.09	1611603.66	80	1021273.61	131
F	WBSCARD Bank Ltd.	17340.48	136258.29	786	3909.24	808
Grand Total (A+B+C+D+E+F)		58835207.62	35601096.24	61	9282585.14	76

District Wise CD Ratio of West Bengal as on 31.03.2016							
Sl. No.	Name of District	Lead Bank	CD Ratio	CD Ratio March 2016			Variation over June, 2015
				(Amount in Rs.crore)			
			June, 2015	Deposit	Advance	CD Ratio	
1	Burdwan	UCO	37	43036.56	16945.09	39	2
2	Bankura	UBI	27	7232.04	2606.44	36	9
3	Birbhum	UCO	35	8649.57	3471.85	40	5
4	Cooch Behar	CBI	55	4868.64	3282.85	67	12
5	Darjeeling	CBI	55	11236.39	6338.73	56	1
6	Malda	UBI	46	6616.33	3346.39	51	5
7	Uttar Dinajpur	UBI	56	3836.49	2171.96	57	1
8	Dakshin Dinajpur	UBI	56	2572.39	1452.98	56	0
9	Howrah	UCO	68	20436.72	6817.19	33	-35
10	Hooghly	UCO	21	29242.79	7959.16	27	6
11	Jalpaiguri	CBI	40	5194.33	2174.65	42	2
12	Alipurduar	CBI	30	3377.51	1233.01	37	7
13	Purba Medinipur	UBI	48	14849.02	6939.89	47	-1
14	Paschim Medinipur	UBI	40	16838.20	7181.16	43	3
15	Murshidabad	UBI	47	9830.57	4870.47	50	3
16	Nadia	UBI	52	17310.25	7294.81	42	-10
17	Purulia	UBI	43	6644.15	2691.57	41	-2
18	24Pgs.	AB	19	89312.29	16706.00	19	0
	(North)						0
19	24 Pgs (South)	UBI	47	18306.00	8924.14	49	2
20	Kolkata Metro	SBI	91	268961.84	243602.62	91	0
	CD Ratio		60	588352.08	356010.96	61	1

There are six districts viz- Burdwan, Bankura, Howrah, Hooghly, Alipurduar and 24 Pgs (North) are having below 40% CD Ratio as on March, 2016.

Performance under Annual Credit Plan 2015-16

Action Points emerged in the 132nd SLBC Meeting held on 10.03.2016:

100% disbursement targets set against all sectors under ACP 2015-16 is to be achieved.

Status of implementation:

All the banks operating in the State put together disbursed Rs. 84375 crore i.e. 103% of the Annual Target for Rs 81568 crore under ACP 2015-16.

Disbursement under ACP 2015-16 has increased by 22% over the disbursement of Rs. 68942 crore during last F.Y 2014-15.

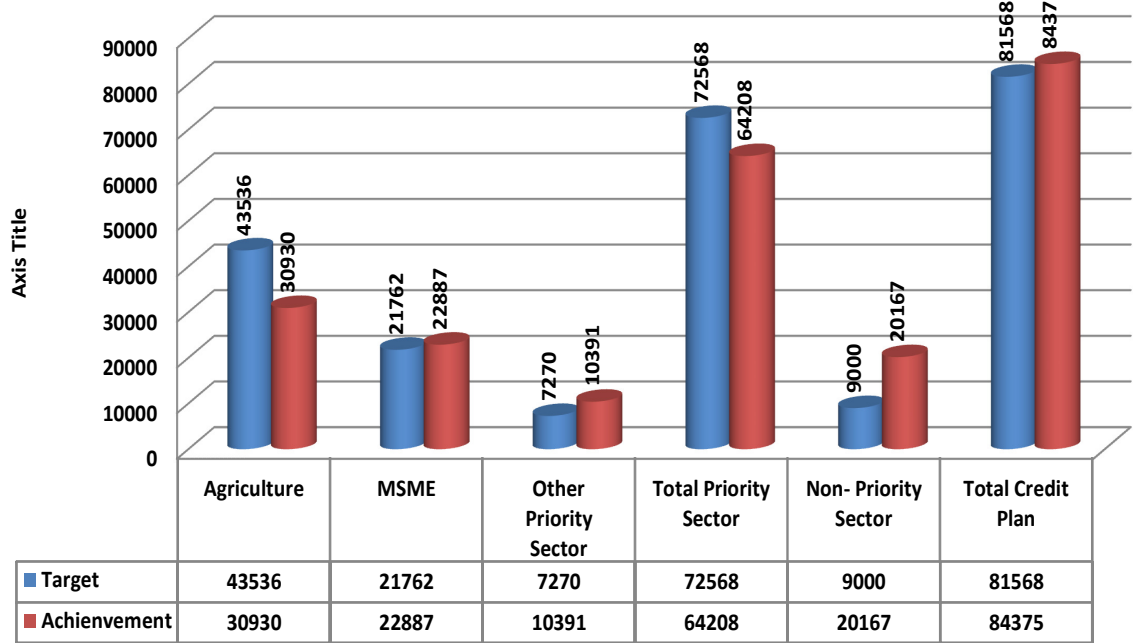
Details of achievements under ACP as on 31.03.2016 in the State and comparison to last 2 years are furnished below:

Sectors	2013-14			2014-15			2015-16		
	Plan	Ach	%	Plan	Ach	%	Plan	Ach	%
Agriculture	38390	20662	54	39800	23328	59	43536	30930	71
MSE/MSME	16200	21842	135	16323	15047	92	21762	22887	105
OPS	5102	7297	143	5371	6101	114	7270	10391	143
Prisec	59692	49801	83	61494	44476	73	72568	64208	88
Non-Prisec	9000	27859	310	9000	24466	272	9000	20167	224
Total	68692	77660	113	70494	68942	98	81568	84375	103

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

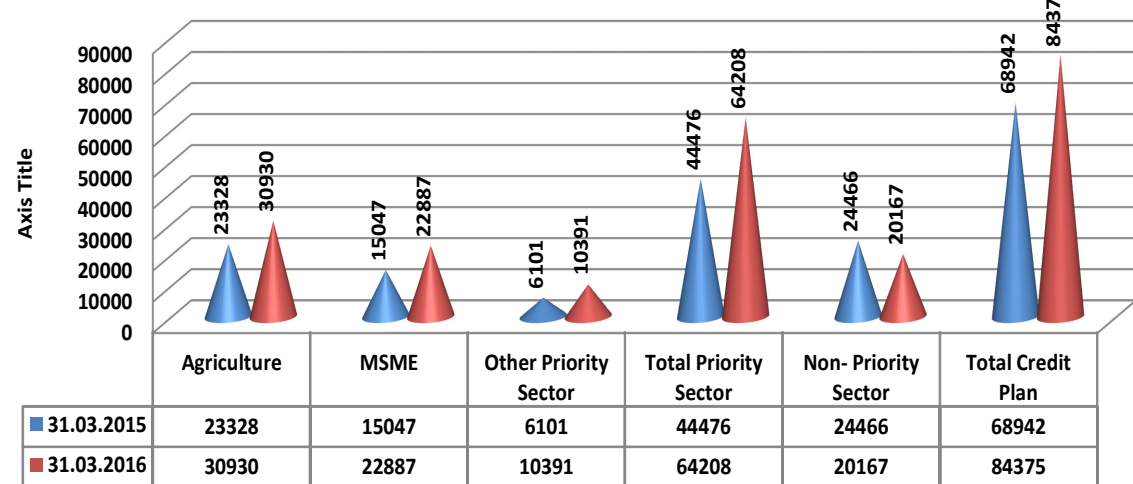
Achievement of Annual Credit Plan 2015-16 as on
31.03.2016

(Amt. in Rs. crore)



Credit Disbursement under ACP as on 31.03.2015 and
31.03.2016

(Amt. in Rs. crore)



WEST-BENGAL

Statement showing Targets vis-à-vis Achievement of Annual Credit Plans (ACP) for the year 2015-16 ----(April-March)

(No. in actuals, Amount in Lac)

Name of Banks	Priority Sector (Disbursement from APRIL -MARCH)														
	Sub Sector														
	Agriculture & Allied -Direct ---- (1)					Agriculture & Allied -Indirect---(2)					Agriculture & Allied -Sub Total-(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	20810	77504.67	33.55	32000	86637.28	2375	32533.37	37.55	179000	317621.35	23185	110038.04	34.64
Andhra Bank	760	8709.82	308	4621.20	53.06	100	2994.84	21	15312.17	511.29	860	11704.66	329	19933.37	170.30
Bank of Baroda	187000	45341.56	22777	3417.00	7.54	36000	19875.65	1196	5651.00	28.43	223000	65217.21	23973	9068.00	13.90
Bank of India	115219	131292.15	56281	92159.59	70.19	43800	43066.82	0	0.00	0.00	159019	174358.97	56281	92159.59	52.86
Bank of Maharashtra	630	1090.43	30	73.00	6.69		702.20	3	5.00	0.71	630	1792.63	33	78.00	4.35
Canara Bank	90456	68162.47	28646	23610.39	34.64	12750	26248.96	18002	8044.80	30.65	103206	94411.43	46648	31655.19	33.53
Central Bank of India	105000	120971.41	32418	81176.00	67.10	11750	51753.90	0	0.00	0.00	116750	172725.31	32418	81176.00	47.00
Corporation Bank	1000	9221.97	813	2474.70	26.83	350	3526.84	125	2987.23	84.70	1350	12748.81	938	5461.93	42.84
Dena Bank	2000	8928.72	268	1154.00	12.92	570	2848.41	0	0.00	0.00	2570	11777.13	268	1154.00	9.80
IDBI Bank	2700	15698.46	68436	34197.81	217.84	500	5954.39	9	2609.75	43.83	3200	21652.85	68445	36807.56	169.99
Indian Bank	18000	28394.39	863	1769.30	6.23	7500	10267.99	169	5384.02	52.43	25500	38662.38	1032	7153.32	18.50
Indian Overseas Bank	11000	35753.3	10215	15786.10	44.15	875	14425.39	3531	24396.14	169.12	11875	50178.69	13746	40182.24	80.08
Oriental Bank of Commerce	12000	34434.22	614	10650.12	30.93		11615.99	0	0.00	0.00	12000	46050.21	614	10650.12	23.13
Punjab National Bank	73000	116262.72	214115	101108.00	86.97	5000	48997.30	53527	8680.00	17.72	78000	165260.02	267642	109788.00	66.43
Punjab & Sind Bank	280	2691.44	22	14.94	0.56	110	1172.13	3	14.82	1.26	390	3863.57	25	29.76	0.77
State Bank of India	325000	519773.62	320319	586251.00	112.79	6800	193808.13	0	0.00	0.00	331800	713581.75	320319	586251.00	82.16
Syndicate Bank	13800	26875.88	9103	6015.78	22.38	2500	9652.01	315	28865.74	299.06	16300	36527.89	9418	34881.52	95.49
Union Bank of India	8000	55420.4	2011	11226.03	20.26	2700	23560.08	0	0.00	0.00	10700	78980.48	2011	11226.03	14.21
United Bank of India	72952	374108.28	210376	286662.00	76.63	17300	154262.28	28434	104195.00	67.54	90252	528370.56	238810	390857.00	73.97
UCO Bank	185400	138344.29	93212	77963.36	56.35	3100	56668.14	5174	72480.64	127.90	188500	195012.43	98386	150444.00	77.15
Vijaya Bank	3700	2707.27	1381	37.83	1.40		1415.75	70	86.62	6.12	3700	4123.02	1451	124.45	3.02
SBBJ	1200	846			0.00		283.00	0	0.00	0.00	1200	1129.00			0.00
SBOH	1000	390			0.00		75.00	0	0.00	0.00	1000	465.00			0.00
TOTAL PSB	1377097	1976402.87	1093018	1417872.82	71.74	183705	769812.48	112954	311246.30	40.43	1560802	2746215.35	1205972	1729119.12	62.96
HDFC Bank	4200	21996.24	55269	151627.77	689.33	300	10842.27	432	98583.24	909.25	4500	32838.51	55701	250211.01	761.94
ICICI Bank	11000	26336.58	48547	27467.78	104.30	6200	10568.01	44	62242.03	588.97	17200	36904.59	48591	89709.81	243.09
AXIS Bank	12500	35154.6	10577	67904.23	193.16	430	15307.20	0	0.00	0.00	12930	50461.80	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	0.00	0.00	6500	3521.56	1965	6860.32	194.81
Karnataka Bank		0			#DIV/0!		0.00	0	0.00	#DIV/0!	0	0.00			#DIV/0!
Karur Vysya		0			#DIV/0!		0.00	0	0.00	#DIV/0!	0	0.00			#DIV/0!
Kotak Mahindra Bank	1000	524.72			0.00		163.81	0	0.00	0.00	1000	688.53			0.00
South Indian Bank		0			#DIV/0!		0.00	0	0.00	#DIV/0!	0	0.00			#DIV/0!
Bandhan Bank			0	0.00	#DIV/0!			974664	284901.81	#DIV/0!			974664	284901.81	#DIV/0!
Sub Total(B)	39000	87775.3	117981	255422.82	291.00	6930	38490.84	975163	451823.61	1173.85	45930	126266.14	1093144	707246.43	560.12
BGVB	185275	364761.7	162221	97646.52	26.77	45000	127923.53	0	100000.00	78.17	230275	492685.23	162221	197646.52	40.12
UBKGB	110500	42890.19	63128	25381.00	59.18	3720	31742.69	10351	5474.00	17.24	114220	74632.88	73479	30855.00	41.34
PBGB	330127	139277.39	56312	62624.13	44.96	350	51687.47	0	0.00	0.00	330477	190964.86	56312	62624.13	32.79
TOTAL RRB'S	625902	546929.28	281661	185651.65	33.94	49070	211353.69	10351	105474.00	49.90	674972	758282.97	292012	291125.65	38.39
TOTAL SCBk	2041999	2611107.45	1492660	1858947.29	71.19	239705	1019657.01	1098468	868543.91	85.18	2281704	3630764.46	2591128	2727491.20	75.12
WB State Cooperative Bank	320000	487451		326848.89	67.05		118419.42		0.00	0.00	320000	605870.42		326848.89	53.95
WB State CARDB	235000	77451.52		25315.77	32.69		38185.85		13364.02	35.00	235000	115637.37		38679.79	33.45
WBFC		1055.89			0.00		310.45		0.00	0.00	0	1366.34			0.00
Total of Cooperative Banks	555000	565958.41	0	352164.66	62.22		156915.72		13364.02	8.52	555000	722874.13	0	365528.68	50.57
SIDBI		0		0.00	#DIV/0!		0.00	0	0.00	#DIV/0!	0		0	0.00	#DIV/0!
GRAND TOTAL	2596999	3177065.86	1492660	2211111.95	69.60	239705	1176572.73	1098468	881907.93	74.96	2836704	4353638.59	2591128	3093019.88	71.04

Name of the State/Union Territory: West Bengal		Statement showing Targets vis-à-vis Achievement in Priority Sector of Annual Credit Plans (ACP) for the year ended 2015-16 ---(April-March)																																		
		Priority Sector (Disbursement during the year 2015-16)																																		
Name of Banks	(No. in actuals, Amount Rs. in lac)																																			
	MSME---(4)						Education-(5)						Housing---(6)						Others---(7)						Sub Total Others---(8)5+6+7						Total PriSec +(9) 3+4+8					
	TARGET		No.		ACHIEVEMENT		TARGET		No.		ACHIEVEMENT		TARGET		No.		ACHIEVEMENT		TARGET		No.		ACHIEVEMENT		TARGET		No.		ACHIEVEMENT		TARGET		No.		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	101250	159643.81	2043	108722.01	68.10	1220	1910.00	985	920.15	48.18	2880	25000.00	2480	19334.15	77.34	200	24524.56		31750.91	129.47		51434.56	3465	52005.21	101.11	280250	528699.72	28693	270765.26	51.21						
Andhra Bank	800	13155.89	2351	26943.92	204.80	335	815.00	43	205.32	25.19	125	1230	58	714.50	58.09	608	1218.78	342	0.53	0.04	1068	3263.78	443	920.35	28.20	2728	28124.33	3123	47797.64	169.95						
Bank of Baroda	8000	51517.26	15335	167155.00	324.46	330	785.00	2297	7603.00	968.54	580	6939	4738	1990.00	28.68	700	9549.22	479	30901.00	323.60	1610	12723.22	7514	40494.00	234.43	232610	134007.69	46822	216717.00	161.72						
Bank of India	9584	91275.43	13587	72512.81	79.44	205	3430.00	301	2224.72	64.86	1230	10517.56	446	4525.10	43.02	950	16425.90	4777	13406.18	81.62	2385	30373.46	5524	20156.00	66.36	170988	296007.86	75392	184828.40	62.44						
Bank of Maharashtra	3150	2768.63	212	1635.00	59.05	10	12.00	82	278.35	2319.58			75	682.00	#DIV/0!		1782.56	284	147.65	8.28	10	1794.56	441	1108.00	61.74	3790	6355.82	686	2821.00	44.38						
Canara Bank	23200	57801.91	8613	30773.24	53.24	1680	1530.00	1316	1074.27	70.21			792	5958.26	#DIV/0!	2125	18498.86	655	15232.58	82.34	3805	20028.86	2763	22285.11	111.17	130211	172242.20	58024	84693.54	49.17						
Central Bank of India	3120	85369.05	7295	25281.00	29.61	435	1238.00	289	622.72	50.30	1320	10816	1022	9265.85	85.67	6392	22347.74	5169	1216.43	5.44	8147	34401.74	6480	11105.00	32.28	128017	292496.10	46193	117562.00	40.19						
Corporation Bank	380	13199.06	2997	14096.06	106.80	60	100.00	49	102.70	102.70			730	448	2219.65	304.06		5823.75		3197.07	54.90	60	6653.75	497	5519.42	82.85	1790	32601.62	4432	25077.41	76.92					
Dena Bank	845	10404.37	645	9342.00	89.79	60	155.00	45	142.00	91.61	100	400	72	731.00	182.75	600	2873.38	268	600.00	20.88	760	3428.38	385	1473.00	42.96	4175	25609.88	1298	11969.00	46.74						
IDBI Bank	900	18038.82	18092	36757.51	203.77			412	771.73	#DIV/0!			2292	14259.66	#DIV/0!		8696.52	450	59947.71	689.33	0	8696.52	3154	74979.10	862.17	4100	48388.19	89691	148544.17	306.98						
Indian Bank	4600	19254.38	1379	4782.29	24.84	98	165.00	111	74.53	45.17	410	5100	488	2511.78	49.25		627.76	6	18002.00	2867.66	508	5892.76	605	20588.31	349.38	30608	63809.52	3016	32523.92	50.97						
Indian Overseas Bank	5760	35574.81	7065	19085.40	53.65	338	586.00	109	451.50	77.05	370	3000	148	1760.00	58.67	2100	7673.97	335	3820.25	49.78	2808	11259.97	592	6031.75	53.57	20443	97013.47	21403	65299.39	67.31						
Oriental Bank of Commerce	3580	22803.39	1210	40100.45	175.85	105	515.00	141	403.00	78.25			219	14670.30	#DIV/0!		8025.64	172	398.00	4.96	105	8540.64	532	15471.30	181.15	15685	77394.24	2356	66221.87	85.56						
Punjab National Bank	18700	77728.04	25318	100595.00	129.42	1395	10720.00	531	6202.56	57.86	750	5000	1010	14403.44	288.07		11905.83	75350	46802.00	393.10	2145	27625.83	76891	67408.00	244.00	98845	270613.89	369851	277791.00	102.65						
Punjab & Sind Bank	372	6759.86	1059	5394.00	79.79	41	35.00	54	102.42	292.63	250	600	372	3101.70	516.95		1704.74	104	4272.04	250.60	291	12393.74	530	7476.16	319.53	1053	12963.17	1614	12899.92	99.51						
State Bank of India	9500	427802.37	91937	465002.00	108.70	2885	7375.00	2258	13770.00	186.71	7500	41000	17115	248391.00	605.83		73761.73		0.00	0.00	10385	122136.73	19373	262161.00	214.65	351685	1263520.85	431629	1313414.00	103.95						
Syndicate Bank	110	28330.31	11782	26386.45	93.14	208	570.00	418	315.00	55.26	600	5100	2635	10062.18	197.30	200	1912.57	392	14874.74	777.74	1008	7582.57	3445	25251.92	333.03	17418	72440.77	24645	86519.89	119.44						
Union Bank of India	7600	42901.93	3431	30569.48	71.25	108	438.00	318	2678.00	611.42	900	5000	3913	9593.16	191.86	700	12261.14	2474	19474.53	158.83	1708	17699.14	6705	31745.69	179.36	20008	139581.55	12147	73541.20	52.69						
United Bank of India	11200	283931.86	38722	163400.00	57.55	3060	3535.00	318	4098.00	115.93	5500	27500	7618	32150.00	116.91		47183.04	2135	65638.00	139.11	8560	78218.04	10071	83045.00	106.17	110012	890520.46	287603	637302.00	71.57						
UCO Bank	73500	126005.41	31182	112709.60	89.45	475	1158.00	331	185.20	15.99	15100	32100	4288	20363.38	63.44		4070.99	2761	25941.31	637.22	15575	37328.99	7380	46489.89	124.54	277575	358346.83	136948	309643.49	86.41						
Vijaya Bank	7300	8267.57	5678	1012.83	12.25	65	116.00	566	112.00	96.55			1599	106.98	#DIV/0!		3103.77	512	8035.20	258.89	65	3219.77	2677	8254.18	256.36	16382	15610.36	9806	9391.46	60.16						
SBBJ	2600	1990			0.00	45	48.00			0.00							#DIV/0!		1697.00		0.00	0.00	45	1745.00	0	0.00	3845	4864.00	0	0.00	0.00					
SBOH	2300	1387			0.00					#DIV/0!							#DIV/0!		525.00		0.00	0.00	0	525.00	0	0.00	3300	2377.00	0	0.00	0.00					
TOTAL PSB	298351	1585911.16	289933	1462256.05	92.20	13158	35236.00	10974	42337.17	120.15	37615	180032.56	51828	416794.09	231.51	14575	286194.45	96665	344817.13	120.48	65348	501463.01	159467	803948.39	160.32	1924501	4833589.52	1655372	3995323.56	82.66						
HDFC Bank	3150	30663.61	178446	139387.93	454.57	95	180.00	177	268.68	149.27	820	2800	2068	5992.11	214.00	11832	12493.76	1950	4066.60	32.55	12747	15473.76	4195	10327.39	66.74	20397	78975.88	238342	399926.33	506.39						
ICICI Bank	2470	28074.72	7213	161862.90	576.54	10	28.00	40	78.50	280.36	1340	5800	361	7154.97	123.36	5732	9774.52	365	7102.24	72.66	7082	15602.52	766	14335.71	91.88	26752	80581.83	56570	265908.42	329.99						
AXIS Bank	2870	39623.73	4189	160278.00	404.50	90	256.00	203	429.53	167.79	2600	6000	2329	8592.07	143.20	9430	10470.16	2142	42690.52	407.74	12120	16726.16	4674	51712.12	309.17	27920	106811.69	19440	279894.35	262.04						
Federal Bank	1200	4235.24	432	2732.46	64.52	28		46		59.99	130.41			36	353.15	#DIV/0!	2380	1216.89		0.00	2408	1262.89	63	395.93	31.35	7408	7349.28	2141	10787.64	146.78						
Indusind Bank	1100	3009.31	3874	1309.20	43.50					#DIV/0!							#DIV/0!		1057.20		0.00	0.00	0	1057.20	0	0.00	7600	7588.07	5839	8169.52	107.66					
Karnataka Bank	800	4000.00			0.00					#DIV/0!							#DIV/0!		410.00		0.00	0.00	0	410.00	0	0.00	800	4410.00	0	0.00	0.00					
Karur Vysya	650	1000.00			0.00					#DIV/0!							#DIV/0!		2100.00		0.00	0.00	0	2100.00	0	0.00	650	3100.00	0	0.00	0.00					
Kotak Mahindra Bank	380	330.12			0.00					#DIV/0!							#DIV/0!		137.44		0.00	0.00	0	137.44	0	0.00	1380	1156.09	0	0.00	0.00					
South Indian Bank		0.00			#DIV/0!					#DIV/0!							#DIV/0!		525.00		0.00	0.00	0	525.00	0	0.00	0	525.00	0	0.00	0.00					
Bandhan Bank			707205	199343.75	#DIV/0!					#DIV/0!							#DIV/0!				#DIV/0!								1681869	484245.56	#DIV/0!					
Sub Total(B)	12620	110936.73	901359	664914.24	599.36	223	510.00	447	836.70	164.06	4760	14600	4794	22092.30	151.32	26994	38184.97	4457	53842.15	141.00	31977	53294.97	9698	76771.15	144.05	90527	290497.84	2004201	1448931.82	498.78						
BGVb	35700	209190.08		84612.09	40.45	60	70.00	45	232.47	332.10	700																									

Name of Banks	Non Priority Sector for FY-2015-16 (APRIL- MARCH)																																		
	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	243	788.67		14057.92	1782.48	378	27330.00		24729.33	90.48		1132	81	3750.63	331.33				1689.12	#DIV/0!		31601.12		27679.45	87.59	621	60851.79	81	71906.45	118.17	280871	589551.51	28774	342671.71	58.12
Andhra Bank				#DIV/0!			6012.00		0.00	169	510				0.00		972		0.00						0.00		4574.33	0	0.00	0.00	2728	32698.66	3123	47797.64	146.18
Bank of Baroda	872	16210	465	18297.00	112.87	436	12354.00	15	4623.00	37.42	182	5780	58	9083	157.15		7320	181	2321	31.71			3535	103203.00		18977.72	4254	137527.00	724.68	232610	152985.41	51076	354244.00	231.55	
Bank of India	720	15562.13	101	14825.32	95.27	451	6033.00	225	4426.87	73.38	350	6320	95	1958.73	30.99	240		202	7061.72	#DIV/0!	1260	7755.69	2062	43876.48	565.73	2416	35670.82	2685	72149.12	202.26	173404	331678.68	78077	256977.52	77.48
Bank of Maharashtra				#DIV/0!					#DIV/0!				82	5210	#DIV/0!				#DIV/0!			2378.92	2379	0.00	122	2378.92	2461	5210.00	219.01	3912	8734.74	3147	8031.00	91.91	
Canara Bank	800		187	32237.65	#DIV/0!		11321.00	55	4736.57	41.84		1120	1077	878.95	78.48		1830	189	2037.4	111.33		13491.10	4987	91656.80	679.39		27762.10	6495	131547.37	473.84	130211	200004.30	64519	216240.91	108.12
Central Bank of India			0	0.00	#DIV/0!		13352.00	25	9348.09	70.01		1240	26	179.03	14.44		4432	187	3919.34	88.43		19678.45	3757	20744.54	105.42		38702.45	3995	34191.00	88.34	128017	331198.55	50188	151753.00	45.82
Corporation Bank			58	70211.19	#DIV/0!		975.00	10	1781.26	182.69		1280	1	21.92	1.71		77	1294.38	#DIV/0!		8941.30	2077	10383.67	116.13		11196.30	2223	83692.42	747.50	1790	43797.92	6655	108769.83	248.34	
Dena Bank	0	0	0	0.00	0.00	485	9300.00	64	7378.00	79.33		850	0	0	0.00				#DIV/0!			138	8444.00		1900		202	15822.00	344.42	6075	30203.69	1500	27791.00	92.01	
IDBI Bank																					10810.92	7615	11023.00	101.96		10810.92	7615	11023.00	101.96	4100	59199.11	97306	159567.17	269.54	
Indian Bank	4860		1871	61984.91	#DIV/0!		16372.00	3742	83969.82	512.89		742	8	48.18	6.49		4806	48	782.9	16.29			330	411.03		12842.97	5999	147196.84	1146.13	30608	76652.49	9015	179720.76	234.46	
Indian Overseas Bank					#DIV/0!		32312.00	13	19100.00	59.11		520			0.00				#DIV/0!			969	12888.00		2755	11765.01	982	31988.00	271.89	23198	108778.48	22385	97287.39	89.44	
Oriental Bank of Commerce					#DIV/0!		987.00		0.00		380			0.00			372		0.00		8586.66			0.00	173	10325.66	0	0.00	0.00	0.00	15858	87719.90	2356	66221.87	75.48
Punjab National Bank			282	25746.19	#DIV/0!	2305	12742.00	1025	4413.36	34.64		1243	548	1689.02	135.88		3342	125	1315.52	39.36		20429.16	142973	40249.91	197.02	275	37756.16	144953	73414.00	194.44	99120	308370.05	514804	351205.00	113.89
Punjab & Sind Bank			8	12232.20	0.00				#DIV/0!		286	2	16.84	5.89			25		#DIV/0!			2419.16	890	3374.31	139.48	350	2705.16	925	15623.35	577.54	1403	15668.33	2539	28523.27	182.04
State Bank of India			0	0.00	#DIV/0!		33000.00	472	127330.00	385.85		33472	2146	1754.5	5.24		73800.2	2771	101699	137.80		17607.02	83256	527238.50	2994.48		157879.22	86620	758022.00	480.13	351685	1421400.07	518249	2071436.00	145.73
Syndicate Bank					#DIV/0!		400.00		0.00		2011			0.00			5420		0.00			2305.61	17375	2933.71	127.24		10136.61	17375	2933.71	28.94	17418	82577.38	42020	89453.60	108.33
Union Bank of India			87	10015.10	#DIV/0!		11235.00	315	1606.03	14.29		7320	16	8.47	0.12		6342	22	1779.71	28.06			2334	48996.72			19201.69	2774	62406.03	325.00	20008	158783.24	14921	135947.23	85.62
United Bank of India					#DIV/0!		5321.00	35	5506.00	103.48					#DIV/0!		315	21000	#DIV/0!		91842.24	3670	118000.00	128.48	500	97163.24	4020	144506.00	148.72	110512	987683.70	291623	781808.00	79.16	
UCO Bank			0	0.00	#DIV/0!		8932.00	1	6931.21	77.60		4300	0	0	0.00		54	369.88	#DIV/0!		22962.48	3779	8613.38	37.51	1161	36194.48	3834	15914.47	43.97	278736	394541.31	140782	325557.96	82.52	
Vijaya Bank			18	447.54	#DIV/0!			28	105.03	#DIV/0!		43	1010	#DIV/0!					#DIV/0!		4177.73	2599	1898.12	45.43	120	4177.73	2688	3460.69	82.84	16502	19788.09	12494	12852.15	64.95	
SBBJ					#DIV/0!				#DIV/0!						#DIV/0!				#DIV/0!			1548.00		0	0.00	450		0	0.00	0.00	4295	6412.00	0	0.00	0.00
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	3077	260055.02	798.68	4055	207978.00	6025	305984.57	147.12	701	68506	2158	25609.27	37.38	240	108636.2	4196	145270	133.72	1260	200630.09	284725	1081614.62	539.11	13751	618311.09	300181	1818533.45	294.11	34148	5451900.61	1955553	5813857.01	106.64
HDFC Bank	358		175	12731.47	#DIV/0!		16300.00	18	975.88	5.99		1273	81	926.53	72.78				#DIV/0!		28998.21	96740	16163.38	55.74	800	46571.21	97014	30797.26	66.13	27552	125547.09	335356	430723.59	343.08	
ICICI Bank			0	0.00	#DIV/0!		15312.00	18	1980.57	12.93		1132	82	826.32	73.00		1846	11871.33	#DIV/0!		4454.29	2121	1233.55	27.69	17790	20898.29	4067	15911.75	76.14	45710	101480.12	60637	281820.17	277.71	
Axis Bank					#DIV/0!		18800.00		47617.00	253.28		1800	48	923.37	51.30			18866.4	#DIV/0!				899.61		774	20558.71	48	68306.36	332.25	8182	127370.40	19488	348200.71	273.38	
Federal Bank			93	467.67			4300.00	31	5231.93	121.67		870	8	302.27	34.74		21	505.91	#DIV/0!				1360.90			1166.85	146	7868.68	674.35	7600	8516.13	2287	18359.32	215.58	
Indusind Bank			41	7779.44				80	8012.96				0	0				0	0			1121.11	2352	921.00	502.03		1121.11	8176	16713.40	1490.79	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	0.00				1681869	484245.56	#DIV/0!	
Total of Pvt. Banks	358	0	175	12731.47	#DIV/0!	0	50412.00	67	55805.38	110.70	0	4205	211	2978.49	70.83	0	0	1846	31243.6	#DIV/0!	0	38085.60	98861	20578.44	54.03	358	92702.60	101160	123337.38	133.05	281413	383200.44	2105361	1572269.20	410.30
BGVB	0	0			#DIV/0!	0	0.00			#DIV/0!		372			0.00				#DIV/0!		68872.06		8913.83	12.94	13900	69244.06	0	8913.83	12.87	156744	841765.72	162820	330937.67	39.31	
UBKGB	0	0			#DIV/0!	0	0.00	0	0																										

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
2015-2016	43536	30930	71
Growth (over last Yr.)	9.39%	32.59%	-

Despite registering a growth of 32.59% over last year, the ACP target could not be achieved. The disbursement during the financial year 2015-16 is Rs. 30930 crore, recorded an increase of 32.59% over the disbursement of Rs. 23327 crore made during financial year 2014-15.

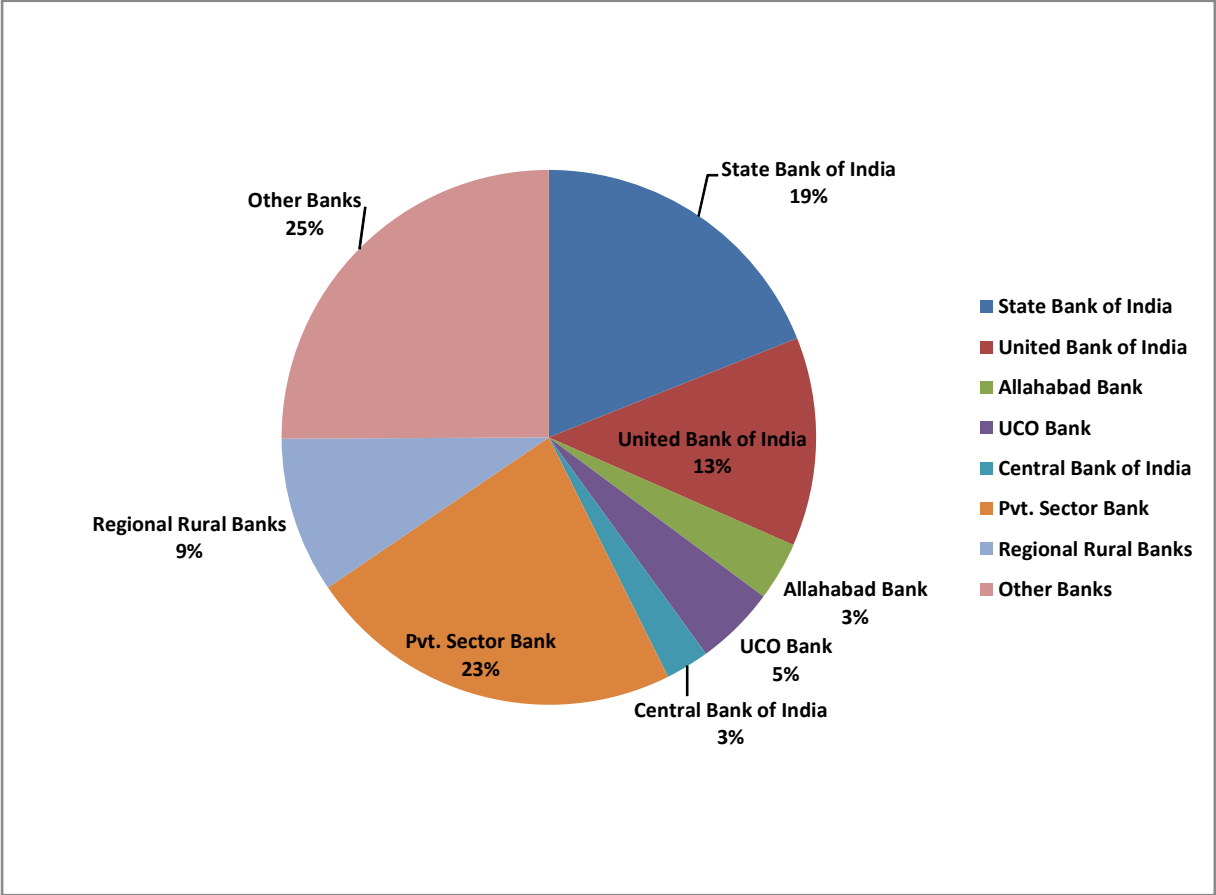
Agency wise achievement Status of Farm Credit under ACP in West Bengal (Status reports of last 5 years and as on March,2016 is as under.

(Amt. Rs. In crore)

Plan Year	Parameter	Commercial Banks	RRBs	CO-Operatives	Others	Total
2010-2011	Target	9750	2496	3750	4	16000
	Achievement	7278	1178	3099	0	11555
	% of Achv	75	47	83	0	72
2011-2012	Target	12047	3174	5074	0	20300
	Achievement	9492	1951	2944	0	14387
	% of Achv	79	61	58	0	71
2012-2013	Target	13945	3682	5873	0	23500
	Achievement	10670	1902	3363	0	15935
	% of Achv	77	52	57	0	68
2013-2014	Target	23304	5814	9272	0	38390
	Achievement	13695	2942	4025	0	20662
	% of Achv	59	51	43	0	54
2014-2015	Target	29800	5700	4300	0	39800
	Achievement	17811	1750	3766	0	23327
	% of Achv	60	31	88	0	59
2015-2016	Target	28724	7582	7229	0	43535
	Achievement	24364	2911	3655	0	30930
	% of Achv	85	38	51	0	71

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

Share of Banks in achievement of ACP 2015-16 under Agriculture as on 31.03.2016		
Bank Name	Actual Achievement	% of Share
State Bank of India	5862.51	18.95
United Bank of India	3908.57	12.64
Allahabad Bank	1100.38	3.56
UCO Bank	1504.44	4.86
Central Bank of India	811.76	2.62
Pvt. Sector Bank	7072.46	22.87
Regional Rural Banks	2911.26	9.41
Other Banks	7758.81	25.08
Total	30930.19	100.00



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

(Rs.in crore)

Sl.No.	Name of Bank	AGRICULTURE					
		2014 -15			2015 -16		
		Target	Achievement	% of Achivement	Target	Achievement	% of Achivement
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	AB	3403.02	1835.2	53.93	3176.21	1100.38	34.64
2	And.Bk.	54.84	8.79	16.03	117.05	199.33	170.29
3	BoB	739.68	59.96	8.11	652.17	90.68	13.90
4	Bol	1738.89	1281.61	73.70	1743.59	921.60	52.86
5	BoM	12.49	4.48	35.87	17.93	0.78	4.35
6	CB	365.62	181.33	49.60	944.11	316.55	33.53
7	CBI	2071.84	1118.79	54.00	1727.25	811.76	47.00
8	Corpn.Bk	22.56	49.17	217.95	127.49	54.61	42.83
9	DB	15.04	5.76	38.30	117.77	11.54	9.80
10	IB	419.62	81.70	19.47	386.62	71.53	18.50
11	IoB	538.57	324.10	60.18	501.79	401.82	80.08
12	OBC	398.99	117.51	29.45	460.50	106.50	23.13
13	PNB	1858.66	1267.74	68.21	1652.60	1097.88	66.43
14	P&SB	2.13	0.2	9.39	38.64	0.30	0.78
15	SB	352.78	213.82	60.61	365.28	348.82	95.49
16	SBI	7695.26	3071.1	39.91	7135.82	5862.51	82.16
17	UB	772.21	265.72	34.41	789.80	112.26	14.21
18	UBI	5655.97	4967.86	87.83	5283.00	3908.57	73.98
19	UCO	2389.15	1115.62	46.70	1950.12	1504.44	77.15
20	VB	68.69	37.57	54.70	41.23	1.24	3.01
21	IDBI Bank Ltd.	45.01	242.50	538.77	216.53	368.08	169.99
22	SBI Associates	1.95	0	0.00	15.94	0.00	0.00
23	Other Bks.(Indusind and Federal)	77.20	65.90	85.36	60.62	145.19	239.51
24	Axis Bank	561.75	536.63	95.53	504.62	679.04	134.56
25	HDFC Bank	270.72	145.87	53.88	328.39	2502.11	761.93
26	ICICI Bank	267.36	812.49	303.89	369.05	897.10	243.08
27	Bandhan Bank					2849.02	
A	Total Com.Bks.	29800.00	17811.42	59.77	28724.12	24363.64	84.82
28	BGVB	3720.75	901.04	24.22	4926.85	1976.47	40.12
29	PBGB	967.10	590.54	61.06	1909.65	626.24	32.79
30	UBKGB	1012.15	258.94	25.58	746.33	308.55	41.34
B	Total of RRBs	5700.00	1750.52	30.71	7582.83	2911.26	38.39
C	St.Coop.Bk.	3785.00	3719.82	98.28	6058.70	3268.49	53.95
D	WBFC & Others	0.00	0		13.66		0.00
E	WBSCARDB	515.00	46.19	8.97	1156.37	386.80	33.45
Grand Total (A+B+C+D+E)		39800.00	23327.95	58.61	43535.68	30930.19	71.05

Bank wise flow of credit to Small & Marginal Farmers under ACP 2015-16

(Position from 01.04.2015-31.03.2016)

(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	24366	40045.82	35.31
2	And.Bk.	1200			0.00
3	BoB	15000	2051	1517.00	13.67
4	BoI	35100	42258	49251.00	120.39
5	BoM	300	23	16.12	7.67
6	CB	7500	16955	16967.01	226.07
7	CBI	43700	21183	12498.00	48.47
8	Corpn.Bk	500	1967	3268.10	393.40
9	DB	300	224	621.14	74.67
10	IB	11000	1458	1565.50	13.25
11	IOB	8500	7021	9156.00	82.60
12	OBC	8100	522	445.24	6.44
13	PNB	37600	41865	38110.00	111.34
14	P&SB	0	4	4.14	0.00
15	SB	7100	2257	168.75	31.79
16	SBI	158000	185112	431800.14	117.16
17	UB	16000	2320	2747.37	14.50
18	UBI	102000	115630	91130.10	113.36
19	UCO	48300	16374	13468.00	33.90
20	VB	1400	1273	3536.00	90.93
21	HDFC Bank	2500	20624	13205.94	824.96
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	1408	965.90	704.00
A	Total Com.Bks.	587600	504941	730536.15	85.93
26	BGVB	102500	130572	75633.95	127.39
27	PBGB	27500	43945	45961.00	159.80
28	UBKGB	28700	35622	17952.11	124.12
B	Total of RRBs	158700	210139	139547.06	132.41
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	1621251	1088804.35	162.13

**Bank wise flow of Credit to Share Croppers /Oral Lessees under ACP 2015-16
(Position from 01.04.2015-31.03.2016)**

(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	278	408.07	2.32
2	And.Bk.	100			0.00
3	BoB	200			0.00
4	BoI	10000	5587	587.00	55.87
5	BoM	100			0.00
6	CB	200	3036	1774.30	1518.00
7	CBI	10000	3267	975.00	32.67
8	Corpn.Bk	100	50	59.86	50.00
9	DB	100			0.00
10	IB	1000			0.00
11	IOB	1000	311	124.47	31.10
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	29358	20551.00	117.43
17	UB	2000			0.00
18	UBI	20000	4584	1521.15	22.92
19	UCO	10000	1806	516.45	18.06
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	52240	29664.71	48.78
22	BGVV	20000	7077	4322.73	35.39
23	PBGB	13000	3131	4008.00	24.08
24	UBKGB	6900	2832	1022.00	41.04
B	Total of RRBs	39900	13040	9352.73	32.68
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	91121	41685.21	44.02

Agenda No-5

Bank wise flow of Credit to Patta Holders under ACP 2015 - 16

(Position from 01.04.2015- 31.03.2016)

(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	1534	1686.91	15.34
2	And.Bk.	100			0.00
3	BoB	100			0.00
4	Bol	450	2215	3359.00	492.22
5	BoM	0			0.00
6	CB	350	6070	3548.60	1734.29
7	CBI	5500	4336	1517.00	78.84
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	4985	3166.00	69.24
14	P&SB	100			0.00
15	SB	500			0.00
16	SBI	17500	18559	14521.00	106.05
17	UB	1500	214	56.14	14.27
18	UBI	15000	9856	387.41	65.71
19	UCO	6000	4370	462.14	72.83
20	VB	100	38	28.45	38.00
21	SBI Associates	0			0.00
22	ICICI	0			0.00
A	Total Com.Bks.	66000	52482	28830.65	79.52
23	BGVB	18000	2069	667.98	11.49
24	PBGB	8000	916	1331.00	11.45
25	UBKGB	3000	1474	184.63	49.13
B	Total of RRBs	29000	4459	2183.61	15.38
C	WBSt.Coop.Bk.	5000	11191	937.95	223.82
D	WBCARD BANK LTD.				0.00
Grand Total (A+B+C+D)		100000	68132	31952.21	68.13

Agenda No-5

Bank wise flow of credit to New Farmers under ACP 2015-16

(Position from 01.04.2015- 31.03.2016)

(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	19892	14297.57	41
2	And.Bk.	200			0
3	BoB	7400	3452	2815.66	47
4	BoI	15800	19296	26518.00	122
5	BoM	0			0
6	CB	5400	9104	5322.90	169
7	CBI	20400	18215	19382.00	89
8	Corpn.Bk	0			0
9	DB	200	207	616.00	104
10	IB	2800	335	596.14	12
11	IOB	4800	1465	2215.00	31
12	OBC	2800	474	345.34	17
13	PNB	10400	59517	36524.00	572
14	P&SB	200	83	32.54	42
15	SB	3800	1119	356.89	29
16	SBI	77000	87290	119379.00	113
17	UB	5400	1374	2641.74	25
18	UBI	65000	36845	34896.42	57
19	UCO	30000	18610	18337.61	62
20	VB	300	304	125.36	101
21	ICICI	0			0
22	Axis Bank	100			0
23	(IDBI Bank)	0			0
24	Federal Bank	0	511	359.32	0
A	Total Com.Bks.	300000	278093	284761.49	93
25	BGVB	45000	28417	15609.24	63
26	PBGB	25000	18223	16118.00	73
27	UBKGB	20000	15288	6910.00	76
B	Total of RRBs	90000	61928	38637.24	69
C	WB 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	367389	327015.07	73

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
2015-2016	21762	22887	105
Growth (Over last year)	33.32%	52%	---

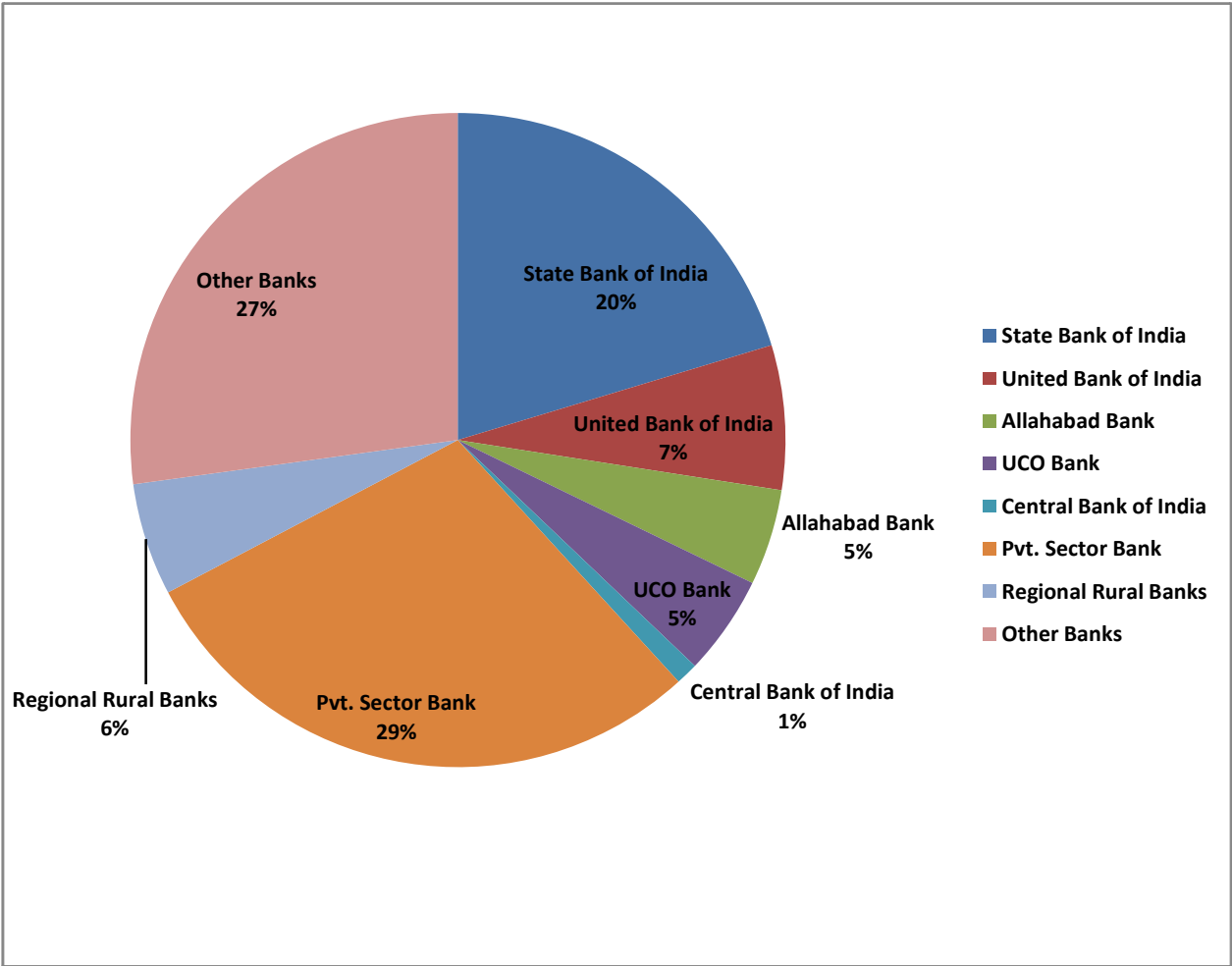
The disbursement during the financial year 2015-16 is Rs. 22887 crore recorded an increase of 52% over the disbursement of Rs.15047 crore made during the financial year 2014-15.

Agency wise achievement Status of MSE / MSME under ACP in West Bengal
(Status reports of last 5 Yrs and as on March,2016 are as under:

(Amt. Rs. in crore)						
Plan Year	Parameter	Commercial Banks	RRBs	CO-Operatives	Others	Total
2010-11	Target	5866	1146	598	390	8000
	Achievement	4329	659	279	1969	7236
	% of Achv	74	57	47	505	90
2011-12	Target	6600	1288	673	439	9000
	Achievement	6080	436	320	1551	8387
	% of Achv	92	34	48	354	93
2012-13	Target	9892	1940	1010	658	13500
	Achievement	9293	602	304	265	10464
	% of Achv	94	31	30	40	78
2013-14	Target	11872	2328	1211	789	16200
	Achievement	19615	1686	259	282	21842
	% of Achv	165	72	21	36	135
2014-15	Target	11961	2345	1221	796	16323
	Achievement	13946	834	116	151	15047
	% of Achv	117	36	10	19	92
2015-16	Target	16968	3018	1775	0	21761
	Achievement	21272	1270	345	0	22887
	% of Achv	125	42	19	0	105

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 as on 31.03.2016		
Bank Name	Actual Achievement	% of Share
State Bank of India	4650.00	20.32
United Bank of India	1634.00	7.14
Allahabad Bank	1087.22	4.75
UCO Bank	1127.1	4.92
Central Bank of India	252.81	1.10
Pvt. Sector Bank	6649.18	29.05
Regional Rural Banks	1269.88	5.55
Other Banks	6216.76	27.16
Total	22886.95	100.00



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

(Rs.in crore)

Sl.No.	Name of Bank	MSE					
		2014-15			2015-16		
		Target	Achievement	% of	Target	Achievement	% of
				Achivement			Achivement
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	AB	1339.52	680.8	51	1596.44	1087.22	68.10
2	And.Bk.	52.05	62.68	120	131.56	269.43	204.80
3	BoB	280.09	555.33	198	515.17	1671.55	324.47
4	BoI	621.26	819.76	132	912.75	725.13	79.44
5	BoM	39.62	416.29	1051	27.69	16.35	59.05
6	CB	171.06	94.99	56	578.02	307.73	53.24
7	CBI	606.48	416.95	69	853.69	252.81	29.61
8	Corpn.Bk	35.67	138.76	389	131.99	140.96	106.80
9	DB	72.64	313.00	431	104.04	93.42	89.79
10	IB	128.99	54.94	43	192.54	47.82	24.84
11	IOB	218.28	290.20	133	355.75	190.85	53.65
12	OBC	136.57	985.74	722	228.03	401.00	175.85
13	PNB	548.97	362.71	66	777.28	1005.95	129.42
14	P&SB	31.42	12.51	40	67.60	53.94	79.79
15	SB	174.14	165.65	95	283.30	263.86	93.14
16	SBI	3345.29	1605.73	48	4278.02	4650.00	108.70
17	UB	247.12	383.67	155	429.02	305.69	71.25
18	UBI	2247.50	1489.75	66	2839.32	1634.00	57.55
19	UCO	919.18	861.28	94	1260.05	1127.10	89.45
20	VB	57.98	31.10	54	82.68	10.13	12.25
21	IDBI Bank Ltd.	36.57	575.17	1573	180.39	367.58	203.77
22	SBH	18.81		0	13.87	0.00	0.00
23	SBBJ	20.34		0	19.90	0.00	0.00
24	AXIS Bank	205.73	1321.43	642	396.24	1602.78	404.50
25	HDFC Bank	147.12	398.79	271	306.64	1393.88	454.57
26	ICICI Bank	146.67	1668.67	1138	280.75	1618.63	576.54
27	Bandhan Bank					1993.44	
28	Other Bks.	112.16	239.92	214	125.74	40.45	32.17
A	Total Com.Bks.	11961.23	13945.82	117	16968.47	21271.70	125.36
29	BGVB	1511.43	479.03	32	2091.90	846.12	40.45
30	PBGB	620.81	335.65	54	651.19	405.51	62.27
31	UBKGB	213.19	19.59	9	274.94	18.25	6.64
B	Total of RRBs	2345.43	834.27	36	3018.03	1269.88	42.08
C	St.Coop.Bk.	990.17	115.94	12	1088.49	206.81	19.00
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		138.56	0.00
Grand Total (A+B+C+D+E+F)		16323.00	15046.57	92	21761.91	22886.95	105.17

Flow of credit to Other Priority Sectors

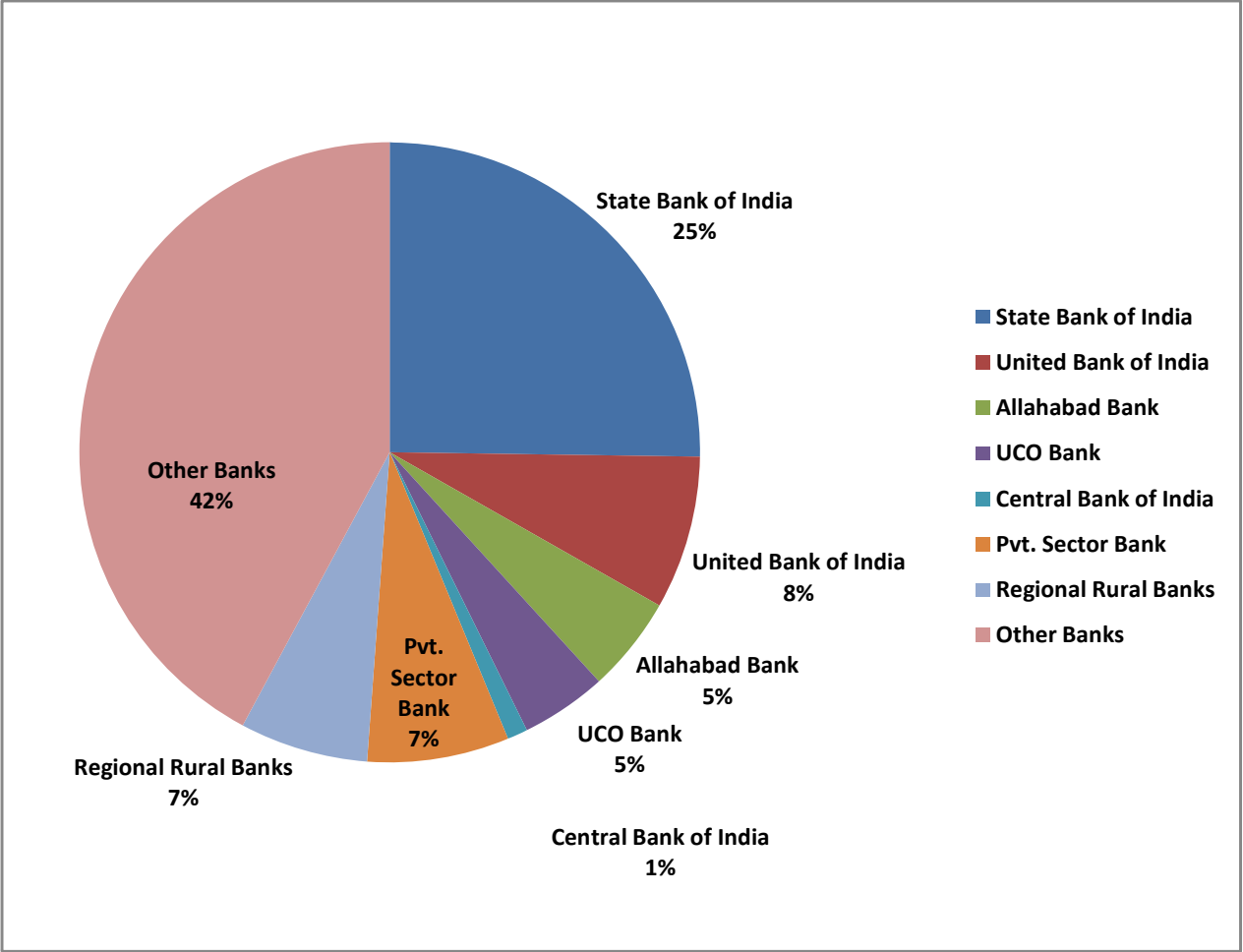
The position of credit disbursement to Other Priority Sectors against the Annual Credit Plan for the State of West Bengal for last 5 years is given below-

Plan Year	Target	Amt. Rs. in crore	
		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
2015-2016	7270	10391	143
Growth (Over last year)	35.36 %	70 %	-

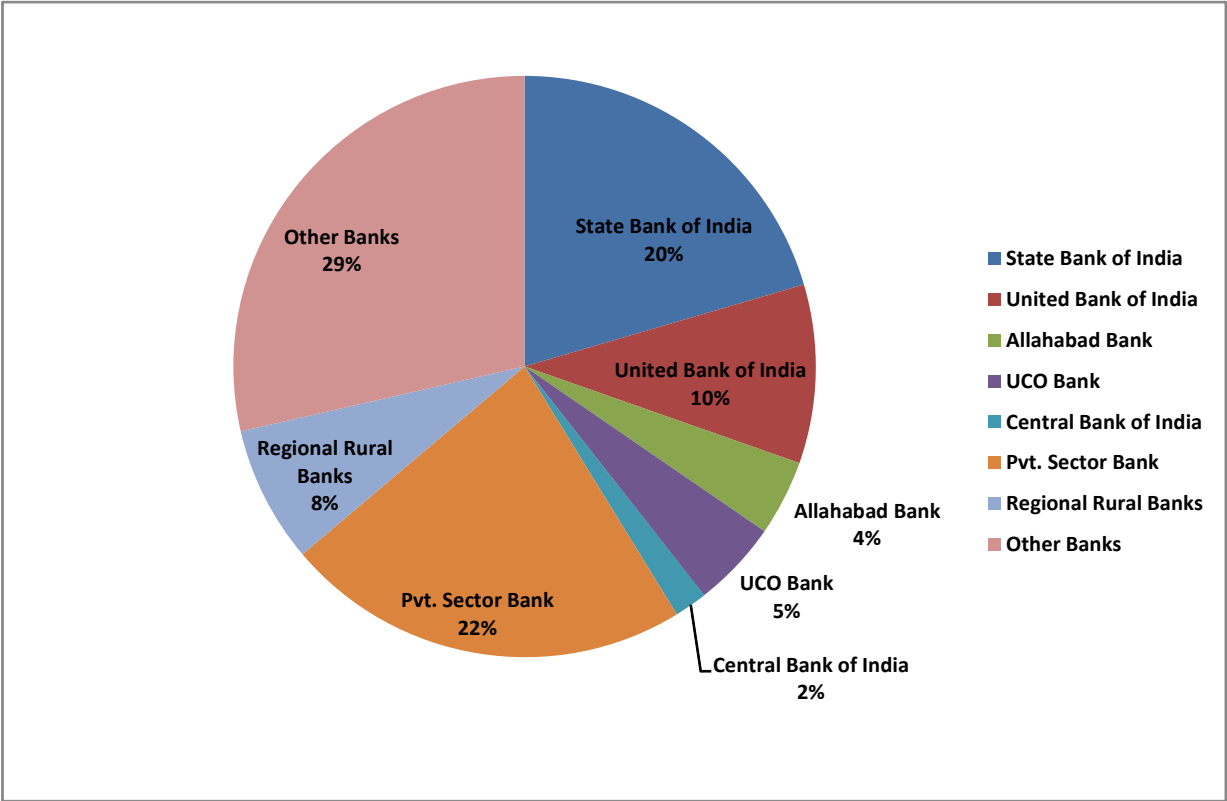
All banks disbursed **Rs. 10391 crore** during the financial year 2015-16 recording a growth of 70% over the disbursement of **Rs. 6101 crore** made during the financial year 2014-15.

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 as on 31.03.2016		
(Amount in Rs.crores)		
Bank Name	Actual Achievement	% of Share
State Bank of India	2621.61	25.23
United Bank of India	830.45	7.99
Allahabad Bank	520.05	5.00
UCO Bank	464.9	4.47
Central Bank of India	111.05	1.07
Pvt. Sector Bank	767.71	7.39
Regional Rural Banks	696.02	6.70
Other Banks	4379.48	42.15
Total	10391.27	100.00



Share of Banks in achievement of ACP 2015-16 under Priority Sector as on 31.03.2016		
(Amt. in Rs. Crore)		
Bank Name	Actual Achievement	% of Share
State Bank of India	13134.14	20.46
United Bank of India	6373.02	9.93
Allahabad Bank	2707.65	4.22
UCO Bank	3096.44	4.82
Central Bank of India	1175.62	1.83
Pvt. Sector Bank	14489.32	22.57
Regional Rural Banks	4877.17	7.60
Other Banks	18355.06	28.59
Total	64208.42	100.00



ANNUAL CREDIT PLAN –2016-17

NABARD, Kolkata launched State Focused Plan on 09.02.2016 for the financial year 2016-17 showing potentialities for various segments under agriculture, manufacturing units, trades, etc. amounting Rs. 82785 crore (Agriculture for Rs 52551 crore, MSME for Rs 20918 crore & OPS for Rs 9316 crore).

SLBC proposed the following Plan for 2016-17 in the last SLBC (132nd) meeting held on 10.03.2016:

- 1) The Plan for agriculture would be for Rs 47300 crore i.e. 90% of PLP (2016-17), considering % of achievement ranging between 54 to 71 % for last four years.
- 2) Proposed plans for MSME & OPS would be based on PLPs as per NABARD.

Action Points emerged in the 132nd SLBC meeting held on 10.03.2016:

After threadbare discussion, the House decided to set targets for Agriculture, MSME & OPS for Rs. 52551 crore, Rs. 20918 crore & Rs. 9316 crore respectively, totaling Rs. 82785 crore for Priority Sectors under ACP 2016-17, based on PLPs prepared by NABARD.

Status of implementation:

SLBC desk has already prepared the State Credit Plan for Priority Sectors based on the PLPs prepared by NABARD, which is furnished below:

ACP 2016-17		(Amt. Rs. in crore)
SECTOR	NABARD PLP	ACP
Agriculture	52551.00	52551.00
MSME	20918.00	20918.00
OPS	9316.00	9316.00
Total Prisec	82785.00	82785.00
Non-Prisec	0.000	9000.00
GRAND TOTAL	82785.00	91785.00

In view of the above, LDMs have already prepared district wise credit plan as per PLP prepared by NABARD and circulated among the banks for implementation of the same w.e.f. 01.04.2016. Tentative Bank wise and District wise Annual Credit Plan for 2016-17 for the State of West Bengal is enclosed.

BANK WISE TARGET UNDER ACP FOR THE YEAR 2016-17								
State: West Bengal								
(Amt. Rs. In Lac)								
SL No.	Bank Name	Agriculture & Allied Activities	Of which crop loan	MSE	Other Prisec	Total Prisec	Non- Prisec	TOTAL PLAN
1	Allahabad Bank	397758.23	348902.50	147767.92	64987.57	610513.73	65429.19	675942.92
2	Andhra Bank	17174.22	16118.87	11770.37	4395.16	33339.75	4574.33	37914.08
3	Bank of Baroda	133783.57	125706.17	68538.11	36860.04	239181.72	18977.72	258159.44
4	Bank Of India	225505.98	193170.31	96470.18	47706.45	369682.60	35670.82	405353.42
5	Bank of Maharastra	2249.20	1731.01	3460.58	2360.30	8070.09	2378.92	10449.01
6	Canara Bank	123869.39	106505.71	62030.19	32191.57	218091.15	27762.10	245853.25
7	Central Bank of India	213536.94	185260.71	94928.32	47128.04	355593.30	38702.45	394295.75
8	Corporation Bank	17018.36	14263.54	12759.48	6317.83	36095.66	11196.30	47291.96
9	Dena Bank	15604.80	13733.79	7624.08	4403.77	27632.65	4593.81	32226.46
10	IDBI	28448.76	23685.43	21337.18	11434.24	61220.17	10810.92	72031.09
11	Indian Bank	48986.87	44259.79	17680.62	7839.23	74506.72	12842.97	87349.69
12	Indian Overseas Bank	64934.80	54887.00	37758.69	14682.74	117376.22	11765.01	129141.23
13	Oriental Bank of Commerce	57185.90	56283.74	24912.70	10780.71	92879.31	10325.66	103204.97
14	Punjab & Sind Bank	4877.23	3944.93	5927.64	3014.28	13819.15	2704.16	16523.31
15	Punjab National Bank	192000.68	164395.69	95897.11	40265.10	328162.89	42333.56	370496.45
16	State Bank of Bikaner and Jaipur	1442.12	1314.36	2562.00	2268.50	6272.62	1548.00	7820.62
17	State Bank of Hyderabad	522.60	522.60	2774.00	682.50	3979.10	1096.00	5075.10
18	State Bank of India	869481.70	769731.19	336741.96	129993.75	1336217.41	162456.62	1498674.03
19	Syndicate Bank	48695.09	43037.12	32849.48	14617.60	96162.18	10136.61	106298.79
20	Uco Bank	236224.69	208659.79	115422.51	54019.30	405666.51	40771.88	446438.39
21	Union Bank of India	99534.66	92807.03	54387.59	34271.49	188193.74	19201.69	207395.43
22	United Bank of India	490244.20	463446.18	202546.94	92418.50	785209.64	101740.64	886950.28
23	Vijaya Bank	5119.89	5118.92	9467.25	4096.80	18683.94	4177.73	22861.67
	Total of Commercial Bank	3294199.87	2937486.37	1465614.89	666735.47	5426550.24	641197.09	6067747.33
24	Axis Bank	73229.11	71934.18	60018.86	22325.75	155573.72	21208.18	176781.90
25	Fedral Bank	2251.61	1917.38	3333.05	1641.76	7226.41	1166.85	8393.26
26	HDFC Bank	60529.45	47274.43	54299.77	21481.54	136310.76	47221.21	183531.97
27	ICICI	63081.26	62217.08	51745.64	20824.84	135651.74	21548.79	157200.53
28	Indusind Bank	5344.64	3429.37	2596.13	1849.43	9790.20	1121.11	10911.31
29	Bandhan Bank	146995.21	139125.71	8262.91	7456.17	162714.29	436.43	163150.72
	Total of Private Bank Total	351431.28	325898.14	180256.36	75579.49	607267.13	92702.57	699969.70
30	BGVB	427749.61	377265.72	166389.26	82966.60	677105.47	69244.06	746349.53
31	PBGB	168897.27	154319.80	89029.41	18200.00	276126.68	36336.85	312463.53
32	UBKGB	68872.58	54074.00	25862.20	15157.52	109892.30	10024.00	119916.30
	Total of RRB	665519.46	585659.52	281280.87	116324.11	1063124.44	115604.91	1178729.35
33	WBSC	795886.71	731061.13	79730.68	77872.55	953489.94	42427.88	995917.82
34	WBCARDB	117862.83	96107.28	23252.20	12269.15	153384.17	7404.94	160789.11
35	WBFC	26563.88	0.00	61721.04	3402.97	91687.89	663.11	92351.00
	Total of Cooperative Bank	940313.42	827168.40	164703.91	93544.67	1198562.01	50495.93	1249057.94
	Grand Total	5251464.04	4676212.43	2091856.04	952183.74	8295503.82	900000.50	9195504.32

DISTRICT WISE TARGET UNDER ACP FOR THE YEAR 2016-17								
(Amt. Rs. In lac)								
S NO.	DISTRICT	AGRICULTURE & ALLIED ACTIVITIES	Crop Production, M aintenance	MSE	OTHER PRISEC	TOTAL PRISEC	NON- PRISEC	TOTAL PLAN
1	Alipurduar	69269.18	59748.71	22360.00	12159.00	103788.18	11100.00	114888.18
2	Bankura	278447.55	239503.00	99303.75	26012.00	403763.30	45925.00	449688.30
3	Birbhum	296053.59	249859.99	143925.30	49311.13	489290.02	36659.00	525949.02
4	Burdwan	636863.68	609674.08	193927.60	37110.50	867901.78	106570.00	974471.78
5	Cooch Behar	198938.41	177927.43	74363.73	40965.60	314267.73	34414.00	348681.73
6	Dakshin Dinajpur	206968.30	174550.64	92304.06	17987.20	317259.56	24354.00	341613.56
7	Darjeeling	65839.44	62577.72	60520.00	59657.80	186017.24	15584.00	201601.24
8	Hooghly	324173.05	269671.84	158827.50	64007.49	547008.05	46298.00	593306.05
9	Howrah	152439.30	128100.92	312109.00	44904.40	509452.71	99308.00	608760.71
10	Jalpaiguri	113127.41	96810.20	29920.03	19470.00	162517.44	26424.00	188941.44
11	Malda	275735.70	213411.46	63204.00	155201.60	494141.30	71490.00	565631.30
12	Murshidabad	423806.28	372249.33	117816.18	35686.60	577309.06	34693.00	612002.06
13	Nadia	359251.35	301861.50	18150.31	110329.70	487731.36	39463.00	527194.36
14	24 Parganas North	337979.47	318628.43	176180.00	36706.10	550865.57	81419.00	632284.57
15	Paschim Medinipur	573147.17	530284.87	107239.30	54560.83	734947.29	95646.00	830593.29
16	Purba Medinipur	338616.60	325205.31	133182.06	80015.47	551814.13	30356.00	582170.13
17	Purulia	153040.55	140436.92	76615.20	19006.53	248662.27	37506.00	286168.27
18	24 Parganas South	304654.11	291054.86	195743.26	67130.00	567527.38	44131.00	611658.38
19	Uttar Dinajpur	143112.89	114655.22	16164.75	21961.80	181239.44	18660.00	199899.44
	TOTAL	5251464.04	4676212.43	2091856.04	952183.74	8295503.82	900000.00	9195503.82

Issuance of KCC during the year 2015-16

1.Action Points emerged in the 132nd SLBC Meeting held on 10.03.2016:

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 17,53,590 KCCs during the period from 01.04.2015 to 31.03.2016 i.e. 88% of annual target of 20.00 lac. Total financial outlay for KCCs stood at Rs. 6255.88 crore as on 31.03.2016.

In the financial year 2014-15, the target for KCC was 10.00 lac against which the achievement was 17,31,395.

2.Action Points emerged in the 132nd SLBC Meeting held on 10.03.2016:

All Banks are to exert efforts to raise average credit per KCC to Rs. 50000/- during 2016-17.

Status of implementation:

Average credit per KCC raised to Rs. 35674/- on 31.03.2016 from Rs. 34734/- on 31.12.2015. It may be noted that average credit per KCC of all the banks excluding West Bengal State Co-operative Bank stood at Rs. 61905/-. Average credit per KCC of West Bengal State Co-operative Bank stood at Rs. 24475/-.

Bank wise details are annexed.

West Bengal

Kisan Credit Card (2015-16)					
(Position from 01.04.2015- 31.03.2016)					
(Rs.in lac)					
Sl	Bank	Target	Issued		Achievement
No		No	No.	Amt.	(No) in %
Public Sector Banks					
1	AB	70000	46540	26607.17	66
2	AND.BK	500	58	36.41	12
3	BOB	8000	3002	2248.67	38
4	BOI	52000	52021	40162.00	100
5	BOM	400	100	54.54	25
6	CB	10000	10719	7270.94	107
7	CBI	43000	21534	10598.26	50
8	CORP.BK	800	1344	1133.14	168
9	DB	800	234	145.45	29
10	IB	10000	6889	3099.05	69
11	IOB	8000	6125	2887.76	77
12	OBC	8000	2623	1305.17	33
13	PNB	25000	7051	6390.00	28
14	P & SB	800	24	21.31	3
15	SB	8000	2742	1534.00	34
16	SBI	90000	127577	70166.14	142
17	UB	20000	13011	9898.14	65
18	UBI	75000	54611	28611.00	73
19	UCO	65000	21642	17655.84	33
20	VB	1500	582	351.12	39
21	IDBI Bank	5000	12123	10314.91	242
A	Total	501800	390552	240491.02	78
Private Sector Banks					
22	HDFC	7000	6544	5682.45	93
23	ICICI	7000	28180	10085.00	403
24	AXIS Bank (UTI)	3000	2737	2638.74	91
25	Federal Bank	200	201	198.47	101
B	Total	17200	37662	18605	219
(A+B)	Total of Comm.Bks.	519000	428214	259095.68	83
Regional Rural Banks					
26	BGVB (UBI)	50000	41312	21102.34	83
27	PBGB (UCO)	50000	44308	38634.00	89
28	UBKGB	30000	10870	5990.00	36
C	RRBs Total	130000	96490	65726.34	74
D	W.B. St. Co-op.Bk	1350000	1228886	300765.66	91
E	WBSCARD Bank Ltd.	1000			0
Grand Total (A+B+C+D+E)		2000000	1753590	625587.68	88

West Bengal			
Bankwise Outstanding Position of KCC as on 31.03.2016			
S No.	Bank	NO.	Amount (Rs. in Lac)
<u>PUBLIC SECTOR BANKS</u>			
1	All. Bank	90140	45852.73
2	AND.BK	198	164.84
3	BOB	15681	8759.00
4	BOI	133587	62015.00
5	BOM	196	198.54
6	CB	18614	12741.15
7	CBI	71499	35280.99
8	CORP.BK	2438	2845.25
9	DB	257	147.15
10	IB	7841	3799.05
11	IOB	6761	3514.47
12	OBC	3562	2782.00
13	PNB	63234	37901.00
14	P & SB	34	25.14
15	SB	6007	3410.00
16	SBI	263606	128359.01
17	UB	13013	10411.53
18	UBI	291657	118269.00
19	UCO	55181	22702.70
20	VB	1443	859.74
21	IDBI Bank	12123	10314.91
A	Comm.Bks.Total	1057072	510353.2
<u>PRIVATE SECTOR BANKS</u>			
22	HDFC	57231	36782.31
23	ICICI	26341	10703.01
24	AXIS Bank (UTI)	4410	6871.45
25	Federal Bank	441	917.09
B	Total	88423	55273.86
(A+B)	Total of Comm.Bks.	1145495	565627.06
<u>REGIONAL RURAL BANKS</u>			
26	BGVB (UBI)	340477	151467.00
27	PBGB (UCO)	102345	50522.11
28	UBKGB	61683	36039.00
C	RRBs Total	504505	238028.11
D	W.B. St. Co-op.Bk	1804431	367393.31
E	WBSCARD Bank Ltd.		
Grand Total (A+B+C+D+E)		3454431	1171048.48

Financing on Fisheries

Action Points emerged in the 132nd SLBC Meeting held on 10.03.2016:

1. Formation of a separate Sub- Committee under SLBC to review and monitor the progress under fishery in the State.
2. To discuss fishery as a separate agenda item in SLBC/DCC/DLRC/BLBC meetings from the next financial year.
3. SLBC to convene a special meeting with Insurance Companies to discuss issues relating to coverage of fishery units by way of insurance.

Status of implementation:

Sub- Committee on fishery under SLBC West Bengal has been formed to review and monitor the progress under fishery in the State with following members:

SL.NO	Designation	Remarks
1	Additional Chief Secretary / Principal Secretary, Fisheries Deptt., GoWB	Chairman
2	Secretary, Fisheries Deptt., GoWB	Member
3	Director, Fisheries Deptt., GoWB	Member
4	Special Secretary & Director of Institutional Finance, GoWB	Member
5	General Manager, FIDD, Reserve Bank of India, Kolkata	Member
6	Chief General Manager, NABARD, Kolkata	Member
7	General Manager, State Bank of India	Member
8	General Manager, Allahabad Bank	Member
9	General Manager, UCO Bank	Member
10	General Manager, Central Bank of India	Member
11	General Manager, Bank of India	Member
12	Zonal Manager, PNB	Member
13	Chairman, BGVB	Member
14	General Manager, WB State Coop Bank Ltd.	Member
15	General Insurance Companies	Member

We have already instructed the LDMs to discuss fishery as a separate agenda item in SLBC/DCC/DLRC/BLBC meetings during the financial year 2016-17 and onwards.

SLBC West Bengal convened a special meeting of Small Committee on Fishery with major Insurance Companies namely (New India Assurance Company Ltd., Oriental Insurance Co. Ltd., United India Insurance Co. Ltd. and Bajaj Allianz General Insurance Co. Ltd.) to discuss issues relating to coverage of fishery units by way of insurance on 15.03.2016.

In the meeting, Senior Executives from the Fishery Department, Government of West Bengal, RBI, NABARD, Insurance Companies and selected member banks participated in the discussion on various issues viz. extent of coverage, rate of premium, types of fishery, certification of loss of fish, etc. on coverage of fishery units with proper insurance in respect of short / medium term fishery loans in West Bengal.

In the meeting, Insurance Companies in general agreed to cover the fisheries sector under insurance subject to sorting out certain issues with regard to schemes, types, etc. The Insurance Companies were requested to submit the approach letter to SLBC regarding available insurance coverage in fisheries sector as discussed in the said meeting. Proceedings of the meeting is annexed.

SLBC Desk has received approach letter from two Insurance Companies i.e New India Assurance Company Limited and Oriental Insurance Company Limited on repeated follow up with all Insurance Companies.

SLBC Desk has already forwarded the approach letters to the fishery department for necessary work on the templates and calibration to make it acceptable for adoption for insurance coverage, upon reaching consensus on the matter.

On receiving response from the Fishery Department, GoWB, meeting of the Sub-Committee on Fishery will be convened.



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

संयोजक: पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति

Convener: State Level Bankers' Committee
for West Bengal

सन्दर्भ : एलबीडी/एसएलबीसी/ ¹³⁰⁷ /2015-16

Ref: LBD/SLBC/West Bengal/1307/2015-16

दिनांक : 16.03.2016

Date: 16.03.2016

एसएलबीसी के सभी सदस्य

All Members of SLBC

प्रिय महोदय / महोदया,

Dear Sir / Madam,

विषय: पश्चिम बंगाल के लिए मत्स्य पालन के संबंध में
राज्य स्तरीय बैंकर्स समिति की लघु समिति की बैठक की
कार्यवाही।

Subject: Proceedings of the Meeting of Small
Committee under SLBC on Fishery for West
Bengal.

हम इसके साथ दिनांक 15.03.2016 को युनाइटेड बैंक
ऑफ़ इंडिया, प्रधान कार्यालय, कोलकाता में सम्पन्न मत्स्य
पालन के संबंध में राज्य स्तरीय बैंकर्स समिति (पश्चिम
बंगाल) की लघु समिति की बैठक की कार्यवाही भेज रहे हैं।

We send herewith the proceedings of the Meeting
of Small Committee under State Level Bankers'
Committee (West Bengal) on Fishery held at
United Bank of India, Head Office, Kolkata on
15.03.2016.

सभी संबंधितों से अनुरोध है कि उक्त बैठक में लिए गए
निर्णयों का यथाशीघ्र कार्यान्वयन करें।

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

भवदीय,

Yours faithfully,

मानस 42

[Signature]

महाप्रबंधक

General Manager

(वि.समावेशन और प्राइसेक) और

(FI & PriSec) and

संयोजक : पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति

Convener- SLBC, West Bengal



United Bank of India
Lead Bank Division
Head office

Convener
State Level Bankers' Committee for West Bengal

Minutes of the Meeting of the Small Committee under SLBC on Fishery for the State of West Bengal held on 15.03.2016.

Meeting of the Small Committee under SLBC on Fishery for the State of West Bengal held on 15.03.2016 at Kolkata where Coverage of fishery units with proper insurance in respect of short / medium term fishery loans in West Bengal was discussed. Smt. S. S. Bhattacharya, Joint Secretary, Department of Fisheries, Government of West Bengal, Dr. S. N. Biswas, Joint Director, Department of Fisheries, Government of West Bengal, Shri Manas Dhar, General Manager, United Bank of India & Convener, SLBC, WB, Shri Amit Kumar, Manager, RBI, Dr. A. Chattopadhyay, Manager, NABARD, Shri A. Hazra of Oriental Insurance Co. Ltd., Ms. Alpana Paul of United India Insurance Co. Ltd, Shri B. Saren of New India Insurance Co. Ltd. and Shri R. Kumar of Bajaj Allianz General Insurance Co. Ltd. attended the meeting. Senior Executives of Fisheries Department of State Government, Insurance Companies and Banks also participated in the meeting. A list of participants of the meeting is enclosed.

Initiating the discussion, Shri Manas Dhar, General Manager, UBI and Convener, SLBC West Bengal extended a warm welcome to all the participants to this Meeting of the Small Committee under SLBC on Fishery for the State of West Bengal. Shri Dhar informed that non-availability of insurance is an impediment for extending fishery loans in the State. He also informed that State Government and Banks are very keen for coverage of fishery units with insurance. The matter was discussed in detail in the last SLBC (132nd) meeting held on 10.03.2016 where the SLBC was directed to convene a special meeting with insurance companies to discuss issues relating to coverage of fishery units by way of insurance. Shri Dhar requested the participants to deliberate on the issue and come up with workable solution for introduction of insurance coverage in fisheries (both short term & medium term) sector in the State.



Senior Executives of the Fisheries Department, Government of West Bengal. Insurance Companies, RBI, NABARD and Banks participated in the discussion on various issues viz. extent of coverage, rate of premium, types of fishery, certification of loss of fish etc. on coverage of fishery units with proper insurance in respect of short / medium term fishery loans in West Bengal. After threadbare discussion, the following points emerged as an outcome of the meeting:

1. Insurance Companies in general agreed to cover the fisheries sector under insurance subject to sorting out certain issues with regard to schemes, types, etc.
2. It was also agreed that insurance coverage would be extended in 3 broad areas viz. 1. Fresh water inland fishery (both short term and medium term), 2. Brackish water fishery (Shrimp / Fin fish) and 3. Ornamental fishery.
3. The Insurance Companies requested to inform them the volume of water bodies indicating flood prone areas / extent of coverage that is to be included under insurance. Fishery Department, GoWB would be providing the requisite data.
4. Insurance Companies were requested to submit approach letter to SLBC regarding available insurance coverage in fisheries sector preferably within 10 days from the meeting, latest by 31.03.2016.
5. Insurance Companies were also requested to give their standard templates on existing fisheries insurance schemes indicating all aspects of fishery insurance (Premium, basic coverage, special issues, etc).
6. Fisheries Department would work on the Templates and calibrate it to the suitability of the State in relation to the type of fish cultivation, harvesting period, etc, to make it acceptable for adoption for insurance coverage, upon reaching consensus on the matter.
7. Insurance Companies suggested that they would rely on the report of the Fishery Officers of the respective Block / areas in respect of ascertaining loss of fish crops.
8. In anticipation of manpower crunch both at the end of Fisheries department & Insurance Companies, RBI proposed for training of local youth by the State



Government so that they can act as certified loss assessor / IRDA accredited loss assessor of fish crops.

9. It was grossly agreed that the amount of Premium for insurance coverage would be a loan component.
10. The sum insured would be based on 'peak value' of the fish crop, which is inclusive of all input cost (Feed, fertilizers, prophylactics, fish seed, netting cost, etc.). Cost of excavation of Pond / water bodies and other capital expenditure not being component of cost of cultivation would not be a part of sum insured.
11. Loss would be determined on the basis of actual input cost incurred up to the time of the incidence of loss (details modalities of assessing loss at different stages would be worked out by the Fisheries Department in consultation with the Insurance Companies).
12. Insurance Companies requested State Government to inform them a workable time series data on the value of fish crops from the day of insurance to assess claim amount. Such data would be made available to SLBC by State Government for circulation to Insurance Companies and Banks.
13. Periodicity of Insurance would depend on nature of fish crops and same would be determined by the Fisheries Department.
14. All technical support would be provided by the Fisheries Department, GoWB.
15. Insurance of fish units set up through availment of loan would be mandatory like crop loan after introduction of Fish Insurance schemes,
16. It was finally decided that after having all the documents in ready state, a final meeting would be held in presence of Additional Chief Secretary, Fisheries Department, Government of West Bengal at the earliest opportunity.

The meeting ended with vote of thanks to the Chair.



List of participants of Meeting of the Small Committee under SLBC West Bengal on Fishery held on 15.03.2016 at United Bank of India, Head Office		
Sl No.	Names	Designation & Name of the Organisation
Fisheries Dept.		
1	Smt. Sukti Sita Bhattacharya	Jt. Secretary, Fisheries Department, GoWB
2	Dr. S.N. Biswas	Jt. Director, Fisheries Dept., GoWB
3	Dr.S.K. Mondal	Dy. Director, Fisheries Dept., GoWB
4	Dr. S. Biswas	Dy. Director, Fisheries Dept., GoWB
RBI, NABARD		
5	Sri Amit Kumar	Manager, RBI
6	Sri A. Chattopadhyay	Manager, NABARD
Commercial Banks		
7	Sri Manas Dhar	General Manager, UBI & Convener, SLBC West Bengal
8	Sri R.C. Ojha	Deputy General Manager, Punjab National Bank
9	Sri P. Panda	Deputy General Manager, Bank of India
10	Sri Bhajan Chandra Roy	Asst. General Manager, United Bank of India
11	Sri H.S. Sarkar	Asst. General Manager, State Bank of India
12	Sri Ramaswami K.S	Asst. General Manager, UCO Bank
13	Sri K.V.N. Murty	Chief Manager, Allahabad Bank
14	Sri Ashit Sinha	Chief Manager, United Bank of India
15	Sri Debasish Maiti	Chief Manager, United Bank of India
16	Sri Shyamapada Biswas	Senior Manager, Bank of India
17	Sri Rana Mitra	Senior Manager, UCO Bank
18	Sri Dinesh Kumar	Manager, Central Bank of India
Co-operative Banks		
19	Sri Aveek Bhattacharya	Deputy General Manager, WBSCB
Insurance Companies		
20	Sri A. Hazra	Manager, Oriental Insurance Co. Ltd.
21	Ms. Alpana Paul	Deputy Manager, United India Insurance Co. Ltd.
22	Sri B. Saren	Asst. Manager, The New India Assurance Co. Ltd.
23	Sri Rajesh Kumar	Zonal Head, Bajaj Allianz General insurance Co. Ltd.
24	Sri Rajeev Kumar	Zonal Manager, Bajaj Allianz General insurance Co. Ltd.



SELF HELP GROUPS

Action Points emerged in the 132nd SLBC Meeting held on 10.03.2016:

Banks would exert concerted efforts to achieve both physical & financial target of SHG credit linkage.

Status of implementation:

At the end of financial year 2015-16, credit linkage of SHG stood at Rs. 2084.08 crore (108% of financial target) covering 2,00,967 nos of SHGs. (112.58% of physical target) as compared to Credit Linkage to 1,14,041 groups during the financial year 2014-15. Average Credit per SHG as on 31.03.2016 for F.Y. 2015-16 stood at Rs 1,03,702/- against average SHG credit of Rs 89,970/- during the year 2014-15, thereby registering and increase of Rs. 13732/- per SHG.

The positions of Savings and Credit Linked SHGs for the State of West Bengal for last 6 years are given below: -

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
2015-2016	150000	178515	96309	200967	2084.08

All Banks in the State, Savings linked to 96,309 Groups during the financial year 2015-16.

All the Banks in the State, Credit linked to 2,00,967 Groups with financial outlay of Rs. 2084.08 crore during the financial year 2015-16.

Performance of Banks operating in the State as on 31.03.2016 for the year F.Y 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 for the year ended Mar,2016		Outstanding Credit Linked Balance as on 31.03.2016		Savings Linked for the year ended Mar,2016		Outstanding Savings Linked Balance as on 31.03.2016	
		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	14726	16611.36	50687	42857.45	4662	518.11	51421	4507.69
2	Andhra Bank	5	5.50	16	10.87	2084	942.85	36	1.14	2689	162.45
3	Bank of Baroda	2618	2850.10	1856	1765.14	23792	21143.41	2255	39.41	24441	924.45
4	Bank Of India	6086	6467.50	6102	4857.14	37114	35680.45	2758	45.47	44097	5820.13
5	Canara Bank	1551	1664.10	537	1122.35	18189	16745.14	1522	41.54	20735	2266.41
6	Central Bank of India	11046	11906.02	11840	10423.33	56714	46147.25	2151	62.74	57745	2915.65
7	Corporation Bank	253	278.30	63	52.41	6458	5561.74	33	19.84	6487	580.64
8	Dena Bank	65	71.50	74	48.84	2137	1044.54	64	4.98	2845	1916.50
9	IDBI Bank	360	396.00	573	1728.32	2674	3039.47		0.00	2758	228.45
10	Indian Bank	820	902.00	241	149.36	2603	1825.32	189	5.99	2657	795.14
11	Indian Overseas Bank	1002	1067.30	172	123.61	6654	6183.21	191	3.84	9274	798.41
12	Oriental Bank of Commerce	376	413.60	682	514.32	1412	1284.65	258	4.70	2052	229.00
13	Punjab National Bank	6921	7549.42	1985	2415.00	37244	29263.16	2168	17.81	37542	5891.00
14	State Bank of India	28250	30050.98	16563	17528.47	31725	20252.00	21579	4466.11	36748	5315.00
15	Syndicate Bank	1559	1714.90	1610	1158.54	9556	9255.13	654	9.56	10844	1254.63
16	Uco Bank	8514	9114.55	7774	4889.49	37648	34556.54	17349	298.97	40887	6205.86
17	Union Bank of India	2002	2112.94	260	266.48	10547	1222.54	1202	21.56	13456	2100.16
18	United Bank of India	23265	25445.64	15142	14532.14	68745	50476.32	4687	58.87	72547	5865.47
19	Vijaya Bank	165	181.50	291	208.04	4352	3972.75	251	5.93	4421	51.14
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	81408	80457.01	411789	332670.52	62095	5628.21	445634	48019.74
22	BGVB	30755	33830.50	23422	25260.93	100685	96141.77	10000	527.32	120854	29721.62
23	PBGB	13071	13809.91	19492	49443.31	39731	64549.21	8469	1928.42	43564	12975.64
24	UBKGB	8853	9738.30	12342	12771.84	26602	17748.47	3847	1229.41	30652	7168.00
	Sub Total of RRBs	52679	57378.71	55256	87476.08	167018	178439.45	22316	3685.15	195070	49865.26
25	W.B St.Co-op Bank	16130	17743.00	64303	40474.42	123773	47708.08	11898	245.22	195265	33752.14
	Sub Total of Co-op. Bank	16130	17743.00	64303	40474.42	123773	47708.08	11898	245.22	195265	33752.14
	GRAND TOTAL	178515	193000.00	200967	208407.51	702580	558818.05	96309	9558.58	835969	131637.14

PROGRESS DATA OF DISTRICT WISE SHG-BANK CREDIT LINKAGE AS ON MARCH 2016							
SL	Name of the District	Target for 2015-16		Achievement as on March 2016		% Achievement	
		NO	Amt (Rs.in lac)	No	Amt (Rs. in Lac)	%No	%Amt
1	Alipurduar	2052	2257.20	3142	3493.44	153	155
2	Bankura	10545	11599.50	13745	12529.99	130	108
3	Birbhum	12667	13933.70	11303	17933.92	89	129
4	Burdwan	9846	10830.60	8324	14227.60	85	131
5	Coochbehar	11179	12296.90	11886	10674.37	106	87
6	Dakshin Dinajpur (L)	4990	5489.00	5062	5248.26	101	96
7	Darjeeling (GTA)	2278	2505.80	1484	1769.91	65	71
8	Hooghly	12707	10611.20	16002	13171.85	126	124
9	Howrah	5862	6448.20	6804	8328.86	116	129
10	Jalpaiguri	4800	5280.00	4470	5014.56	93	95
11	Malda	6196	6815.60	10998	9636.99	178	141
12	Murshidabad(L)	11500	12650.00	22358	22355.77	194	177
13	Nadia	13300	14630.00	14151	10604.32	106	72
14	North 24 Pargana	16000	17600.00	8822	9951.35	55	57
15	Paschim Medinipur	12039	13242.90	8544	8193.54	71	62
16	Purba Medinipur	15999	17598.90	21414	25627.70	134	146
17	Purulia	6619	7280.90	6939	6402.24	105	88
18	Siliguri (MP)	2200	2420.00	2196	2334.42	100	96
19	South 24 Pargana	12293	13522.30	14756	12102.29	120	89
20	Uttar Dinajpur	5443	5987.30	8567	8806.12	157	147
	Total	178515	193000.00	200967	208407.50	113	108

SHG-Credit Linkage Target for 2016-17

SHG Credit Linkage target for the State of West Bengal was fixed to Rs 2500.00 crore during the FY 2016-17 as per SLBC Sub Committee meeting & 132nd SLBC meeting held on 29.02.2016 & 10.03.2016 respectively and the same was communicated to Banks & LDMs vide SLBC letter no. LBD/ SLBC/SHG/ 1/2016 dated 01.04.2016.

Subsequently, MoRD, Gol has revised the SHG Credit Linkage target for the State of West Bengal to Rs. 3262.88 crore to 2.50 lac SHG groups for FY 2016-17.

Accordingly, SLBC has allocated the State target for SHG among the Districts & Banks in consultation with WBSRLM & the same is annexed.

All Banks and LDMs are requested to take all necessary steps from the beginning of the year, so as to ensure that target is achieved well in time.

DISTRICT WISE & BANK WISE CREDIT PLAN(TARGET) FOR SHG-BANK LINKAGE IN WEST BENGAL FOR THE YEAR 2016-2017															
DISTRICT WISE TARGET															
S No.	Name of the Bank	Bankura		Birbhum		Burdwan		Cooch Behar		Dakshin Dinajpur		Darjeeling (GTA)		Hooghly	
		No. of SHG	Amount (Rs. In lac)	No. of SHG	Amount (Rs. In lac)	No. of SHG	Amount (Rs. In lac)	No. of SHG	Amount (Rs. In lac)	No. of SHG	Amount (Rs. In lac)	No. of SHG	Amount (Rs. In lac)	No. of SHG	Amount (Rs. In lac)
1	Alla B	729	947.70	833	1321.75	1171	1463.75	344	430.00	513	641.25			1781	2209.01
2	Andhra B														
3	BOB					108	135.00	251	313.75	9	11.25	25	31.25	58	70.00
4	BOI	220	286.00	25	42.50	600	737.70	25	31.25	191	238.75			484	592.29
5	Canara B	60	78.00	114	142.50	99	123.75	138	172.50	50	62.50	1	1.25	55	66.65
6	CBI	250	325.00	536	483.25	418	522.50	3761	4701.25	237	296.25	463	578.75	417	506.06
7	Dena Bank														
8	Indian B					68	85.00			20	25.00				
9	IOB			148	239.00					15	18.75	2	2.50	66	82.49
10	OBC					306	382.50			3	3.75				
11	PNB	712	925.60	140	217.75	186	232.50			81	101.25			1120	1397.53
12	SBI	1430	1859.00	2460	2821.79	1892	2301.20	1393	1741.25	712	890.00	252	315.00	1951	2367.36
13	Syndicate B	75	97.50	159	236.00	22	27.50								
14	Union B	155	201.50	625	996.00	342	427.50					33	41.25	193	238.33
15	UBI	1542	2004.60	823	717.88	515	638.75	698	872.50	816	1020.00	34	42.50	1453	1799.46
16	UCO B	525	682.50	2565	3866.15	1151	1432.60	87	108.75	50	62.50	29	36.25	1458	1809.91
17	Vijaya B			135	125.00										
18	IDBI														
19	Corporation B											7	8.75		
20	BGVB	10567	14794.80							3193	3991.75				
21	PBGB			18834	29045.45	11951	16148.55							11472	16182.20
22	UBKGB							5829	7286.25			900	1125.00		
23	HDFC														
24	AXIS Bank											1	1.25	20	25.00
25	ICICI														
26	Co-Operative B	1645	740.25							145	181.25	17	21.25		
	All Bank Total	17910	22942.45	27397	40255.02	18829	24658.80	12526	15657.50	6035	7544.25	1764	2205.00	20528	27346.29

DISTRICT WISE & BANK WISE CREDIT PLAN (TARGET) FOR SHG- BANK LINKAGE IN WEST BENGAL DURING 2016-2017															
DISTRICT WISE TARGET															
Sl	Name of the Bank	Howrah		Jalpaiguri		Alipurduar		Malda		Murshidabad		Nadia		North 24 Pargana	
		No. of SHG	Amount (Rs. In lac)	No. of SHG	Amount (Rs. In lac)	No. of SHG	Amount (Rs. In lac)	No. of SHG	Amount (Rs. In lac)	No. of SHG	Amount (Rs. In lac)	No. of SHG	Amount (Rs. In lac)	No. of SHG	Amount (Rs. In lac)
1	Alla B	648	909.23	143	184.47	11	14.75	453	589.05	781	976.25	530	662.50	1768	2600.00
2	Andhra B														
3	BOB	510	676.58					10	12.50	655	818.75	38	47.50	160	224.20
4	BOI	339	425.94	132	170.28	37	51.25	126	146.45	847	1058.75	336	420.00	963	1455.50
5	Canara B							45	56.75	283	353.75	133	166.25	112	163.10
6	CBI	51	75.73	1665	2147.85	782	1088.50	357	434.60	61	76.25	17	21.25	218	310.70
7	Dena Bank														
8	Indian B													22	29.80
9	IOB	52	66.50	6	7.74			13	16.25	239	298.75	186	232.50		
10	OBC														
11	PNB	109	148.96	200	258.00			40	44.00	164	205.00			318	469.60
12	SBI	763	1039.36	970	1251.30	402	580.00	1243	1607.90	2047	2558.75	1272	1590.00	1339	2027.75
13	Syndicate B			371	478.59					254	317.50			130	187.50
14	Union B	91	136.63			16	21.50	117	153.00	163	203.75	30	37.50		
15	UBI	200	298.13	432	557.28	68	94.75	1110	1416.30	2830	3537.50	1849	2311.25	2401	3542.10
16	UCO B	755	1095.69	314	405.06	80	101.50	195	245.10	296	370.00	72	90.00	457	691.65
17	Vijaya B													21	30.60
18	IDBI														
19	Corporation B														
20	BGVB							4132	5210.10	4988	6236.00	4741	5926.25	4696	6954.75
21	PBGB	10900	14279.41												
22	UBKGB			1812	2342.48	778	1084.50								
23	HDFC														
24	AXIS Bank														
25	ICICI														
26	Co-Operative B							860	1037.45			7130	8932.70	21	28.60
	All Bank Total	14418	19152.16	6045	7803.05	2174	3036.75	8701	10969.45	13608	17011.00	16334	20437.70	12626	18715.85

DISTRICT WISE & BANK WISE CREDIT DISBURSEMENT TARGET FOR SHG- BANK LINKAGE IN WEST BENGAL DURING 2016-2017															
DISTRICT WISE TARGET														ALL DISTRICT TOTAL OF	
SL	Name of the Bank	Paschim Medinipur		Purba Medinipur		Purulia		Siliguri MP		South 24 Pargana		Uttar Dinajpur		THE BANK	
		No. of SHG	Amount (Rs. In lac)	No. of SHG	Amount (Rs. In lac)	No. of SHG	Amount (Rs. In lac)	No. of SHG	Amount (Rs. In lac)	No. of SHG	Amount (Rs. In lac)	No. of SHG	Amount (Rs. In lac)	No. of SHG	Amount (Rs. In lac)
1	Alla B	1327	1658.75	3201	4801.50	1019	1358.33			1549	1936.25	435	552.45	17236	23256.99
2	Andhra B													0	0.00
3	BOB	119	148.75	1	1.25	381	506.63			41	51.25			2366	3048.66
4	BOI	403	503.75	381	521.97	52	68.12			795	993.75	190	241.30	6146	7985.55
5	Canara B	239	298.75	61	77.47	68	89.08			184	230.00	35	44.45	1677	2126.75
6	CBI	213	266.25	394	535.84	828	1096.12	615	769.00	297	371.25	590	749.30	12170	15355.70
7	Dena Bank									15	18.75			15	18.75
8	Indian B	268	335.00	197	275.80	57	74.67							632	825.27
9	IOB	201	251.25	170	221.00					150	187.50	35	44.45	1283	1668.68
10	OBC	32	40.00							20	25.00			361	451.25
11	PNB	2001	2501.25	1513	1818.20	191	250.21			259	323.75	90	114.30	7124	9007.90
12	SBI	2018	2522.50	2358	2183.30	1831	2405.19	530	663.00	1992	2190.00	1150	1460.50	27936	34375.15
13	Syndicate B									85	106.25			1165	1450.84
14	Union B	30	37.50	167	227.12			100	125.00	263	328.75	35	44.45	2360	3219.78
15	UBI	2275	2843.75	2967	2035.12	4091	2625.28	140	175.00	2219	2073.75	645	819.15	27108	29425.05
16	UCO B	584	730.00	44	73.04	98	128.98			120	150.00	45	57.15	8925	12136.83
17	Vijaya B													156	155.60
18	IDBI													0	0.00
19	Corporation B.									9	11.25			16	20.00
20	BGVB	2231	2789.00	8677	14490.89	4063	5371.25			5774	7218.50	3380	4292.49	56442	77275.78
21	PBGB													53157	75655.61
22	UBKGB							1155	1444.00					10474	13282.23
23	HDFC													0	0.00
24	AXIS Bank													21	26.25
25	ICICI													0	0.00
26	Co-operative B.	2047	2558.75	279	558.00	1089	1443.25			15	18.75			13248	15520.25
	All Bank Total	13988	17485.25	20410	27820.50	13768	15417.11	2540	3176.00	13787	16234.75	6630	8419.99	250018	326288.87

PRADHAN MANTRI MUDRA YOJANA (PMMY)

1.Action Points emerged in the 132nd SLBC Meeting held on 10.03.2016:

All Banks are to exert efforts to achieve Mudra Target for FY 2015-16 as on 31.03.2016.

Status of implementation:

All the Banks operating in the State combinedly have disbursed Rs 7425.04 crore against target of Rs 6532.17 crore, thereby achieving 113.67 % of annual target as on 31.03.2016. Out of the amount disbursed, NBFC /MFI has contributed Rs 2768.68 crore, Non NBFC /MFI has contributed Rs. 134.71 crore and rest Rs 4521.65 crore has been disbursed by the banks operating in the State.

DFS has already fixed Bank wise targets for MUDRA loan for 2016-17 with a request to inform the State wise targets to respective SLBCs for setting State wise MUDRA target.

On the basis of State wise target received from the member banks. SLBC Desk has compiled the MUDRA target for 2016-17 for West Bengal amounting Rs 7588.34 crore (Shishu- Rs. 1300.88 crore, Kishore- Rs 3475.79 crore and Tarun- Rs 2811.67 crore). Bank wise MUDRA target for the FY 2016-17 is annexed.

Bank wise details of disbursement under MUDRA for the year ended 2015-16 is also annexed.

Pradhan Mantri Mudra Yojana as on 31.03.2016										
State : West Bengal										
[Amount Rs. in Crore]										
Sr No	Bank Type Name	Bank Name	Shishu		Kishore		Tarun		Total	
			(Loans up to Rs. 50,000)		(Loans from Rs. 50,001 to Rs. 5.00 Lakh)		(Loans from Rs. 5.00 to Rs. 10.00 Lakh)			
			No 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	13407	36.14	0	0	0	0	13407	36.14
1.2		JAGARAN MICROFIN PVT LTD.	40737	72	0	0	0	0	40737	72
1.3		Ujjivan Financial Services	302264	632.99	5273	30.87	0	0	307537	663.86
1.4		SHARE MICROFIN LIMITED	22556	33.53	0	0	0	0	22556	33.53
1.5		ASMITHA MICROFIN LIMITED	13901	21.16	0	0	0	0	13901	21.16
1.6		JANALAKSHMI FINANCIAL SERVICES LIMITED	172452	413	113	4.04	77	5.63	172642	422.67
1.7		Satin Creditcare Network Limited	1472	2.2	0	0	0	0	1472	2.2
1.8		Asirvad Microfinance Pvt. Ltd	636	1.27	0	0	0	0	636	1.27
1.9		Arohan Financial Services Pvt. Ltd.	176089	300.33	320	2.49	0	0	176409	302.82
1.1		SKS Microfinance Limited	908313	1213.03	0	0	0	0	908313	1213.03
		Total	1651827	2725.65	5706	37.4	77	5.63	1657610	2768.68
2		SBI and Associates								
2.1		State Bank of India	77619	60.2	19534	429.14	7452	481.34	104605	970.68
2.2		State Bank of Bikaner and Jaipur	283	0.85	359	12.38	251	16.65	893	29.88
2.3		State Bank of Hyderabad	130	0.06	30	1.14	22	1.77	182	2.97
2.4		State Bank of Mysore	41	0.14	87	2.68	61	4.57	189	7.39
2.5		State Bank of Patiala	4	0.01	21	0.94	3	0.19	28	1.14
2.6		State Bank of Travancore	13	0.04	15	0.51	10	0.6	38	1.15
		Total	78090	61.3	20046	446.79	7799	505.12	105935	1013.21
3		Public Sector Commercial Banks								
3.1		Allahabad Bank	13528	29.97	8179	162.69	1232	93.15	22939	285.81
3.2		Andhra Bank	1993	7.19	337	7.47	85	5.91	2415	20.57
3.3		Bank of Baroda	2860	6.15	1303	26.13	227	16.63	4390	48.91
3.4		Bank of India	18542	49.39	4695	82.73	764	48.19	24001	180.31
3.5		Bank of Maharashtra	178	0.49	201	5.31	74	4.69	453	10.49
3.6		Canara Bank	23176	31.55	6352	123.63	767	55.63	30295	210.81
3.7		Central Bank of India	64457	16.14	2916	52.91	298	19.91	67671	88.96
3.8		Corporation Bank	977	1.9	275	3.17	80	3.98	1332	9.05
3.9		Dena Bank	2058	1.72	299	5.09	69	4.34	2426	11.15
3.1		Indian Bank	404	1.35	530	11.94	74	5.76	1008	19.05
3.11		Indian Overseas Bank	1816	2.73	729	14.54	129	7.97	2674	25.24
3.12		Oriental Bank of Commerce	3974	10.81	881	19.97	267	20.64	5122	51.42
3.13		Punjab National Bank	19761	34.82	5284	94.39	962	58.43	26007	187.64
3.14		Syndicate Bank	2086	4.09	1326	25.47	289	17.24	3701	46.8
3.15		Union Bank of India	2900	9.99	1546	26.42	128	7.92	4574	44.33
3.16		United Bank of India	37312	65.81	14255	254.47	1720	125.54	53287	445.82
3.17		Punjab & Sind Bank	2105	1.1	197	5.24	138	9.76	2440	16.1
3.18		UCO Bank	81428	92.51	3421	49.54	374	27.14	85223	169.19
3.19		Vijaya Bank	2077	4.07	1002	15.1	250	15.13	3329	34.3
3.2		IDBI Bank Limited	13285	27.49	1374	29.69	375	32.06	15034	89.24
3.21		Bharatiya Mahila Bank	284	0.56	1	0.02	0	0	285	0.58
		Total	295201	399.83	55103	1015.92	8302	580.02	358606	1995.77
4		Private Sector Commercial Banks								
4.1		Catholic Syrian Bank	0	0	0	0	0	0	0	0
4.2		Federal Bank	9	0.04	19	0.62	17	1.43	45	2.09
4.3		Jammu & Kashmir Bank	9	0.01	8	0.36	6	0.49	23	0.86
4.4		Karnataka Bank	16	0.08	65	1.93	33	1.78	114	3.79
4.5		Karur Vysya Bank	133	0	162	5.4	292	20.47	587	25.87
4.6		City Union Bank	1	0	4	0.14	2	0.15	7	0.29
4.7		Ratnakar Bank	5082	10.45	0	0	0	0	5082	10.45
4.8		South Indian Bank	3	0.01	53	1.72	48	4.1	104	5.83
4.9		ICICI Bank	379	1.16	1511	51.21	1278	86.37	3168	138.74
4.1		Axis Bank	0	0	1449	55.39	706	49.26	2155	104.65
4.11		IndusInd Bank	18148	73.43	3006	33.33	242	15.93	21396	122.69
4.12		Yes Bank	0	0	624	12.26	17	1.19	641	13.45
4.13		HDFC Bank	160090	321.26	4577	86.82	711	48.01	165378	456.09
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	183870	406.44	11481	249.3	3374	230.86	198725	886.6
5		Foreign Banks								
5.1		Citibank	0	0	116	3.52	20	1.59	136	5.11
5.2		Standard Chartered Bank	0	0	0	0	5	0.47	5	0.47
		Total	0	0	116	3.52	25	2.06	141	5.58
6		Regional Rural Banks								
6.1		Bangiya Gramin Vikash Bank	13331	45.28	10993	193.48	394	29.67	24718	268.43
6.2		Paschim Banga Gramin Bank	15891	58.28	8089	173.92	682	47.81	24662	280.01
6.3		Uttarbanga Kshetriya Gramin Bank	2650	7.01	4231	38.3	862	26.74	7743	72.05
		Total	31872	110.57	23313	405.7	1938	104.22	57123	620.49
7		Micro Finance Institutions								
7.1		NON NBFC-Micro Finance Institutions	146250	134.71	0	0	0	0	146250	134.71
		Total	146250	134.71	0	0	0	0	146250	134.71
		Grand Total	2387110	3838.5	115765	2158.63	21515	1427.91	2524390	7425.04

MUDRA Target for FY 2016-17					
State: West Bengal					
S. No.	Name of the Bank	Shishu	Kishore	Tarun	Total
		Amt. (Rs. in lac)	Amt. (Rs. in lac)	Amt. (Rs. in lac)	Amt. (Rs. in lac)
1	Allahabad Bank	9830.00	24790.00	12450.00	47070.00
2	Andhra Bank	300.00	1800.00	3000.00	5100.00
3	Bank of Baroda	1900.00	5800.00	4000.00	11700.00
4	Bank of India	1557.00	14234.00	11075.00	26866.00
5	Bank of Maharashtra	779.00	2084.00	1556.00	4419.00
6	Bharatiya Mahila Bank	20.00	40.00	30.00	90.00
7	Canara Bank	7100.00	9500.00	7900.00	24500.00
8	Central Bank of India	2386.00	6047.00	8823.00	17256.00
9	Corporation Bank	311.00	919.00	1270.00	2500.00
10	Dena Bank	350.00	800.00	600.00	1750.00
11	IDBI Bank Limited	3600.00	6800.00	4800.00	15200.00
12	Indian Bank	1210.00	4050.00	2340.00	7600.00
13	Indian Overseas Bank	1885.00	4535.00	3275.00	9695.00
14	Oriental Bank of Commerce	2400.00	2800.00	3300.00	8500.00
15	Punjab & Sind Bank	450.00	2600.00	2800.00	5850.00
16	Punjab National Bank	15000.00	24000.00	28000.00	67000.00
17	State Bank of Bikaner and Jaipur	12282.00	53630.00	46187.00	112099.00
18	State Bank of India	12282.00	53631.00	46187.00	112100.00
19	Syndicate Bank	900.00	3300.00	1700.00	5900.00
20	UCO Bank	9200.00	17500.00	4600.00	31300.00
21	Union Bank of India	1600.00	4450.00	3000.00	9050.00
22	United Bank of India	8536.00	40000.00	10000.00	58536.00
23	Vijaya Bank	160.00	445.00	300.00	905.00
	PSB Total (A)	94038.00	283755.00	207193.00	584986.00
24	Axis Bank	5000.00	8500.00	6500.00	20000.00
25	Federal Bank	100.00	250.00	150.00	500.00
26	HDFC Bank	7550.00	18874.00	11324.00	37748.00
27	ICICI Bank	6500.00	10500.00	9100.00	26100.00
	PVT Bank Total (B)	19150.00	38124.00	27074.00	84348.00
28	BGVB	8000.00	11000.00	20000.00	39000.00
29	PBGB	8000.00	12000.00	20000.00	40000.00
30	UBKGB	900.00	2700.00	6900.00	10500.00
	RRBs Total (C)	16900.00	25700.00	46900.00	89500.00
	Grand Total (A+B+C)	130088.00	347579.00	281167.00	758834.00

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

Action Points emerged in the 132nd SLBC Meeting held on 10.03.2016:

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.

NPA & Recovery

Action Points emerged in the 132nd SLBC Meeting held on 10.03.2016:

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 31.03.2016

Overall recovery percentage consisting of three broad sectors viz. Agriculture, MSE and OPS as on 31.03.2016 stood at 53%.

Recovery Status of PRISEC loans as on 31.03.2016 is given below:

Sector	March 2015			March 2016		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	9602	5737	60	12064	6252	52
MSE	19395	9076	47	10024	5569	56
OPS	5907	3291	56	4832	2550	53
TOTAL	34904	18104	52	26920	14371	53

2. Scheme-wise recovery as on 31.03.2016

Recovery Status of selected Employment generation schemes as on March 2016 in comparison to March 2015 are as under:

Sector	March 2015			March 2016		
	Demand	Recovery	%	Demand	Recovery	%
PMRY	69.35	15.14	22	44.86	11.77	26
PMEGP	159.40	75.30	47	158.47	71.63	45
SJSRY	24.08	9.57	40	25.89	13.51	52
BSKP	281.81	95.89	34	262.95	103.20	39
REGP	51.19	15.43	30	52.04	15.96	31
SCP/TSP	83.61	33.96	41	161.62	38.29	24
SGSY (Individual)	38.76	14.10	36	47.05	20.90	44
SGSY (Gr)	338.07	243.23	72	408.19	314.29	77
SHG	817.54	580.35	71	850.00	713.92	84

Bank wise positions as on 31.03.2016 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 31.03.2016

(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	169516.84	77435.29	46	246083.29	136453.19	55	66418.66	38290.36	58	482018.79	252178.84	52
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	55687.00	27859.00	50	98767.00	46879.00	47	21978.00	10789.00	49	176432.00	85527.00	48
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	10117.02	32	9722.00	4523.00	47	14940.60	8217.33	55	55911.80	22857.35	41
7	CBI	61205.00	28541.00	47	90201.00	39542.00	44	19218.00	13948.00	73	170624.00	82031.00	48
8	CORP.BK	5099.83	2263.81	44	9053.78	5023.14	55	932.28	587.30	63	15085.89	7874.25	52
9	DB	49.00	26.14	53	919.00	219.00	24	451.00	176.00	39	1419.00	421.14	30
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	22110.00	12171.00	55	9342.00	6057.00	65	1398.00	768.00	55	32850.00	18996.00	58
14	P & SB	1569.00	576.97	37	8045.00	3781.00	47	7595.00	3510.00	46	17209.00	7867.97	46
15	SB	3132.00	1811.14	58	16444.00	9960.55	61	7468.00	4380.00	59	27044.00	16151.69	60
16	SBI	79514.00	50947.00	64	68391.00	42739.00	62	97473.00	65307.00	67	245378.00	158993.00	65
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	11479.00	6566.00	57	7497.00	4596.12	61	14376.00	4997.00	35	33352.00	16159.12	48
20	VB	457.00	178.32	39	7613.00	2162.00	28	1936.00	315.19	16	10006.00	2655.51	27
21	IDBI Bank	4253.29	2210.27	52	16235.06	10115.38	62	13385.00	12011.00	90	33873.35	24336.65	72
A	Comm.Bks.Total	637366.02	309546.05	49	719684.37	381359.90	53	335546.81	195363.56	58	1692597.20	885799.05	52
SBI ASSOCIATES													
22	SBol			#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	6627.44	4778.12	72	24858.37	14064.95	57	2899.51	2500.16	86	34385.32	21343.23	62
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	42789.11	19308.54	45	119479	72790	61	3083	2594		165351.17	94691.85	57
(A+B+C)	Total of Comm.Bks	680155.13	328854.59	48	839163.12	454149.41	54	338630.12	197957.36	58	1857948.37	980490.90	53
REGIONAL RURAL BANKS													
30	BGVB (UBI)	78541.44	43310.45	55	86491.42	55829.72	65	49365.54	31531.05	64	214398.40	130671.22	61
31	PBGB (UCO)	31090.00	20654.32	66	16540.00	8726.00	53	5196.00	1953.00	38	52826.00	31333.32	59
32	UBKGB	32022.00	18745.44	59	3826.00	2469.14	65	28354.00	23501.00	83	64202.00	44715.58	70
D	RRBs Total	141653.44	82710.21	58	106857.42	67024.86	63	82915.54	56985.05	69	331426.40	206720.12	62
E	W.B. St. Co-op.Bk	320986.00	202591.00	63	56357.00	35721.00	63	88728.00	61633.04	69	466071.00	299945.04	64
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)	1206430.98	625164.05	52	1002377.54	556895.27	56	483178.70	255011.87	53	2691987.22	1437071.19	53

BANK-WISE AND SCHEME-WISE RECOVERY PERFORMANCE AS ON 31.03.2016

(Rs.in lac)																			
SI 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!	127.00	69.86	55	946.41	568.79	60	131.29	29.36	22	265.59	88.60	33	2078	1233	59
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	16.00	8.00	50	163.00	77.00	47	5528.00	2456.00	44	825.00	411.00	50	161.00	65.00	40	4875	1587	33
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	627.00	345.00	55	658.00	259.00	39	584.00	345.00	59	354.00	140.00	40	155	59	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	1212.00	930.00	77	349.00	229.00	66	425.00	166.00	39	709.00	273.00	39
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	592.00	385.00	65	230.00	116.00	50	1813.00	427.00	24	1311	590	45
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	406.00	304.00	75	3814.00	2455.00	64	165.00	111.00	67	619.00	153.00	25	277	143	52
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	35.00	9.50	27	3609.93	1738.23	48	14250.04	8068.13	57	2575.83	1348.06	52	4426.34	1155.69	26	12093.59	4990.22	41
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!	435.00	183.00	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!	2113.00	1051.00	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	1541	1074	70
Grand Total (A+B+C+D+E)		769.00	130.50	17	4704.93	2090.23	44	40819.26	31428.67	77	2588.71	1351.47	52	4485.93	1176.70	26	15846.59	7163.22	45

West Bengal

Agenda No.----11

BANK-WISE AND SCHEME-WISE RECOVERY PERFORMANCE AS ON 31.03.2016

(Rs.in lac)

SI 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!	245.43	89.46	36	415.23	281.10	68	2238.86	1519.96	68	1.53	0.72	47
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	891.00	399.00	45	971.00	355.00	37	5156.00	2758.00	53	469.00	201.00	43
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	75205.00	34548.00	46	2589.00	1050.00	41	2120.00	1425.00	67	22.00	12.00	55
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	1767.00	1094	62	1619.00	1124.00	69	330.00	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	4825.00	3953.00	82	63.00	37.00	59
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	2512.00	1229.00	49	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	80806.76	37470.59	46	14219.03	3148.28	22	22939.20	14405.25	63	1277.04	510.80	40
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	710.00	201.00	28
B	RRBs Total	136.00	70.00	51	76	30	39	1942.56	680.48	35	28541.08	26311.10	92	4267.69	2121.72	50
C	W.B. St. Co-op.Bk			#DIV/0!	0.00	0.00	0				22899.80	19403.00	85			#DIV/0!
D	WBSCARD Bank Ltd.										10620	7776	73			
Grand Total (A+B+C+D)		261.43	129.27	49	80882.76	37500.59	46	16161.59	3828.76	24	85000.08	71392.15	84	5544.73	2632.52	47

West Bengal

Agenda No.----11

BANK-WISE AND SCHEME-WISE RECOVERY PERFORMANCE AS ON 31.03.2016

(Rs.in lac)

SI 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	19.28	12.83	67	980.55	237.88	24	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	5961.00	2569.00	43	62.00	25.00	40	16.00	8.00	50	31.00	14.00	45	4.00	2.00	50
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	185.00	69.00	37	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	1808	1144	63	1431.00	861	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!	133.00	52.00	39	15.00	6.00	40	2.00	0.00	0	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	8151.76	3887.72	48	4972.98	2084.68	42	118.50	43.75	37	64.22	22.50	35	121.04	52.14	43
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)		8225.76	3929.72	48	4997.98	2085.68	42	118.50	43.75	37	64.22	22.50	35	121.04	52.14	43

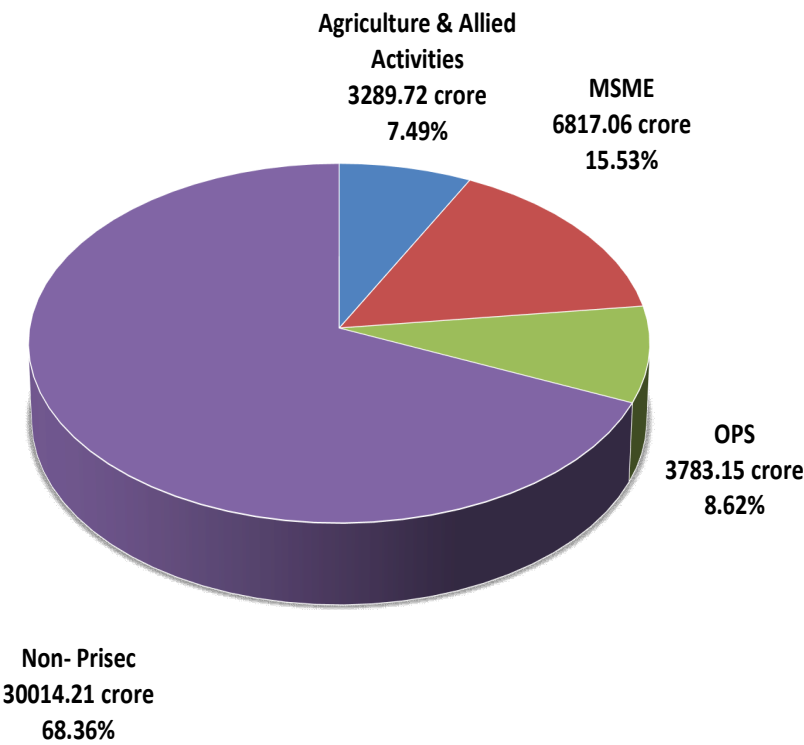
West Bengal

BANK-WISE AND SCHEME-WISE RECOVERY PERFORMANCE AS ON 31.03.2016

(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	8.16	2.01	25	789.68	313.11	40	25.50	11.20	44	32.31	13.43	42	28.56	8.67	30	6060.73	3573.41	59
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	275.00	98.00	36	6105.00	1751.00	29	0.00	0.00	#DIV/0!	2011.00	701.00	35	2256.00	987.00	44	44578.00	29825	67
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	1087.00	397.00	37	2598.00	1245.00	48	16.00	2.00	13	15.82	2.00	13	259.00	147.00	57	32405.00	16872.00	52
8	CORP.BK			#DIV/0!			#DIV/0!			0			0	767.24	552.40	72	206.28	150.5	73
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!	164.00	103	63			0	164	33.00	20	59.00	30.00	50.85	12994.00	6421	49
14	P & SB			#DIV/0!			0			0	0.51	0	0	1.88	0.00	0.00	11.44	5.83	51
15	SB	0.00	0.00	#DIV/0!	104.00	89.00	86	0.00	0.00		38.00	21.00	55	12.00	10.00	83	349.00	255	73
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	70418.00	49396.00	70
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	840	223.00	27	1.00	0.00	0	26.00	5.00	19	362.00	125.00	35	4644.00	3524.00	76
20	VB			0	49.66	8.11	16			0			0			0	76.23	13.21	17
21	IDBI BANK																		
A	Comm.Bks.Total	4442.28	1279.24	29	14778.97	5587.53	38	143.82	67.84	47	2433.64	852.23	35	15263.68	4864.07	32	221020.71	142184.38	64
REGIONAL RURAL BANKS																			
22	BGVV (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!	1437.00	998.00	69	0.00	0.00	#DIV/0!	462.00	163.00	35	0	0		20633.00	16180.00	78
B	RRBs Total	342.00	212.00	62	9765.19	4101.10	42	0.00	0.00	#DIV/0!	566.00	201.00		654.38	398.34	61	98951.32	87746.54	89
C	W.B. St. Co-op.Bk	420.00	105	25	1751.00	631.00	36			0				0			320986.23	272590.90	85
D	WBSCARD Bank Ltd.			#DIV/0!			#DIV/0!							0					#DIV/0!
E	HDFC Bank																2899.51	2500.16	86
F	Federal Bank																270.11	165.01	61
Grand Total (A+B+C+D+E+F)		5204.28	1596.24	31	26295.16	10319.63	39	143.82	67.84	47	2999.64	1053.23	35	15918.06	5262.41	33	644127.88	505186.99	78

NPA Position as on 31.03.2016



NPA position of Banks as on 31.03.2016

(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	240360.51	27521.30	513532.94	42058.35	108285.68	70439.84	862179.13	140019.49	1306886.68	241688.51	2169065.81	381708.00
2	AND.BK	34031.40	20.86	121119.00	32465.30	21111.00	616.90	176261.40	33103.06	225601.00	34998.40	401862.40	68101.46
3	BOB	28213.00	4748.00	235407.00	14629.00	73134.00	8564.00	336754.00	27941.00	740355.00	36801.00	1077109.00	64742.00
4	BOI	161987.00	12812.00	371268.00	47125.00	79827.00	11252.00	613082.00	71189.00	986071.00	153626.00	1599153.00	224815.00
5	BOM	1547.15	35.00	47568.12	416.00	6871.00	200.00	55986.27	651.00	151626.00	27585.00	207612.27	28236.00
6	CB	48985.42	10117.02	231360.45	38058.27	59696.65	2967.54	340042.52	51142.83	40762.48	20443.03	380805.00	71585.86
7	CBI	128554.00	7742.00	169559.00	33474.00	51950.00	3203.00	350063.00	44419.00	550227.00	177622.00	900290.00	222041.00
8	CORP.BK	19253.62	5099.83	45741.86	9053.78	23513.88	932.28	88509.36	15085.89	449293.81	120188.47	537803.17	135274.36
9	DB	3886.00	438.35	68546.00	6879.00	5567.00	984.00	77999.00	8301.35	212361.00	35333.00	290360.00	43634.35
10	IB	8703.61	2176.92	37746.12	7145.05	11690.10	3586.00	58139.83	12907.97	257845.17	14422.83	315985.00	27330.80
11	IOB	93981.41	9121.00	124951.00	16807.00	41023.41	4983.00	259955.82	30911.00	596082.00	251616.00	856037.82	282527.00
12	OBC	53410.00	10653.00	245162.00	31650.00	22679.00	1267.00	321251.00	43570.00	565868.00	145706.00	887119.00	189276.00
13	PNB	358884.00	13554.00	208900.00	40046.00	353486.00	177138.00	921270.00	230738.00	695029.00	103106.00	1616299.00	333844.00
14	P & SB	3697.00	44.11	48619.00	10146.00	43111.00	805.04	95427.00	10995.15	199876.00	15459.00	295303.00	26454.15
15	SB	38891.00	2468.00	112002.00	23686.00	31655.00	4063.00	182548.00	30217.00	452692.00	100555.00	635240.00	130772.00
16	SBI	345870.00	34372.00	647392.00	41321.00	753351.00	5250.00	1746613.00	80943.00	4754620.00	814504.00	6501233.00	895447.00
17	UB	94508.15	14176.20	192944.44	38588.80	48455.58	7268.15	335908.17	60033.15	531038.03	76308.85	866946.20	136342.00
18	UBI	582205.00	62476.00	502456.32	102857.14	330458.14	13847.25	1415119.46	179180.39	1849814.84	40895.12	3264934.30	220075.51
19	UCO	229911.94	27303.00	428409.20	30760.00	108798.00	19489.00	767119.14	77552.00	748149.00	458964.00	1515268.14	536516.00
20	VB	13074.40	112.66	126245.26	3917.09	12604.41	1356.17	151924.07	5385.92	189812.72	39914.77	341736.79	45300.69
21	IDBI Bank	41334.56	681.00	165540.64	21560.00	154674.19	6301.00	361549.39	28542.00	504800.00	47337.00	866349.39	75879.00
A	Comm.Bks.Total	2531289.17	245672.25	4644470.35	592642.78	2341942.04	344513.17	9517701.56	1182828.20	16008810.73	2957073.98	25526512.29	4139902.18
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	3197.01	150.00	2668.09	478.00	5879.84	628.00	144003.16		149883.00	628.00
26	SBBJ							0.00	0.00	123398.00		123398.00	0.00
B	Total	14.74	0.00	3197.01	150.00	2668.09	478.00	5879.84	628.00	364807.26	0.00	370687.10	628.00
OTHER BANKS													
27	HDFC Bank	81642.48	739.95	277096.34	1927.54	77834.16	755.96	436572.98	3423.45	996439.77	8119.79	1433012.75	11543.24
28	AXIS Bank (UTI)	75304.07	1748.00	199305.77	1353.00	50374.72	2112.00	324984.56	5213.00	725267.78	4784.70	1050252.34	9997.70
29	ICICI Bank	83707.22		194532.00		54333.00		332572.22	0.00	1310602.00	0.00	1643174.22	0.00
30	Federal Bank	13604.45	180.70	19687.00	2214.53	6977.00	73.74	40268.45	2468.97	125937.78	8401.28	166206.23	10870.25
31	Bandhan Bank	366751.00	0.00	269529.00	0.00	71320.00		707600.00	0.00	0.00	0.00	707600.00	0.00
32	Indusind Bank	35134.68	427.61	79185.04	1454.60	36.73	16.63	114356.45	1898.84	353706.16	1171.78	468062.61	3070.62
33	Ratnakar Bank Ltd.	1564.00		4437.00		11227.00		17228.00	0.00			17228.00	0.00
34	Kotak Mahindra Bank	22856.14		32465.17		845.16		56166.47	0.00			56166.47	0.00
C	Total	680564.04	3096.26	1076237.32	6949.67	272947.77	2958.33	2029749.13	13004.26	3511953.49	22477.55	5541702.62	35481.81
(A+B+C)	Total of Comm.Bks.	3211867.95	248768.51	5723904.68	599742.45	2617557.90	347949.50	11553330.53	1196460.46	19885571.48	2979551.53	31438902.01	4176011.99
REGIONAL RURAL BANKS													
35	BGVB (UBI)	231461.12	17426.77	162758.31	35191.16	81697.84	4669.36	475917.27	57287.29	71918.95	4275.93	547836.22	61563.22
36	PBGB (UCO)	81301.00	5374.00	73471.00	5716.00	16540.00	1317.00	171312.00	12407.00	27123.00	2476.00	198435.00	14883.00
37	UBKGB	56706.00	7462.00	18898.00	1617.00	38786.00	8749.00	114390.00	17828.00	31011.00	3258.00	145401.00	21086.00
D	RRBs Total	369468.12	30262.77	255127.31	42524.16	137023.84	14735.36	761619.27	87522.29	130052.95	10009.93	891672.22	97532.22
E	W.B. St. Co-op.Bk	561512.29	21976.62	54081.67	8839.23	243674.49	15630.21	859268.45	46446.06	313179.87	11859.16	1172448.32	58305.22
F	WBSCARD Bank Ltd.	105585.72	27964.21	0.00				105585.72	27964.21	0.00		105585.72	27964.21
G	SIDBI			90116.00	30600.00	0.00		90116.00	30600.00	0.00		90116.00	30600.00
Grand Total (A+B+C+D+E+F)		4248434.08	328972.11	6123229.66	681705.84	2998256.23	378315.07	13369919.97	1388993.02	20328804.30	3001420.62	33698724.27	4390413.64

NPA position of Banks as on 31.03.2016

(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	95014.06	4783.26	13674.00	706.09	8151.19	1958.13	9444.18	890.4	706.71	238.45	16004.66	405.68
2	AND.BK	6304.00	509.00	1286.00	71.00	18.00	18.00	110.00	30.00	5.00	1.00	0.00	0.00
3	BOB	90098.00	2288.00	5458.00	322.00	727.00	146.13	964.00	195.00	40.00	19.00	277.00	50.00
4	BOI	78922.00	7825.00	26142.00	2475.00	11875.00	4528.00	17845.00	4652.00	1308.00	187.00	7825.00	1720.00
5	BOM	6213.00	221.00	745.00	22.00	20.00	0.00			1.00	0.00	1	0.00
6	CB	39328.60	2766.53	3534.00	201.01	768.60	150.40	135.01	11.20	43.73	10.04	149.3	3.52
7	CBI	65885.10	2577.06	11290.00	625.58	746.28	480.42	3625.00	1964.00	123.90	68.51	129.23	84.24
8	CORP.BK	27174.78	287.66	974.00	49.60	5.07	5.07	39.87	3.87	3.74	1.92		
9	DB	3713.00	510.00	1044.00	87.00	100.00	24.00			6.00		153.00	89.00
10	IB	14218.72	917.27	917.00	103.34	164.41	128.69	298.65	53.96	55.87	49.93	1728.02	398.65
11	IOB	13736.36	682.23	2214.00	180.59	695.32	181.25	918.43	201.58	155.50	18.80	298.56	91.94
12	OBC	24401.00	746.00	3624.00	511.00	86.00	13.00	89.00	42.00	17.00	8.00	38	9.00
13	PNB	56501.00	3609.00	18695.00	1755.00	2888.00	267.00	572.00	96.00	184.00	44.00	6674.00	477.00
14	P & SB	9842.14	184.71	583.00	34.15	21.22	13.74			0.16	0.11		
15	SB	29331.00	3466.00	2263.00	266.00	56.00	56.00	491.00	182.00	323.00	323.00	798.00	145.00
16	SBI	926425.00	3937.00	66441.00	2224.00	3337.00	381.00	540.00	114.00	540.00	114.00	674.00	88.00
17	UB	28416.85	1293.77	8287.00	210.66	454.43	320.49	659.51	152.64	49.51	27.23	897.38	78.50
18	UBI	258249.11	3702.00	20245.00	2895.14	6984.15	3145.12	17458.21	7654.12	1047.25	778.56	15874.68	1845.32
19	UCO	60332.00	7712.00	7684.00	2239.00	1158.00	776.00	6738.00	1003.00	1659.00	664.00	1139	372.00
20	VB	82150.00	346.40	1327.00	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	1715.00	40.15	19.62							
A	Comm.Bks.Total	2039271.58	50066.42	198142.00	15139.29	38623.46	12662.93	60082.84	17269.75	6345.35	2565.53	52694.05	5865.84
SBI ASSOCIATES													
22	SBol												
23	SBoS												
24	SBoP												
25	SBoM	2266.93	0.00	314.00	0.00								
26	SBBJ												
B	Total	2266.93	0.00	314.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTHER BANKS													
27	HDFC Bank	59781.77	37.23	896.00	1.33					2.14	0.12	0	0
28	AXIS Bank (UTI)	14644.00	1582.00	85.00	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	7642.12	109.13	151.00	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	354368.89	1728.36	1206.00	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.	2395907.40	51794.78	199662.00	15398.62	38914.46	12688.93	66331.84	18275.75	6367.49	2566.65	60492.21	6178.84
REGIONAL RURAL BANKS													
32	BGVB (UBI)	69208.88	346.14	881.00	0.00	10902.52	36.47	24415.85	845.12	18768.58	0.00	35322.00	327.41
33	PBGB (UCO)	14573.00	815.00	667.00	38.00			9052.00	946.00			1649	35.00
34	UBKGB	9630.00	589.00	454.00	145.00	891.00	321.00	4053.00	1257.00			14104	5400.00
D	RRBs Total	93411.88	1750.14	2002.00	183.00	11793.52	357.47	37520.85	3048.12	18768.58	0.00	51075.00	5762.41
E	WBSCARD Bank Ltd.	0.00											
F	W.B. St. Co-op.Bk	59216.36	1126.69	134.00	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)		2548535.64	54671.61	201798.00	15599.10	51443.80	13341.31	105964.57	22052.61	25377.33	2637.68	111666.76	12741.02

DISPOSAL OF CERTIFICATE CASES AS ON 31.03.2016.					
(Rs.in lac)					
SI	Bank	Cases filed		Cases Settled	
No		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	356	1826.00	301	1354.17
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	219.00
17	UB				
18	UBI	4536	4217.19	715	438.01
19	UCO	3442	382.00	2527	284.00
20	VB				
A	Comm.Bks.Total	10772	13107.94	3674	2376.38
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)	347	256.14	245	105.04
31	UBKGB	43	11.00	7	0.58
D	RRBs Total	637	489.14	278	137.07
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)		11416	13601.58	3957	2515.69

Performance of Banks in key areas in West Bengal as on March 2016

(Amt. Rs. in crore)

Parameters	March 2015	June 2015	March 2016	Variation over June,15	
				Amt.	%
Deposit	528609	537926	588352	50426	9.37
Advance	356925	320749*	356011	35262	10.99
CD Ratio	68	60	61	-	1
Investments	76268	74949	92826	17877	23.85
(C+I)D Ratio	82	74	76	-	2
Priority Sector Credit) (PRISEC)	120382	129019	147553	18534	14.37
% to ANBC	39	36	41	-	5
Sectoral deployment of PRISEC Agriculture	34263	34294	42484	8190	23.88
% to ANBC *	10.98	9.61	11.90	---	2.29
MSME	58575	67851	75086	7235	10.66
% to ANBC	18.78	19.00	21.04	---	2.04
OPS	27544	26873	29983	3110	11.57
% to ANBC	8.83	7.53	8.40	----	0.87
Major Sub-Sectors of PRISEC					
i) Weaker section	31905	29619	39171	9552	32.25
% to ANBC	10.23	8.30	10.97	---	2.67
ii) SC/ST	11834	11974	14841	2867	23.94
% to ANBC	3.79	3.36	4.16	----	0.80
iii) Women Entrepreneur	15597	16773	26384	9611	57.30
% to ANBC	5.00	4.70	7.39	----	2.69
iv) Minority Community	21497	20285	23523	3238	15.96
% to Prisec Advance	18	15.72	16	----	0.28

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.

* Advances of June,2015 decreased by Rs. 36176 crore from March,2015. This is due to decrease in advance portfolio of some banks over March 2015, namely SBI by Rs 36173 crore, Bank of India by Rs 1048 crore, IDBI by Rs 834 crore, Indian Overseas Bank by Rs 659 crore, Union Bank of India by Rs 427 crore, Corporation Bank by Rs 250 crore, Oriental Bank of Commerce by Rs 153 crore, etc.

West Bengal
Bank-Wise and Population Group wise Branch Net work and
Deposits as on March 2016

(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	855807.00	508744.00	1219645.00	1843035.00	4427231.00
2	AND.BK	9	7	30	21	67	12401.00	11518.00	155606.00	227865.00	407390.00
3	BOB	43	39	51	70	203	141630.00	154894.00	620880.00	987216.00	1904620.00
4	BOI	161	65	69	66	361	241681.00	225613.00	997218.00	1265854.00	2730366.00
5	BOM	4	3	9	19	35	8537.00	9165.00	37506.00	154241.00	209449.00
6	CB	130	53	42	55	280	106099.96	133000.91	213937.79	889039.13	1342077.79
7	CBI	144	63	66	61	334	305500.00	299410.00	689321.00	536009.00	1830240.00
8	CORPN.BK	8	12	12	23	55	14147.00	30237.00	180627.00	394677.00	619688.00
9	DB	13	5	12	27	57	12806.00	20814.00	52443.00	173488.00	259551.00
10	IB	12	9	26	31	78	35993.00	52974.89	239399.53	592646.76	921014.18
11	IOB	35	23	46	61	165	78620.00	35699.00	472315.00	631647.00	1218281.00
12	OBC	22	22	37	25	106	50209.00	41285.00	334376.00	553201.00	979071.00
13	PNB	140	23	54	61	278	732547.00	237932.00	615008.00	547913.00	2133400.00
14	P & SB	4	4	10	20	38	8125.00	2098.00	24658.00	193039.00	227920.00
15	SB	33	30	23	33	119	26676.00	76368.00	208616.00	358557.00	670217.00
16	SBI	541	205	250	234	1230	2752824.00	2192480.00	4316945.00	4890813.00	14153062.00
17	UB	54	39	52	42	187	159224.00	177580.00	110776.00	1048495.00	1496075.00
18	UBI	425	135	146	148	854	1483451.00	850246.00	2053864.00	1796523.00	6184084.00
19	UCO	156	69	73	84	382	458636.00	578906.00	920633.00	1097663.00	3055838.00
20	VB	4	3	14	29	50	9894.15	11389.62	100103.56	344992.92	466380.25
21	IDBI Bank	21	20	31	24	96	61548.39	113400.92	446038.35	1066505.49	1687493.15
A	Sub.Total	2229	909	1152	1229	5519	7556356.50	5763755.34	14009916.23	19593420.30	46923448.37
SBI ASSOCIATES											
22	SBoI				7	7				35601.41	35601.41
23	SBBJ			2	13	15			5384.14	86214.47	91598.61
24	SBoS										
25	SBoP				3	3				26457.64	26457.64
26	SBoM				9	9				74741.14	74741.14
B	Sub-Total	0	0	2	32	34	0	0	5384.14	223014.66	228398.80
OTHER BANKS											
27	HDFC Bank	25	33	56	64	178	37109.00	98115.00	544058.00	1654733.00	2334015.00
28	AXIS Bank Ltd. (UTI)	17	51	74	63	205	94231.06	369720.53	1120995.36	1400265.25	2985212.20
29	ICICI Bank	19	41	70	88	218	103471.04	333004.59	587011.19	757068.18	1780555.00
30	Kotak Mahindra Bank Ltd.	2	1	0	12	15	2993.00	1087.00	1054.00	140514.00	145648.00
31	Federal Bank	5	4	5	18	32	3064.86	1809.65	11762.89	207532.43	224169.83
32	Indusind Bank	4	14	9	16	43	2628.35	16137.59	25428.98	293701.82	337896.74
33	Bandhan Bank	163	40	42	36	281	68609.00	30432.00	63954.00	171948.00	334943.00
34	Ratnakar Bank Ltd.	0	0	0	2	2	0.00	0.00	0.00	93693.74	93693.74
35	South Indian Bank	1	0	6	11	18	995.00	0.00	18510.15	52038.47	71543.62
C	Sub.Total	236	184	262	310	992	313101.31	850306.36	2372774.57	4771494.89	8307677.13
(A+B+C)	Total	2465	1093	1416	1571	6545	7869457.81	6614061.70	16388074.94	24587929.85	55459524.30
REGIONAL RURAL BANKS											
36	BGVB (UBI)	496	68	23	0	587	480423.87	151439.85	98326.19	0.00	730189.91
37	PBGB (UCO)	204	16	7	3	230	379075.00	5597.00	524.00	858.00	386054.00
38	UBKGB	88	47	7	0	142	86163.85	118044.62	26767.37	0.00	230975.84
D	Sub.Total	788	131	37	3	959	945662.72	275081.47	125617.56	858.00	1347219.75
E	W.B. St. Co-op.Bk	188	60	76	16	340	855332.77	183390.78	446244.71	526154.83	2011123.09
F	WBSCARD Bank Ltd.	109				109	17340.48				17340.48
Grand Total (A+B+C+D+E+F)		3550	1284	1529	1590	7953	9687793.78	7072533.95	16959937.21	25114942.68	58835207.62

West Bengal
Bank-wise and Population Group-wise Advances and CD Ratio
Advances as on March 2016

(Amt.in Rs. Lac)											
S No.	BANKS	ADVANCES					CREDIT - DEPOSIT RATIO (%)				
		Rural	Semi-	Urban	Metro-	TOTAL	Rural	Semi-	Urban	Metrop-	TOTAL
			urban		politan			urban		olitan	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
PUBLIC SECTOR BANKS											
1	AB	188369.00	115289.00	235376.00	1630031.00	2169065.00	22	23	19	88	49
2	AND.BK	626.00	4285.00	18431.00	328094.00	351436.00	5	37	12	144	86
3	BOB	30122.00	34537.00	140797.00	987897.00	1193353.00	21	22	23	100	63
4	BOI	108157.00	124672.00	301055.00	1104336.00	1638220.00	45	55	30	87	60
5	BOM	945.00	1456.00	7654.00	193470.00	203525.00	11	16	20	125	97
6	CB	44294.95	34568.34	96953.54	492013.23	667830.06	42	26	45	55	50
7	CBI	115018.00	88661.00	122087.00	565814.00	891580.00	38	30	18	106	49
8	CORPN.BK	5079.00	5657.00	24188.00	502880.00	537804.00	36	19	13	127	87
9	DB	1222.00	3667.00	13028.00	271237.00	289154.00	10	18	25	156	111
10	IB	5346.61	4413.27	14474.86	291750.26	315985.00	15	8	6	49	34
11	IOB	16384.00	9450.00	127378.00	702825.00	856037.00	21	26	27	111	70
12	OBC	22668.00	17921.00	142312.00	683127.00	866028.00	45	43	43	123	88
13	PNB	368937.00	114422.00	223094.00	909847.00	1616300.00	50	48	36	166	76
14	P & SB	1358.00	285.00	8739.00	281256.00	291638.00	17	14	35	146	128
15	SB	19917.00	109751.00	143802.00	331770.00	605240.00	75	144	69	93	90
16	SBI	476423.00	393612.00	809319.00	4821879.00	6501233.00	17	18	19	99	46
17	UB	29077.00	50489.00	94354.00	693026.00	866946.00	18	28	85	66	58
18	UBI	890745.00	359684.00	485142.00	1517116.00	3252687.00	60	42	24	84	53
19	UCO	77379.00	89296.00	222041.00	1154336.00	1543052.00	17	15	24	105	50
20	VB	1962.91	2095.40	14761.25	295196.83	314016.39	20	18	15	86	67
21	IDBI Bank	18667.98	22605.58	114314.98	742390.87	897979.41	30	20	26	70	53
A	Sub.Total	2422698.45	1586816.59	3359301.63	18500292.19	25869108.86	32	28	24	94	55
SBI ASSOCIATES											
22	SB o I				61241.14	61241.14	0	0	0	172	172
23	SBBJ			1854.14	122471.14	124325.28			34	142	136
24	SBoP				37451.14	37451.14	0	0	0	142	142
25	SBoM				151407.14	151407.14	0	0	0	68	203
B	Sub.Total	0	0	1854.14	372570.56	374424.70	0	0	0	167	164
OTHER BANKS											
26	HDFC Bank	6496.00	97004.00	230173.00	1197033.00	1530706.00	18	99	42	72	66
27	AXIS Bank Ltd.(UTI)	2797.34	52544.71	176117.63	1229598.48	1461058.16	3	14	16	88	49
28	ICICI Bank	166001.05	349150.10	555011.08	691476.77	1761639.00	160	105	95	91	99
29	Kotak Mahindra Bank Ltd	4798.00	51.00	67.00	128879.00	133795.00	160	5	6	92	92
30	Federal Bank	1411.00	4112.44	14075.37	158608.26	178207.07	46	227	120	76	79
31	Indusind Bank	1888.04	19272.26	101352.03	345550.29	468062.62	72	119	399	118	139
32	SIDBI	0.00	0.00	0.00	89252.00	89252.00	0	0	0	0	0
33	Ratnakar Bank Ltd.	0.00	0.00	0.00	219173.09	219173.09	0	0	0	234	234
34	South Indian Bank	239.00	0.00	11781.80	180514.99	192535.79	24	0	64	347	269
35	Bandhan Bank	385143.00	122985.00	151112.00	48360.00	707600.00	561	404	236	28	211
C	Sub.Total	568773.43	645119.51	1239689.91	4288445.88	6742028.73	182	76	52	90	81
	Total (A+B+C)	2991471.88	2231936.10	4600845.68	23161308.63	32985562.29	38	34	28	94	59
REGIONAL RURAL BANKS											
36	BGVB (UBI)	429681.90	67722.44	50431.88	0.00	547836.22	89	45	51		75
37	PBGB (UCO)	195554.00	2313.00	111.00	457.00	198435.00	52	41	21	53	51
38	UBKGB	71940.12	42554.56	6906.10	0.00	121400.78	83	36	26	0	53
D	RRBs Total	697176.02	112590.00	57448.98	457.00	867672.00	74	41	46	53	64
E	W.B. St. Co-op.Bk	523118.35	187416.86	215610.36	685458.09	1611603.66	61	102	48	130	80
F	WBSCARD Bank Ltd.	136258.29				136258.29	786	0	0	0	786
	Grand Total (A+B+C+D+E+F)	4348024.54	2531942.96	4873905.02	23847223.72	35601096.24	45	36	29	95	61

Position of ATMs in West Bengal as on 31.03.2016

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	47	41	121	177	386
4	BOI	211	93	87	96	487
5	BOM	1	1	6	10	18
6	CB	163	48	50	137	398
7	CBI	146	62	71	41	320
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	18	22	35	56	131
13	PNB	77	35	98	113	323
14	P & SB	3	3	10	15	31
15	SB	33	30	23	33	119
16	SBI	783	910	1137	753	3583
17	UB	45	58	86	88	277
18	UBI	351	199	212	98	860
19	UCO	73	71	86	109	339
20	VB	4	3	14	29	50
21	IDBI Bank	21	28	78	38	165
A.	Comm.Bks.Total	2038	1689	2308	1956	7991
22	WB State Coop. Bank	13	4	24	2	43
B.	Private Banks					
23	AXIS Bank	309	264	319	290	1182
24	ICICI	43	54	135	343	575
25	HDFC	17	62	160	198	437
26	Kotak Mahindra Bank	2	1	2	20	25
27	Federal ank	1	3	4	17	25
28	Indusind Bank	5	16	11	66	98
29	Bandhan Bank	1	11	35	35	82
30	Ratnakar Bank Ltd.	0	0	0	2	2
31	South Indian Bank	1	0	11	17	29
TOTAL		378	411	666	971	2426
GRAND TOTAL		2429	2104	2998	2929	10460

	B	C	D	E	F	G	H	I	J	K	L	M	N
3													Agenda No.-12
4	West Bengal												
5													
6	BANK-WISE SECTORAL OUTSTANDING CREDIT UNDER PRIORITY SECTOR												
7	as on March 2016.												
8	(Amt.in Rs. Lac)												
9	SL	BANKS	Agril & Allied Activities		Of which Direct		MSE		OPS		TOTAL		% of Pr.
10	NO				Agriculture								Sec.Adv.
11			A/C	Amount	A/C	Amount	A/C	Amount	A/C	Amount	A/C	Amount	Total ANBC.
12	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(11)	(12)	(13)	(14)	(15)
13	PUBLIC SECTOR BANKS												
14	1	AB	178644	240360.51	148687	185128.15	60938	513532.94	23003	108285.68	262585	862179.13	43
15	2	AND.BK	278	34031.40	210	2279.82	2999	121119.00	1059	21111.00	4336	176261.40	50
16	3	BOB	23973	28213.00	22777	15882.00	15335	235407.00	11237	73134.00	50545	336754.00	28
17	4	BOI	146902	161987.00	146902	161987.00	126678	371268.00	18740	79827.00	292320	613082.00	39
18	5	BOM	1284	1547.15	1141	1218.41	1284	47568.12	2235	6871.00	4803	55986.27	28
19	6	CB	62401	48985.42	51692	30358.49	27411	231360.45	24470	59696.65	114282	340042.52	44
20	7	CBI	115931	128554.00	115173	120795.00	41127	169559.00	10965	51950.00	168023	350063.00	39
21	8	CORPN.BK	2389	19253.62	2139	6856.87	5360	45741.86	3439	23513.88	11188	88509.36	17
22	9	DB	644	3886.00	621	1029.00	2349	68546.00	970	5567.00	3963	77999.00	32
23	10	IB	5941	8703.61	5941	8703.61	3426	37746.12	2468	11690.10	11835	58139.83	19
24	11	IOB	12284	93981.41	10386	17023.23	16462	124951.00	4716	41023.41	33462	259955.82	28
25	12	OBC	5360	53410.00	4758	36889.00	8529	245162.00	4989	22679.00	18878	321251.00	38
26	13	PNB	286192	358884.00	228954	325300.00	27073	208900.00	82301	353486.00	395566	921270.00	58
27	14	P & SB	301	3697.00	202	1798.57	2963	48619.00	2375	43111.00	5639	95427.00	34
28	15	SB	9100	38891.00	8800	5635.00	11241	112002.00	3902	31655.00	24243	182548.00	34
29	16	SBI	405830	345870.00	405830	345870.00	115030	647392.00	135858	753351.00	656718	1746613.00	18
30	17	UB	25454	94508.15	23364	46781.62	16648	192944.44	7499	48455.58	49601	335908.17	37
31	18	UBI	538479	582205.00	522325	489052.00	115654	502456.32	62451	330458.14	716584	1415119.46	47
32	19	UCO	143323	229911.94	113850	97963.94	38616	428409.20	20695	108798.00	202634	767119.14	51
33	20	VB	1415	13074.40	1381	3783.51	5706	126245.26	2987	12604.41	10108	151924.07	60
34	21	IDBI	75449	41334.56	75400	29196.20	20211	165540.64	15246	154674.19	110906	361549.39	44
35	A.	Public Sector Bks.Total	2041574	2531289.17	1890533	1933531.42	665040	4644470.35	441605	2341942.04	3148219	9517701.56	33
36	SBI ASSOCIATES												
37	22	SBoI									0	0.00	0
38	23	SBBJ									0	0.00	0
39	24	SBOS											
40	25	SBOP											0
41	26	SBOM	3	14.74			150	3197.01	478	2668.09	631	5879.84	4
42	B	Total	3	14.74	0	0.00	150	3197.01	478	2668.09	631	5879.84	2
43	OTHER BANKS												
44	27	HDFC Bank	57696	81642.48	57696	81642.48	233064	277096.34	19619	77834.16	310379	436572.98	34
45	28	AXIS Bank (UTI)	11362	75304.07	8717	23936.68	7018	199305.77	6460	50374.72	24840	324984.56	24
46	29	ICICI Bank	51120	83707.22	51044	30419.00	13785	194532.00	7562	54333.00	72467	332572.22	22
47	30	Federal Bank	2325	13604.45	2202	4517.27	493	19687.00	694	6977.00	3512	40268.45	21
48	31	Kotak Mahindra Bank	384	22856.14	187	13456.18	3894	32465.17	346	845.16	4624	56166.47	44
49	32	Indusind Bank	14134	35134.68	14134	35134.68	33216	79185.04	8	36.73	47358	114356.45	36
50	33	Bandhan Bank	1668925	366751.00	1315141	251368.45	912834	269529.00	276842	71320.00	2858601	707600.00	152
51	34	Ratnakar Bank Ltd.	2689	1564.00	2686	569.00	2275	4437.00	34335	11227.00	39299	17228.00	
52	C	Total	1808635	680564.04	1451807.00	441043.74	1206579.00	1076237.32	345866.00	272947.77	3361080.00	2029749.13	39
53	(A+B+C)	Comm.Bks.Total	3850212	3211867.95	3342340.00	2374575.16	1871769.00	5723904.68	787949.00	2617557.90	6509930.00	11553330.53	34
54	REGIONAL RURAL BANKS												
55	35	BGVB (UBI)	485492	231461.12	485492	231461.12	206560	162758.31	103201	81697.84	795253	475917.27	96
56	36	PBGB (UCO)	137251	81301.00	137251	81301.00	133135	73471.00	9132	16540.00	279518	171312.00	108
57	37	UBKGB	118809	56706.00	100088	55485.00	10929	18898.00	51359	38786.00	181097	114390.00	99
58	D	RRBs Total	741552	369468.12	722831	368247.12	350624	255127.31	163692	137023.84	1255868	761619.27	99
59	E	W.B. St. Co-op.Bk	1842589	561512.29	1842588	311512.29	27422	54081.67	203496	243674.49	2073507	859268.45	76
60	F	WBSCARD Bank Ltd.	6848	105585.72	7015	69732.43					6848	105585.72	103
61	G	SIDBI						90116.00				90116.00	246
62		Grand Total (A+B+C+D+E+F+G)	6441201	4248434.08	5914774	3124067.00	2249815	6123229.66	1155137	2998256.23	9846153	13369919.97	37
63		Medium Enterprise						1385365.30				1385365.30	
64		Total MSME						7508594.96					
65		Total Prisec										14755285.27	41

	Q	R	S	T	U	V	W	X	Y	Z	AA	AB	AC	AD
3	Agenda No.-12													
4	West Bengal													
5														
6	BANK-WISE SECTORAL OUTSTANDING CREDIT UNDER PRIORITY SECTOR													
7	as on March 2016													
8	(Amt.in Rs. Lac)													
9	SL	BANKS	Of Which Weaker		Of Which		Of Which Women		Of Which Minority		outstanding Advance to		Of Which Under	
10	NO		Section		Under SC/ST		Entrepreneur		Community		OBC		DRI Scheme	
11			A/C	Amount	A/C	Amount	A/C	Amount	A/C	Amount	A/C	Amount	A/C	Amount
12	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
13	PUBLIC SECTOR BANKS													
14	1	AB	159799	192078.75	63256	110687.98	51581	110222.32	75432	142238.83	63306	124816.52	6280	2253.63
15	2	AND.BK	771	582.00	404	453.93	2458	4448.00	3700	34615.15	347	982.00	13	0.58
16	3	BOB	17922	32566.00	3292	4861.00	12468	27892.00	7870	15973.00	1743	2157.00	166	34.00
17	4	BOI	51275	85627.00	49221	125569.00	67258	90172.00	46012	115763.00	11920	12510.00	1125	251.00
18	5	BOM	589	36720.00	477	979.00	1238	1784.12	784	8874.54	0	0.00	4	0.11
19	6	CB	50705	23607.31	10505	7309.83	51662	29463.64	31059	55428.40	2478	4559.91	13506	1543.64
20	7	CBI	102290	85405.00	12879	5926.00	37159	43244.00	28635	56010.00	21973	2597.00	2039	249.00
21	8	CORPN.BK	3215	10255.17	915	2067.12	1942	9064.00	2333	29132.44	431	1221.80	5	0.38
22	9	DB	791	2201.00	758	1281.00	1168	10075.00	757	10139.14	2291	28058.00	51	3.00
23	10	IB	4000	3697.09	1532	1728.19	1203	3859.80	1921	11273.00	741	932.00	125	37.25
24	11	IOB	14528	22857.12	3928	6695.18	19116	49859.36	19439	23395.95	12601	14787.00	749	58.89
25	12	OBC	8932	31880.00	1698	19348.00	3081	12508.00	3684	36412.14	379	8578.00	57	34.00
26	13	PNB	138282	280095.00	36276	110260.00	96797	119809.00	64655	141373.00	12546	15535.00	7071	954.00
27	14	P & SB	890	2987.00	569	1987.12	689	3615.00	789	11451.12	796	9320.00	0	0.00
28	15	SB	7202	50941.00	3873	5130.00	11703	16781.00	6312	38187.45	1439	1615.00	54	5.00
29	16	SBI	481446	719710.00	112677	194511.00	206189	267563.00	263400	338809.00	103256	185861.00	2113	529.00
30	17	UB	28389	55233.51	7742	8617.94	3823	9977.04	11852	47419.14	10213	22248.00	808	94.52
31	18	UBI	300745	383784.14	212458	202041.21	314512	325471.00	195846	280654.13	120654	197653.14	16147	1789.42
32	19	UCO	118700	107233.82	59962	165061.80	47706	74647.16	51224	69920.14	22917	35671.10	3073	679.24
33	20	VB	3585	36305.09	1389	5071.35	3095	19350.21	1280	6102.65	3992	21894.16	519	1986.06
34	21	IDBI Bank	90287	86413.10	24082	12670.66	77251	123263.00	36942	37285.14	2352	7497.00	22	9.34
35	A.	Public Sector Bks.Total	1584343	2250179.10	607893	992257.31	1012099	1353068.65	853926	1510457.36	396375	698493.63	53927	10512.06
36	SBI ASSOCIATES													
37	22	SBoI												
38	23	SBBJ												
39	24	SBoS												
40	25	SBoP												
41	26	SBoM	87	168.75	54	85.64	181	692.84	185	942.12			36	1.96
42	B	Total	87	168.75	54	85.64	181	692.84	185	942.12	0	0.00	36	1.96
43	OTHER BANKS													
44	27	HDFC Bank	245685	84506.57	2832	2925.94	223749	78896.42	89301	36709.46	5271	2049.00		
45	28	AXIS Bank (UTI)	12280	30565.76	1333	3770.49	7472	24635.71	2528	53622.18	140	521.87		
46	29	ICICI Bank	40543	30247.00	8135	5239.16	37188	98962.00	28350	36370.00	0	0.00	0	0.00
47	30	Federal Bank	1926	4063.76	10	5.97	406	1631.19	1307	6040.74	0.00	0.00		
48	31	Kotak Mahindra Bank	541	968.47	524	986.00			647	6894.35				
49	32	Indusind Bank	22866	10116.09	2561	1010.15	7554	13475.39	14482	24835.43				
50	33	Bandhan Bank	2858601	707600.00	944685	231180.00	2858601	707600.00	916620	227948.00				
51	34	Ratnakar Bank Ltd.												
52	C	Total	3182442	868067.65	960080	245117.71	3134970	925200.71	1053235	392420.16	5411	2570.87	0	0
53	(A+B+C)	Total of Comm.Bks.	4766872	3118415.5	1568027	1237460.66	4147250	2278962.20	1907346	1903819.64	401786	701064.5	53963	10514.02
54	REGIONAL RURAL BANKS													
55	35	BGVB (UBI)	680859	290522.37	154497	89451.42	191318	139832.86	181278	123738.41	36842	11247.46	0	0.00
56	36	PBGB (UCO)	122972	100745.00	52763	27565.00	117194	88731.00	24317	37688.57	36202	24676.00	0	0.00
57	37	UBKGB	165826	65840.00	66412	18207.00	79321	26780.00	37586	19446.39	26667	11407.00	43	0.00
58	D	RRBs Total	969657	457107.37	273672	135223.42	387833	255343.86	243181	180873.37	99711	47330.46	43	0.00
59	E	W.B. St. Co-op.Bk	1596781	341569.76	501312	111456.31	659654	104119.63	510203	266373.61	201231	38161.52		
60	F	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	1947	1278.24	0	0.00	0	0.00
61														
62		Grand Total (A+B+C+D+E+F)	7333310	3917092.63	2343011	1484140.39	5194737	2638425.69	2662677	2352344.86	702728	786556.48	54006	10514.02

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 31.03.2016 and outstanding balance at the end of March 2016 is annexed. All Banks have collectively disbursed Rs.5900.07 crore against 61463 accounts during the financial year 2015-16.

2.Education Loan:

A report on Bank wise outstanding balance under Education loan scheme as on March 2013, March 2014, March 2015 and March 2016 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 31.03.2016
1653.41	1896.89	1758.28	2017.98

During the period from 01.04.2015 to 31.03.2016, all the Banks disbursed Rs. 723.64 crore against 15969 cases.

3.General Credit Card (GCC):

162412 GCCs have been issued during the financial year 2015-16 in the State of West Bengal. Bank wise progress in issuing new GCCs are annexed.

West Bengal

Outstanding position of Housing Loan as on 31.03.2016

(Rs.in lac)

SL. No	Banks	Outstanding Balance	
		No.	Amt
(1)	(2)	(3)	(4)
1	AB	18960	95014.06
2	AND.BK	745	6304.00
3	BOB	15249	90098.00
4	BOI	9852	78922.00
5	BOM	977	6213.00
6	CB	4452	39328.60
7	CBI	9017	65885.10
8	CORP.BK	2757	27174.78
9	DB	715	3713.00
10	IB	2392	14218.72
11	IOB	2153	13736.36
12	OBC	4559	24401.00
13	PNB	10554	56501.00
14	P & SB	1274	9802.00
15	SB	2699	29331.00
10	SBI	124513	926425.00
17	UB	5627	28416.85
18	UBI	40718	258249.11
19	UCO	18258	60332.00
20	VB	1377	82150.00
21	IDBI Bank	13461	123056.00
A	Comm.Bks.Total	290309	2039271.58
<u>SBI ASSOCIATES</u>			
22	SBoI		
23	SBoS		
24	SBoP		
25	SBoM	399	2266.93
26	SBBJ		
B	Total	399	2266.93
<u>OTHER BANKS</u>			
27	HDFC Bank	13592	59781.77
28	AXIS Bank (UTI)	2888	14644.00
29	ICICI Bank	7865	272301.00
30	IDBI Bank		
31	Federal Bank	856	7642.12
C	Total	25201	354368.89
(A+B+C)	Total of Comm.Bks.	315909	2395907.40
<u>REGIONAL RURAL BANKS</u>			
32	BGVV (UBI)	17009	69208.88
33	PBGB (UCO)	3930	14573.00
34	UBKGB	2844	9630.00
D	RRBs Total	23783	93411.88
E	WBSCARD Bank Ltd.		
F	W.B. St. Co-op.Bk	3264	59216.36
Grand Total (A+B+C+D+E+F)		342956	2548535.64

Disbursement position of Banks from 01.04.2015-31.03.2016

(Rs.in lac)

SL. No	Banks	Housing		Education	
		No. of A/c	Amount	No. of A/c	Amount
(1)	(2)	(3)	(4)	(5)	(6)
COMMERCIAL BANKS					
1	AB	4306	21023.27	1824	2185.12
2	AND.BK	226	366.89	35	376.01
3	BOB	4270	6304.00	92	708.14
4	BOI	505	8501.00	261	5568.04
5	BOM	67	34.20	485	190.03
6	CB	1981	14895.66	2393	1285.21
7	CBI	1209	13185.20	315	975.24
8	CORP.BK	335	4081.62	98	192.00
9	DB	86	218.56	74	355.01
10	IB	363	3911.87	109	497.00
11	IOB	172	1840.12	109	722.00
12	OBC	398	443.30	155	565.00
13	PNB	1242	17444.14	570	13010.42
14	P & SB	104	2342.15	56	182.54
15	SB	440	4688.00	547	613.00
16	SBI	20020	350090.00	2379	31315.00
17	UB	429	2345.65	304	4771.00
18	UBI	7618	65638.01	2587	4284.51
19	UCO	4056	16153.17	2372	1164.00
20	VB	74	131.87	489	119.00
21	IDBI Bank	1674	9586.12	124	449.00
A	Total	49575	543224.8	15378	69527.27
SBI ASSOCIATES					
22	SBoI				
23	SBoS				
24	SBoP				
25	SBoM	101	592.81	39	182
26	SBBJ				
B	Total	101	592.81	39	182
OTHER BANKS					
27	HDFC Bank	6068	5992.11	177	769.00
28	AXIS Bank (UTI)	1251	4883.74	124	160.00
29	ICICI Bank	1425	3905.23	36	88.00
30	Federal Bank	77	1206.2	31	74.00
C	Total	8821	15987.28	368	1091
(A+B+C)	Total of Comm.Bks.	58497	559804.89	15785	70800.27
REGIONAL RURAL BANKS					
32	BGVB (UBI)	491	8584.53	53	691.06
33	PBGB (UCO)	448	3266.00	46	460.01
34	UBKGB	139	707.00	59	91.00
D	RRBs Total	1078	12557.53	158	1242.07
E	WBSCARD Bank Ltd.	508	921.16		
F	W.B. St. Co-op.Bk	1380	16724.13	26	322.00
Grand Total (A+B+C+D+E+F)		61463	590007.71	15969	72364.34

Position of Disbursement under Education Loan Scheme for the quarter ended March, 2016					
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 31.03.2016)	Amount of Loan disbursed during the Quarter (from 01.01.2016 to 31.03.2016) (Rs in Crore)	Cumulative amount of loan disbursed during the year (From 01.04.2015 to 31.03.2016) (Rs in Crore)	Amount Outstanding (as on 31.03.2016) (Rs in Crore)
1	Allahabad Bank	5664	6.14	21.85	136.74
2	Andhra Bank	372	0.64	3.76	12.86
3	Bank of Baroda	2354	2.82	7.08	54.58
4	Bank Of India	7848	22.24	55.68	261.42
5	Bank of Maharastra	253	0.05	1.9	7.45
6	Canara Bank	1713	1.94	12.85	35.34
7	Central Bank of India	2929	0.66	9.75	112.9
8	Corporation Bank	377	0.47	1.92	9.74
9	Dena Bank	328	0.54	2.67	10.44
10	IDBI	562	0.52	4.49	17.15
11	Indian Bank	374	1.75	4.97	9.17
12	Indian Overseas Bank	892	1.83	7.22	22.14
13	Oriental Bank of Commerce	1487	1.89	5.65	36.24
14	Punjab & Sind Bank	303	0.09	1.28	5.83
15	Punjab National Bank	5314	26.65	130.1	186.95
16	State Bank of India	21895	25.16	110.46	664.41
17	Syndicate Bank	889	1.26	6.13	22.63
18	Uco Bank	3924	1.82	7.97	76.84
19	Union Bank of India	1901	5.01	47.71	82.87
20	United Bank of India	8159	17.7	42.84	202.45
21	Vijaya Bank	554	0.07	1.19	13.27
22	SBI & Associates	197	0.55	1.82	3.14
23	Axis Bank	87	0.51	1.6	0.85
24	Federal Bank	86	0.17	0.74	1.51
25	HDFC Bank	453	2.74	7.69	8.96
26	ICICI	91	0.22	0.88	0.74
27	BGVV	532	2.11	6.91	8.81
28	PBGB	358	2.14	4.61	6.67
29	UBKGB	313	0.42	0.91	4.54
30	WBSC Bank	138	1.36	3.22	1.34
	GRAND TOTAL	70347	129.47	515.85	2017.98

West Bengal
General Credit Card (GCC) - 2015-16
(Position from 01.04.2015- 31.03.2016)

(Rs.in lac)

SI No	Bank	Issued	
		No	Amt.
COMMERCIAL BANKS			
1	AB	2217	551.26
2	AND.BK	537	1447.00
3	BOB	135	53.41
4	BOI	3551	826.00
5	BOM		
6	CB	15247	3198.75
7	CBI	3950	8000.87
8	CORP.BK	172	128.54
9	DB	57	46.57
10	IB		
11	IOB	143	131.47
12	OBC	141	24.78
13	PNB	893	202.00
14	P & SB		
15	SB	844	104.00
16	SBI	38406	2510.14
17	UB	321	711.53
18	UBI	18452	2087.41
19	UCO	3864	427.14
20	VB		
21	IDBI Bank Ltd.	53	120.28
A	Comm.Bks.Total	88983	20571.15
SBI ASSOCIATES			
22	SBoI		
23	SBoS		
24	SBoP		
25	SBoM		
26	SBBJ		
B	Total	0	0
OTHER BANKS			
27	HDFC Bank	16307	5137.14
28	AXIS Bank (UTI)	0	0.00
29	ICICI Bank	0	0
C	Total	16307	5137.14
(A+B+C)	Total of Comm.Bks.	105290	25708.29
REGIONAL RURAL BANKS			
30	BGVB (UBI)	10487	2231.14
31	PBGB (UCO)	6339	6334.00
32	UBKGB	780	776.00
D	RRBs Total	17606	9341.14
E	W.B. St. Co-op.Bk	39516	10145.12
F	WBSCARD Bank Ltd.		
Grand Total (A+B+C+D+E+F)		162412	45194.55

GATIDHARA SCHEME

The Gatidhara scheme was introduced by the Government of West Bengal on 18th August 2014. This scheme aims to provide financial support in favour of unemployed (however those who were enrolled in the Employment Bank, under the Employment Directorate). Such youth who wish to take a loan from banks for purchasing a vehicle that is to be used on commercial basis would benefit from this scheme.

The matter was placed in 124th SLBC meeting held on 04.04.2014 for discussion where the State Government was requested by the SLBC, West Bengal to issue necessary instructions to District Level Road Transport Authority to renew Route Permits / Fitness Certificate etc. for the commercial vehicle including Auto Rickshaws hypothecated to Banks only on production of “No- Objection Certificate” from the concerned Banks.

Pursuant to SLBC request & follow up, the Joint Secretary, Transport Department, Govt. of West Bengal has issued memo no. 4096(20)-WT/3M-36/2010 dated 29.09.2014 to all Districts Magistrates, & all Directors, Public Vehicle Deptt. with copy endorsed to all Road Transport Officers of West Bengal instructing them to obtain “No Objection Certificate” from the financier while considering the application made by the registered owners of vehicles for renewal of permit, issuance of duplicate certificate of registration, or applying for assignment of new registration mark.

Further, Government of West Bengal has made several changes in implementation of the scheme in Eligibility criteria, Fund Management, How to apply, Release of subsidy, etc.

Earlier, as per letter no. 2S-21/2014/64D (5) dated 01.09.2014, it was decided that the Directorate of Employment would be the implementing agency for launching the Gatidhara Scheme but now Transport Department, Government of West Bengal is the Administrative Department for administering and monitoring implementation of the scheme.

The scheme underwent further modification. Salient features of the scheme are furnished below:

Objective:

To generate self-employment in the transport services for the unemployed youth in the State.

Eligibility:

- Unemployed youth of the State of West Bengal, enrolled with the Employment Bank,
- Any person aged 20-45 (Relaxable for OBC – 3yrs & SC/ST – 5yrs).
- Applicant should have family income including all sources not exceeding Rs25000/- and he or she has the intention to generate income by owning transport vehicle.

Applicability:

More than one member from same family shall not be eligible for subsidy under the scheme.

Other Conditions:

Once the application under the scheme is sanctioned and loans is disbursed in favour of any entrepreneur, his / her registration both in Employment Exchange and Employment Bank is to be kept in abeyance.

Any YUVASHREE recipient, whenever provided with GATIDHARA, the allowance will be stopped as soon as the loan disbursed.

Funding Pattern:

a)The State Government shall provide a subsidy or grant of 30% of the project cost subject to a maximum of Rs 1 lac to each unemployed youth.

b)The unemployed youth, applying for subsidy under the scheme, will deposit a part of the project cost as initial down-payment to the Dealer, as agreed upon.

c)The balance of the project cost will be provided by the financier as term loan or working capital loan, where financial assistance is taken by the applicant from any financier for the purchase of the vehicle under an agreement of hire-purchase or lease or hypothecation.

Coverage:

This scheme shall be applicable for the entire State of West Bengal.

Nodal Agency :

West Bengal Transport Infrastructure Development Corporation Ltd. ('WBTIDCL') shall function as the executing arm for implementing and monitoring the scheme in the whole State of West Bengal.

How to apply:

- a) The applicants shall submit the duly filled in applications in the Form, as given in Annexure- I, with required documents to the Secretary, State Transport Authority (STA) or the Secretary, Regional Transport Authority (RTA), as may be applicable considering the type of vehicle and permit.
- b) The "Gatidhara Facilitator" (dealer) will help and facilitate the applicant to prepare and file the applications to the appropriate authority.
- c) The applicant should be supported by the following documents:
 - i) Proof of enrolment in Employment Bank.
 - ii) Duly attested photocopy of proof of age.
 - iii) Duly attested photocopy of proof of address.
 - iv) Duly attested photocopy of proof of Bank a/c.
 - v) Income Certificate of the family in the format given in Annexure-II issued by a Member of Parliament or a Member of the West Bengal Legislative Assembly or any Municipal Councillor or any Zilla Parishad Member or any Panchayat Samiti Member or any Pradhan of Gram Panchayat.
 - vi) Self – declaration by the applicant in Annexure-III.
 - vii) Quotation of the project cost obtained from any dealer – cum- Gatidhara-facilitator preferred by the applicant showing the total cost of the vehicle, which the applicant wants to purchase under the scheme.
 - viii) Duly filled in applicant for permit in the proper form prescribed in West Bengal Motor Vehicles Rules, 1989.

E-Rickshaw and E-Carts

Additional Secretary, Transport Department, Government of West Bengal vide letter no. 1848(17)-WT/3M-56/2013 Pt. dated 18.05.2015 informed that all the Registering Authorities in the State have been requested to allow registration of only those models of e-rickshaws and e-carts, which have the requisite certificate of approval of model- prototypes and no e-rickshaw will be allowed to be registered unless the purchaser produces an 'Offer-letter' for issuance of 'Contract Carriage Permit' for such e-rickshaw.

It is also be noted that for sale of e-rickshaws of approved model, manufacturers / importers may consider appointing Dealers who, in their turn, are required to follow the provisions of Rule 33 to 46 (both inclusive) of Central Motor Vehicles Rules, 1989 and to obtain Trade Certificates(s) (TC) from the Registering Authority concerned.

Sale of e-rickshaws without the support of offer letter for Contract Carriage Permit or without having TC by any Dealer is strictly banned.

In circumstances of the above, it is required to approach the Registering Authority(ies) in the districts/ sub- divisions of the State for issuance of TC to authorized Dealers and registration of the certified models of e-rickshaws and e-carts.

In this connection it may be noted that sale of any model of e-rickshaws or e-carts without having any valid certificate of approval of model-prototype, is against the provisions of law and any person/ manufacturer/ importer indulging in such activities will be liable to legal action.

Banks, while financing e-rickshaws and e-carts are to follow the related provisions.

Related guidelines issued by the Government of West Bengal is enclosed (Page No. 150-163).

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

Progress on March as on **31.03.2016** for the year 2015-16 is furnished below:

	(In Numbers)					
	2014-15			2015-16		
	Sponsor	Sanc.	Disb.	Sponsor	Sanc.	Disb.
PMEGP	11900	6663	5827	18905	2539	182
SJSRY	3791	3529	2681	-	-	-
NULM (Individual)				1380	143	143
NULM (Group)				0	0	0
SCP	9179	8671	8309	31296	27704	6192
SVSKP	16720	12340	11167	59322	25862	24694*
USKP	1646	1112	879	1467	1227	1054
SCC	10711	10711	10711	13499	13499	13499
ACC	3588	3588	3588	6091	6091	6091
WCC	3426	2116	2049	10245	6229	6229
Total:	62636	50405	46886	142205	83294	58084

*including spill over cases.

83294 nos of self-employment cases have been sanctioned during the financial year 2015-16 and disbursed 58084 cases including spill over cases.

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

KHADI AND VILLAGE INDUSTRIES COMMISSION
33, Chittaranjan Avenue, (6th & 7th Floor), Kolkata- 700 012.

No. WB/PMEGP/MM/Bi-weekly Report/2015-16/

Date : 13-04-2016

✓ The Director, PMEGP
Khadi & V.I., Commission,
3, Irla Road, Vile Parle(W)
Mumbai - 400 056.

FINAL BI WEEKLY REPORT

(Final Bi-weekly report)

Sub.: Furnishing bi-weekly performance on PMEGP for the year 2015-16....regarding.
Ref. Your Letter No. PMEGP/MM Release /2015-16 dtd.24-06/02-07-2015

Sir,

With reference to the letter on the subject cited above, the PMEGP Cumulative performance report as on 31-03-2016 is furnished in prescribed format hereunder for your kind information and necessary action.

PMEGP CUMULATIVE PERFORMANCE INCLUDING SC, ST & WOMEN FOR THE YEAR 2015-16 (BI-WEEKLY REPORT)

Sr. No	Age	Revised Target for 2015-16			No. of applications Received			No. of applications placed before DLTC			No. of applications Recommended by DLTC			No. of applications forwarded to Banks			No. of applications sanctioned during 2014-15			No. of applications sanctioned by Banks during 2015-16			Details of Disbursement by Nodal Banks (As on 31-03-2016)												Out of disbursement, share of SC,ST & Women												EDP given																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																						
		No. of Unit	MM (Rs. in lakhs)	Emp (in nos.)	No. of applications forwarded to Banks			No. of applications sanctioned during 2014-15			No. of applications sanctioned by Banks during 2015-16			2014-15						2015-16						Total Disbursement			SC				ST				Women																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																
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D.O. PMEGP
16

Asstt. Director

Dy. Director, I/C

Copy for: i) Dy. Chief Executive Officer (EZ), KVIC., 33, C.R. Avenue, Kolkata-12... for kind information and necessary action. ii) Ec.R section, S.O. KVIC

PMEGP BI WEEKLY REPORT 15-16/34

NATIONAL URBAN LIVELIHOOD MISSION

Mission Director NULM West Bengal briefed the progress of implementation of NULM (both individual and group) in urban areas in the State of West Bengal. It was reported that some thrift & credit societies (TCS) structurally & functionally similar to SHGs in rural areas were formed and opened accounts with bank branches in the urban areas under erstwhile SJSRY.

Action Points emerged in the 132nd SLBC Meeting held on 10.03.2016:

After threadbare discussion, House decided that Thrift & Credit Societies (TCS) structurally & functionally similar to SHGs in rural areas, formed and opened accounts with bank branches in the urban areas under erstwhile SJSRY, be treated as SHGs under NULM for credit linkage.

Status of implementation:

SLBC has already communicated all member Banks and LDMS to implement the Thrift & Credit Societies (TCS) structurally & functionally similar to SHGs in rural areas, formed and opened accounts with bank branches in the urban areas under erstwhile SJSRY to be treated as SHGs under NULM for credit linkage.

Progress under NULM as on 31.03.2016 is annexed.

ULB-wise status of SEP-I (individual) under NULM during 2015-16									
				SEP - I			SEP- G		
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	No. of cases sponsored	No. of cases Sanctioned	No. of cases Pending
1	Haldia	Allahabad Bank	Basudevpur	3	0	3	0	0	0
2		Allahabad Bank	Durgachack	2	0	2	0	0	0
3		Andhra	Haldia	2	0	2	0	0	0
4		Andhra Bank	Debhog	7	0	7	0	0	0
5		Bangiya Gramin Bikash Bank	Bhabanipur	1	0	1	0	0	0
6		IOB	Debhog	19	0	19	0	0	0
7		PNB	Debhog	3	2	1	0	0	0
8		PNB	Durgachack	4	0	4	0	0	0
9		PNB	Haldia	1	0	1	0	0	0
10		SBI	Basudevpur	1	0	1	0	0	0
11		SBI	Durgachack	1	0	1	0	0	0
12		SBI	Township	1	0	1	0	0	0
13		State Bank	Durgachack	2	0	2	0	0	0
14		State Bank	Township	2	0	2	0	0	0
15		Syndicate Bank	Haldia	1	0	1	0	0	0
16		UBI	Basudevpur	1	0	1	0	0	0
17		UBI	Chiranjibbur	1	0	1	0	0	0
18		UBI	Durgachack	4	0	4	0	0	0
19		UCO	Durgachack	6	0	6	0	0	0
Total :				62	2	60	0	0	0
1	Midnapur	IOB	Midnapur	7	0	7	0	0	0
2		PNB	Midnapur	4	0	4	0	0	0
3		Indian Bank	Midnapur	1	0	1	0	0	0
4		BGVB	Midnapur	9	3	6	0	0	0
5		U.Co. Bank	University	5	0	5	0	0	0
6		U.Co. Bank	Battala	5	2	3	0	0	0
7		OBC	Midnapur	1	0	1	0	0	0
8		SBI	Midnapur	2	0	2	0	0	0
9		UBI	Sepoy Bazar	4	3	1	0	0	0
10		Union Bank	Midnapur	2	0	2	0	0	0
11		IDBI	Midnapur	4	0	4	0	0	0
12		Corporation Bank	Midnapur	4	0	4	0	0	0
13		Allahabad Bank	Midnapur	10	5	5	0	0	0
Total :				58	13	45	0	0	0
1	Madhyamgram	UBI	Madhyamgram	3	0	3	0	0	0
2		Allahabad Bank	Udayrajpur	5	0	5	0	0	0
3		Indian Overseas Bank	Ganganagar	2	0	2	0	0	0
4		Allahabad Bank	Ganganagar	3	2	1	0	0	0
5		Bangiya Gramin Bikash Bank	Ganganagar	15	0	15	0	0	0
6		BOI	Michel Nagar	8	1	7	0	0	0
7		Oriental Bank of Commerce	Madhyamgram	3	2	1	0	0	0
8		Bijaya Bank	Madhyamgram	1	0	1	0	0	0
9		Axis Bank	Madhyamgram	1	0	1	0	0	0
10		BOB	Madhyamgram	10	7	3	0	0	0
11		Canara Bank	Madhyamgram	1	0	1	0	0	0
12		BOI	Sajirhat	8	0	8	0	0	0
13		CBI	Madhyamgram	1	0	1	0	0	0
14		SBI	Madhyamgram	4	0	4	0	0	0
15		Union Bank	Madhyamgram	2	1	1	0	0	0
16		Allahabad Bank	Madhyamgram	7	0	7	0	0	0
Total :				74	13	61	0	0	0

1	Berhampore	SBI (ADB)	Berhampore	5	0	5	0	0	0
2		Axis Bank	Berhampore	4	0	4	0	0	0
3		Allahabad Bank	Cossimbazar	5	0	5	0	0	0
4		SBI	Berhampore	2	0	2	0	0	0
5		Allahabad Bank	Berhampore	6	0	6	0	0	0
6		Indian Bank	Berhampore	8	0	8	0	0	0
7		Corporation Bank	Cossimbazar	4	0	4	0	0	0
8		U.Co. Bank	Berhampore	5	0	5	0	0	0
9		BOI	Khagra	8	0	8	0	0	0
10		BOB	Berhampore	5	0	5	0	0	0
11		Union Bank	Berhampore	5	0	5	0	0	0
12		UBI	Khagra	5	0	5	0	0	0
13		BGVB	Indraprastha	5	0	5	0	0	0
14		Oriental Bank of Commerce	Berhampore	4	0	4	0	0	0
15		BGVB	Berhampore	5	0	5	0	0	0
16		Dena Bank	Berhampore	2	0	2	0	0	0
17		SBI	Khagra	2	0	2	0	0	0
18		Axis Bank	Khagra	6	0	6	0	0	0
Total :				86	0	86	0	0	0
1	Khardah	UBI	Titagarh	12	4	8	0	0	0
2		UBI	Kerulia	18	11	7	0	0	0
3		UBI	Rahara	20	0	20	0	0	0
4		Allahabad Bank	Khardaha	15	3	12	0	0	0
Total :				65	18	47	0	0	0
1	Englishbazar	SBI	Mediccollege	3	0	3	0	0	0
2		SBI	D.R.M	4	0	4	0	0	0
3		SBI	Mokdumpu	5	0	5	0	0	0
4		Bijoya	Malda	5	0	5	0	0	0
5		Bank of Maharastra	Malda	4	0	4	0	0	0
6		Canara Bank	Malda	5	0	5	0	0	0
7		PNB	Malda	4	0	4	0	0	0
8		Allahabad Bank	Malda	28	0	28	0	0	0
9		IOB	Bagbari	10	0	10	0	0	0
10		UCO	Malda	6	0	6	0	0	0
11		IDBI	Malda	5	0	5	0	0	0
12		BOI	Gour Road	2	0	2	0	0	0
13		Indian Bank	Malda	18	0	18	0	0	0
14		Central Bank	Malda	1	0	1	0	0	0
15		Allahabad Bank	English Bazar	12	0	12	0	0	0
16		Union Bank	Malda	1	0	1	0	0	0
17		SBI	Malda	3	0	3	0	0	0
18		UBI	Malda	6	0	6	0	0	0
19		Axis Bank	Malda	6	0	6	0	0	0
20		UBI	Netaji Market	9	0	9	0	0	0
21		Dena Bank	Malda	2	0	2	0	0	0
22		UBI	Gour Bango	2	0	2	0	0	0
23		HDFC	Malda	1	0	1	0	0	0
24		Allahabad Bank	Jhaljhalia	2	0	2	0	0	0
Total :				144	0	144	0	0	0

1	Kharagpur	IOSB	Puratan Bazar	3	0	3	0	0	0
2		PNB & SIND	Kharida	18	0	18	0	0	0
3		BOI	Kharida	10	0	10	0	0	0
4		BOB	Malancha Road	4	0	4	0	0	0
5		SBI	Bhawanipur	10	0	10	0	0	0
6		PNB	Keshiary Road	6	0	6	0	0	0
7		Vijaya Bank	Kharida	25	0	25	0	0	0
Total :				76	0	76	0	0	0
1	Tamralipta	SBI	Tamluk	1	1	0	0	0	0
2		SBI	Rly Station	2	0	2	0	0	0
3		UBI	Tamluk	2	0	2	0	0	0
4		UBI	Salgechia	17	0	17	0	0	0
5		PNB	Tamluk	3	0	3	0	0	0
6		Allahabad Bank		10	8	2	0	0	0
Total :				35	9	26	0	0	0
1	Bhadreswar	UBI	Bhadreswar	40	0	40	0	0	0
2		UBI	Tematha	12	0	12	0	0	0
3		SBI	Mankundu	11	0	11	0	0	0
4		Allahabad Bank	Saradapally	5	0	5	0	0	0
Total :				68	0	68	0	0	0
1	Suri	Canara Bank	Kenduya	11	0	11	0	0	0
2		Indian Bank	Suri	11	0	11	0	0	0
3		PNB	Suri	4	0	4	0	0	0
4		IOB	Suri	17	0	17	0	0	0
5		BOB		9	0	9	0	0	0
6		PNB	Suri	15	0	15	0	0	0
7		UBI	Suri	7	0	7	0	0	0
8		Allahabad Bank		6	0	6	0	0	0
9		CBOI	Suri	8	0	8	0	0	0
10		SBI	Suri	3	0	3	0	0	0
11		IOB	Suri	8	0	8	0	0	0
12		UCO	Hatjan Bazar	16	0	16	0	0	0
13		Canara Bank	Suri	6	0	6	0	0	0
Total :				121	0	121	0	0	0
1	North Dum Dum	IDBI	Birati	61	15	46	0	0	0
Total :				61	15	46	0	0	0
1	Raiganj	SBI	Collagepara	30	0	30	0	0	0
2		Allahabad Bank	Raiganj	28	0	28	0	0	0
3		UBI	Debinagar	29	0	29	0	0	0
4		SBI	Bazar Bank	15	0	15	0	0	0
Total :				102	0	102	0	0	0

1	Burdwan	UBI	Station Bazar	6	0	6	0	0	0
2		UCO	Bajepratappu r	1	0	1	0	0	0
3		UBI	Medical College	2	0	2	0	0	0
4		Allahabad Bank	Station Bazar	1	0	1	0	0	0
5		Syndicate Bank	St xaviers	3	0	3	0	0	0
6		SBI	Sadarghat	1	0	1	0	0	0
Total :				14	0	14	0	0	0
1	Purulia	Indian Bank	Purulia	1	0	1	0	0	0
2		Allahabad Bank	Purulia	3	0	3	0	0	0
3		BOI	Purulia	1	0	1	0	0	0
4		Canara Bank	Purulia	1	0	1	0	0	0
5		PNB	Purulia	1	0	1	0	0	0
6		SBI	Purulia	1	0	1	0	0	0
7		SBI	Town	1	0	1	0	0	0
8		Syndicate Bank		1	0	1	0	0	0
9		UCO	Purulia	4	0	4	0	0	0
10		Union Bank	Purulia	3	0	3	0	0	0
Total :				17	0	17	0	0	0
1	Hooghly Chisurah	PNB	Chinsurah	20	3	17	0	0	0
2		SBI	Chinsurah	5	0	5	0	0	0
3		IOB	Chinsurah	2	0	2	0	0	0
4		Union Bank	Chinsurah	8	0	8	0	0	0
5		UCO	Chinsurah	11	0	11	0	0	0
6		Indian Bank	Chinsurah	4	0	4	0	0	0
7		UBI	Chinsurah	13	0	13	0	0	0
8		UBI	HKL	4	0	4	0	0	0
9		Allahabad Bank	Pipulpati	7	0	7	0	0	0
10		BOB	Chinsurah	1	0	1	0	0	0
11		BOI	Chinsurah	1	0	1	0	0	0
12		Canara Bank	Saratsarani	5	0	5	0	0	0
13		Allahabad Bank	Chinsurah	6	0	6	0	0	0
14		Punjab & Sind Bank	Bandel	1	0	1	0	0	0
Total :				88	3	85	0	0	0
1	Barasat	Canara Bank	Barasat	9	0	9	0	0	0
2		WBSC Bank Ltd.	Barasat	23	0	23	0	0	0
Total :				32	0	32	0	0	0
1	Balurghat	IOB	Balurghat	57	0	57	0	0	0
2		PNB	Balurghat	12	0	12	0	0	0
3		SBI	Raghunathpu	12	0	12	0	0	0
4		IDBI	Balurghat	51	0	51	0	0	0
5		CBI	Atrayee,	42	0	42	0	0	0
6		Oriental Bank	Balurghat	6	0	6	0	0	0
7		SBI	Balurghat	14	0	14	0	0	0
8		BOB	Balurghat	12	0	12	0	0	0
9		Central Co-	Balurghat	34	0	34	0	0	0
Total :				240	0	240	0	0	0
1	Asansol MC	Central Bank	Asansol	1	0	1	0	0	0
2		UBI	Apcargarden	4	3	1	0	0	0
3		Indian Bank	Apcargarden	1	0	1	0	0	0
4		SBI	Murgasole	1	0	1	0	0	0
5		Allahabad Bank	Apcargarden	1	1	0	0	0	0
6		UBI	Ushagram	0	0	0	0	0	0
7		IOB	Asansol	11	0	11	0	0	0
8		UBI	Hutton Road	6	4	2	0	0	0
9		BOI	Asansol	6	0	6	0	0	0
10		UBI	Asansol	3	0	3	0	0	0
11		Vijaya Bank	Asansol	1	0	1	0	0	0
Total :				35	8	27	0	0	0
1	Krishnagar	SBI	Krishnagar	2	0	2	0	0	0
Total :				2	0	2	0	0	0
							0	0	0
1	Panihati	SBI	Ghola	15	11	4	0	0	0
2		UBI	Amrabati	12	6	6	0	0	0
3		AB	Rashmoni	14	3	11	0	0	0
4		CBI	Sodpur	16	11	5	0	0	0
5		BOB	Sodpur	19	10	9	0	0	0
6		PNB	Ghala	9	5	4	0	0	0
7		AB	Ofnanpur	16	6	10	0	0	0
8		IB	Sodpur	10	4	6	0	0	0
9		AB	Ghala	12	6	6	0	0	0
Total				123	62	61	0	0	0
Grand Total :				1380	143	1299	0	0	0

SPECIAL COMPONENT PLAN (SCP)		WEST BENGAL SCHEDULED CASTES & SCHEDULED TRIBES DEVELOPMENT & FINANCE CORPORATION.															
PERFORMANCE ON MID-TERM LENDING PROGRAMME SCP FOR THE YEAR 2015-16 & DISTRICT-WISE DISBURSEMENT THEREOF AS ON 31.03.2016																	
NAME OF DISTRICT	TARGET	NO OF CASES		APPROVED BY CORPORATION & FUND INVOLVED				NO OF CASES		DISBURSED BY BANK				REPORT UP TO			
		SPON- SORED	SANCD. BY BANK	NO OF CASES	OUT OF TOTAL	WOMEN	SUBSIDY	MARGIN MONEY	BANK LOAN	SUBSIDY	MARGIN MONEY	BANK LOAN					
ALIPURDUAR	725	242	19	19	7	0	190,300	0	190,000	0	0	0	0	0	MAR		
BANKURA	1915	1,465	1,193	1,022	209	0	10,220,300	0	10,220,000	0	0	0	0	0	MAR		
BARDHAMAN	3450	5,911	5,911	5,018	1,974	0	50,180,300	6,000	50,174,000	1,246	12,460,000	0	12,460,000	0	MAR		
BIRBHUM	1685	1,556	1,556	1,556	674	0	15,550,300	0	15,560,000	1,076	10,760,000	0	10,760,000	0	MAR		
COOCHBIHAR	2306	1,926	1,397	1,021	268	0	10,059,250	476,650	13,104,100	244	2,345,500	100,750	3,701,561	0	MAR		
DAKSHIN DINAJPUR	787	823	823	823	308	0	8,230,300	0	8,435,000	89	890,000	0	1,005,000	0	MAR		
DARJEEING HILL	93	100	96	96	32	0	960,300	0	1,140,000	96	960,000	0	1,140,000	0	MAR		
HOOGLHY	2192	1,499	1,473	1,437	531	0	14,370,300	0	19,044,000	660	6,600,000	0	9,245,000	0	MAR		
HOWRAH	1172	409	409	409	260	0	4,090,300	79,000	4,211,000	158	1,580,000	18,000	1,752,000	0	MAR		
JALPAINGURI	1652	912	379	347	103	0	3,470,300	120,000	4,275,000	76	760,000	0	1,340,000	0	MAR		
KOLKATA	395	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
MALDAHHA	1362	2,195	2,147	1,298	586	0	12,980,300	0	12,980,000	314	3,140,000	0	1,710,000	0	MAR		
MURSHIDABAD	1464	863	863	407	120	0	4,070,300	0	4,070,000	209	2,090,000	0	2,090,000	0	MAR		
NADIA	2523	2,236	1,627	1,268	197	0	12,980,300	0	12,980,000	415	4,150,000		4,150,000	0	MAR		
NORTH 24-PGS	3637	2,488	2,498	1,763	564	0	17,527,500	711,000	22,548,146	567	5,670,000	339,000	6,116,400	0	MAR		
PASCHIM MEDINIPUR	1840	1,103	1,103	820	219	0	8,200,300	0	8,527,500	178	1,780,000	0	1,812,500	0	MAR		
PURBA MEDINIPUR	1216	799	799	653	150	0	6,530,300	15,000	6,515,000	96	960,000	0	960,000	0	MAR		
PURULIA	926	1,181	197	197	82	0	1,970,300	0	1,970,000	16	160,000	0	160,000	0	MAR		
SILIGURI	424	234	93	93	24	0	930,300	0	1,610,000	64	640,000	0	1,320,000	0	MAR		
SOUTH 24-PGS	4018	3,955	3,955	3,691	1,495	0	36,910,300	0	37,380,500	594	5,940,000	0	5,940,000	0	MAR		
UTTAR DINAJPUR	1318	1,399	1,176	362	349	0	3,620,300	0	3,620,000	94	0	0	940,000	0	MAR		
TOTAL	35,000	31,296	27,704	22,320	8,242	0	223,046,750	1,407,650	238,554,246	6,192	60,885,500	457,750	56,602,861				

WEST BENGAL SCHEDULED CASTES & SCHEDULED TRIBES DEVELOPMENT AND FINANCE CORPORATION												
SPECIAL COMPONENT PLAN (SCP)	BANK-WISE PERFORMANCE REPORT FOR THE YEAR 2015-16 AS ON 31.03.16											
	NO. OF CASES			APPROVAL GIVEN BY CORPORATION			DISBURSED BY BANK			LYING UNDISBURSED WITH BANK		
	SPONDR. TO BANK	SANCD. BY BANK	MARGIN MONEY	NO OF CASES	SUBSIDY	MARGIN MONEY	NO OF CASES	SUBSIDY	MARGIN MONEY	NO OF CASES	SUBSIDY	MARGIN MONEY
NAME OF THE BANKS												
ALLAHABAD BANK	3,842	3,757	2,974	2,974	29,740,000	57,000	1,216	12,080,000	50,000	1,758	17,660,000	7,000
BANK OF BARODA	177	143	67	67	670,000	0	32	320,000	0	35	350,000	0
BANK OF INDIA	1,034	828	565	565	5,647,500	3,000	199	1,990,000	3,000	366	3,657,500	0
CANARA BANK	906	780	674	674	6,740,000	6,000	179	1,730,000	0	495	5,010,000	6,000
CENTRAL BANK OF INDIA	2,726	2,133	1,898	1,898	18,881,750	259,900	254	2,540,000	33,000	1,644	16,341,750	226,900
DENA BANK	1	1	0	0	0	0	0	0	0	0	0	0
INDIAN BANK	299	221	212	212	2,120,000	0	1	10,000	0	211	2,110,000	0
INDIAN OVERSEAS BANK	75	31	21	21	210,000	0	13	130,000	0	8	80,000	0
ORIENTAL BANK OF COM.	144	138	112	112	1,120,000	0	84	840,000	0	28	280,000	0
PUNJAB NATIONAL BANK	763	659	525	525	5,250,000	0	147	1,400,000	0	378	3,850,000	0
STATE BANK OF INDIA	3,657	3,383	2,898	2,898	28,980,000	47,000	766	7,410,000	5,000	2,132	21,570,000	42,000
SYNDICATE BANK	133	81	27	27	270,000	0	14	140,000	0	13	130,000	0
UCO BANK	1,645	1,555	1,440	1,440	14,400,000	12,000	628	6,280,000	0	812	8,120,000	12,000
UNION BANK OF INDIA	164	113	103	103	1,030,000	2,000	28	280,000	0	75	750,000	2,000
UNITED BANK OF INDIA	5,458	4,482	3,334	3,334	33,337,500	135,000	639	6,590,000	78,000	2,645	26,747,500	57,000
CO-OPERATIVE BANKS	1,260	1,199	563	563	5,630,000	0	120	1,200,000	0	443	4,430,000	0
GRAMIN BANKS	9,012	8,195	6,907	6,907	69,020,000	885,750	1,822	17,945,500	288,750	5,085	51,074,500	597,000
TOTAL	31,296	27,704	22,320	22,320	223,046,750	1,407,650	6,192	60,885,500	457,750	16,128	152,161,250	949,900

archits@unitedbank.co.in
sansml62@unitedbank.co.in

Department of Self Help Group & Self Employment Swami Vivekananda Swanirbhar Karmasansthan Prakalpa (SVSKP) Yearwise Performance Report (Urban + Rural)										
Year	No. of cases		Total Project cost involved in sanctioned cases(Rs in Lakhs)	Subsidy involved in sanctioned cases (Rs in Lakhs)	Subsidy released		Disbursement		Pending with Bank for Disbursement	
	Sponsored	Sanctioned			No. of cases	Amount (Rs in Lakhs)	No. of cases	Amount (Rs in Lakhs)	No. of cases	Amount (Rs in Lakhs)
2000-2001	13364	2731	5470.78	871.55	2634	805.31	2307	701.08	0	0.00
2001-2002	20015	7835	14527.40	3264.56	7882	2953.74	7147	2682.09	15	1.87
2002-2003	20035	8116	13927.8	2828.19	4932	1312.38	4427	1142.24	3	0.28
2003-2004	9813	4960	8029.74	1356.26	5902	2030.86	5142	1791.89	0	0.00
2004-2005	10142	5423	8483.7	1365.51	4223	974.34	3639	814.73	0	0.00
2005-2006	9234	4546	11101.26	1235.40	4900	1356.18	4257	1169.85	1	0.50
2006-2007	9458	5717	8254.13	1476.24	6354	1705.82	5710	1385.03	0	0.00
2007-2008	25889	9229	18037.03	3366.44	7964	2896.05	7468	2667.13	1	0.20
2008-2009	54879	21987	46492.30	9234.67	14896	6379.40	14278	6072.45	8	2.59
2009-2010	60077	25150	56001.50	12645.70	18930	8591.65	18121	8153.08	4	2.24
2010-2011	52330	24452	55958.21	11648.07	19324	9300.35	18329	8792.67	13	4.52
2011-2012	49203	21326	51380.51	10235.07	29798	13440.05	28355	12855.79	41	15.13
2012-2013	69614	28947	65272.83	16043.75	23456	11202.77	22271	10324.77	73	31.38
2013-2014	61326	28112	71386.37	18851.99	25658	15602.97	24498	14714.10	240	147.69
2014-2015	64189	30810	73751.95	21233.99	26431	18190.03	24467	16634.23	1117	835.25
2015-2016	59322	25862	69204.10	19892.70	32580	23623.09	24694	17891.33	7501	5458.26
TOTAL	588890	255203	577279.61	135550.09	235864	120364.99	215110	107792.46	9017	6499.91

Department of Self Help Group & Self Employment Swami Vivekananda Swanirbhar Karmasansthan Prakalpa (SVSKP) District wise Performance Report (Urban + Rural)										
District	No. of Cases		Total Project cost involved in sanctioned cases (Rs in Lakhs)	Subsidy involved in sanctioned cases (Rs in Lakhs)	Subsidy Released		Disbursement		Pending with Bank for Disbursement	
	Sponsored	Sanctioned			No. of cases	Amount (Rs in Lakhs)	No. of cases	Amount of subsidy (Rs in Lakhs)	No. of cases	Amount of subsidy (Rs in Lakhs)
BANKURA	27497	13514	31177.20	7713.66	11916	6706.63	10313	5700.57	856	581.98
BARDHAMAN	50998	21487	56027.24	13351.22	18836	10996.99	16645	9433.17	853	759.80
BIRBHUM	35929	18327	40372.42	9990.43	15323	7748.52	14041	7011.77	511	327.00
COOCHBEHAR	23523	10850	20679.65	5064.43	10498	4804.81	9873	4448.50	454	237.86
DAKSHIN 24 PARAGANAS	31701	13356	24350.80	6015.77	13712	6051.42	12845	5585.98	479	292.99
DAKSHIN DINAJPUR	18265	10267	22243.89	4250.43	10034	4466.39	9206	4064.73	210	117.20
DARJEELING	9012	3102	6298.89	1567.13	2834	1421.10	2472	1212.09	102	106.84
HOOGHLY	34549	15331	34691.93	9159.00	13672	7188.76	13022	6778.96	252	215.71
HOWRAH	32925	11757	19987.35	4737.14	11373	4531.16	10324	3991.99	539	336.84
JALPAIGURI	15025	9300	30008.88	5664.35	8924	5278.43	7411	4184.81	771	648.72
KOLKATA	21640	9314	14478.96	3898.38	9252	3712.08	7686	3095.25	179	146.28
MALDA	53444	13128	33147.38	6584.34	12752	6354.60	11788	5805.42	376	241.80
MURSHIDABAD	36701	19110	44161.10	9979.79	17820	8825.53	16068	7787.93	823	561.36
NADIA	34762	14785	30278.38	7155.68	12801	6042.03	11948	5565.18	261	175.80
PASCHIM MEDINIPUR	41097	16772	50661.17	10923.81	13056	8261.61	12399	7840.33	188	148.13
PURBA MEDINIPUR	24408	13814	27919.01	8073.45	14380	8438.94	13385	7784.93	377	250.73
PURULIA	20997	8076	21923.22	5169.68	7443	4449.52	6592	3846.28	585	427.65
UTTAR 24 PARAGANAS	49915	20452	37500.38	8700.68	19297	7951.49	18210	7344.63	359	228.96
UTTAR DINAJPUR	18460	8600	20833.30	5044.55	8140	4741.07	7586	4345.27	373	278.02
ALIPURDUAR	8042	3861	10538.46	2506.17	3801	2393.92	3296	1964.69	469	416.24
TOTAL	588890	255203	577279.61	135550.09	235864	120364.99	215110	107792.46	9017	6499.91

West Bengal

Agenda Item No: 15

Programme Year 2015-16
USKP
Progress in implementation as on 31.03.2016

(Rs.in lac)									
Sl No	Bank	Target No	Proposals Sponsored NO	Proposals Sanctioned		Proposals Disbursed		Proposals Rejected NO	Proposals Pending No
(1)	(2)	(3)	(4)	No	Amt.	No	Amt.	(9)	(10)
COMMERCIAL BANKS									
1	AB	300	242	163	83.52	148	112.33	51	28
2	AND.BK	50							0
3	BOB	200	5	2	1.00	2	1.00	0	3
4	BOI	200	193	165	87.20	163	81.25	28	0
5	BOM	50							0
6	CB	200	38	24	18.45	20	14.14	3	11
7	CBI	250	128	107	53.50	101	50.50	16	5
8	CORP.BK	100							0
9	DB	100	8	6	4	4	2		2
10	IB	200	45	29	10.75	25	9.13	1	15
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	29	29	101	29	101		0
16	SBI	500	51	29	14.00	29	12.00	4	18
17	UB	200							0
18	UBI	400	184	158	75.64	149	54.32	8	18
19	UCO	200	135	108	113.00	82	106.00	0	27
20	VB	50							0
A	Comm.Bks.Total	3900	1092	852	590.61	779	567.07	112	128

West Bengal

Agenda Item No: 15

Programme Year 2015-16
USKP
Progress in implementation as on 31.03.2016

(Rs.in lac)									
Sl No	Bank	Target No	Proposals Sponsored NO	Proposals Sanctioned		Proposals Disbursed		Proposals Rejected NO	Proposals Pending No
(1)	(2)	(3)	(4)	No	Amt.	No	Amt.	(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	1092	852	590.61	779	567.07	112	128
REGIONAL RURAL BANKS									
26	BGVb (UBI)	200	375	375	186.41	275	136.5	0	0
27	PBGB (UCO)	150							0
28	UBKGB	100							0
C	RRBs Total	250	375	375	186	275	137	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	1467	1227	777	1054	704	112	128

West Bengal**Swarozgar Credit Card (SCC) -2015-16**
(Position from 01.04.2015- 31.03.2016)

(Rs.in lac)

SI	Bank	Target	Issued		Achievement
No		No	No.	Amt.	(N0) in %
<u>COMMERCIAL BANKS</u>					
1	AB	1490	433	121.39	29
2	AND.BK	90	39	30.47	43
3	BOB	420			0
4	BOI	1050	905	1000.00	86
5	BOM	90			0
6	CB	240	133	129.14	55
7	CBI	1370	752	50.62	55
8	CORP.BK	90	48	6.08	53
9	DB	90	23	32.01	26
10	IB	120	57	7.84	48
11	IOB	120	76	24.15	63
12	OBC	120	54	6.74	45
13	PNB	1470	284	72.00	19
14	P & SB	90	24	2.65	27
15	SB	180	54	8.89	30
16	SBI	2820	491	235.14	17
17	UB	300	124	48.41	41
18	UBI	2620	1074	356.12	41
19	UCO	1550	404	25.74	26
20	IDBI Bank	200			
21	VB	180	42	24.14	23
A	Comm.Bks.Total	14700	5017	2181.53	34
<u>SBI ASSOCIATES & OTHERS</u>					
22	HDFC	75	27	3.14	36
23	ICICI	75	28	3.89	37
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	28	2.14	28
					0
B	Total	300	107	19.62	36
(A+B)	Total of Comm.Bks.	15000	5124	2201.15	34
<u>REGIONAL RURAL BANKS</u>					
30	BGVV (UBI)	2550	2837	1210.50	111
31	PBGB (UCO)	1940	731	327.14	38
32	UBKGB	1510	933	332.10	62
C	RRBs Total	6000	4501	1869.74	75
					75
D	W.B. St. Co-op.Bk	8000	3874	986.12	48
E	WBSCARD Bank Ltd.	1000			0
Grand Total (A+B+C+D+E)		30000	13499	5057.01	45

West Bengal

Artisan Credit Card (ACC) -2015-16
(Position from 01.04.2015- 31.03.2016)

(Rs.in lac)

Sl	Bank	Target	Issued	
No		No	No	Amount
(1)	(2)	(3)	(4)	(5)
<u>COMMERCIAL BANKS</u>				
1	AB	5000	610	277.73
2	AND.BK	50	37	15.74
3	BOB	1000	34	14.75
4	BOI	2000	1526	842.00
5	BOM	50	24	6.56
6	CB	600	76	35.06
7	CBI	2000	563	54.17
8	CORP.BK	100	39	10.85
9	DB	100	38	6.84
10	IB	300	21	14.23
11	IOB	400	46	13.47
12	OBC	400	48	20.47
13	PNB	1800	69	30.00
14	P & SB	100	34	10.45
15	SB	500	115	38.10
16	SBI	8000	903	280.01
17	UB	600	147	36.41
18	UBI	6000	974	361.47
19	UCO	3000	331	95.2
20	VB	100	37	4.89
Comm.Bks.Total		32100	5672	2168.40
21	PBGB	200	133	35.00
22	BGVb	500	184	39.45
23	UBKGB	200	102	25.70
TOTAL RRBs		900	419	100.15
24	WBSCB Bk	0	6	2.45
TOTAL		33000	6091	2268.55

BANKWISE DETAILS OF WEAVERS' CREDIT CARDS As on 29.02.2016 Annexure II									
SI No	Name of the Bank	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 {(3+4)-(5+6)}	Loan Amount sanctioned	Loan Amount disbursed	Remarks
1	2	3	4	5	6	7	8	9	10
1	Allahabad Bank	934	4483	152	341	4924	2478.2	73.45	
2	Bangiya Gramin Vikash Bank.	1610	15198	1106	1248	14454	3987.31	403.29	
3	Bank of Borada	1422	1710	719	1045	1368	368.4	15.87	
4	Bank of India	1476	5128	1228	1197	4179	468.1	31.46	
5	Canara Bank	383	665	164	80	808	491.25	238.65	
6	Central Bank of India.	286	1209	244	248	1004	103.1	35.1	
7	Indian Bank	0	6	1	0	5	0.25	0	
8	Indian Overseas Bank	0	413	0	0	413	492.62	39.25	
9	Malda DCC Bank	0	140	0	0	140	0	0	
10	Murshidabad Central Co-op Bank	460	164	50	200	374	82.5	0	
11	Oriental Bank of Commerce	30	80	2	67	41	4.75	0.5	
12	Paschim Banga Gramin Bank	0	1234	0	0	1234	62.5	33.32576	
13	Punjab National Bank	25	1630	152	40	1463	73.892	59.892	
14	State Bank of India.	1795	9861	1457	1245	8954	2317.94	108.79	
15	Syndicate bank	160	77	57	160	20	30.5	0	
16	Union Bank of India	79	355	12	45	377	34.34	26	
17	United Bank of India	1362	5518	692	1400	4788	3347.75	587.468	
18	United Commercial Bank	124	4394	187	80	4251	488.5	135.31594	
19	Uttar Banga Kshetriya Gramin Bank	99	192	6	6	285	17.25	10.5	
TOTAL		10245	52457	6229	7402	49082	14849.152	1798.8617	

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 March 2016 in comparison to December 2015 and March 2015.

(Amt in Rs. crore)

Item	December 2015	March 2015	March 2016
Outstanding Priority Sector Credit to Minority Community	21059	21497	23523
Total Priority Sector Credit in the State	135118	120381	147553

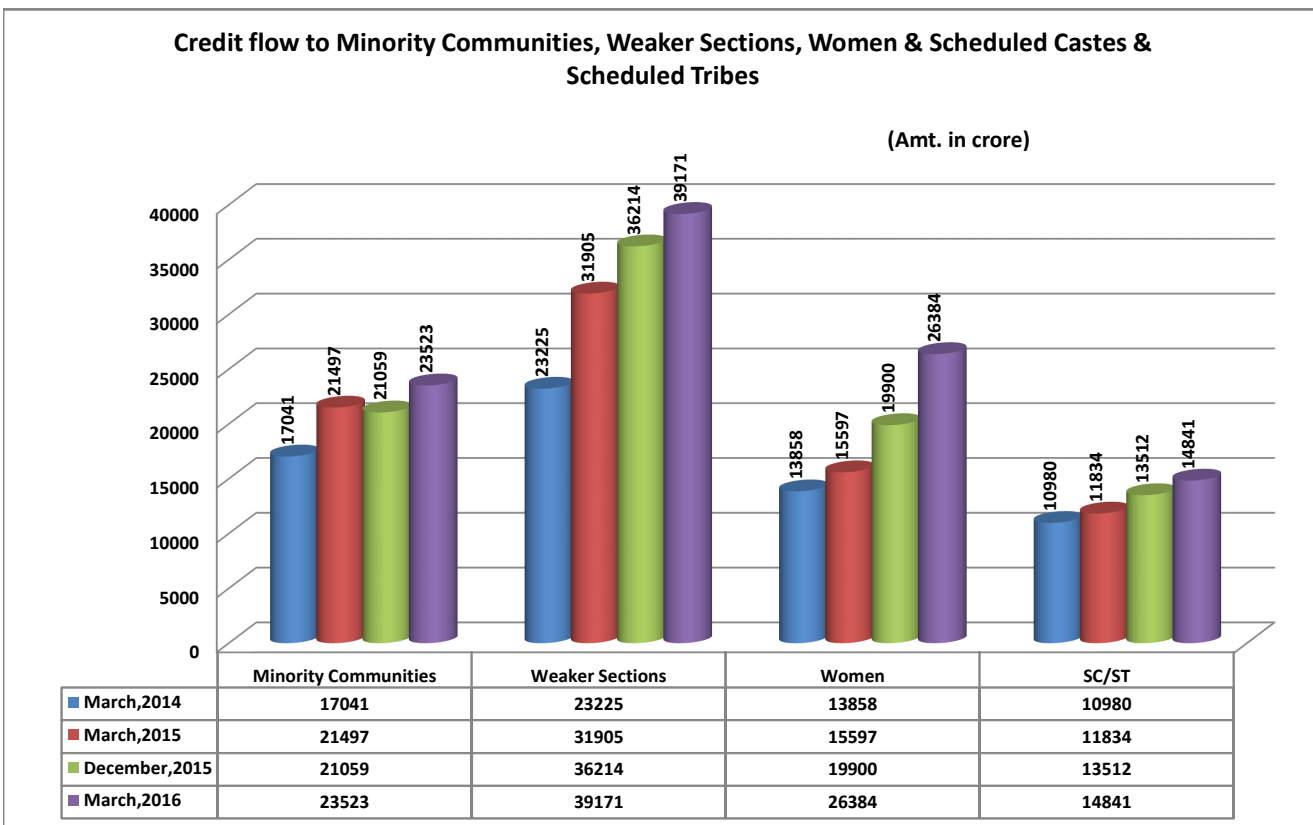
The present Priority sector Advance to Minority Community at the end of March, 2016 has increased by 9.42 % over March, 2015 position. Our objective is to ensure that the Minority communities and backward classes receive a fair and equitable portion of the credit within the overall target of the Priority 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)							
SI No.	Item	Disbursemnet made				Otg. Balance on 31.03.2016	% to Prisec Advance
		01.04.2008-31.03.2015		01.04.2015-31.03.2016			
		A/C	Amt.	A/C	Amt.		
1	Minority Comm.	2713286	24762.49	952782	6284.74	23523.45	16

SC/ST & OBC :							
(Rs. In Crore)							
SI No.	Item	Disbursement made				Otg. Balance on 31.03.2016	% to ANBC
		2014-15		01.04.2015-31.03.2016			
		A/C	Amt.	A/C	Amt.		
2	SC/ST	229985	1252.47	882605	3761.02	14841.40	4.16
3	OBC	128727	2159.89	195885	2361.67	7865.56	2.20



**Bank wise Disbursement of Loan & deployment of Credit to Minority Community
for the State of West Bengal as on 31.03.2016**

(Rs.in lac)

Sl.No	Banks	Minority Community (Disbursement)				Outstanding	Of which to	% to
		2008 - 2015		01.04.15 to 31.03.2016		Prisec Advance	Minority community	Prisec
		A/C	Amt.	A/C	Amt.	As on 31.03.2016		Advance
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
COMMERCIAL BANKS								
1	AB	105295	353043.78	8912	10874.39	862179.13	142238.83	16
2	AND.BK	661	11736.21	283	310.00	176261.40	34615.15	20
3	BOB	11917	15694.73	1966	2875.00	336754.00	15973.00	5
4	BOI	32301	120267.57	4625	32657.00	613082.00	115763.00	19
5	BOM	353	998.59	193	758.00	55986.27	8874.54	16
6	C B	30362	60811.08	6681	28286.35	340042.52	55428.40	16
7	CBI	47295	45165.59	6926	17637.00	350063.00	56010.00	16
8	CORP.BK	4697	19834.80	647	1148.14	88509.36	29132.44	33
9	DB	558	1000.89	179	97.13	77999.00	10139.14	13
10	IB	1399	1457.32	294	270.32	58139.83	11273.00	19
11	IOB	7525	5324.03	1496	1798.25	259955.82	23395.95	9
12	OBC	3916	19661.47	709	1034.00	321251.00	36412.14	11
13	PNB	44668	25820.190	1981	3619.00	921270.00	141373.00	15
14	P & SB	495	2729.82	94	162.41	95427.00	11451.12	12
15	SB	11871	22214.92	6612	5606.00	182548.00	38187.45	21
16	SBI	419060	361580.94	26166	34277.00	1746613.00	338809.00	19
17	UB	6966	12748.17	1501	6553.35	335908.17	47419.14	14
18	UBI	270393	206621.11	14896	12854.47	1415119.46	280654.13	20
19	UCO	91415	120837.87	3961	3789.51	767119.14	69920.14	9
20	VB	1913	8557.58	1145	2345.89	151924.07	6102.65	4
21	IDBI Bank	10275	37946.69	9991	2629.90	361549.39	37285.14	10
A	Comm.Bks.Total	1103335	1454053.35	99258	169583.11	9517701.56	1510457.36	16
SBI ASSOCIATES								
22	SBol	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								
27	HDFC Bank	19789	23014.34	7241	6898.62	436572.98	36709.46	8
28	AXIS Bank (UTI)	11229	314810.47	2572	2201.00	324984.56	53622.18	16
29	ICICI Bank	46254	43272.51	25724	22010.00	332572.22	36370.00	11
30	Federal Bank	1717	29962.19	2837	56701.49	40268.45	6040.74	15
31	Kotak Mahindra Bank					56166.47	6894.35	12
32	Indusind Bank			0		114356.45	24835.43	22
33	Bandhan Bank			628874	244472.00	707600.00	227948.00	32
34	Ratnakar Bank Ltd.					17228.00		
C	Total	78989	411059.51	667248	332283.11	2029749.13	392420.16	19
(A+B+C)		1182398	1865523.74	766506	501866.22	11553330.53	1903819.64	16
REGIONAL RURAL BANKS								
35	BGVB (UBI)	176457	246166.84	9412	27356.65	475917.27	123738.41	26
36	PBGB (UCO)	104425	49893.00	6120	10159.00	171312.00	37688.57	22
37	UBKGB	69097	44785.00	7223	6393.00	114390.00	19446.39	17
D	RRBs Total	349979	340844.84	22755	43908.65	761619.27	180873.37	24
E	W.B. St. Co-op.Bk	1180909	269880.82	163521	82699.01	859268.45	266373.61	31
F	WBCARD Bank Ltd.	0	0	0	0	105585.72	1278.24	1
G	SIDBI	0	0	0	0	90116.00		0
(A+B+C+D+E+F+G)		2713286	2476249.40	952782	628473.88	13369919.97	2352344.86	16
Medium Enterprise						1385365.30		
Total Prisec						14755285.27		

**Bank wise Disbursement of Loan to Scheduled Caste & Scheduled Tribe
for the State of West Bengal as on 31.03.2016**

(Rs.in lac)

Sl.No	Banks	Schedule Cast & Schedule Tribe			
		2013-15		01.04.15 to 31.03.2016	
		A/C	Amt.	A/C	Amt.
(1)	(2)	(3)	(4)	(5)	(6)
COMMERCIAL BANKS					
1	AB	25655	22488.50	6212	7289.60
2	AND.BK	231	423.00	106	195.37
3	BOB	1633	2585.00	411	1741.00
4	BOI	3153	30134.00	2108	20157.00
5	BOM	14	21.28	105	381.05
6	C B	3127	471.90	1167	921.57
7	CBI	7026	7871.00	3695	2117.00
8	CORP.BK	1078	2548.27	228	254.96
9	DB	299	454.00	214	484.12
10	IB	479	600.59	268	369.71
11	IOB	3280	2176.68	515	602.65
12	OBC	697	6066.00	377	857.12
13	PNB	3611	2362.00	3736	2998.00
14	P & SB	102	321.00	54	127.61
15	SB	2229	3132.00	2047	1799.00
16	SBI	276506	2589.00	11176	13880.00
17	UB	3436	1990.11	1261	840.37
18	UBI	2141	1090.95	2745	1725.65
19	UCO	12566	11635.00	3857	4257.23
20	VB	449	1084.70	412	1045.23
21	IDBI Bank	4567	7958.29	5245	1370.00
A	Comm.Bks.Total	352279	108003.27	45939	63414.24
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	45939	63414.24
OTHER BANKS					
27	HDFC Bank	415	442.00	958	619.34
28	AXIS Bank (UTI)	557	1012.30	32	15.11
29	ICICI Bank	8437	5221.00	6382	3511.00
30	Federal Bank	16	3.98	7	17.06
31	Bandhan Bank			610421	228592.00
C	Total	9425	6679.28	617800	232754.51
	(A+B+C)	361717	114692.01	663739	296168.75
REGIONAL RURAL BANKS					
32	BGVB (UBI)	6185	48064.37	18451	19244.44
33	PBGB (UCO)	15313	2828.00	9041	5227.00
34	UBKGB	35335	28144.00	9594	6137.00
D	RRBs Total	56833	79036.37	37086	30608.44
E	W.B. St. Co-op.Bk	338137	72650.90	181780	49325.12
F	WBSCARD Bank Ltd.	0	0.00		
	Grand Total (A+B+C+D+E+F)	756687	266379.28	882605	376102.31

**Bank wise Disbursement of Loan to Other Backward Classes
for the State of West Bengal as on 31.03.2016**

(Rs.in lac)

Sl.No	Banks	Other Backward Classes			
		2013-15		01.04.15 to 31.03.2016	
		A/C	Amt.	A/C	Amt.
(1)	(2)	(3)	(4)	(5)	(6)
COMMERCIAL BANKS					
1	AB	28868	41822.91	8623	13186.62
2	AND.BK	304	8821.00	52	354.00
3	BOB	1240	5215.00	283	763.14
4	BOI	2100	28824.00	1158	19875.00
5	BOM	23	158.96	86	377.41
6	CB	708	182.30	386	186.21
7	CBI	2517	4475.00	6365	4832.00
8	CORP.BK	263	686.63	116	123.43
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	598	543.35
13	PNB	2154	1313.00	1889	1629.05
14	P & SB	136	654.00	41	62.12
15	SB	303	907.00	993	1490.00
16	SBI	147391	1446.00	10552	14217.00
17	UB	2753	5584.23	1422	3095.74
18	UBI	2372	745.93	1486	268.45
19	UCO	6938	4798.00	1965	1418.11
20	VB	1291	10686.10	1451	9974.37
21	IDBI Bank	1656	5105.80	411	2982.99
A	Comm.Bks.Total	206177	215453.63	40054	151506.3
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		
31	Bandhan Bank		0.00	42962	16221.00
C	Total	99	892.62	42962	16221.00
(A+B+C)		206279	216355.71	83016	167727.3
REGIONAL RURAL BANKS					
32	BGVB (UBI)	370	174.57	4734	8060.14
33	PBGB (UCO)	1781	520.00	10720	14286.00
34	UBKGB	11913	7036.00	4829	3889.00
D	RRBs Total	14064	7730.57	20283	26235.14
E	W.B. St. Co-op.Bk	188275	60003.28	92586	42204.51
F	WBSCARD Bank Ltd.	0	0		
Grand Total (A+B+C+D+E+F)		408618	284089.56	195885	236166.95

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	March 2015	June 2015	Sep 2015	Dec 2015	March 2016
1	Allahabad bank	02.05.2015	31.07.2015	07.11.2015	30.01.2016	29.04.2016
2	Andhra Bank	22.04.2015	11.08.2015	07.11.2015	09.02.2016	10.05.2016
3	Bank of Baroda	13.05.2015	30.07.2015	30.10.2015	02.02.2016	10.05.2016
4	Bank of India	11.05.2015	28.07.2015	03.11.2015	04.02.2016	03.05.2016
5	Bank of Maharashtra	13.05.2015	23.07.2015	19.11.2015	12.02.2016	11.05.2016
6	Canara Bank	13.05.2015	05.08.2015	07.11.2015	01.02.2016	07.05.2016
7	Central Bank of India	12.05.2015	05.08.2015	09.11.2015	29.01.2016	10.05.2016
8	Corporation Bank	14.05.2015	25.07.2015	17.11.2015	15.01.2016	04.05.2016
9	Dena Bank	27.04.2015	21.07.2015	30.10.2015	25.01.2016	29.04.2016
10	Indian Bank	14.05.2015	29.07.2015	05.11.2015	05.02.2016	29.04.2016
11	Indian Overseas Bank	02.05.2015	28.07.2015	29.10.2015	18.01.2016	27.04.2016
12	Oriental Bank of Commerce	02.05.2015	19.08.2015	09.11.2015	05.02.2016	11.05.2016
13	Punjab National Bank	02.05.2015	01.08.2015	04.11.2015	20.01.2016	19.04.2016
14	Punjab & Sind bank	06.05.2015	24.07.2015	17.11.2015	05.02.2016	27.04.2016
15	Syndicate Bank	22.04.2015	21.07.2015	05.11.2015	04.02.2016	29.04.2016
16	State Bank of India	02.05.2015	10.08.2015	11.11.2015	08.02.2016	12.05.2016
17	Union Bank of India	12.05.2015	13.08.2015	07.11.2015	06.02.2016	10.05.2016
18	United Bank of India	12.05.2015	30.07.2015	09.11.2015	06.02.2016	22.04.2016
19	UCO Bank	15.05.2015	17.08.2015	07.11.2015	10.02.2016	11.05.2016
20	Vijaya Bank	22.04.2015	07.08.2015	03.11.2015	08.02.2016	11.05.2016
21	BGVB	27.04.2015	22.07.2015	03.11.2015	31.12.2015	22.04.2016
22	PBGB	27.04.2015	07.08.2015	02.11.2015	05.02.2016	07.05.2016
23	UBKGB	14.05.2015	27.07.2015	31.10.2015	02.02.2016	12.05.2016
24	HDFC Bank	22.04.2015	21.07.2015	11.11.2015	05.02.2016	15.04.2016
25	AXIS Bank	27.04.2015	22.07.2015	07.11.2015	11.02.2016	27.04.2016
26	ICICI Bank	22.04.2015	23.07.2015	09.11.2015	29.01.2016	22.04.2016
27	SBOM	-	-	-	-	-
28	Bandhan Bank	-	-	02.11.2015	20.01.2016	10.05.2016
29	Indusind Bank	-	20.07.2015	29.10.2015	01.02.2016	17.05.2016
30	Federal Bank	02.05.2015	30.07.2015	31.10.2015	01.02.2016	21.04.2016
31	Ratnakar Bank Ltd.	-	-	-	-	16.04.2016
32	WB St. Co-o p Bank	14.05.2015	05.08.2015	19.11.2015	11.02.2016	12.05.2016
33	WBSCARDB	-	07.08.2015	31.10.2015	-	22.04.2016
34	SIDBI	-	-	16.11.2015	-	-
35	IDBI Bank	30.04.2015	27.07.2015	11.11.2015	08.02.2016	12.05.2016
36	WBFC	-	-	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.



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

संयोजक: पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति

Convener: State Level Bankers' Committee
for West Bengal

सन्दर्भ : एलबीडी/एसएलबीसी/पश्चिम बं./1308 से
1368 /2015-16

Ref: LBD/SLBC/ West Bengal/1308 to 1368/
2015-16

दिनांक : 21.03.2016

Date: 21.03.2016

एसएलबीसी के सभी सदस्य

All Members of SLBC

प्रिय महोदय/ महोदया,

Dear Sir/ Madam,

विषय: पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति की
132वीं बैठक की कार्यवाही।

Subject: Proceedings of the 132nd Meeting of
SLBC for West Bengal.

हम इसके साथ दिनांक 10.03.2016 को होटल "द
ललित ग्रेट ईस्टर्न", कोलकाता में सम्पन्न पश्चिम
बंगाल राज्य स्तरीय बैंकर्स समिति की 132वीं बैठक की
कार्यवाही भेज रहे हैं।

We send herewith the proceedings of the 132nd
Meeting of State Level Bankers' Committee for
West Bengal held at hotel "The Lalit Great
Eastern", Kolkata on 10.03.2016.

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

All concerned are requested to implement the
decisions arrived at in the aforesaid meeting at the
earliest

भवदीय,

Yours faithfully,

मानस ५२

महाप्रबंधक

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

(वि.समावेशन और प्राइसेक) और

संयोजक : पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति

United Bank of India
Lead Bank Division
Head Office

Convener
State Level Bankers' Committee for West Bengal

Minutes of the 132nd State Level Bankers' Committee Meeting for the State of West Bengal held on 10.3.2016.

The 132nd SLBC meeting for the State of West Bengal was convened at The Lalit Great Eastern at 11.00 a.m. on 10.03.2016 to review the performance of banks for the period April to December 2015 for the financial year 2015-16. The meeting was Co-chaired by Shri Sumanta Choudhuri, Additional Chief Secretary, Fishery Department, Government of West Bengal and Shri Sanjay Arya, Executive Director, United Bank of India. Dignitaries present included Shri H. K. Dwivedi, Principal Secretary, Finance Department, Govt. of West Bengal, Shri R. N. Kar, Regional Director, RBI, Kolkata, Shri G. N. Rath, Chief General Manager, RBI, Kolkata, Ms. T. S. Raji Gain, CGM, NABARD, Ms. Smaraki Mahapatra, Excise Commissioner & Additional Secretary (Finance) Govt. of West Bengal. Top Executives of the Govt. of West Bengal, RBI, NABARD, various insurance companies, banks and LDMs also participated in the meeting. A list of participants in 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. Thereafter, Shri Dhar requested Shri Sanjay Arya, Executive Director of United Bank of India to deliver his welcome address to the House.

Shri Sanjay Arya, Executive Director of United Bank of India greeted and welcomed all the members present. At the outset, he mentioned that the meeting would discuss the listed agenda items and also the action points that had emerged in the last SLBC meeting held on 21.12.2015.

- He expressed concern at the near static condition of the CD ratio in the State. He said that the CD ratio stood almost flat during the December 2015 quarter despite aggregate advance registering a growth of Rs.9343 crore during October- December 2015 only. Advance portfolio increased from Rs.3,33,004 crore to Rs.3,42,347 crore. He stressed that there should be more professional approach on the part of the Bankers to reach the target of CD ratio as envisaged.



- He urged the Bankers in the State to take aggressive but judicious steps to augment the credit portfolio during the concluding quarter of 2015-16 to facilitate reaching the target of CD ratio.
- He said although the CD ratio of Alipurduar, Hooghly and Burdwan districts registered a growth of 8%, 5% and 1% respectively in December 2015 over the position of June 2015, the CD ratio as on December 2015 of six districts of West Bengal like Burdwan, Bankura, Birbhum, Hooghly, Alipurduar and 24-Parganas (North) are still lying below 40%.
- Shri Arya specially called upon the LDMs of these districts having CD ratio less than 40% to work hard and accelerate with special efforts by all banks.
- He mentioned that during the April – December 2015 period the banks operating in the State jointly disbursed Rs.64,580 crore i.e. 79% of the annual target of Rs.81,568 crore as enshrined in the ACP 2015-16. He expressed confidence that during the last quarter also banks would do well. The disbursement under ACP during April – December 2015 showed an increase of 32% over the disbursement of Rs.48,790 made during April - December 2014.
- As on 31st December 2015, all banks issued 12,71,577 KCCs covering Rs 4416.79 crore, thus achieving 64% of the annual target (20.00 lac) by the third quarter of the year 2015-16. He informed that the ongoing Rabi season would give further boost to the sector.
- Priority Sector Advance for the State covering all Banks as on December 2015 stood at Rs.1,35,118 crore, which depicted 38% of the ANBC as compared to Rs.1,20,382 crore as on December 2014. The annual growth rate of Priority Sector Advance on Y-O-Y basis observed at 13%.
- Shri Arya informed about coverage of 71.01 lac people (PMJJBY- 12.51 lac & PMSBY- 58.57 lac) under insurance in the State up to 15.02.2016.
- He expressed his satisfaction in respect of low percentage of zero-balance accounts(23.70%) in the State out of 182.14 lac PMJDY accounts opened up to 24.02.2016 as compared to the national average of 28.88%.
- He informed that Aadhaar Seeding in the PMJDY accounts of the State stood at 31.98% as against 43.67% across the country as on 24.02.2016. This area needs attention by banks.
- He expressed his concerns on activation of RuPay cards issued in PMJDY accounts. He requested all the bankers to ensure delivery of RuPay cards to all PMJDY accounts and their activation at the earliest so that the account holders could get the benefit of Rs. 1.00 lac inbuilt accident insurance.
- He informed the all banks operating in the State disbursed Rs 5662.06 crore against Mudra Target of Rs 6532.17 crore, thereby achieving 86.68% of annual target as on 12.02.2016.



- He referred to the NPA position of the State stood at Rs.11369 crore i.e. 8.41% of total Priority Sector advance at the end of December 2015. He requested State Government to extend necessary help including permission for taking physical possession of the charged properties under SARFAESI action for recovery of loans.
- He informed the House that SLBC has already submitted roadmap for opening of 717 Brick & Mortar branches in unbanked villages having population above 5000 in West Bengal. SLBC had already allotted these villages to commercial banks and RRBs for opening of these branches within 31st March 17.

Shri Sanjay Arya, Executive Director of United Bank of India then requested Shri R. N. Kar, Regional Director, RBI, Kolkata to deliver his address.

Shri R.N. Kar, Regional Director, Reserve Bank of India stated that Shri Sanjay Arya, Executive Director had already briefed development as well as performance of banks in the State during April-December 2015. He expressed his concern over the static CD Ratio of the State and suggested to have concerted effort by the banks for further improvement of CD Ratio in the State. He expressed dissatisfaction over the growing NPA position in the State and urged the banks & State Government to improve the recovery climate of the State.

Shri R.N. Kar requested bankers to open branches in 717 unbanked villages having population above 5000 in the State within March 2017. He requested the bankers to prepare a monthly schedule for opening these branches. He also requested SLBC for regular monitoring in SLBC/DCC/DLRC/ BLBC meetings. He expressed his concerns on non-operative Zero balance accounts as well as activation of RuPay cards issued in PMJDY accounts. He requested all the bankers to come forward to make all accounts operative with activation of RuPay cards at the earliest.

Shri Sumanta Chowdhuri, Additional Chief Secretary (Fishery Department), Govt. of West Bengal recalled the discussion held on 29.02.2016 in the special meeting of the Small Committee under SLBC on fishery. He lamented that the fishery was never considered independently, always it was clubbed under allied activity under agriculture.

Shri Chowdhuri spoke of huge potentiality of this sector both inland & marine fisheries in providing decent livelihood to the persons in the trade. He informed the House that State has made phenomenal progress both in inland & marine fisheries through diversified activities taken by the Fisheries Department. He stated that such activities have brought the State in the



forefront of the movement of fisheries development in the country. He informed the House that there are still large areas of water bodies in the State, which are not being utilized to their full potential for pisciculture due to various reasons like multiple ownership, non-availability of insurance, etc. He commented that there is huge scope for increasing fish production further by enhancing the utilization of available water resources with financing by the banks. He requested the bankers not to see this field of activity as an area of sponsored scheme only but also as an independent business opportunity. He highlighted the following issues before House for discussion and consideration:

1. Issuance of KCCs to fish farmers by all bank branches up to Rs. 50,000/- on the basis of oral lease, to be issued by the Pradhan of the concerned Gram Panchayat.
2. To put emphasis on ornamental fisheries, specially in the districts of North & South 24- Parganas and Howrah as a pilot effort.
3. Training for fish farmers through RSETIs or other Institutes, particularly on ornamental fisheries.
4. Fishery Department would provide fishery schemes and checklist to SLBC for circulation. Besides, Fishery Department would also provide all technical support to the fish farmers.
5. To convene a special meeting with Insurance Companies to discuss issues relating to coverage of fishery units by way of insurance.
6. Formation of a separate Sub-Committee under SLBC to review and monitor the progress under fishery in the State.
7. It is also proposed to discuss fishery as a separate agenda item in SLBC / DCC / DLRC / BLBC meetings.

Shri H. K. Dwivedi, Principal Secretary, Finance Department, Govt. of West Bengal endorsing the above views proposed for a separate agenda for Animal Resources Development Department also.

Thereafter, Shri Manas Dhar, General Manager (FI & Prisecl), United Bank of India and Convener of SLBC (West Bengal) undertook the following Agenda wise discussion through Power Point Presentation and requested the members to interact on the issues.



Agenda No.1. Confirmation of the proceedings of the 131st meeting of SLBC for West Bengal held on 21.12.2015

The proceedings and action points of the 131st SLBC held on 21.12.2015 confirmed by the House.

Agenda No.2. Opening of Bank branches in unbanked villages having population of above 5000 in the State of West Bengal

SLBC, West Bengal had already submitted roadmap for opening of 717 Brick & Mortar branches in unbanked villages having population above 5000 as identified by the LDMs to RBI as per their guidelines issued on 31.12.2015. SLBC has already allotted these villages to 28 commercial banks and RRBs for opening of these branches within 31st March 17. House noted the same.

Shri H. K. Dwivedi, Principal Secretary (Finance Department, GoWB) stated that there should be month wise allocation of opening of branches by the banks and this branch opening initiative should be reviewed on quarterly basis. Sub-Committee under SLBC should sit and monitor.

Agenda No.3. Financial Inclusion

All banks operating in the State had opened 182.14 lac PMJDY accounts with issuance of RuPay Cards to 72% account holders till 24.02.2016. Aadhaar Seeding in the PMJDY accounts of the State stood at 31.98% as against 43.67% across the country as on 24.02.2016. This area needs attention by banks. House noted the same.

Shri Sanjay Arya, ED, UBI stated the situation is far from satisfactory and Aadhaar seeding should be made a primary agenda by all banks. He urged upon all the bankers to link Aadhaar with the respective accounts to facilitate smooth delivery of various subsidies directly to the accounts of the beneficiaries as mandatory Aadhaar number for such accounts is on the anvil. He proposed publication of Notification in vernacular both in print and electronic media including FM Radio stating the importance of Aadhaar seeding in Bank accounts.

Shri H. K. Dwivedi, Principal Secretary (Finance Department, GoWB) stated that seeding of Aadhaar should be done in a campaign mode and the services of LDMs may be utilised. He viewed that people would face difficulties in



getting any benefit of government subsidy when DBT would be fully operationalised.

Ms. T. S. Raji Gain, CGM, NABARD stated that some portion of Financial Inclusion Fund could be utilised for holding camps specially for the sake of impressing upon the importance of Aadhaar seeding in the accounts. This effort should be carried on relentlessly and on a campaign mode.

Shri Manas Dhar, GM, UBI & Convener SLBC, West Bengal mentioned of the continuous thrust given by the DFS, GoI on all the stake holders on Aadhaar seeding at various platforms including video-conferences. He requested the bankers to observe due diligence before seeding Aadhaar number in the bank account. He also stressed on activation of RuPay cards issued in PMJDY accounts. He requested all the bankers to ensure delivery of RuPay cards to all PMJDY accounts and their activation at the earliest so that the account holders could get the benefit of Rs. 1.00 lac inbuilt accident insurance.

Shri Dhar also informed the House that West Bengal SLBC has been adjudged the best SLBC for maximum percentage coverage of 'Household' under PMJDY among the States in the country by DFS. He congratulated all bankers for their contribution for this significant performance.

Shri P.R. Pal , Secretary, Rajya Sainik Board, GoWB informed the House that successful implementation of the scheme of submission of digital life certificates by the defence pensioners also depends on timely Aadhaar seeding to bank accounts.

House noted that the banks operating in the State had already enrolled 58.57 lakh customers under PMSBY, 12.51 lakh customers for PMJJBY and 1.06 lakh customers under APY, thus totalling 72.14 lakh such cases up to 15.02.2016.

Shri H. K. Dwivedi, Principal Secretary (Finance Department, GoWB) again stressed on literacy programmes on the benefits of PMJJBY & PMSBY including settlement of claims on death to the claimants for the success of the insurance schemes. Shri Dwivedi requested the Insurance Companies to settle the claims quickly. Representative from LIC replied that claims are being settled promptly within one month from receipt.



Shri Sanjay Arya, ED, UBI said that banks could explore possibility whether CBS can trigger mail / message about the existence of PMSBY / PMJJBY eligibility in a account where death claim has been submitted by the relatives/nominee of that account holder.

House also noted District wise mapping of skilling centres already done by SLBC West Bengal - 114 ITIs, 30 VTCs and 360 OCs for conducting Financial Literacy programmes. RSETIs are in touch with the skilling centres and the financial literacy programmes are underway.

38 FLCCs in the State have undertaken 467 financial literacy camps with 23653 participants during 3rd quarter of the FY 2015-16. Besides, 1576 rural branches conducted 2222 camps as per guidelines of RBI with participation of 88771 people during 3rd quarter of the FY 2015-16.

19 RSETIs are functioning in West Bengal, covering all the districts. All RSETIs conducted 524 training programmes from 01.04.15 to 16.02.2016 and trained 13667 candidates.

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

Agenda No.4. CD Ratio for the State of West Bengal

CD Ratio of the State stood at 61% as at 31.12.2015.2015. Advance portfolio 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 in a single quarter.

With regular monitoring of the Sub-Committees of DCC, CD Ratio of Alipurduar, Hooghly and Burdwan districts have increased by 8%, 5% & 1% respectively as on December 2015 over CD Ratio of June 2015. CD Ratio of 6 districts viz. Burdwan, Bankura, Birbhum, Hooghly, Alipurduar & 24-Parganas North districts continue to hover below 40% as of December, 2015. The banks should go for scouting of viable big advances in these districts to improve the CD Ratio at the end of the current financial year.

Shri H. K. Dwivedi, Principal Secretary (Finance Department, GoWB) stated that CD Ratio of the State is an area of concern for long. Achievement of 61% against a target of 70% is least encouraging. He wondered when growth and development had been talked about on many fronts why the CD Ratio of the State remained static. He requested the bankers in the State for focussed attention during remaining period of current financial year to reach the desired level of CD Ratio at the end of this financial year (2015-16).



Agenda No.5. Performance of Annual Credit Plan 2015-16

House reviewed the overall achievement under ACP during April - December of the financial year 2015-16. Banks operating in the State of West Bengal achieved 79% (Rs.64580 crore) of the credit disbursement target under ACP 2015-16 within the first three quarters i.e. during April-December 2015. The disbursement during first three quarters surpassed the corresponding figure of last year (2014-15) by 32%. Achievement under Priority Sector stood at 65% as on December 2015. Segment wise contribution of agriculture was only 53%. While achievement under MSME & Other Priority Sector reached to 76% & 108% respectively.

Agenda No.6: Issuance of KCC during the year 2015-16

All the banks operating in the State issued 12,71,577 KCCs during the period from 01.04.2015 to 31.12.2015 against annual target of 20.00 lac i.e. 64% of annual target of 20.00 lac. Issuance of 12.72 lac KCCs including renewal during April-December 2015 resulted an increase of 37,043 number KCCs over the KCC issued (12,34,534) corresponding period last year (2014-15). House noted the performance.

Shri Manas Dhar, General Manager, UBI and Convener, SLBC West Bengal informed that meeting of SLBC Sub-Committee on Agriculture was held on 29.02.2016, where strategy for KCC financing, coverage of all eligible farmers through KCCs and activation of dormant KCCs were discussed. Shri Dhar informed the House that the member banks have submitted total number of 35.13 lac outstanding KCC loan accounts as on 31.12.2015 with financial outlay of Rs. 9822.75 crore in the State. He also informed that banks would exert effort to raise average credit per KCC to Rs.50,000/- during 2016-17 from the present level of Rs. 34,735/- as on 31.12.2015.

Ms. T. S. Raji Gain, CGM, NABARD stated that revival of dormant KCCs would give a push to the existing KCC figure. She also stated that farmers are to be appraised of the benefits of organic farming with introduction of separate scale of finance for pulses, oil seeds, etc. She also advocated for wide publicity for interest subvention schemes for short term crop production credit loan up to Rs. 3.00 lac.



Agenda No.7: Self Help Groups

All Banks in the State, Savings linked to 64,447 Groups as on 31.12.2015. Credit linkage of SHG stood at Rs 1137.50 crore (59% of financial target) covering 126148 Groups (71% of physical target) during April to December 2015 as compared to credit linkage to 64,317 groups during corresponding period last year. Average Credit per SHG as on 31.12.2015 for F.Y. 2015-16 stood at Rs.90,172 /- against average SHG credit of Rs. 81,883/- last year (31.12.2014). House noted the same.

Shri Manas Dhar, Convener, SLBC West Bengal informed that meeting of SLBC Sub-Committee on SHG was held on 29.02.2016, where strategy for achieving SHG target as well as increasing average credit per SHG were discussed. He also informed that in the said meeting, proposed SHG credit linkage target for Rs 2500/- crore for 2016-17 by the State Government now placed before the House for discussion and adoption.

Shri Khursheed Ali Quadri, OSD, WBSRLM informed that average credit per SHG stood at Rs.90,172/- as on 31.12.2015, found to be much below than the national level. He requested the banks to put special efforts to raise average credit per SHG to Rs 1.25 lac as per decision of the SLBC Sub-Committee meeting held on 16.07.2015. He also informed the House about pendency of some application for credit linkage with the branches as well as updation of NRLM portal by the bank branches. He also emphasized on the functioning of the Community Based Recovery Mechanism (CBRM) by holding monthly meetings to improve the recovery climate in rural areas as well as streamlining the process of fresh lending to SHGs.

Ms. T. S. Raji Gain, CGM, NABARD thanked the banks for holding of SHG Camps across the State on 26.02.2016 & 29.02.2016, where loans have been sanctioned to good number of SHGs. This would certainly help the banks to achieve SHG credit linkage target for 2015-16.

Shri H. K. Dwivedi, Principal Secretary, Finance Department, GoWB emphasized on timely grading exercise of SHGs as well as targeted approach for credit linkage to all eligible groups.

Shri Manas Dhar, Convener, SLBC West Bengal requested Member Banks to sensitize branches again for inserting correct codes to NRLM enabled SHGs in the CBS system so as to reflect actual position in the NRLM portal.

Agenda No.8 : Pradhan Mantri Mudra Yojana (PMMY)

All the Banks operating in the State combinedly 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 had contributed Rs 2065.55 crore, Non NBFC /MFI had contributed Rs. 112.03 crore and rest Rs 3484.48 crore had been disbursed by the banks operating in the State.

House noted the performance of PMMY in the State. Initiatives taken by SLBC in popularising the scheme such as publication of advertisement in vernacular in respect of continuation of PMMY loan, web hoisting of all important circulars / guidelines, loan application form etc. on PMMY / Mudra loan in the SLBC website, availability of. Publicity materials in vernacular were appreciated by the House.

Convener, SLBC-West Bengal informed that one 'Toll Free' telephone helpline No.1800 345 3344 (10.00 a.m. to 6.00 p.m) has already been set up in SLBC Department and manned by one dedicated personnel for replying to the queries/ redressal of grievances in respect of PMMY loans. Convener, SLBC also informed that progress of the scheme is being reviewed by the Ministry (GoI) on weekly basis.

Agenda No.9 : Online Land Verification System & Registration of Bank's charges

It was reported to SLBC by L & LR Department, GoWB that land details concerning 241 out of 346 Blocks could be viewed by accessing e-bhuchitra portal. Convener, SLBC informed the House that SLBC has already 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. He also assured State Government that banks are ready to assist the department in any matter related to IT for providing the facility to the Banks. House noted the status.

Shri Sanjay Arya, ED, UBI stated that present status in respect of Online Land Verification System is far from satisfactory. He requested L & LR Dept. Govt. of WB to come forward to help the banks for online registration of charges on land / property during sanctioning & disbursement of loans.

Agenda No.10 : NPA & Recovery

NPA position of the banks in West Bengal stood at Rs.11369 crore i.e. 8.41% of total Priority Sector advance at the end of December 2015. Overall recovery percentage in respect of three broad sectors, viz Agriculture, MSME and Other Prisec loans as on December 2015 stood at 57%, against the same at 56% as on December 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.

Shri Sanjay Arya, ED, UBI stated that recovery climate in the State should improve. He requested State Government to extend necessary help for recovery of loans including permission for taking physical possession of the charged properties under SARFAESI action.

Agenda No.11 : Performance of Banks in Key Areas in West Bengal as on 31.12.2015

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 31.12.2015. CD Ratio issue had already been discussed and noted by the House.

Agenda No.12 : Disbursement under Housing Loan, Education loan & issuance of General Credit Cards as on 31.12.2015.

The House noted the performance of the banks operating in the State under Housing Loan, Education loan & issuance of General Credit Cards as on 31.12.2015. Lot of improvements are to be made in popularising the schemes. Basic information has already been uploaded in SLBC (WB) website.

Representative from NHB informed that some of the banks not yet submitted any claim of subsidy in respect of housing loans. Shri Dwivedi, Principal Secretary, Finance Department, GoWB opined for formation of a Committee comprising members of NHB, HUDCO including General Manager in charge of Marketing Department of United Bank of India for monitoring the scheme.

Agenda No.13 : Progress of Credit-linked Self Employment Programme (SEP) 2015-16

All banks operating in the State sanctioned 55,616 nos of self-employment cases during April to December 2015 (Programme year-2015-16) and disbursed 45,941 cases including spill over cases during the same period. House noted scheme wise (viz. PMEGP, NULM, SCP, SVSKP, USKP, SCC, ACC & WCC) performance as on 31.12.2015.

Shri M. N. Pradhan, Mission Director, NULM briefed the House about progress of implementation of NULM (both Individual & Group) in urban areas in the State of West Bengal. He requested the bankers for disposal of all



pending proposals within 31.03.2016. He stated that some thrift & credit societies (TCS) structurally & functionally similar to SHGs in rural areas were formed and opened accounts with bank branches in the urban areas under erstwhile SJSRY. He urged upon the bankers to treat these groups (TCS) as SHGs under NULM for credit linkage.

Agenda No.14 : Financing the Minority Community & Backward classes

Advance to Minority Community out of outstanding Prisec Advance in the State as on 31.12.2015 stood at 16% as against national target of 15%. Advance to SCs / STs for Rs 13512 crore and OBCs for Rs 7688 crore out of outstanding Prisec Advance in the State (for Rs 1,35,118 crore) as on 31.12.2015 stood at 3.79% and 2.15% of ANBC respectively. House noted the progress as on 31.12.2015.

Agenda No.15 : Important Issues :

a) 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 has already uploaded in SLBC West Bengal website and copy was placed before the House for discussion.

House noted details of the scheme and approved for implementation in the State.

b) 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 along with Agricultural Insurance Company of India Ltd. would implement the scheme. Details circular has already uploaded in SLBC West Bengal website and copy was placed before the House for discussion.

House noted details of the scheme and suggested implementation of the same in the State. However, insurance coverage period for Kharif and Rabi season as mentioned in the scheme i.e. April to July for Kharif and October to December for Rabi may be modified depending upon crop cultivation activities



undertaken by the farmers in the State covering to the Kharif and Rabi. The same may be approved in the SLBC Agriculture Sub- Committee meeting, which should be held at the earliest available opportunity.

c) Solar powered V-SAT connectivity to Kiosk / Fixed CSPs in Sub Service Areas - Support under FIF of NABARD.

NABARD would provide support for solar powered VSAT connectivity to Kiosk / Fixed CSPs in SSAs (both in dark and grey areas) under FIF to the extent of 100% of the fixed cost subject to a cap of Rs 4.00 lac per unit. As per extant guidelines of NABARD, certificate in respect of poor connectivity (Grey areas) would be issued by the concerned SLBC Conveners. The proposal for reimbursement of expenditure from NABARD would be on reimbursement basis. NABARD requested for completion of implementation of Scheme by 31.03.2016. Member banks of SLBC, West Bengal were requested to take the advantage of the scheme within the targeted date and enable the connectivity to reach the unconnected areas of West Bengal for widening financial inclusion.

Details of the Scheme circulated by NABARD were discussed. All banks were requested to submit their proposal to SLBC mentioning connectivity issues in the SSAs allocated to them in West Bengal. In order to complete the entire process of submission of proposal to NABARD by the banks within the targeted date (i.e. within 31.03.2016), it was decided by the House that SLBC would be empowered to issue certificate in respect of SSAs having poor connectivity (Grey areas) on the basis of the request / proposal submitted by the member banks in respect of SSAs having connectivity issues (grey areas) for claiming financial assistance from NABARD.

d) Proposed Annual Credit Plan 2016-17.

NABARD, Kolkata has already launched of the State Focus Plan for the financial year 2016-17 showing potentialities for various segments under agriculture, manufacturing units, trades, etc. amounting Rs. 82,785 crore (Agriculture for Rs.52551 crore, MSME for Rs. 20918 crore & OPS for Rs.9316 crore).



SLBC proposed the following Annual credit Plan for 2016-17 for consideration by the House and thereafter adoption for implementation on & from 01.04.2016.

(Amt. Rs in crore)

Particulars	Agriculture	MSME	OPS	Total
PLP (as per NABARD)	52551	20918	9316	82785
Proposed Plan (2016-17)	47300*	20918	9316	73234
Plan 2015-16	43536	21762	7270	72568
Estimated Achievement 2015-16	31000	18000	8500	57500

* 90% of PLP prepared by NABARD.

The Plan for Agriculture for Rs.47300 crore i.e. 90% of PLP (2016-17) was proposed considering % of achievement ranging between 54 to 71% for last four years. Proposed plans for MSME & OPS would be based on PLPs as per NABARD.

Ms. T. S. Raji Gain, CGM, NABARD requested the member of SLBC to go for ACP 2016-17 as per PLPs, otherwise it might affect CD Ratio of the State.

Shri Dwivedi, Principal Secretary, Finance Department, GoWB also suggested for ACP 2016-17 on the basis of PLPs prepared by NABARD without any deviation.

Thereafter, House decided to set targets for Agriculture, MSME & OPS for Rs. 52,551 crore, Rs.20918 crore & Rs.9316 crore respectively, totaling Rs. 82,785 crore for Priority Sectors under ACP 2016-17, based on PLPs prepared by NABARD.

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

- All Banks are to exert efforts to raise the CD ratio of the State to 70% as on 31.03.2016. **(Action : All Banks & State Government).**
- 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)
- 100% disbursement targets set against all sectors under ACP 2015-16 is to be achieved **(Action : All Banks & Agriculture Department).**
- All Banks are to take steps to achieve KCC target during FY 2015-16 **(Action : All Banks & Agriculture Department, GoWB).**



- All Banks are to exert effort to raise average credit per KCC to Rs 50,000/- during 2016-17 (**Action: LDMs, All Banks & Agriculture Department, GoWB**).
- Formation of a separate Sub-Committee under SLBC to review and monitor the progress under fishery in the State (**Action : SLBC & Fisheries Department, GoWB**).
- To discuss fishery as a separate agenda item in SLBC / DCC / DLRC / BLBC meetings from next financial year (**Action : SLBC, LDMs & Fisheries Department, GoWB**).
- SLBC to convene a special meeting with Insurance Companies to discuss issues relating to coverage of fishery units by way of insurance. (**Action: SLBC, Insurance Companies, Fishery Department, GoWB**).
- Banks would exert concerted effort to achieve both physical & financial target of SHG credit linkage (**Action : Banks**).
- Thrift & Credit Societies (TCS) structurally & functionally similar to SHGs in rural areas, formed and opened accounts with bank branches in the urban areas under erstwhile SJSRY, be treated as SHGs under NULM for credit linkage(**Action : Banks & SUDA**).
- All Banks are to exert effort to achieve Mudra Target for FY 2015-16 as on 31.03.2016(**Action : All Banks**).
- All banks are to effort Aadhaar seeding in all PMJDY accounts for smooth DBT (**Action : All Banks**).
- Banks are to submit month wise plan to SLBC for opening of branches in 717 unbanked villages having population above 5000 for monitoring by a Sub-Committee(**Action : SLBC, LDMs & Concerned banks**).
- State Government to expedite introduction of online land verification and registration of charges of the banks (**Action : State Government**).
- SLBC be empowered to issue certificate in respect of SSAs having connectivity issues (grey areas) on the basis of the request / proposal submitted by the member banks in respect of SSAs having connectivity issues for claiming financial assistance for VSATs from NABARD (**Action : SLBC & Member Banks**).



- To set targets for Agriculture, MSME & OPS for Rs. 52,551 crore, Rs.20918 crore & Rs.9316 crore respectively, totaling Rs. 82,785 crore for Priority Sectors under ACP 2016-17, based on PLPs prepared by NABARD (Action: SLBC & LDMS).

Vote of Thanks :

Shri Manas Dhar, General Manager, UBI and Convener, SLBC West Bengal while expressing his privilege to offer vote of thanks, conveyed heartfelt thanks to Shri Sumanta Choudhuri, Additional Chief Secretary, Govt. of West Bengal (Fishery Dept.), Shri Sanjay Arya, Executive Director, United Bank of India, Shri H. K. Dwivedi, Principal Secretary, Finance Department, Govt. of West Bengal, Shri R. N. Kar, Regional Director, RBI, Kolkata for attending the SLBC meeting and sparing their valuable time in the deliberations on different issues. He conveyed thanks to other dignitaries on the dais, senior officials of the State Government, RBI, NABARD, Banks and other Agencies for attending the meeting and taking active part in the deliberations. He assured that the banks would give due importance to all those action points emerged in the meeting.



**List of participants of 132nd SLBC Meeting of West Bengal held on 10.03.2016 at hotel
The Lalit Great Eastern, Kolkata**

SI No.	Names	Designation & Name of the Organisation
CHAired BY		
1	Sri Sumanta Choudhuri	Add. Chief Secretary, Fisheries Department, GoWB
2	Sri Sanjay Arya	Executive Director, United Bank of India
GOVT. of WEST BENGAL & OTHER GOVT. AGENCIES		
3	Sri H.K. Dwivedi	Principal Secretary, Finance Department, GoWB
4	Ms. Smaraki Mahapatra	Excise Commisioner& Additional Secretary, Finance, Government of West Bengal
5	Sri M.N. Pradhan	Director, SUDA, Municipal Affair Dept., GoWB
6	Sri P. Hans	Jt. Secretary, Agriculture Department, GoWB
7	Sri M. Banerjee	Jt. Secretary, MSME&T Dept. GoWB
8	Sri Khursheed Ali Qadri	Officer on Special Duty, WBSRLM, GoWB
9	Col. P.R. Pal (Retd.)	Secretary, Rajya Sainik Board, GoWB Managing Director, Minority Development & Welfare Department, GoWB
10	Sri M. Biswas	
11	Sri P.Ray	Dy. Secretary, Animal Resource Development Dept., G
12	Sri R.K. Dasgupta	Representative of DIF, GoWB
13	Dr. P K. Pramanik	Director, Horticulture, GoWB
14	Sri M.K. Bhattacharya	Dy. Director, MSME&T Dept., GoWB
15	Sri S. Biswas	Dy. Director, Fisheries Dept., GoWB
16	Sri R.K. Middy	Jt. Director, MSME, GoWB
17	Sri Uday Sankar Aich	ADA, Agriculture Department, GoWB
18	Sri Swapan Kumar Ghosh	RBO, SHG & SE Dept., GoWB
19	Sri S. Chakraborty	PMEGP Secretary, KVIC
20	Sri S. Pattanayak	PMEGP, KVIC
21	Sri Swapan Biswas	Circle Officer, WBKVIB
22	Sri D.K. Mitra	SPM, WBSRLM, GoWB
23	Sri Ranjit Roy	Consultant, WBSRLM, GoWB
24	Sri Anjan Chakravorty	State Director, RSETI
25	Sri G. Pal	Advisor, SUDA
26	Sri G. Dutta	Rajya Sainik Board, GoWB
RBI, NABARD & SIDBI		
27	Sri R.N. Kar	Regional Director, RBI
28	Sri G.N. Rath	Chief General Manager, RBI
29	Ms. T.S. Raji Gain	Chief General Manager, NABARD
30	Sri P.N. Das	General Manager, RBI
31	Sri M.K.Mondal	General Manager, NABARD
32	Sri A.K. Raybarman	General Manager, NABARD
33	Sri A. Chattopadhyay	Manager, NABARD



Commercial Banks		
34	Sri Manas Dhar	General Manager, UBI & Convener, SLBC West Bengal
35	Sri S. Tiwari	General Manager, State Bank of India
36	Sri Umesh Kumar Singh	FGM, Central Bank of India
37	Sri S.K. Gupta	FGM, Union Bank of India
38	Sri Vipul Singla	General Manager, Allahabad Bank
39	Sri K. Venkatachalam	General Manager, UCO Bank
40	Sri S.K. Agarwal	General Manager, Bank of India
41	Sri K. Uday B. Reddy	General Manager, Indian Bank
42	Sri J. Suryanarayana	General Manager, Indian Overseas Banks
43	Sri M. Ch. Jeishi	Deputy General Manager, State Bank of India
44	Sri R.C. Ojha	Deputy General Manager, Punjab National Bank
45	Sri P. Panda	Deputy General Manager, Bank of India
46	Sri P. Madhu	Deputy General Manager, Syndicate Bank
47	Sri N. Veerabhadrapa	Deputy General Manager, Corporation Bank
48	Sri P.J. Mishra	Deputy General Manager, Bank of Maharashtra
49	Sri C.R. Patra	Dputy General Manager, Union Bank of India
50	Sri Thomas John B.	Dputy General Manager, Dena Bank
51	Sri M.K. Patra	Asst. General Manager, Indian Overseas Bank
52	Sri Biswajit Roy	Asst. General Manager, Canara Bank
53	Sri B. Bhattacharjee	Asst. General Manager, State Bank of India
54	Sri Sunil Yadav	Asst. General Manager, Oriental Bank of Commerce
55	Sri J.S. Rama Rao	Asst. General Manager, Andhra Bank
56	Sri N. Raghav	Asst. General Manager, Dena Bank
57	Sri Vikas Gandhi	Asst. General Manager, IDBI
58	Sri Renji Alex	Asst. General Manager, Federal Bank
59	Sri S. Mishra	Jt. General Manager, ICICI Bank
60	Sri S.C. Biswas	Chief Manager, State Bank of India
61	Sri K.V.N. Murty	Chief Manager, Allahabad Bank
62	Sri Rajesh Kumar	Chief Manager, Union Bank of India
63	Sri Aboni Kumar	Chief Manager, Vijaya Bank
64	Sri N. Kumar	Chief Manager, State Bank of Bikaner and Jaipur
65	Sri Amitava Dasgupta	Chief Manager, ICICI Bank



66	Sri Shyamapada Biswas	Senior Manager, Bank of India
67	Sri P.K. De Sarkar	Senior Manager, Punjab & Sind Bank
68	Sri R. Mitra	Senior Manager, UCO Bank
69	Sri Kushal Bhattacharya	Senior Manager, UCO Bank
70	Sri A.K. Seth	Senior Manager, Punjab National Bank
71	Sri Pankaj Baidya	Senior Manager, Union Bank of India
72	Sri Shyamal Baskey	Senior Manager, Corporation Bank
73	Sri D.J. Bhowmik	Senior Manager, Syndicate Bank
74	Sri Sandip Kumar	Senior Manager, Federal Bank
75	Sri Sanjay Das Gupta	VP, HDFC Bank
76	Sri Manish Sinha	VP, HDFC Bank
77	Sri Sumit Roy	AVP, Axis Bank
78	Sri Sujoy Roy	SVP, Bandhan Bank
79	Sri Dinesh Kumar	Manager, Central Bank of India
80	Sri Biplab Kr. Das	Manager, IDBI Bank
81	Sri Biswarup B. Karmakar	Manager, ICICI Bank Ltd.
82	Sri K. Roy	Manager, Indusind Bank
83	Sri Ranjit Singh	Manager, Indusind Bank
84	Ms. Chitralli Majumdar	Manager, Indian Bank
85	Sri Kundan Kumar	Agriculture Officer, Vijaya Bank
RRBs , Co-operative Banks and National Housing Bank		
86	Sri Umesh Chandra	Chairman, BGVB
87	Sri M. Biswas	Managing Director, WBIDFC
88	Ms. Rita Bhattacharya	Deputy General Manager, National Housing Bank
89	Sri Amitava Dasgupta	Zonal Manager, WBSCB
90	Sri J. Chowdhury	General Manager, PBGB
91	Sri S.K. Sarkar	General Manager, UBKGB
92	Sri N. Bose	Manager, National Housing Bank



Insurance		
93	Sri K.K. Mohapatra	Ltd.
94	Sri U. Paul	Secretary, PGSM, Life Insurance Corporation of India
95	Ms. Nina Mitra	Assistant Secretary, Life Insurance Corporation of India
96	Sri S. Gupta	A.O., Agriculture Insurance Company of India Ltd.
97	Sri B.T. Saren	Asst. Manager, The New India Assurance Co. Ltd.
Lead District Manager		
98	Sri Ashim Kumar Pandit	LDM, Purba Medinipur
99	Sri R.K. Prasad	LDM, 24 Parganas, North
100	Sri S.C. Biswas	LDM, Kolkata
101	Sri Gour Chatterjee	LDM, Jalpaiguri
102	Sri Abhoy Kumar Sinha	LDM, Dakshin Dinajpur
103	Sri Anup Kumar	Officer, Burdwan LDM Office
104	Sri L. Bhavnani	LDM, Howrah
105	Sri D. N. Thakur	LDM, Birbhum
106	Sri B.K. Swain	LDM, Darjeeling
107	Sri Amit Sinha	LDM, Murshidabad
108	Sri Susanta K. Chakraborty	LDM, Paschim Medinipur
109	Sri G.N. Chowdhury	LDM, Coochbehar
110	Sri N.N. Biswas	LDM, Nadia
111	Sri T.K. Roy	LDM, Alipurduar
112	Sri S.K. Nandi	LDM, Bankura
113	Sri S.K. Dey	LDM, Uttar Dinajpur
114	Sri Abhijit Chowdhury	LDM, 24 Parganas, South





Government of West Bengal

Transport Department

Paribahan Bhawan

12, R.N. Mukherjee Road, Kolkata - 700 001

Phone - 033 2262 5411 : Fax - 033 2262 5411 : e-mail - jiban.chakraborty9@gmail.com

No. 1848(17)-WT/3M-56/2013 Pt.

Date : 18.05.2015

From : Additional Secretary to the Government of West Bengal

To: 1. M/s. DYS Impex Pvt. Ltd., V.K.I. Area, Jaipur, Rajasthan - 302 039.

Subject : Registration of e-rickshaws and e-carts - matter reg.

Sir,

In inviting a reference to the above, I am directed to state that all the Registering Authorities in the State have been requested to allow registration of only those models of e-rickshaws and e-carts, which have the requisite certificates of approval of model-prototypes. It may please be noted that no e-rickshaw will be allowed to be registered unless the purchaser produces an 'Offer-letter' for issuance of 'Contract Carriage Permit' for such e-rickshaw.

It is also to be noted that for sale of e-rickshaws of approved model, manufacturers / importers may consider appointing Dealers who, in their turn, are required to follow the provisions of Rule 33 to 46 (both inclusive) of Central Motor Vehicles Rules, 1989 and to obtain Trade Certificate(s) (TC) from the Registering Authority concerned. It bears repetition to say that sale of e-rickshaws without the support of offer letter or Contract Carriage Permit or without having TC by any Dealer is strictly banned.

In the circumstances stated above, you are required to approach the Registering Authority(ies) in the districts / sub-divisions of the State for issuance of TC to your authorized Dealers and registration of the certified models of e-rickshaws and e-carts.

In this connection it may please be noted that sale of any model of e-rickshaws or e-carts without having any valid certificate of approval of model-prototype, is against the provisions of law and any person/manufacturer/importer indulging in such activities will be liable to legal action.

Yours faithfully,

Additional Secretary to the Government of West Bengal

No. 1848(17)/1(48)-WT/3M-56/2013 Pt.

Date : 18.05.2015

Copy forwarded for information to the :

1. RTOs / ARTOs (All).



True copy
10/5/2016

Additional Secretary to the Government of West Bengal

INTERNATIONAL CENTRE FOR AUTOMOTIVE TECHNOLOGY

[A Division of NATRIP Implementation Society (NATIS), Govt. of India]

C A K B 0041
AK-0221

Date: 24th March 2015

CERTIFICATE

Cert	Brief + Table 11 & 13	Org	Total
2	10	4	16 Pgs

FOR COMPLIANCE TO THE CENTRAL MOTOR VEHICLES RULES.

- In order to establish compliance to the provisions of CMVR, 1989, applicable as on date, documentary verification/ necessary testing was carried out, on the following base model, submitted by the vehicle manufacturer referred below:

Vehicle Manufacturer	M/s. DYS Impex Pvt Ltd, V.K.I Area Jaipur, Rajasthan. 302 039		
Net Power	800W	Make	M/s Jay Ace Technologies Ltd.
Max Speed	23.04 kmph	Battery	Capacity 73Ah
		Id / Model No.	JPM-E10000
Motor		Controller	
Identification no.	Manufacturer	Identification no.	Manufacturer
DYS00000JP	Changzhou Yufeng Vehicle co., Ltd, Cunqian Village Huangli Town, Changzhou City, Jiangsu China	C6KK480400	Axiom Energy Conversion Pvt Ltd, Plot no. 195/1, 2 nd floor, Phase II, IDA, Cherlapally, Hyderabad – 500 051, Telengana, India
BASE MODEL	TYPE: E-rickshaw	Seating Capacity (Incl. Driver)	GVW, kg
BASANTEE ECO DRIVE	Special Purpose Battery Operated Three Wheeler E-Rickshaw	5 Persons	698
Note: Seating Capacity (including driver) to be verified by RTO: At least @ 68 kg/person + 40 kg total luggage allowance.			

- Brief technical specifications (No. DYS/BASANTEE/E-Rick/001 dt. 04/12/2014) of the vehicle model as declared by the vehicle manufacturer, are endorsed with this certificate. Detailed specifications (No. DYS/BASANTEE/E-Rick/001 dt. 04/12/2014), of the vehicle model, are also separately issued to the vehicle manufacturer.
- This certificate is issued for the above base model with compliance to additional provisions, including following requirements, (as detailed at ANNEXURE-I, IA & IB):

Standards	Notification	Date	Effective From	Applicable CMVR
E – Rickshaw	GSR 709 (E)	08.10.2014	08.10.2014	ANNEXURE-I ANNEXURE-IA ANNEXURE-IB
BoV / VIN / Brakes / Lamps/ Horn / Bulbs / Tyre/	S.O. 2590 (E)	08.10.2014		
Lighting & light signaling devices / Traction Battery and other safety components	GSR 784(E)	12.11.2008		

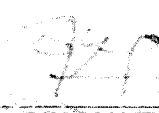
- This Certificate is issued as per CMV Rule 126, to establish compliance with the Central Motor Vehicles Rules, 1989 and shall not be construed as a certificate of compliance to any rules other than those listed in ANNEXURE-I, IA & IB. Compliance to these rules has been verified based on the use of specific components / parts / assemblies etc. details of which are given in the detailed specifications duly endorsed by ICAT as mentioned at Para 1a above. It is the vehicle manufacturer's responsibility to ensure fitment of same components / parts / assemblies etc. before submission of the vehicle for registration.

DISCLAIMER

- ICAT issues "Type Approval Certificates" (TAC) for vehicles/ engines/gensets/ parts/ assemblies etc. based on the documents produced and/or prototype / vehicles submitted by the applicant and testing thereof.
- ICAT issues TAC in compliance to Motor Vehicle Act/ Central Motor Vehicle Rules/ Central Pollution Control Board rules and their provisions as amended from time to time and/or other statutory orders under which ICAT is authorized. Other Rules/Acts are outside the purview/scope of the TAC.
- Test(s) on prototype / is/are carried out on the basis of standard procedures as notified under specific rules. Results of such tests are property of bearer of TAC. These results cannot be disclosed unless specifically ordered by Government, Court, etc.
- The bearer of the TAC is under the obligation to ensure production strictly as per the provisions of the specific TAC.
- ICAT is not responsible for testing each vehicle/ engines/gensets/ component/parts/assemblies etc. for which TAC is issued. Further, ICAT is not responsible for ensuring manufacturing quality of the type approved vehicles/ engines/gensets/ components/ parts/ assemblies etc.
- ICAT is no way responsible for any misuse or copying of any design/type/system in connection with entire vehicle/ engines/gensets/ components/parts and assemblies covered under the TAC.
- Breach of any statutory provision of Indian laws or laws of other countries, will be sole responsibility of the bearer of the TAC and ICAT shall not be liable for any claims or damages. The bearer shall alone be liable for the same, and shall undertake to indemnify ICAT in this regard.
- ICAT has the right, but not under obligation to initiate cancellation / withdrawal of the certificate issued, in case of any fraud, misrepresentation when it surfaces and comes to the knowledge of ICAT.

The appropriate local court at Gurgaon shall have the jurisdiction in respect of any dispute, claim or liability arising out of this certificate.

AUTHORISED SIGNATORIES,

			AK0221
S.K. KALIA Sr. GENERAL MANAGER		DINESH TYAGI DIRECTOR	Page 1 of 2

Office Address : Plot No.-26, Sector-3, HSIIDC, IMT-Manesar, Gurgaon-122050, Haryana (India)
Phone : 0124-4586111, Fax : +91-124-2290005. E-mail: team@icat.in, Website : www.icat.in
(An ISO 9001, ISO 14001 and OHSAS 18001 certified, scope wise NABL accredited and BIS recognised Test House)

ANNEXURE-I

To

C A K B 0041

Following rules are verified and found to be complying.

Date: 24th March 2015

Rule No	Sub Rules	Description	Standard
93	(1), (2), (4), (6) & (7)	Overall dimension of motor vehicles	-----
94	(1), (2) & (3)	Condition of tyres	-----
95	(1), (2), (3), (4), (5) & (6) (i)	Size & Ply rating of tyres (Tube Type)	Fr & Rr : 90x90-12 54J Make: Birla IS:15627:2005 & AIS:050:2004
96	(1), (2), (3), (4)(i), (5), (6), (7)(a)	Brakes	IS:14664:1999
99	---	Forward and backward motion	-----
102	(1) & (2)	Signalling devices, direction indicators & stop lights	-----
103	(1)	Position of the indicator	-----
104	(4)	Fitting of reflectors	-----
105	(1)(b), (3), (4) & (7)	Lamps	AIS:057:2005
106	(1)	Deflection of lights	-----
108	(1)	Use of red or white lights	-----
109	---	Parking light	-----
110	---	Lamps three-wheelers	-----
111	---	Prohibition of spotlights etc.	-----
119	(1) & (2)	Horns	Performance IS:1884-1993 Installation IS:16796-2008
122	(1) & (2)	Embossment of the Chassis Number & Motor Number and date of manufacture (Ref: Table 11 of the Brief Technical Specifications)	-----
124	Refer ANNEXURE-IA	Safety standards of components as applicable	S.O. 2590 (E) dt. 08.10.2014
125	(1) & (2)	Rear View Mirror	Specifications AIS:001/2001 Installation AIS:002/2001

ANNEXURE-IA

Rule 124 Table B	Particulars	Test Standards	Compliance Verified
1.	Automobile Lamps	AIS:034/2004	✓
2.	Wheel Rims	AIS:073/2007	
3.	(a) Installation requirement for lighting and light signalling devices	AIS:009/2001	
	(b) Performance requirement of lighting, light signalling	AIS:010/2004	
4.	Constructional & Functional Safety of battery operated vehicle	AIS-038/2003	
5.	Measurement of Net Power & max. 30. min. Power & Speed for battery operated vehicles	AIS:041/2003	
6.	Traction batteries used in battery operated vehicles	AIS: 048/2009	
7.	Requirements of Handholds	AIS: 046/2008	

ANNEXURE-IB

ANNEXURE-IB

CMV Rule	Compliance Verified for	Test Standards	Compliance Verified	
95(1)	Size and Ply rating of Tyre	IS-15627-2005	✓	
122(1)	Vehicle Identification Number including month and year of manufacture – VIN number	AIS-065-2005		
124(4)	The procedure for Type Approval and establishing Conformity of production for components	Tyres / Horn		AIS-037-2004**
		Bulb / Rear View Mirror		
		Lighting and Light Signaling Devices / Retro - Reflectors		

Compliance with AIS-037-2004

**Compliance needs to be established for Type approval / Conformity of Production for components, listed in the notification.

ICAT Case No. 2014 - 583 (IOCS: 37313)
Test Report Nos. CTOPK 0039 dt. 05.02.2015

AUTHORISED SIGNATORIES,

 S.K. KALIA Sr. GENERAL MANAGER	 DINESH TYAGI DIRECTOR
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Page
2 of 2

GOVERNMENT OF WEST BENGAL
TRANSPORT DEPARTMENT
12, R. N. MUKHERJEE ROAD, KOLKATA-700001

No: 4626-WT/(2)/3M-05/2015

Dated: 18.12.2015

From: Joint Secretary
to the Government of West Bengal

To: Shri Manas Dhar
GM, United Bank of India
&
Convener
State Level Bankers' Committee
12th Floor, United Tower,
Hemanta Basu Sarani, Kolkata - 700001

Sub: Gatidhara Scheme – extending cooperation for implementation

Sir,

I am directed to forward the copy of the 'Resolution' on Gatidhara Scheme issued by this Department vide No. 4001-WT/3M-15/2015 dated 02.11.2015 and to request you to kindly direct all the Banks in the State to extend co-operation by way of extending finances/loans at moderate rate of interest to the unemployed youths of this State.

Yours faithfully,

Encl: As stated above


Joint Secretary

No: 4626/1(3)-WT

Dated: 18.12.2015

Copy forwarded for information to:

1. Principal Secretary, Finance Department, Government of West Bengal.
2. Managing Director, West Bengal Transport Infrastructure Development Ltd.
3. Sr. P.S. to the Principal Secretary, Transport Department, Government of West Bengal.

Joint Secretary

C:\Users\Transport Department\Desktop\gatidhara-1\GATIDHARA-NEW\Letter to SLBC - Gatidhara.docx

**Government of West Bengal
Transport Department
Paribahan Bhawan
12, R.N. Mukherjee Road
Kolkata - 700 001.**

No. 4001-WT/3M-15/2015

Dated, Kolkata, the 2nd November, 2015

RESOLUTION

In pursuance of the Notification No.264-Emp/1M-19/2015 dated 08.09.2015 issued by the Labour Department in modification of its earlier resolution No. 364-Emp./Emp.1M-9/2014 dated 18th August, 2014 and after careful reconsideration of the extant guidelines of the scheme called 'Gatidhara', the Governor is pleased to formulate and introduce a new set of guidelines for the aforesaid scheme as detailed below.

1. Short Title:

This scheme is named 'GATIDHARA'

2. Objective:

The objective of the scheme is to generate self-employment in transport services for the unemployed youth in the State.

3. Definition:

- a) "Applicant" means a person who has applied for financial assistance under this scheme.
- b) "Dealer" means any dealer of motor vehicles as defined under Section 2 (8) of the Motor Vehicles Act, 1988 having place of business in the State of West Bengal and operating with valid 'Trade Certificate', issued under Rule 35 of the Central Motor Vehicles Rules, 1989 by the appropriate authority, to deal with sale of motor vehicles.
- c) "Enrolled" means an unemployed youth enrolled with the Employment Bank under the Labour Department, Government of West Bengal.

- d) "Family" for the purpose of this scheme shall be deemed to consist of spouse, dependent parent(s), dependent minor child(ren) and dependent unmarried/widow sister(s).
- e) "Financier" means any Bank / Financial Institution functioning in West Bengal and will include any of the Non-Banking Financial Companies (NBFC) as given in Schedule I of this Scheme.
- f) "Gatidhara Facilitator" means any dealer intending to act as a facilitator through a dedicated help-desk for 'Gatidhara Scheme' at the dealer's premises to help and facilitate processing of applications of the unemployed youth for registration of the vehicle, permit and subsidy under this scheme, enrolment in Employment Bank and finding financier for extending loan amount to the applicants for purchasing the vehicles under terms and conditions agreeable by them.
- g) "Prescribed" means prescribed by instructions issued by the State Government in this connection.
- h) "Project cost" means the price quoted by the dealer as total cost of the vehicle, proposed to be purchased by the applicant for the purpose of availing benefit of the scheme, inclusive of all taxes and other charges, but excluding registration charges, motor vehicle taxes, insurance premium, permit fees etc.
- i) "Sanctioned" means the cases sanctioned by the appropriate authority for disbursement of subsidy amount under this scheme.
- j) "State Government" means Government of West Bengal.
- k) "Subsidy" means State Government Financial Assistance to the tune of 30% of the Project Cost, subject to a maximum of Rs. 1,00,000/- (One lakh) only, extended to the unemployed youth under this scheme.
- l) "Transport Vehicle" means the vehicle defined as 'transport vehicle' under sub-section (47) of section 2 of the Motor Vehicles Act, 1988.
- m) "Unemployed Youth" means any unemployed person enrolled with the Employment Bank in the State.

4. Eligibility:-

A person is eligible to receive subsidy under this scheme provided:

- a) He/She is an unemployed youth of this State enrolled with the Employment Bank; and
- b) He/She has completed 20th year but not 45th year of age as on 1st day of April of the year in which he/she has applied to come under the scheme. The upper age limit is relaxable by 5 years in case of SC, ST, and 3 years for OBC persons; and
- c) He/She is an un-employed youth whose family income does not exceed Rs.25,000/- from all sources per month and who intends to generate income by owning a transport vehicle.

5. Applicability:-

- a) The scheme shall be applicable to any unemployed individual/entrepreneur as given in Para-4 above, who wants to be 'Self-Employed' as a service-provider in Transport Sector by purchasing a transport vehicle.
- b) More than one member from the same family shall not be eligible for subsidy under the scheme.

Other conditions:

- i) Once the application under the scheme is sanctioned and loan is disbursed in favour of any entrepreneur, his/her registration both in Employment Exchange and Employment Bank is to be kept in abeyance.
- ii) If the applicant has been a recipient of unemployment assistance under YUVASHREE, the allowance will be stopped as soon as loan is disbursed under this scheme.

6. Funding Pattern:-

Subject to fulfilment of all other conditions,

- a) The State Govt. shall provide a subsidy or grant of 30% of the project cost subject to a maximum of Rs. 1,00,000/- (one lakh) to each unemployed youth.
- b) The unemployed youth, applying for subsidy under the scheme, will deposit a part of the project cost as initial down-payment to the Dealer, as agreed upon.

- c) The balance of the project cost will be provided by the financier as a term loan or working capital loan, where financial assistance is taken by the applicant from any financier for the purchase of the vehicle under an agreement of hire-purchase or lease or hypothecation.

7. Coverage:-

This scheme shall be applicable for the entire state of West Bengal. The financier functioning in the State may take up the execution of the scheme throughout West Bengal.

8. Nodal Agency:-

Transport Department, Govt. of West Bengal will be the administrative Department for administering and monitoring implementation of the scheme.

West Bengal Transport Infrastructure Development Corporation Ltd. (hereinafter termed as 'WBTIDCL') shall function as the executing arm for implementing and monitoring the scheme in the whole State of West Bengal.

9. Fund Management:-

- a) Subsidy will be provided by the State Government. The Finance Department will release the Subsidy Money from the State Budget in the current financial year to the Transport Department who will reallocate it to the WBTIDCL after observing due formalities. The WBTIDCL will open a dedicated and separate Savings Account in a Nationalized Bank for transaction of the subsidy money. Separate Ledger should also be maintained for this purpose. The Bank Account shall be operated by WBTIDCL.
- b) In the current financial year, the WBTIDCL shall be allowed to expend up to 3% of the total budgetary allotment for office expenses and logistics needed for implementation and monitoring of the programme. The rest 97% of the allocated amount will be drawn by the WBTIDCL for disbursement of subsidy in favour of the applicants whose applications are granted under the scheme.
- c) The allotment for subsidy under this Scheme may be released by the Finance Department to the Head of Account as detailed below:

"53-3055-00-800-SP-009-33-05-V"

- d) The subsidy amount under this scheme will be released by the WBTIDCL directly to the beneficiary account either electronically or by A/C payee cheque as may be convenient on receiving confirmation of financier pre-sanctioning the loan.
- e) The loan component of the scheme may be financed by any financier as defined under clause (e) of Para 3 of this Resolution.

10. How to apply:

- a) The applicants shall submit the duly filled in applications in the Form, as given in Annexure-I, with required documents to the Secretary, State Transport Authority (hereinafter termed as STA) or the Secretary, Regional Transport Authority (hereinafter termed as RTA), as may be applicable considering the type of vehicle and permit.
- b) The "Gatidhara Facilitator" (i.e. dealer) will help and facilitate the applicant to prepare and file the applications to the appropriate authority.
- c) The application should be supported by the following documents:
 - i. Proof of enrolment in Employment Bank.
 - ii. Duly attested Photocopy of proof of age.
 - iii. Duly attested Photocopy of proof of address.
 - iv. Duly attested Photocopy of proof of Bank A/C
 - v. Income Certificate of the family in the format given in Annexure-II issued by a Member of Parliament or a Member of the West Bengal Legislative Assembly or any Municipal Councillor or any Zilla Parishad Member or any Panchayat Samiti Member or any Pradhan of Gram Panchayat
 - vi. Self-declaration by the applicant in Annexure-III.
 - vii. Quotation of the project cost obtained from any dealer-cum-Gatidhara-facilitator preferred by the applicant showing the total cost of the vehicle, which the applicant wants to purchase under the Scheme.
 - viii. Duly filled in application for permit in the proper form prescribed in West Bengal Motor vehicles Rules, 1989.

11. Role of applicant :-

- a) In case the applicant does not have any Bank A/C, he will open an Account in any Nationalized or Scheduled Bank. The details of Bank A/C are to be given in application for subsidy under Gatidhara scheme and the said Bank A/C will be termed as 'Declared Bank A/C'.
- b) Applicant shall apply for subsidy in proper form with required documents and also apply for Permit of the vehicle to be purchased under the scheme through Gatidhara-Facilitator following the procedures as in para 10..
- c) Applicant shall deposit part of the project cost as initial down-payment to the Dealer, as agreed.
- d) On receipt of the subsidy amount from WBTIDCL the applicant will pay the same to the dealer for delivery and registration of the vehicle.

12. Role of Gatidhara-Facilitator (i.e. Dealer):-

- a) Any dealer intending to act as 'Gatidhara Facilitator' in the State shall apply in the format, given in Annexure-IV, to the RTO of the jurisdiction where she / he has her / his dealership.
- b) The Gatidhara Facilitator will take necessary action for enrolment of the applicant with the Employment Bank.
- c) He will tie up the applicant with the financier so as to reach an agreement for disbursement of required loan amount for purchasing the vehicle and ensure issue of pre-sanction letter by the financier.
- d) He will assist the applicant to submit his application for grant of subsidy under Gatidhara Scheme and also for issuance of permit before STA/RTA under the said scheme.
- e) On receipt of the offer-letter from STA/RTA and the sanction-letter for subsidy from WBTIDCL, the Gatidhara-Facilitator will pursue for disbursement of loan by the financier in favour of the applicant to effect early delivery and registration of the vehicle.
- f) The Gatidhara-Facilitator will deliver the vehicle in favour of the applicant against receipt of the amount of the total project cost, which is made available to

the dealer partly by the applicant (as down-payment) and the subsidy amount received from WBTIDCL under Gatidhara Scheme and partly by the financier (as loan amount, if any).

- g) The Gatidhara-Facilitator will take necessary action to get the vehicle registered with the appropriate Registering Authority in terms of the offer-letter and also to get the permit issued by the STA/RTA, by which the offer-letter was issued.
- h) The Gatidhara-Facilitator will ensure that the words "*With financial support of Government of West Bengal under GATIDHARA SCHEME*" are inscribed in blue colour on white band on the rear part of the body of the vehicle on both sides.

13. Role of Employment Directorate (Enrolment in Employment Bank):

The Employment Directorate under Labour Department, Government of West Bengal will ensure that dedicated counters are opened at selected Employment Exchanges in Kolkata and the Districts exclusively for enrolment of Gatidhara applicants on a faster mode.

14. Role of RTOs (Authorizing Gatidhara-Facilitators and their monitoring)

- a) On receipt of application for approval as Gatidhara-Facilitator from any dealer, RTO will verify all documents and arrangements of a dedicated Help-desk for 'Gatidhara Scheme' at the dealer's premises and issue certificate of authorization to act as 'Gatidhara-Facilitator' to the dealer in the format given in Annexure-V.
- b) RTO will monitor the activities of any Gatidhara-Facilitator from time to time.
- c) In case of expiry of Trade Certificate of the dealer-cum-Gatidhara-Facilitator dealer or if any of his activities is found to be in contravention of this Resolution, RTO may suspend or cancel the certificate of authorization.

15. Role of STA / RTA (Disposal of application for permit and recommendation for subsidy):-

On receipt of application for issuance of permit and subsidy under the Scheme, as mentioned in para 11, the STA or RTA, as the case may be, will:

- a) issue offer-letter for permit, following the provisions of the Motor Vehicles Act, 1988 and Rules made thereunder and orders and restrictions issued in this regard by the Government in the Transport Department from time to time, in favour of the applicant on priority basis within 7 (seven) days only after verifying all original documents submitted personally by the applicant before the STA/RTA;
- b) issue a letter to the WBTIDCL recommending grant of subsidy under the Scheme with a copy of the offer-letter. The application for subsidy under Gatidhara Scheme is to be sent in original. Copies of such letter will also be endorsed to the dealer and financier concerned for information;
- c) keep records of the applications so recommended under the Scheme in the format given in Annexure-VI;
- d) communicate the decision of rejection of application, if any, with grounds of rejection, to the applicant immediately. Copy of such communication will be endorsed to the dealer for information.

16. Role of WBTIDCL (Executing the Scheme, Sanction and disbursement of subsidy):-

On receipt of the recommendation from the STA/RTA, the WBTIDCL will examine and process the applications independently for sanction and disbursement of subsidy and will finally sanction/reject the prayer for subsidy under the Scheme.

- a) For any sanctioned case the WBTIDCL will issue a 'sanction-letter' in the format given in Annexure-VII for the subsidy of appropriate amount allowable under the Scheme to the applicant and keep records in the format given in Annexure-VIII.
- b) The WBTIDCL will disburse the subsidy amount either by an 'Account-payee' cheque drawn in favour of the applicant (beneficiary) against his/her declared bank-account or directly transfer the subsidy amount to the declared bank-account of the applicant (beneficiary), as may be convenient.
- a) The WBTIDCL will make necessary entry of every payment of subsidy in the ledger maintained for this account.
- b) The WBTIDCL will endorse the copies of sanction-letter to the STA / RTA, dealer, the financier concerned and Directorate of Employment for information. The dealer will be requested to facilitate delivery of the vehicle as well as to ensure registration and issuance of permit of the vehicle after observing all formalities under law within the stipulated time.

- e) The WBTIDCL will communicate the decision of rejection of application for subsidy, if any, with grounds of rejection, to the applicant immediately. Copy of such communication will be endorsed to the STA / RTA, dealer and the financier concerned for information.

17. Monitoring the Scheme:-

- a) The WBTIDCL will keep records of each case.
- b) The WBTIDCL will monitor each case and verify that the subsidy amount is paid by the applicant to the dealer from the 'declared bank account' within 7 (seven) days of disbursement of subsidy by WBTIDCL for purchasing the vehicle.
- c) The WBTIDCL will also monitor that the vehicle is delivered and registered by the dealer within 30 (thirty) days of payment of the subsidy amount to the dealer by the applicant.

The State Government in the Transport Department shall exercise overall control in the whole process of implementation of the scheme and shall give such policy directions in this regard as and when considered necessary.

This issues with the concurrence of the Finance Department vide their U.O. No. 0098 GR.R dt 16.10.2015.

ORDER

Ordered that the Resolution be published in the official Gazette and circulated to all concerned.

By order of the Governor

Sd/- Alapan Bandyopadhyay

Principal Secretary
to the Government of West Bengal

Copy forwarded to the Superintendent B.G. Press with the request to publish the resolution in the official Gazette.

Additional Secretary to the
Government of West Bengal

Memo No. 4001/1(25)-WT/3M-15/2015

Dated, Kolkata, the 2nd November, 2015

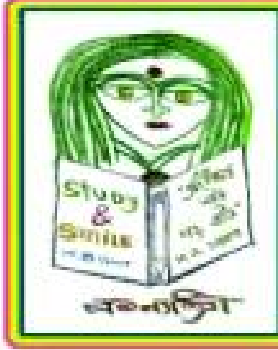
Copy forwarded for information and necessary action to :-

1. The Chief Secretary to the Government of West Bengal.
2. The Principal Accountant General (A&E), West Bengal, Treasury Buildings, Kolkata-700 001.
3. Additional Chief Secretary to Hon'ble the Governor of West Bengal.
4. Secretary, West Bengal Legislative Assembly.
5. Secretary to the Hon'ble Chief Minister, West Bengal.
6. The Addl. Chief Secy. /Pr. Secy. /Secy Department.
7. The Accountant General (Local Bodies Audit), West Bengal, C.G.O. Complex, M.S.O. Buildings (5th Floor), Salt Lake, Kolkata- 700091.
8. The Pay and Accounts Officer, Kolkata Pay and Accounts Office-II, Jawahar Buildings, P-I, Hyde Lane, Kolkata-700 073.
9. The Finance (Budget) Department, Group- 'N' of this Government.
10. The Finance (Audit) Department, Group-'L' of this Government.
11. The Finance (Audit) Department, Group-'T' of this Government.
12. The Development and Planning Department of this Government.
13. State Level Bankers' Committee, U.B.I. Head Office, Kolkata.
14. The Technical Education & Training Department, 'Bikash Bhavan', North Block, 6th Floor, Salt Lake, Kolkata-700 091.
15. Managing Director, WBTIDCL.
16. Secretary, STA, West Bengal.
17. Director, PVD.
18. District Magistrate (All)
19. The Sub-Divisional Officer (All)
20. RTO/ARTO (All).
21. PS to the Minister-in-Charge, Transport Department.
22. The P.S. to Minister-in-Charge, Labour Department.
23. The Guard file.
24. The Librarian, West Bengal Secretariat Library.
25.

Additional Secretary to the
Government of West Bengal



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