



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



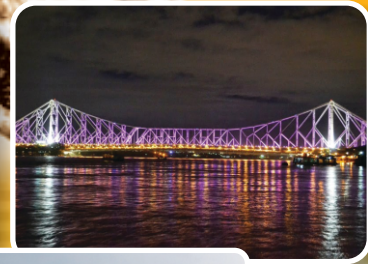
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Date: 26.09.2016
Time: 11.00 A.M.

Venue :

THE LALIT GREAT EASTERN
Kolkata-700 069



कार्यसूची टिप्पण • AGENDA NOTES

संयोजक

युनाइटेड बैंक ऑफ़ इंडिया

अग्रणी बैंक प्रभाग
प्रधान कार्यालय



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Agenda Notes
For the 134th 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)	37468
Villages Electrified	37779 (99.56%)
Total No. of Gram Panchayats	3354
Capital	Kolkata
Average population served per Bank Branch(including RRBs) but excluding Cooperative Banks & Foreign Banks (As on June 2016)	12110
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 (No. of Females per 1000 Males)	950:1000
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:

(As per 2011 census)

Total or Gross cropped area	9459 thousand hectares
Net cropped area	5204 thousand hectares
Net irrigated area under minor irrigation	4434 thousand hectares
Cropping intensity	182%
Major Crops	Rice, Potato, Jute, Tea, Vegetables, Pulses, etc.
Soil type	Gangetic Alluvial soil & lateritic soil
Climate	Tropical & humid except in the northern hilly region
Cultivators	51.17 lac
Of the above, Small & Marginal farmers	43.42 lac
Agricultural labourers	101.89 lac
Recorded Sharecroppers	15.37 lac
Workers engaged in Household Industries	14.36 lac
Workers engaged in Allied Agro Activities	3.35 lac
Other workers	121.73 lac
Per Capita Deposit (as on 30.06.2016)	Rs 64190.45
Per Capita Advance (as on 30.06.2016)	Rs 44887.89
Average population served per branch (excluding Cooperative banks) (as on 30.06.2016)	12110

Lead Districts in West Bengal:

United Bank of India has been assigned with 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-Parganas (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	June 2014	June 2015	June 2016
Rural	3214 (44.80%)	3359 (45%)	3570 (44.66%)
Semi- urban	1153 (16.07%)	1204 (16.14%)	1292 (16.16%)
Urban	1348 (18.80%)	1412 (18.92%)	1549 (19.38%)
Metro	1459 (20.33%)	1487 (19.93%)	1583 (19.80%)
TOTAL	7174 (100%)	7462 (100%)	7994 (100%)

Position of ATMs in the State of West Bengal

Population group	June 2014	June 2015	June 2016
Rural	1901	2445	2454
Semi- urban	1783	1939	2118
Urban	2666	2762	3013
Metro	2411	2586	2996
TOTAL	8761	9732	10581

SLBC WEST BENGAL

VITAL BANKING STATISTICS

(Amount Rs in crore)

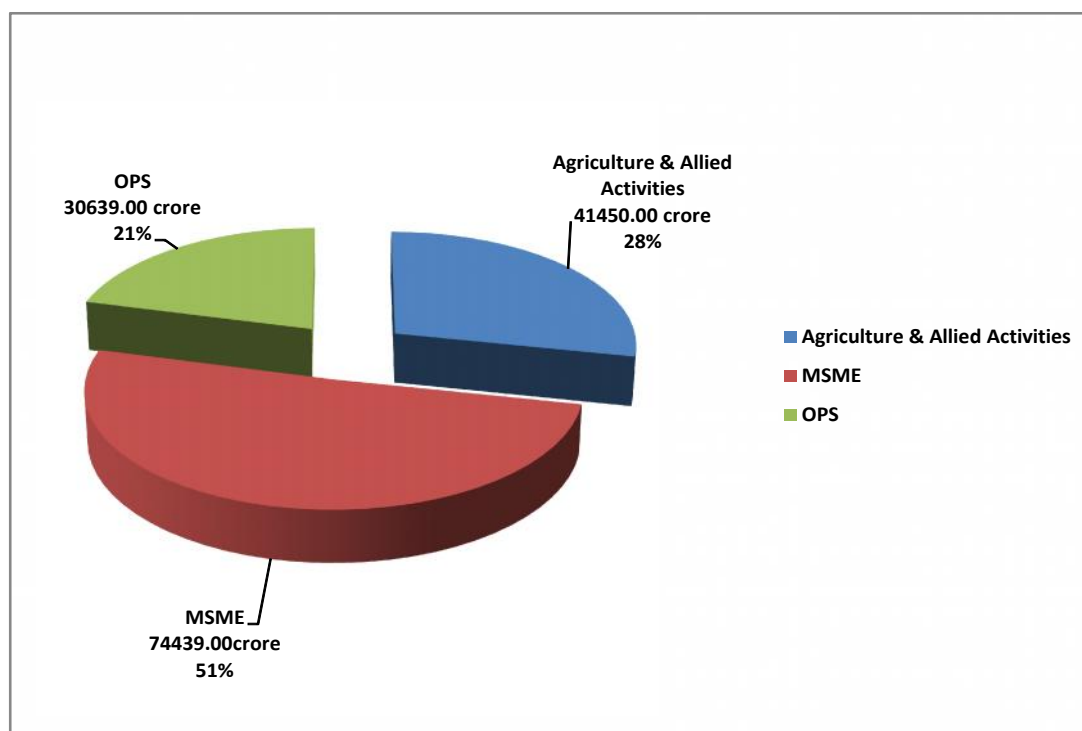
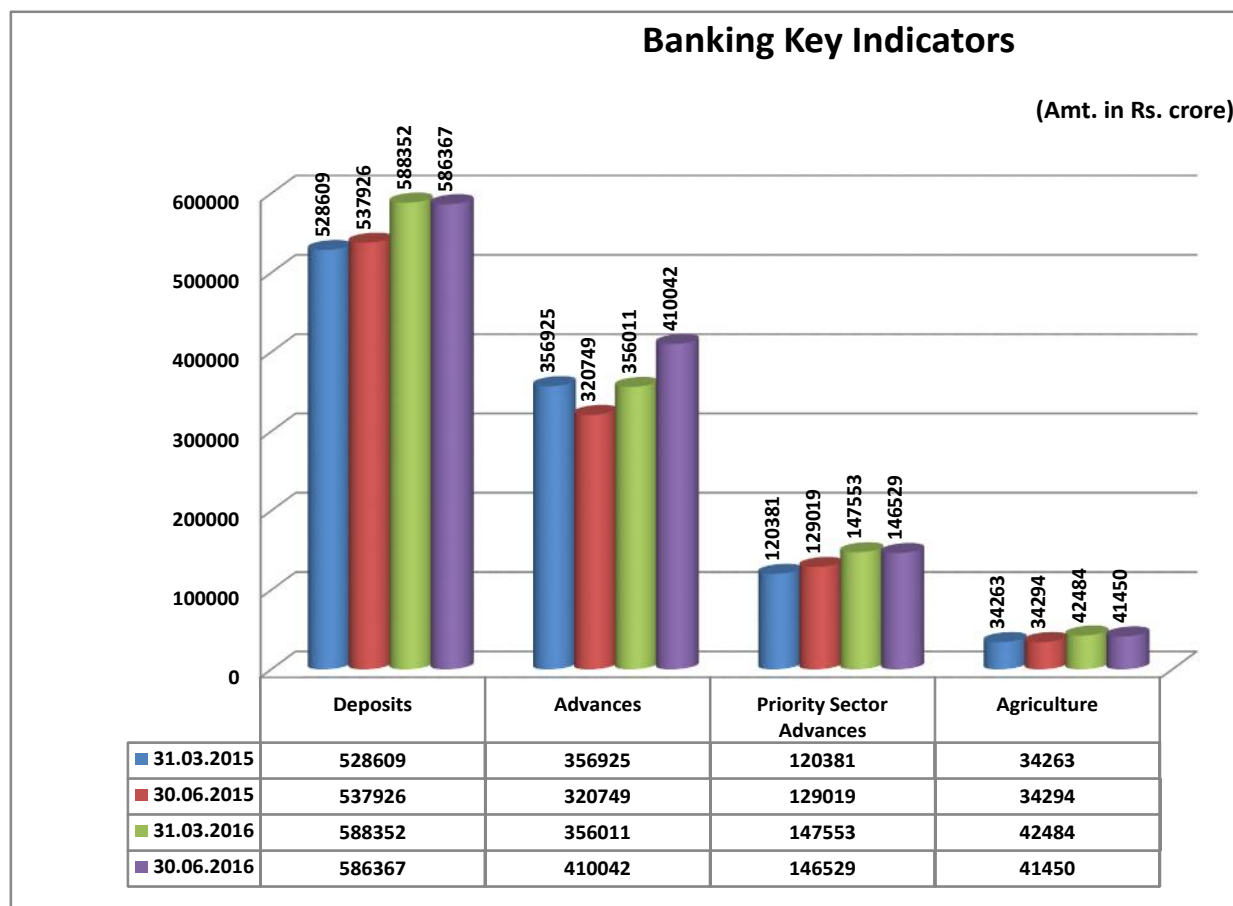
Sl. No.	Parameter	June 2015	March 2016	June 2016
1	No. of Branches	7462	7953	7994
2	Total Deposits	537926	588352	586367
3	Total Advances	320749	356011	410042
4	CD Ratio	60	61	70
5	C+I: Deposit Ratio	74	76	86
6	Priority Sector Advances (PSA)	129019	147553	146529
7	% of PSA to ANBC	36	41	41
8	Agriculture Advances	34294	42484	41450
9	% of Agri Advances to ANBC	9.61	11.90	11.64
10	MSE Advances	53825	61232	60490
11	MSME(Prisec from 1 st April,2015)	67851	75086	74439
12	Education Loans	2081.40	2017.98	2068.82
13	Housing Loans	22582.67	25485.36	26357.96
14	DRI Advances	94.66	105.14	146.15
15	% of DRI Advances to ANBC	0.02	0.03	0.04
16	Schedules Caste/ Scheduled Tribe Advances	11974	14841	13611
17	Advances to Women Entrepreneurs	16773	26384	28114
18	% of Advances to Women Entrepreneurs to ANBC	4.70	7.39	7.90
19	Weaker Section Advances	29619	39171	38846
20	% of Weaker Advances to ANBC	8.30	10.97	10.91
21	Minority Community Advances	20285	23523	22970
22	% of Minority Community Advances to Prisec Advances	15.72	16.00	16.00

DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

(Amount Rs in crore)

Sl. No.	Parameter	ACP Plan 2015-16	ACP achievement (June,15)	% achieved	ACP Plan 2016-17	ACP achievement (June,16)	% achieved
1	Agriculture	43536	6192	14	52551	8475	16
2	MSE	21762	10082	46	20918	10081	48
3	OPS	7270	3716	51	9522	3811	40
4	NPS	9000	4850	54	9000	5355	59
	Grand Total	81568	24840	30	91991	27722	30

Banking Key Indicators for the State of West Bengal



**CONFIRMATION OF PROCEEDINGS OF THE
133rd MEETING OF SLBC FOR WEST BENGAL**

The proceedings and action points of 133rd SLBC Meeting for West Bengal held in Kolkata on 16th June 2016 was circulated under cover of Convener Bank's letter nos. LBD/SLBC/WB/198-300/2015-16 dated 23.06.2016. The same may please be confirmed by the House.

CD Ratio for the State of West Bengal

In the last meeting of SLBC, the CD ratio of the state has come under lot of criticism, especially when compared with CD ratio of states like Odhisa. In terms of direction of RBI as contained in its Master Circular dated 01.07.2016, CD ratio of a state is to be determined after adding the amount utilized in the state out of loan sanctioned from outside the state and total resource support provided to the state under RIDF. For calculation of CD Ratio of the state as on 30th June 2016, the aforesaid direction is followed, which is furnished below:

	(Rs. in Cr)
Total Deposit (A)	586367
Total Advance utilized in the state (B=C+D)	399782
Out of which outstanding of credit sanctioned from the state (C)	351566
Credit sanctioned from outside State but utilised in West Bengal (D)	48216
RIDF Support (E)	10260
Total Advance to be reckoned (F=B+E)	410042
CD Ratio (F / A)	70%

Accordingly, the CD ratio of the state has reached a level of 70% as on 30th June 2016. We have requested member Banks to provide the outstanding advance status for the accounts where the loan has been disbursed from outside the state but utilized in West Bengal on an ongoing basis to enable us to submit correct status of CD ratio for the state henceforth.

A quick glance at CD ratio of Odhisa state as at 31st March 2016 reveals that excluding advance sanctioned in other state and utilized in Odhisa state, the CD ratio of the state stood at 52.47%. Only with other eligible additions, CD ratio of the state had risen beyond 52.47%.

For West Bengal, excluding advance sanctioned in other state and utilized in West Bengal the CD ratio stood at 61% as on 31st March 2016 which was 8.53% above the level of achievement of Odhisa State.

It is pertinent to mention that the CD ratio of big states like Madhya Pradesh was at 68.60% as on 31st March 2016 and that of Karnataka it was at 75.08% and for Punjab it was at 76.86%. The major Eastern States like Bihar, it was at 41.86%, Jharkhand at 47.05% and Assam at 46.64%.

With the initiation of several measures by RBI for conversion of Debt into Equity for large corporates, a considerable amount has moved from advance book to investment book thereby having an adverse effect on CD ratio of the state. The Investment book as at 31st March 2016 for the state of West Bengal covering all Banks stood at Rs.93798 crore. With addition of the investment amount with total advance for the state, it is Rs.503840 crore. If C+I status is reckoned, the Credit & Investment+Deposit ratio of the state was at 86.22% as at 30th June 2016. The same was at 75.62% for Odhisa as at 31st March 2016.

1. Action Points emerged in the 133rd SLBC Meeting held on 16.06.2016:

All Banks are to exert effort to raise the CD Ratio of the State to 70% as on 31.03.2017.

Status of implementation:

CD Ratio of the State stood at 70% as on 30.06.2016.

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

All Banks are requested to submit quarterly position of outstanding advances where the loan is utilized in the State, although sanctioned from outside the State.

2. Action Points emerged in the 133rd SLBC Meeting held on 16.06.2016:

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:

CD ratio of five districts viz. Bankura, Birbhum, Howrah, Hooghly and 24 Parganas North remains below 40%. Burdwan district with increase in CD ratio by 2% has crossed the hurdle.

In this context, this is to mentioned that many large advances although sanctioned from Kolkata district but utilised in other districts of West Bengal. In order to calculate, actual CD ratio of a district, Bankers have been requested to furnish the data of advance sanctioned from Kolkata but utilized in other district.

If the said data is available and is adjusted with advances figure of respective districts, CD ratio of those districts will definitely improve by substantial amount.

West Bengal						
BANK-WISE CREDIT & INVESTMENT DEPOSIT RATIO (C+I)/D RATIO AS ON JUNE 2016						
(Amt.in Rs. Lac)						
Sl No	Banks	Deposit (Rs.in lac)	Advance (Rs.in lac)	Credit Deposit Ratio (%)	Investment (Rs.in lac)	Credit+Investment Deposit Ratio (%)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
COMMERCIAL BANKS						
1	Allahabad Bank	4439093.00	2052064.00	46	359857.00	54
2	Andhra Bank	357356.88	391046.33	109	17996.00	114
3	Bank of Baroda	1931000.00	1223052.00	63	68641.20	67
4	Bank of India	2679803.00	1667882.00	62	39889.94	64
5	Bank of Maharashtra	209891.00	215632.00	103	9960.02	107
6	Canara Bank	1261697.82	697796.47	55	94748.14	63
7	Central Bank of India	1832322.58	889925.00	49	295440.32	65
8	Corporation Bank	621933.65	513344.46	83	22704.00	86
9	Dena Bank	260408.00	276291.00	106	0.00	106
10	Indian Bank	898105.00	315267.00	35	62561.41	42
11	Indian Overseas Bank	1201830.00	756257.00	63	73617.77	69
12	Oreintal Bank of Commerce	972454.00	830266.00	85	68745.14	92
13	Punjab National Bank	2137500.00	1626400.00	76	95604.42	81
14	Punjab & Sind Bank	213245.00	294728.00	138	7422.41	142
15	Syndicate Bank	682505.00	606654.00	89	20547.65	92
16	State Bank of India	14483992.00	6447177.00	45	1269000.00	53
17	Union Bank of India	1658658.00	882491.00	53	94587.00	59
18	United Bank of India	6121201.00	3304099.00	54	4485767.31	127
19	UCO Bank	2976695.83	1547998.82	52	240235.85	60
20	Vijaya Bank	446483.19	309211.60	69	12587.14	72
21	IDBI Bank	1637935.38	892089.09	54	0.00	54
A	Sub-Total	47024110.33	25739671.77	55	7339912.72	70
SBI ASSOCIATES						
22	SBI	32414.42	62167.64	192	0.00	192
23	SBBJ	89008.74	126657.29	142	0.00	142
24	SBOP	26162.34	38164.13	146	0.00	146
25	SBOM	71013.66	152631.57	215	0.00	215
B	Sub-Total	218599.16	379620.63	174	0.00	174
OTHER BANKS						
26	HDFC Bank	2307011.19	1559671.81	68	74897.74	71
27	AXIS Bank Ltd.(UTI)	2853878.84	1444286.75	51	29216.07	52
28	ICICI Bank	1724192.47	1757645.21	102	41584.74	104
29	Kotak Mahindra Bank Ltd	134376.54	135663.61	101	0.00	101
30	Federal Bank	216239.74	181339.27	84	0.00	84
31	Indusind Bank	304204.00	433739.50	143	0.00	143
32	SIDBI		89252.00	0	0.00	0
33	Bandhan Bank	413169.00	706247.00	171	0.00	171
34	Ratnakar Bank Ltd.	76873.00	280836.00	365	0.00	0
35	South Indian Bank	63696.00	192535.79	302	0.00	0
C	Sub-Total	8093640.78	6781216.94	84	145698.55	86
(A+B+C)	Total	55336350.27	32900509.34	59	7485611.27	73
REGIONAL RURAL BANKS						
36	BGVB (UBI)	682791.44	550971.45	81	584787.34	166
37	PBGB (UCO)	349800.00	199423.00	57	100144.00	86
38	UBKGB	201643.36	117627.61	58	80192.44	98
D	RRBs Total	1234234.80	868022.06	70	765123.78	132
E	W.B. St. Co-op.Bk	2048001.70	1251353.53	61	1121903.34	116
F	WBSCARD Bank Ltd.	18107.89	136708.25	755	7163.11	795
Grand Total (A+B+C+D+E+F)		58636694.66	35156593.18	60	9379801.50	76
Amount sanctioned from outside State but fund utilized in the State of West Bengal			4821600.00		4821600.00	
RIDF Support			1026000.00		1026000.00	
Total Advances in the State			41004193.18	70	50383994.68	86

District Wise CD Ratio of West Bengal as on 30.06.2016							
Sl. No.	Name of District	Lead Bank	CD Ratio	CD Ratio June 2016			Variation over June 2015
				(Amount in Rs.crore)			
			Jun-15	Deposit	Advance	CD Ratio	
1	Burdwan	UCO	37	45664.94	18849.80	41	4
2	Bankura	UBI	27	8623.97	2889.42	34	7
3	Birbhum	UCO	35	9029.14	3532.37	39	4
4	Cooch Behar	CBI	55	4901.91	3256.26	66	11
5	Darjeeling	CBI	55	11694.66	6766.60	58	3
6	Malda	UBI	46	6477.66	3004.30	46	0
7	Uttar Dinajpur	UBI	56	3680.20	2168.01	59	3
8	Dakshin Dinajpur	UBI	56	2576.43	1462.08	57	1
9	Howrah	UCO	68	23973.34	7020.45	29	-39
10	Hooghly	UCO	21	28827.00	7249.19	25	4
11	Jalpaiguri	CBI	40	10471.21	7590.36	72	32
12	Alipurduar	CBI	30	3253.48	1377.19	42	12
13	Purba Medinipur	UBI	48	15165.41	7088.62	47	-1
14	Paschim Medinipur	UBI	40	18010.31	7365.63	41	1
15	Murshidabad	UBI	47	9786.60	4963.05	51	4
16	Nadia	UBI	52	17116.84	7410.55	43	-9
17	Purulia	UBI	43	6607.28	2730.11	41	-2
18	24Pgs.(North)	AB	19	90214.48	16782.41	19	0
19	24 Pgs (South)	UBI	47	18202.55	8953.39	49	2
20	Kolkata Metro	SBI	91	252089.54	231106.17	92	1
	CD Ratio		60	586366.95	351565.93	60	0
Amount sanctioned from outside State but fund utilized in the State of West Bengal					48216.00		
RIDF Suuport					10260.00		
Total Advances in the State					410041.93	70	10

Opening of Brick & Mortar Bank Branches in the State of West Bengal

Progress in opening of Bank branches in the State of West Bengal is furnished hereunder:

Year	31.3.13	31.3.14	Y-o-Y Growth	31.3.15	Y-o-Y Growth	31.3.16	Y-o-Y Growth	30.6.16	Growth over 2013
TOTAL BANK BRANCH IN WB	6551	7137	586	7427	290	7953	526	7994	1443
TOTAL RURAL BRANCH IN WB	3007	3191	184	3340	149	3550	210	3570	563

The above table depicts a growth of 1443 number of B&M Bank Branches in the state over a period of 39 months since 1st April 2013. Out of which, as many as 563 branches have been opened in rural area i.e. 39% of the new branches have been opened in rural areas in 39 months since 1st April 2016.

Initially in 2009, total of 938 Gram Panchayets out of 3354 Gram Panchayets have been identified by a Task Force constituted as per direction of 101st meeting of SLBC, having no Bank branch at the villages having GP Head Quarter. Later on considering existence of Bank Branches in close proximity, the Task Force recommended covering of 511 such GPs with B&M Bank Branches.

Subsequently, UBI, SBI, Canara Bank, BGVB, UBKGB, Syndicate Bank, UCO Bank, Allahabad Bank etc. had initiated the process of opening of Branches in the GP HQ village. In the process, 222 such villages have been covered leaving 289 such Task Force recommended GP HQ villages yet to be covered.

In the meanwhile RBI issued a direction in FY 2015-16 to cover all 5000 plus population villages in their state with B&M branches. An initial survey conducted

by LDMS revealed 717 such villages in the state. Out of which there are 358 villages having existing Bank Branch in close proximity thereby deterring the Banks to open new branch in these villages on the ground of viability. The leftover 359 villages have been allotted to individual Banks.

After obtaining necessary Board level permission for Branch Expansion, the Banks have initiated the process of opening of new branches in the allocated location from 2nd or 3rd quarter of the current fiscal (1st quarter permission is obtained). However, due to unusually weak financials, many Banks are having real difficulty in opening of new branches in FY 16-17 as associated cost of manpower, technology integration, IT licenses etc. are becoming costly affair despite availability of premises at Gram Panchayet Office, Krishak Bazar etc. through the active cooperation of State Government. In a meeting of RBI, the member Banks altogether could mention opening of 46 new branches in these localities in this FY 16-17. United Bank of India as Lead Bank is considering to open 22 LDO Branches at Gram Panchayet Offices where space to be made available by State Government with all necessary latest technology driven services. SBI has already set up a large network of manned Kiosks across the state including such Kiosks in GP offices.

Farmers' Financial Inclusion Fortnight

In the special SLBC meeting on Agriculture held on 10.08.2016, it has been decided to observe 'Farmers' Financial Inclusion Fortnight' during the period September 14 - 29, 2016 (now rescheduled on November 7 – 19, 2016) to highlight various issues concerning the welfare of the farmers. The campaign programme is to be carried on by the Agriculture Department, Govt. of West Bengal jointly with the SLBC, West Bengal. The main objective of this campaign programme is as under :

- To rope in all the farmers engaged in agricultural activities within the fold of formal banking business
- To persuade the farmers to avail KCC loan from banks to carry on all kinds of agricultural activities
- To communicate the message to the farmers that timely repayment of KCC loan will enable them to enjoy the credit facility at 4% annual interest only.
- To convince the defaulting farmers of KCC loan the advantages of regularizing the Dormant/NPA accounts
- To pass this message that the advantages of Fasal Bima coverage, greater credit limit will be available if the KCC account status remains 'regular'
- To circulate the news of unique support extended by the Govt. of West Bengal by owning the entire burden of premium payment of the Fasal Bima
- To utilize the services of 14,000 odd Bank Mitras to make the campaign programme a success.

To fine tune the initiatives of making the campaign programme a success a Special SLBC on Agriculture was convened on 10.08.2016. The detailed modality of the campaign programme was discussed. This included preparation and sharing of data base – district wise, branch wise, bank wise list of defaulting KCC borrowers, non-loanee borrowers, involving all the stake holders like banks, different levels of District administration, LDM, NABARD, ADA, KPS etc and how to carry on the campaign through print, electronic media, poster, banner, street show, short film etc.

To give the initiatives a further fillip, a meeting of the available members of West Bengal, SLBC and representative from the Agriculture Dept. Govt. of West Bengal was held in the office of Convener, SLBC, West Bengal on 23.08.2016. In the meeting micro level details of the campaign programme was discussed including the ways of motivating the Bank Mitras to extract the best out of them.

Now, the programme as mentioned above has been rescheduled to be held during November 7- 19, 2016. All concerned have been requested to see that the rescheduling of the programme doesn't affect their preparedness in any way. The proceeding of the meeting dated 10.8.2016 enclosed.

Fasal Bima Yojana

Government of India has launched PMFBY/WBCIS scheme this year substituting the earlier crop insurance scheme NAIS with an objective of providing financial support to farmers suffering crop loss/damage arising out of unforeseen events.

The scheme envisages bringing all farmers under the security net of crop insurance who will be growing notified crops in notified areas with or without bank finance. So, successful implementation of the scheme will largely depend upon building awareness among the farmers as well as all the implementing agencies and assisting the farmers in procedural matters.

During implementation of the scheme for the first time this year in Kharif 2016 season various teething troubles were faced which need to be addressed adequately to ensure popularization of the scheme. The issues are following:

1) Lack of adequate campaigning at the initial stage by all the implementing agencies after issuance of Notification by the state government. Very short span of time was available for campaigning between issuance of notification and cutoff date for acceptance of proposals from the farmers.

2) Communication gap among the implementing agencies has misdirected the field functionaries to a great extent. Some of the insurance companies adopted the practice of collecting declaration manually from the bank branches to the effect that all the eligible KCC borrowers have been covered under Fasal Bima Yojana by them without actually ensuring uploading of the data in insurance portal. In some cases, the insurance companies have advised the branches to prepare data as per format devised by the companies which were grossly different from the format of the portal. All these misdirected actions caused substantial delay in uploading data in insurance portal.

3) Slow and mal functioning of the insurance portal during most of the time had created serious operational hiccups. The portal was not user friendly at all and the User Manual of was not informative and guiding about certain pertinent issues on data/file preparation like 'Mandatory/ Optional Fields', 'Date Format', use of special characters' etc. The Portal was never accurate in showing the status of uploading, i.e. total of uploaded applications never tallied with the summation of 'Applications pending for approval + Approved applications + Rejected applications'. Repeated extension of cutoff date for data uploading without addressing the operational issues could not yield desired result despite utilization of most of the working time to this exercise, depriving other priority functional areas at the branches/ controlling offices. Though the portal was not functioning properly, Ministry of Agriculture informed Reserve Bank of India that non-feeding of Fasal Bima Yojana data in insurance portal was due to banks' inadequate action in this area which was made known to the banks through RBI Circular FIDD/CO/FSD/BC.11/05.10.007/2016-17 dated 25th August, 2016.

So, for popularization of the schemes, following timely actions need to be taken by all the stakeholders. House may discuss on these proposals for adoption of a suitable strategy, implementation of which will ensure coverage of all the farmers of the state under Fasal Bima Yojana scheme.

1) Issuance of notification well ahead of the cropping season and cutoff date of accepting proposals under the scheme which will give adequate scope of wide campaigning among the farming community at village level.

2) Active involvement of all the field functionaries, viz. ADA, KPS & other officials of government line department, Banks & selected Insurance Agencies in the campaigning programme. Involvement of the BCs/ Bank Mitras, the last mile service providers, in the programme would make it more effective. A few workshops need to be held with involvement of banks, insurance agencies, BCAs to make each agency aware about the operational procedure apart from ensuring uniform practice for the exercise of premium collection, data uploading etc.

3) Intensive campaigning highlighting attractive features of KCC scheme, i.e. availability of bank loans at 4% p.a. to the regularly repaying/ renewing KCC borrowers would pave the way for renewal of large number of dormant/ overdue/ NPA KCCs which in turn ensure popularization of the Fasal Bima Yojana scheme through its sweeping performance in coverage of the KCC borrowers. This activity will also usher in the non loanee farmers to the coverage of KCC as well as Fasal Bima Yojana. Utilization of support services of the BC/ Bank Mitras in this process will be a boon to the Banks. During the observance of Farmers' Financial Inclusion Fortnights, this aspect should be highlighted with special emphasis.

4) Government may consider allowing the KCC borrowers of earlier years having regular and valid KCC limit to take insurance coverage under Fasal Bima Yojana who are engaged in cultivation process in the current season but failed to repay the dues/ renew the limit due to genuine difficulty.

5) As decided by the Ministry of Agriculture that w.e.f. Rabi 2016-17 season, for Fasal Bima Yojana data uploading in the insurance portal, banks will be having the only option of uploading information on individual basis in 'Farmers' Application', a strong and uninterrupted Internet connectivity at the branch level will be of utmost necessity. Banks are to consider this aspect with due importance.

Issuance of KCC during the year 2016-17

1.Action Points emerged in the 133rd SLBC Meeting held on 16.06.2016:

All Banks are to take steps to achieve KCC target during FY 2016-17.

Status of implementation:

All the banks operating in the State have issued 5,26,097 KCCs during the period from 01.04.2016 to 30.06.2016 i.e. 31% of annual target of 17.00 lac. Total financial outlay for KCC stood at Rs. 1877.65 crore as on 30.06.2016.

In the financial year 2015-16, the target for KCC was 20.00 lac against which the achievement was 4,81,070 during the quarter June 2015.

2.Action Points emerged in the 133rd SLBC Meeting held on 16.06.2016:

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. 35690/- on 30.06.2016 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. 66621/-. Average credit per KCC of West Bengal State Co-operative Bank stood at Rs. 22788/-.

Bank wise details of KCC Issued, KCC Outstanding and Dormant KCC are annexed.

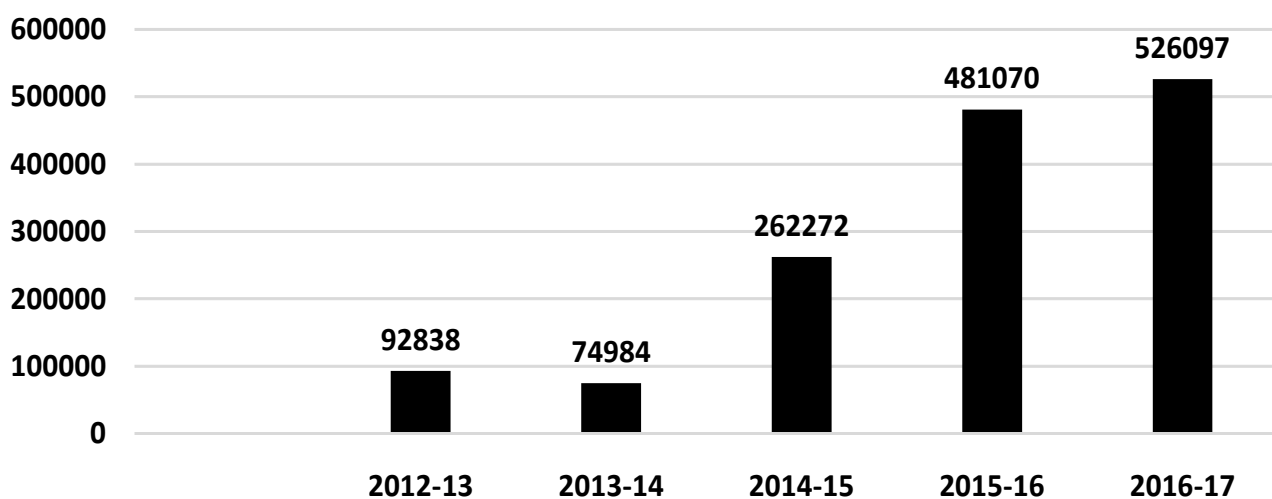
West Bengal

Kisan Credit Card (2016-17)					
(Position from 01.04.2016- 30.06.2016)					
(Rs.in lac)					
SI	Bank	Target	Issued		Achievement
No		No	No.	Amt.	(No) in %
Public Sector Banks					
1	Allahabad Bank	60000	10005	5499.59	17
2	Andhra Bank	500	14	10.45	3
3	Bank of Baroda	6000	1373	861.09	23
4	Bank of India	45000	12581	7295.11	28
5	Bank of Maharashtra	400	26	19.54	7
6	Canara Bank	8000	6056	4085.14	76
7	Central Bank of India	35000	4622	2389.62	13
8	Corporation Bank	800	227	173.14	28
9	Dena Bank	800	67	48.12	8
10	Indian Bank	8000	3841	3754.00	48
11	Indian Overseas Bank	6000	318	431.16	5
12	Oriental Bank of Commerce	6000	163	119.63	3
13	Punjab National Bank	18000	7263	4698.00	40
14	Punjab & Sind Bank	800	14	10.10	2
15	Syndicate Bank	6000	462	297.00	8
16	State Bank of India	74000	64936	44839.00	88
17	Union Bank of India	15000	3041	2241.47	20
18	United Bank of India	65000	12548	7298.31	19
19	UCO Bank	55000	467	266.16	1
20	Vijaya Bank	1000	144	106.14	14
21	IDBI Bank	4000	3074	2574.10	77
A	Total	415300	131242	87016.87	32
Private Sector Banks					
22	HDFC Bank	6000	1824	1397.14	30
23	ICICI Bank	6000	6054	3974.66	101
24	AXIS Bank (UTI)	2500	108	131.33	4
25	Federal Bank	200	94	68.70	47
26	Bandhan Bank	24000			
B	Total	38700	8080	5571.83	21
(A+B)	Total of Comm.Bks.	454000	139322	92588.70	31
Regional Rural Banks					
27	BGVB (UBI)	40000	11970	7007.22	30
28	PBGB (UCO)	35000	2691	2871.00	8
29	UBKGB	20000	870	699.11	4
C	RRBs Total	95000	15531	10577.33	16
D	W.B. St. Co-op.Bk	1150000	371244	84598.58	32
E	WBSCARD Bank Ltd.	1000			0
Grand Total (A+B+C+D+E)		1700000	526097	187764.61	31

Target & Achievement under Kisan Credit Card in the State of West Bengal

Year	Target (No.)	Achievement (No.)	% of Achievement
2012-13	10,00,000	10,00,230	100
2013-14	12,00,000	8,70,234	73
2014-15	10,00,000	17,31,395	173
2015-16	20,00,000	17,53,590	88
2015-16	20,00,000	4,81,070 (April- June 2015)	24
2016-17	17,00,000	5,26,097 (April- June 2016)	31

No. of KCC issued during April- June of consecutive Financial Years



West Bengal

Bankwise Outstanding Position of KCC as on 30.06.2016			
S No.	Bank	NO.	Amount (Rs. in Lac)
<u>PUBLIC SECTOR BANKS</u>			
1	Allahabad Bank	91576	45501.40
2	Andhra Bank	258	211.17
3	Bank of Baroda	16112	9212.14
4	Bank of India	133668	62144.00
5	Bank of Maharashtra	208	205.54
6	Canara Bank	18782	13060.28
7	Central Bank of India	72244	35264.36
8	Corporation Bank	2488	2854.32
9	Dena Bank	319	188.41
10	Indian Bank	9684	5452.12
11	Indian Overseas Bank	6905	2936.00
12	Oreintal Bank of Commerce	2577	1232.67
13	Punjab National Bank	65847	40545.14
14	Punajb & Sind Bank	41	30.24
15	Syndicate Bank	5986	3427.00
16	State Bank of India	232852	111055.00
17	Union Bank of India	15041	12103.54
18	United Bank of India	295192	124531.11
19	UCO Bank	55146	21038.56
20	Vijaya Bank	1501	874.42
21	IDBI Bank	12984	11146.04
A	Comm.Bks.Total	1039411	503013.46
<u>PRIVATE SECTOR BANKS</u>			
22	HDFC	62962	37122.47
23	ICICI	27285	10626.92
24	AXIS Bank (UTI)	4457	6998.14
25	Federal Bank	494	4709.01
B	Total	95198	59456.54
(A+B)	Total of Comm.Bks.	1134609	562470
<u>REGIONAL RURAL BANKS</u>			
26	BGVB (UBI)	342506	142674.27
27	PBGB (UCO)	103836	52475.45
28	UBKGB	62145	36412.22
C	RRBs Total	508487	231561.94
D	W.B. St. Co-op.Bk	1595011	314162.65
E	WBSCARD Bank Ltd.		
Grand Total (A+B+C+D+E)		3238107	1108194.59

**BANK WISE POSITION OF DORMANT KCC IN WEST BENGAL
AS ON 30.06.2016**

S No.	BANK NAME	DORMANT KCC	
		NO	Amount (Rs. in lac)
1	Allahabd Bank	5587	3796.35
2	Bank of Baroda	266	33.57
3	Bank of India	25397	12429.00
4	Central Bank of India	15329	9559.19
5	Corporation Bank	84	256.22
6	Dena Bank	7	4.00
7	IDBI Bank	38	50.41
8	Indian Bank	1162	516.00
9	Indian Overseas Bank	871	396.39
10	Oriental Bank of Commerce	164	110.03
11	Punjab National Bank	13327	5331.11
12	Punjab & Sind Bank	8	16.00
13	State Bank of India	39284	18323.00
14	Union Bank of India	149	83.91
15	United Bank of India	42597	18641.36
16	UCO Bank	31718	11790.00
	TOTAL PSB (A)	175988	81336.54
17	AXIS Bank	483	628.27
18	Federal Bk.	74	647.70
	Sub Total (B)	557	1275.97
19	BGVB	61988	12158.75
20	UBKGB	10567	3972.00
21	PBGB	9184	5309.71
	TOTAL RRB'S (C)	81739	21440.46
	TOTAL SCBk D= (A+B+C)	258284	104052.97
22	WB State Cooperative Bank (E)	314849	73990.00
	GRAND TOTAL (D+E)	573133	178042.97

Data available to SLBC Desk as per submitted by member banks

**DISTRICT WISE DORMANT KCC IN WEST BENGAL
AS ON 30.06.2016**

S No.	Name of the District	No.	Amt. (Rs.in Lac)
1	ALIPURDUAR	6297	1788.3
2	BANKURA	26183	2728.58
3	BIRBHUM	31790	3802.51
4	BURDWAN	46134	15032.36
5	COOCH BEHAR	38102	8559.38
6	DAKSHIN DINAJPUR	33054	9536.57
7	DARJEELING	1967	882.26
8	HOWRAH	15165	2311.96
9	HOOGHLY	28976	15373.09
10	JALPAIGURI	8627	4145.77
11	MALDA	31951	9338.64
12	MURSHIDABAD	41017	9815.93
13	NADIA	46900	16728.04
14	NORTH 24 PARGANAS	62918	18543.83
15	PASCHIM MEDINIPUR	45453	18502.15
16	PURBA MEDINIPUR	34218	15121.56
17	PURULIA	8472	1512.8
18	SOUTH 24 PARGANAS	37613	14602.68
19	UTTAR DINAJPUR	28296	9716.56
	TOTAL	573133	178042.97

Financing on Fisheries

Sub- Committee on fishery under SLBC West Bengal has already been formed to review and monitor the progress of fishery in the State.

As discussed in the special meeting of Small Committee on Fishery under SLBC West Bengal held on 15.03.2016, SLBC desk has already forwarded the approach letters to the fishery department as received from two Insurance Companies i.e New India Assurance Company Limited and Oriental Insurance Company Limited.

In the said meeting, Insurance Companies in general agreed to cover the fishery sector subject to sorting out certain issues especially with regard to the insurable sum based on the age and development of the fish during the tenure of loan.

In view of the above, decision had been taken to further critically examine the issues pertaining to revision of the fishery schemes, insurance coverage, etc. and MIS templates to work out a uniform scheme eligible to for bank loan.

Fishery Department, GoWB is engaged in preparing revised scheme of FFDA (Fish Farmers' Development Agency) regarding bank loans for approval in SLBC.

After submission of the revised scheme by the Fishery Department, GoWB, a meeting of the Sub-Committee on Fishery will be convened in October 2016 for taking a final decision on it.

FINANCIAL INCLUSION

Pradhan Mantri Jan Dhan Yojana (PMJDY).

Performance of PMJDY as on 06.07.2016 as compared to 11.05.2016 for the State of West Bengal is furnished below:

Particulars	11.05.2016	06.07.2016	Variation as on 06.07.2016 over 11.05.2016	Remarks
Rural Accounts (No.)	1,31,37,386	1,35,74,288	4,36,902	
Urban Accounts (No.)	59,99,540	61,11,037	1,11,497	
Total Accounts opened (No.)	1,91,36,926	1,96,85,325	5,48,399	
Deposit (Rs/crore)	4,918.59	5,154.22	235.63	
Average Deposit per account (Rs.)	2,570.00	2,618.31	48.31	Average deposit per account has increased by Rs 48.31
Aadhaar Seeding (No.)	63,43,745	67,46,423	4,02,678	
Aadhaar Seeding (%)	33.15%	34.27%	1.12%	Increased by 1.12%, requires attention by banks
Zero Balance (No.)	40,50,083	40,21,413	(-) 28,670	
Zero Balance (%)	21.16%	20.43%	(-) 0.73%	Improved considerably
RuPay card issued (No.)	1,36,71,605	1,37,78,097	1,06,492	
RuPay card issued (%)	71.44%	69.99%	(-) 1.45%	% of RuPay card issued has decreased. This area requires attention by banks.

23.93 crore PMJDY accounts have been opened till 24.08.2016 across the country with deposit of Rs 41789.53 crore with an average deposit of Rs. 1746/ per account as against average deposit of Rs 2618/ per account in the State of West Bengal.

All the banks in the State of West Bengal issued Rupay Cards to 69.99% PMJDY customers against national issuance of 79.06%. 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 20.43% of total PMJDY accounts opened in the State as compared to 24.63% across the country. Bankers are requested to convert all zero balance accounts into operative accounts. PMJDY Bank wise and District wise figure as on 06.07.2016 is annexed.

Aadhaar seeding percentage is 34.27 in West Bengal as compared to 50.23 % 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 to push up Aadhaar seeding in all PMJDY accounts for smooth DBT transaction as well as avoidance of fraudulent transactions and also to facilitate all the pensioners for submitting their digital life certificates”**.

Subsequently, we would like to refer letter F.No. 20/2/2010-FI (C-58530) dated 30.08.2016 emanating from Department of Financial Services, Ministry of Finance, Government of India on **Aadhaar number seeding in the existing pension accounts of all pensioners and their linking with correct PPO number and bank accounts numbers**.

The following directions has been given in the above letter, which may kindly be noted:

1. The substantial pendency in respect of Aadhaar seeding of Bank accounts of beneficiaries is confined to the State of West Bengal and they request us to coordinate efforts and ensure completion of targets in the State before September 2016.
2. As the substantial share of pension accounts are with SBI, the Regional Heads of SBI, should be tasked with the responsibility of coordinating and monitoring the exercise so as to accomplish the targets by September 2016.
3. All-out efforts should be made to accomplish 100% of the targets positively by September 2016.
4. The progress made in this regard shall be reviewed by Secretary, DoPPW and Secretary, DFS on a weekly basis.
5. The action taken in the matter may please be sent at missionfi@nic.in with a copy to fi-dfs@nic.in and ashok.singh69@nic.in.

In view of the above, we would request member banks of SLBC, West Bengal to initiate necessary action and percolate the above directions to ensure completion of 100% targets positively by September 2016.

Special Drive for Financial Inclusion initiatives from 15th September 2016 to 31st October 2016

Department of Financial Services, Ministry of Finance through its Mission Office (PMJDY) has directed the Banks to undertake a special drive for implementation of Financial Inclusion initiatives from 15th September 2016 to 31st October 2016. At least 3 events per district are required to be organised by the Banks during the said period to achieve the desired results. The drive envisages two tracks.

Track 1 will focus on the following activities.

- a) Aadhaar and mobile seeding of bank accounts.
- b) Rupay Card / PIN distribution and activation
- c) Facilitating Aadhaar enrolment
- d) Financial literacy videos
- e) Increasing awareness about consumer induced transaction under the Rupay Insurance Program 2016-17
- f) Grievance redressal
- g) Counselling and sensitization of BCs/ Bank Mitras
- h) Increasing awareness on the 6 schemes of the Department viz PMJDY, PMJJBY, PMSBY, PMMY, SUI and APY

The 1st event under Track 1 to be organized during the campaign period i.e. from 15th September, 2016 to 31st October, 2016 will focus on all activities mentioned above.

Track 2 will lay emphasis on providing the necessary hand holding support to customers for credit linkage with a special focus on Pradhan Mantri Mudra Yojana and Stand up India and increasing enrolments under social security schemes i.e. PMSBY, PMJJBY & APY.

The 2nd and 3rd events to be organized during the campaign period in each district will comprise of all the activities of Track 2 along with those mentioned in Track 1.

Contribution of each member Banks in the said programme is very much crucial for achieving the desired result. Accordingly all member Banks, SIDBI, NABARD apart from the Govt Departments and all Lead District Managers of West Bengal are requested for whole hearted participations in the said programme. The common strategy to be adopted by Banks during the special drive for implementation of Financial Inclusion initiatives from 15.09.2016 to 31.10.2016 along with the Reporting format of District wise development in this regard as received from DFS is furnished in the Annexure A.

Annexure- A

Common Strategy to be adopted by Banks during the Special drive for Financial inclusion initiatives from 15.9.2016 to 31.10.2016

There is a need to step up our efforts in respect of the six flagship schemes of DFS to take forward the task of financial inclusion. A 45 days campaign from 15th September 2016 to 31st October 2016 is accordingly envisaged ***with atleast 3 events per district during the period.*** To achieve the desired results a two pronged strategy will be adopted which is detailed as under:

TRACK 1

Strategic Targets

1. Aadhaar and Mobile Seeding of accounts
2. RuPay Card activation and distribution
3. Pin distribution and activation.
4. Aadhaar enrolment
5. Counselling of Bank Mitrs / BCs.
6. Financial Literacy.
7. Grievance redressal.
8. Increasing awareness on the 6 flagship schemes of DFS

Strategy 1: Field Unit Events

Three events per district to be organized during the special drive

- First Event during the Special Drive(15th September'16 to 31st October'16)

Components to tackle

- Aadhaar seeding in various categories of Bank accounts like Central Government Pensioners by 31st October 2016, beneficiary accounts of DBT in U.Ts by 30th September 2016, all operative SB accounts by 31st March 2017, MNREGA accounts etc.
- Mobile seeding in bank accounts
- UIDAI/ State Govt. to be requested to arrange for Aadhaar enrolment counter to facilitate customers, yet to be enrolled for aadhaar.
- RuPay card distribution, Pins and activation with Provision of activation devices (Micro ATMs) may be also undertaken
- Orientation, counselling and sensitization of BCs/Bank Mitrs to increase their level of activity.
- Grievance redressal of public.
- Involvement of Financial Literacy Centers in educating the beneficiaries about the benefits of Aadhaar seeding, RuPay Card usage, claims processing, on sanction & availing overdraft, importance of savings etc. through videos of financial literacy
- Awareness about consumer induced transaction under the RuPay Insurance Program 2016-17
- Creating awareness on the 6 flagship schemes of DFS.

Strategy 2: Publicity and communication to the account holders.

- **Media publicity** and widespread awareness **in advance** through various channels like
 - a. newspaper advertisement,
 - b. Television, Cinema
 - c. Radio
 - d. display of banners/posters,
 - e. distribution of pamphlets at branches,
 - f. SMS, telephonic contacts etc.
- **Sensitization of Branch staff** and Pop up message on the computer screen Sharing of District wise/branch wise pending list of pensioners with branches to target individual pensioners and other customers for Aadhaar Seeding.

Strategy 3: Incentivisation

- i. **Use of** Services of marketing officers, BCAs and staff members of the branch to be utilized with incentivisation of Bank Mitra

Strategy 4: Enabling and simplifying multiple channels for aadhaar and mobile seeding

- i. Branches
- ii. ATMs
- iii. Internet Banking
- iv. Micro ATMs,
- v. SMS

TRACK 2

1.Strategic Target:

- **Handholding of customers for credit linkage with a special focus on Pradhan Mantri Mudra Yojana and Stand Up India through SIDBI ,NABARD ,RSETIs, DLCs and linking borrowers to connect centres under SUPI.**
- **Maximizing enrolments under social security schemes ie. PMSBY, PMJJBY& APY.**

Strategy 1: Field Unit Events

Two events per district to be organized during the Special Drive period(15th September 2016 to 31st October 2016)

Activity envisaged

- Creating awareness on the salient features of PMMY & SUPI i.e. benefits of timely loan repayment, applicable rate of interest, collaterals etc.
- Ensuring availability of application forms for availing credit under PMMY, SUPI and for enrolment under PMSBY, PMJJBY& APY.
- Deployment of experienced staff for guiding customers and providing the necessary support and handholding for credit linkage, insurance and pension.

- Involvement of district Industries Centres (DICs), rural self-employment institutes (RSETIs) and skilling centres for handholding.
- Display of videos of success stories of PMMY/SUPI borrowers and experience sharing.
- Developing package deals on FI products.
- Demonstration of features of Stand UP Mitra portal(<https://www.standupmitra.in>)
- Convergence with State Schemes and Central Schemes

Strategy 2: Publicity and communication

Media publicity on PMMY, Stand Up India and social security schemes like PMJJBY, PMSBY and APY and widespread awareness **in advance** through various channels like :

- a. Display of banners in and around branches
- b. newspaper advertisement,
- c. Television, Cinema
- d. Radio
- e. distribution of pamphlets at branches,
- f. SMS, telephonic contacts etc.

Strategy 3 : Incentivisation and Sensitization

- Use of Services of marketing officers, BCAs and staff members of the branch to be utilized with incentivisation of Bank Mitra
- Sensitization of field level staff for motivation and active participation.
- Coordination with SIDBI, NABARD, BCs (Bank Mitras) for every branch.

Strategy 4: Coordination with traders association, vyapar mandals, Cluster Associations etc. of the area to reach out to maximum number of potential PMMY and SUPI beneficiaries.

- Organizing customer relation meets.
- Town hall meetings

Focus on activities involved in the first event will continue to be a part of the subsequent two events as well.

Preparatory activities on behalf of the various stakeholders will include the following:

- a. Holding Special meetings of SLBCs, District Level Credit Committees(DLCCs)
- b. Focus on cluster lending, organizing meetings and conclaves
- c. Promotion/Publicity, advertisements in advance through local media, e.g. cable T.V, pamphlets and banners in and around every branch in local language, press conferences radio/talk shows, social media.
- d. Visit by DFS officials, Senior Bank Executives and State Mission Directors to field units (campaign zones)
- e. Handholding support to Stand UP India trainee borrowers through SIDBI, NABARD, FLCs, Skill Centres, DLCs ,RSETIs
- f. Login of all identified branches under SUPI.
- g. Roll out of central Government schemes on SUPI and PMMY by all banks.

BANK WISE PMJDY STATUS REPORT AS ON 06.07.2016 FOR 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	712609	108402	821011	408312	412699	116.82	124518	726093	434798
2	Andhra Bank	8306	16020	24326	14154	10172	4.10	5505	21270	13924
3	Bank of Baroda	121262	249395	370657	208775	161882	74.29	57910	357556	147450
4	Bank of India	293783	226703	520486	256644	263842	90.61	85138	499289	223950
5	Bank of Maharashtra	3232	7676	10908	5861	5047	3.11	2246	9255	4427
6	Bhartiya Mahila Bank	0	2334	2334	293	2041	0.89	971	2334	1131
7	Canara Bank	315673	114259	429932	230716	199216	84.00	63284	334015	163128
8	Central Bank of India	424485	62718	487203	232478	254725	55.86	55852	278756	184917
9	Corporation Bank	25094	23822	48916	28068	20848	15.57	7328	46863	17333
10	Dena Bank	21064	21538	42602	22533	20069	10.03	7063	33524	14966
11	IDBI Bank Ltd.	16703	21048	37751	22600	15151	5.00	13695	31805	3689
12	Indian Bank	26614	47062	73676	39542	34134	10.43	7937	72719	24676
13	Indian Overseas Bank	66678	117644	184322	89702	94620	31.77	44078	180019	47549
14	IndusInd Bank Ltd	834	17097	17931	14392	3539	1.15	3752	16625	5086
15	Oriental Bank of Commerce	79525	57485	137010	82425	54585	106.87	9943	130982	50703
16	Punjab & Sind Bank	4788	13585	18373	10722	7651	9.80	37	18206	6773
17	Punjab National Bank	425657	93364	519021	258413	260608	83.92	19428	362792	251198
18	State Bank of Bikaner & Jaipur	0	5820	5820	3289	2531	4.41	624	4860	3105
19	State Bank of Hyderabad	0	3725	3725	2168	1557	0.53	1397	3652	2747
20	State Bank of India	4050310	2728492	6778802	3507490	3271312	885.08	1664649	5080825	2832044
21	State Bank of Mysore	0	371	371	180	191	0.17	9	313	113
22	State Bank of Patiala	0	1890	1890	1226	664	0.19	789	1871	138
23	State Bank of Travancore	91	997	1088	562	526	0.46	424	32	294
24	Syndicate Bank	68685	15564	84249	40602	43647	15.07	18983	67426	39981
25	UCO Bank	489718	358268	847986	423179	424807	288.59	142294	811359	658980
26	Union Bank of India	106847	62548	169395	87385	82010	29.96	29527	157887	64952
27	United Bank of India	2788393	1418167	4206560	2150144	2056416	2603.87	552537	2666863	962275
28	Vijaya Bank	5491	24268	29759	12138	17621	3.96	699	29531	18092
29	Axis Bank Ltd	2221	23438	25659	22154	3505	2.99	4081	24954	4070
30	Federal Bank Ltd	2223	1737	3960	2644	1316	1.80	874	3538	256
31	HDFC Bank Ltd	5487	67584	73071	10920	62151	4.10	15131	73058	8745
32	ICICI Bank Ltd	1440	10915	12355	8916	3439	2.24	5492	12355	1284
33	Jammu & Kashmir Bank Ltd	0	215	215	149	66	0.04	61	197	9
34	Karur Vysya Bank Ltd	0	1385	1385	843	542	0.27	372	1332	118
35	Kotak Mahindra Bank Ltd	157	4428	4585	2636	1949	0.46	3054	4408	1094
36	Lakshmi Vilas Bank Ltd	24	11	35	19	16	0.01	11	36	3
37	South Indian Bank Ltd	9	339	348	191	157	0.09	42	193	84
38	Yes Bank Ltd	2	62	64	44	20	0.03	15	54	21
39	BGVB	2774214	30370	2804584	1330532	1474052	506.84	911697	1115796	280388
40	PBGB	451227	25459	476686	392492	84194	0.10	87637	195197	108699
41	UBKGB	281442	124832	406274	188619	217655	98.73	72329	400257	163233
	GRAND TOTAL	13574288	6111037	19685325	10114152	9571173	5154.22	4021413	13778097	6746423

DISTRICT WISE PMJDY STATUS REPORT AS ON 06.07.2016 FOR WEST BENGAL

Sl. No	District	Rural	Urban	Total	Male	Female	Total Amount (Rs. in crore)	Zero Balance Account	Rupay Card Account	Aadhaar Card Seeded
1	Alipurduar	34347	20537	54884	26353	28531	15.25	9501	54141	23229
2	Bankura	859506	125679	985185	497774	487411	213.81	205889	590018	226472
3	Bardhaman	825528	411486	1237014	688568	548446	345.17	231478	880852	417670
4	Birbhum	714856	238171	953027	548833	404194	152.25	205972	656559	313788
5	Dakshin Dinajpur	445664	55864	501528	252982	248546	72.12	126830	337538	145193
6	Darjiling	149106	217912	367018	179953	187065	120.43	84019	321393	182608
7	Haora	422220	292279	714499	401596	312903	216.24	93615	600861	385955
8	Hugli	558801	388205	947006	522138	424868	280.56	128863	696149	574751
9	Jalpaiguri	501787	408041	909828	425161	484667	201.40	201787	682893	359186
10	Koch Bihar	511461	216373	727834	338187	389647	100.63	150636	578927	268151
11	Kolkata	13757	715342	729099	413242	315857	541.29	120360	602672	310274
12	Maldah	1094352	84404	1178756	564387	614369	243.66	279467	715771	342363
13	Murshidabad	1012556	522288	1534844	757507	777337	353.47	372450	990671	624085
14	Nadia	839687	480289	1319976	668669	651307	339.08	285310	924079	374937
15	North 24 Parganas	909679	827371	1737050	878184	858866	656.43	299717	1338045	633188
16	Paschim Medinipur	939055	222334	1161389	605827	555562	318.44	153134	801350	353330
17	Purba Medinipur	873770	155232	1029002	531449	497553	268.20	146201	742428	244797
18	Puruliya	622144	161352	783496	401027	382469	147.04	213310	498752	200493
19	South 24 Four Parganas	1371778	347569	1719347	871549	847798	452.77	356982	1079754	537400
20	Uttar Dinajpur	874234	220309	1094543	540766	553777	115.98	355892	685244	228553
	GRAND TOTAL	13574288	6111037	19685325	10114152	9571173	5154.22	4021413	13778097	6746423

Social Security Schemes:

Enrolment period under Social Security Schemes viz. Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) for the first year ended on 31st May, 2016. Renewal of policies and new enrolments under these schemes have started on & from 01.06.2016.

Performance of these 3 Social Security Schemes as on 31.07.2016 is furnished below:

Bank Type	PMSBY	PMJJBY	APY	Total
PSB	3826368	799733	129693	4755794
RRB	473568	76834	11172	561574
Private	93513	37003	10269	140785
Co-op	16822	58421	0	75243
Total	4410271	971991	151134	5533396

Amendment in rules for implementation of PMJJBY:

It has been advised by DFS, MoF, GoI (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 31.07.2016 is also annexed :

PMJJBY, PMSBY and APY as on 31.07.2016 of West Bengal					
S No.	Name of the Bank	Total PMJJBY	Total PMSBY	APY	TOTAL
		New Enrolment + Renewal (from 01.06.2016 to 31.07.2016)		(since inception)	
1	Allahabad Bank	55845	172732	9885	238462
2	Andhra Bank	4841	41524	2647	49012
3	Bank of Baroda	41174	121958	8512	171644
4	Bank Of India	63116	224113	9762	296991
5	Bank of Maharastra	3218	9647	613	13478
6	Canara Bank	22058	82849	3585	108492
7	Central Bank of India	62668	138661	5763	207092
8	Corporation Bank	7432	22117	978	30527
9	Dena Bank	778	1056	911	2745
10	IDBI	13654	41267	1502	56423
11	Indian Bank	10622	27088	2865	40575
12	Indian Overseas Bank	27010	84952	1318	113280
13	Oriental Bank of Commerce	11988	111391	1185	124564
14	Punjab & Sind Bank	1248	11061	481	12790
15	Punjab National Bank	52167	217361	8621	278149
16	State Bank of India	167611	611645	40865	820121
17	State Bank of Bikaner & Jaipur	1410	2004	465	3879
18	Syndicate Bank	7480	41135	459	49074
19	Uco Bank	63162	86388	4736	154286
20	Union Bank of India	32714	412354	2837	447905
21	United Bank of India	142125	1358056	20898	1521079
22	Vijaya Bank	7412	7009	805	15226
	Sub total	799733	3826368	129693	4755794
23	Axis Bank	7013	21847	2709	31569
24	Federal Bank Ltd	752	2137	145	3034
25	HDFC Bank	20723	44621	5743	71087
26	ICICI	8326	19623	1643	29592
27	Indusind Bank	189	5285	29	5503
	Sub total	37003	93513	10269	140785
28	BGVB	50242	370875	2773	423890
29	PBGB	13432	72653	2902	88987
30	UBKGB	13160	30040	5497	48697
	Sub total	76834	473568	11172	561574
31	WBSCB	58421	16822	0	75243
	GRAND TOTAL	971991	4410271	151134	5533396

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 31.07.2016 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	17	12	5	0	111	96	15	0
2	Andhra Bank	2	2	0	0	2	2	0	0
3	Bank of Baroda	14	10	4	0	40	23	16	1
4	Bank Of India	22	5	16	1	42	25	17	0
5	Canara Bank	18	8	10	0	32	12	20	0
6	Central Bank of India	18	16	2	0	64	60	4	0
7	Corporation Bank								
8	Dena Bank	2	0	2	0	0	0	0	0
9	IDBI								
10	Indian Bank	0	0	0	0	6	5	1	0
11	Indian Overseas Bank								
12	Oriental Bank of Commerce	6	6	0	0	5	5	0	0
13	Punjab National Bank	8	4	4	0	15	8	7	0
14	State Bank of India	11	5	1	5	274	270	2	2
15	Syndicate Bank	6	4	2	0	20	18	2	0
16	Uco Bank	13	6	6	1	73	71	2	0
17	Union Bank of India								
18	United Bank of India	175	144	31	0	298	265	33	0
19	Vijaya Bank	1	0	1	0	2	0	2	0
20	Axis Bank	0	0	0	0	4	3	1	0
21	HDFC Bank	6	2	4	0	8	4	3	1
22	ICICI								
23	BGVB	26	8	15	3	70	53	17	0
24	PBGB	5	0	5	0	19	3	16	0
25	UBKGB	1	1	0	0	18	15	3	0
26	WBSC Bank	1	0	1	0	2	1	1	0
	GRAND TOTAL	352	233	109	10	1105	939	162	4

All the above banks have submitted 352 claims under PMSBY, out of which claim has been settled for 233 cases, pending for 109 cases and rejected for 10 cases.

Similarly, all the banks have submitted 1105 claims under PMJJBY, out of which claims have been settled for 939 cases, pending for 162 cases and rejected for 4 cases.

PROGRESS OF FINANCIAL INCLUSION PLAN AS ON JUNE 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'17	June	March'17	June	March'17	June	March'17	June
			2016		2016		2016		2016
Total No. of Branches		6,375	5,561	745	1,022	1,655	1,410	8,775	7,993
Out of 1 above, No. of Rural Branches		2,775	2,234	115	248	1,160	1,087	4,050	3,569
No. of Branches in unbanked villages		1375	1096	40	49	190	83	1,605	1,228
Total No. of CSPs deployed		12,912	11,116	100	936	5,700	2,454	18,712	14,506
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	2,198	7,098	7,098	27,399	27,399
	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		1250	824	85	371	290	0	1625	1195
Basic Savings Bank Deposit Accounts	No. in Lac	145.50	166.86	12.50	4.18	58.50	48.63	216.50	219.67
(BSBDAs) through Branches	Amt. in crore	7,156.00	7,249.14	310.00	28.56	534.00	187.95	8000.00	7465.65
Basic Savings Bank Deposit Accounts	No. in lac	129.25	143.84	33.25	18.24	37.50	25.01	200.00	187.09
(BSBDAs) through BCs	Amt. in Crore	258.00	400.88	6.00	4.05	36.00	29.02	300.00	433.95
Basic Savings Bank Deposit Accounts	No. in lac	274.75	310.70	45.75	22.42	96.00	73.64	416.50	406.76
(BSBDA) (Bank as a whole)	Amt. in Crore	7,414.00	7,650.02	316.00	32.61	570.00	216.97	8,300.00	7,899.60
OD facility availed in BSBDAa	No. in lac	47.35	40.21	0.08	0.07	5.20	1.91	52.63	42.19
	Amt. in Crore	189.17	185.12	0.03	0.61	26.32	12.51	215.52	198.24
KCCs Outstanding- through Branches	No. in Lac	14.00	9.70	2	0.95	18.00	20.69	34.00	31.34
	Amt. in crore	5,875.41	4,791.20	469.78	593.3	6,045.00	5,315.53	12,390.19	10,700.03
KCCs Outstanding -Through BCs	No. in Lac	0.95	0.62	0	0	0.8	0.32	1.75	0.94
	Amt. in crore	373.52	196.24	0	0	200	118.45	573.52	314.69
KCCs Total.(Bank as a whole)	No. in lac	14.95	10.32	2.00	0.95	18.80	21.01	35.75	32.28
	Amt. in crore	6,248.93	4,987.44	469.78	593.30	6,245.00	5,433.98	12,963.71	11,014.72
GCCs Outstanding- through Branches	No. in Lac	6.75	3.35	0.3	0.25	2.45	1.24	9.5	4.84
	Amt. in Crore	1525.00	494.41	270	141.21	255.00	264.44	2050	900.06
GCCs Outstanding through BCs	No. in Lac	0.75	0.31	0.55	0	0.65	0	1.95	0.31
	Amt. in Crore	158.72	93.68	0	0	102.00	0.91	260.72	94.59
GCCs Total (Bank as a whole)	No. in Lac	7.5	3.66	0.85	0.25	3.1	1.24	11.45	5.15
	Amt. in Crore	1683.72	588.09	270.00	141.21	357.00	265.35	2310.72	994.65
	Savings Deposit(No.in lac)	48.00	44.76	5.5	0.93	18	24.52	71.50	70.21
	Savings Deposit(Amt.in crore)	1015.10	919.06	225	14.06	473	44.08	1713.10	977.20
	Credit/OD(No. in lac)	10.5	13.35	0.25	0	2.25	2.02	13.00	15.37
Transactions in BC-ICT	Credit/OD(Amt. in crore)	25	24.67	0	0	0	1.97	25.00	26.64
Accounts (During the month)	Term Depo (No. in lac)	0.6	0.87	0	0.02	0	0.14	0.60	1.03
	Term Depo (Amt. in crore)	35	42.11	0	0.094	0	0.52	35.00	42.72
	EBT/Remittance(No. in lac)	10.75	10.34	1.25	0.98	0	1.12	12.00	12.44
	EBT/Remittance(Amt. in crore)	500	319.22	0	11.87	0	180.02	500.00	511.11
	Others (No. in lac)	0.2	0.26	0	0.0007	0	0	0.20	0.26
	Others (Amt. in crore)	7.5	7.18	0	0.0291	0	0	7.50	7.21
Total of transactions in BC-ICT ACs	No. in lac	70.05	69.58	7.00	1.93	20.25	27.80	97.30	99.31
	Amt. in crore	1,582.60	1,312.24	225.00	26.05	473.00	226.59	2,280.60	1,564.88

FINANCIAL LITERACY CENTRES- REPORT FOR THE QUARTER ENDED JUNE - 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	4	347	241	58
2	West Bengal	Howrah	Urban	Belurmah, Howrah	27.07.2011	United Bank of India	9	444	256	132
3	West Bengal	Uttar Dinajpur	Urban	URSETI, Bekidanga via Raiganj, Uttar Dinajpur	04.01.2011	United Bank of India	4	74	42	8
4	West Bengal	Uttar Dinajpur	Urban	LDM Office, N. S. Road, Near Asha Talkies, Raiganj-733134	31.10.2012	United Bank of India	3	234	137	28
5	West Bengal	Dakshin Dinajpur	Semi Urban	RSETI, Balurghat, Dakshin Dinajpur	19.11.2011	United Bank of India	4	74	34	14
6	West Bengal	Dakshin Dinajpur	Semi Urban	LDM Office, UBI, Balurghat-733101	31.10.2012	United Bank of India	6	68	36	9
7	West Bengal	Bankura	Rural	LDM Office, UBI, ChandmaridangaBankura-722101	28.06.2012	United Bank of India	16	327	208	21
8	West Bengal	Bankura	Rural	UBI, RSETI, AMARKANAN	01.09.2008	United Bank of India	9	160	124	23
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	8	144	81	37
10	West Bengal	Howrah	Urban	LDM Office, 158/4,Bellius Road, HWH- 711101	18.08.2011	UCO Bank	11	458	346	117
11	West Bengal	Hooghly	Urban	139 J.C KHAN ROAD, MANKUNDU, PIN-712139	21.03.2011	UCO Bank	12	367	138	122
12	West Bengal	Hooghly	Urban	LDM Office, Hooghly District, UCO Bank, CHINSURAH,N S road HOOGHLY, -712101	11.08.2012	UCO Bank	13	234	76	127
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	4	741	910	40
14	West Bengal	Birbhum	Semi-urban	LDM, Office, UCO Bank, N. S. Road, New Dangal Para, Suri-732101	11.10.2012	UCO Bank				
15	West Bengal	24-Pgs(North)	Urban	FLCC, BGVB, RO, Hellabattala,BARASAT, KOLKATA-700124	10.12.2013	BGVB	17	1004	814	37
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	23	1161	714	
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	19	1284	864	142
20	West Bengal	Jalpaiguri	Semi-urban	LDM Office, Bidhachal Bhawan, Raikatpara, Jalpaiguri	21.12.2011	Central Bank of India	21	2548	1221	472
21	West Bengal	Darjeeling	Semi-urban	LDM Office, Judge Bazar Darjeeling 734101	28.07.2012	Central Bank of India	48	1621	812	212
22	West Bengal	Darjeeling	Semi-urban	RSETI - Office, Judge Bazar Darjeeling 734101	Jul-13	Central Bank of India	14	1284	854	204
23	West Bengal	Purulia	Semi-urban	LDM, Office, UBI, J. K. Mitra Street, Purulia	01.11.2012	United Bank of India	8	196	105	32
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 .	6	478	363	8
26	West Bengal	MALDA	Semi Urban	Vill & PO Mangal Bari, MALDA	Dec-13	BGVB	18	411	212	84
27	West Bengal	MALDA	RURAL	MDCCB, KALIACHAK Bazar, Malada.	AUG.2014	MDCCB	4	122	70	14
28	West Bengal	MALDA	RURAL	MDCCB, HO, Golapatty, English Bazar, Malada.	June ,2014	MDCCB	6	148	87	28
29	West Bengal	MALDA	RURAL	MDCCB, Chanchal, Malada.	AUG.2014	MDCCB	4	54	37	7
30	West Bengal	MALDA	RURAL	MDCCB, Gazole Br. Malada.	July.2014	MDCCB	3	171	111	34
31	West Bengal	PURBAMEDINIPUR	Semi-urban	LDM Office , UBI RO, Manikola More,TAMLUK-721637	19.10.2012	United Bank of India	12	227	164	77
32	West Bengal	PURBAMEDINIPUR	Semi-urban	PNB, RSETI	2.10.2010	PNB	1	33	6	12
33	West Bengal	PAS.MEDINIPUR	Semi-urban	LDM Office, UBI, KSHUDIRAM NAGAR, Medinipur-721101	31.10.2012	United Bank of India	16	364	244	8
34	West Bengal	COOCHBEHAR	Semi-urban	LDM Office CBI RO, Bangachatra, Road,Coochbehar-736101	16.04.2013	Central Bank of India	74	3656	3422	158
35	West Bengal	COOCHBEHAR	Semi-urban	Marpara,Chaupati, Dinhat Road, RO,UBKGB COOCHBEHAR	17.01.2014	UBKGB	18	1117	1021	48
36	West Bengal	24-PGS(S)	Semi-urban	LDM Office ,UBI,KULPI Road,BARUIpur- 743302	12.11.2012	United Bank of India	7	524	267	88
37	West Bengal	24-PGS(S)	Metro(Serving 24PGS	Allahabad Bank Zonal office BEHELA, SALT LAKE, KOLKATA-700106	26.06.2000	Allahabad Bank	13	1128	946	82
38	West Bengal	MURSHIDABAD	Urban	LDM Office, UBI,26/11, Sahid Surya Sen Road, BERHAMPUR-742101	31.10.2012	United Bank of India	12	486	306	48
							447	21689	15269	2531

No. of Literacy camps Taken 447
No. of persons Participated In the Camp : 21689
No. of Persons already having Accounts : 15269
No Persons opened Accounts after attending f 2531

RURAL BRANCHES (WEST BENGAL)--REPORT OF CONDUCT OF FINANCIAL LITERACY CAMP FOR QUARTER ENDED -JUNE 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 literacy 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	263	86	121	1314	944	324
2	PURULIA	121	84	118	4212	2946	1024
3	MALDA	178	26	35	1646	1064	467
4	UTTAR DINAJPUR	93	46	52	876	620	234
5	DAKSHIN DINAJPUR	79	68	77	1121	846	248
6	PURBA MEDINIPUR	291	96	139	16746	1968	846
7	PASCHIM MEDINIPUR	319	274	394	11324	9241	2066
8	NADIA	204	134	84	1384	844	446
9	24-PARGANAS (SOUTH)	288	224	246	5164	4512	542
10	MURSHIDABAD	254	244	541	16456	11653	1512
11	BIRBHUM	210	58	38	2041	1684	261
12	BURDWAN	349	18	7	1046	988	54
13	HOWRAH	192	136	124	5347	4121	448
14	HOOGHLY	198	97	94	3464	2264	746
15	COOCHBEHAR	141	128	222	9046	7214	870
16	DARJEELING	70	38	84	2546	1684	848
17	JALPAIGURI	23	16	12	1844	1212	488
18	24-Parganas (North)	248	51	42	1764	1674	76
19	ALIPURDUAR	49	31	26	1134	644	274
	TOTAL	3570	1855	2456	88475	56123	11774

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 2016	from 01.4.2016-30.06.2016	upto June 2016	upto Mar 2016	from 01.4.2016-30.06.2016	upto June 2016	upto Mar 2016	from 01.4.2016-30.06.2016	upto June 2016
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1	Allahabad Bank	193689	2231	195920	1777355	1064	1778419	262215	1564	263779
2	Andhra Bank	174	18	192	0		0	0		0
3	Bank of Baroda	34062	145	34207	75148	58	75206	29172	163	29335
4	Bank of India	17465	361	17826	271505	314	271819	45645	854	46499
5	Bank of Maharashtra	0		0	0		0	518	24	518
6	Canara Bank	18009	456	18465	55632	674	56306	44955	423	45378
7	Central Bank of India	160063	356	160419	476372	618	476990	26680	475	27155
8	Corporation Bank	3792	16	3808	8379	27	8406	9404	34	9438
9	Dena Bank	720	6	726	0	0	0	378	16	394
10	Indian Bank	4732	156	4888	9011	589	9600	9331	186	9517
11	Indian Overseas Bank	30807	68	30875	34645	314	34959	32442	168	32610
12	Oriental bank of Commerce	5638	36	5674	64173	178	64351	1098	10	1108
13	Punjab National Bank	42715	571	43286	163662	624	164286	106744	508	107252
14	Punab & Sind Bank	21862	2	21864	125		125	94	2	96
15	Syndicate Bank	1597	26	1623	3262	161	3423	0		0
16	State Bank of India	575679	2095	577774	1204421	2749	1207170	174526	1547	176073
17	Union Bank of India	59930	26	59956	142054	95	142149	6494	0	6494
18	United Bank of India	59358	2147	61505	713444	1986	715430	49978	2066	52044
19	UCO Bank	57882	1986	59868	238074	1829	239903	68818	1960	70778
20	Vijaya Bank	3067	116	3183	243	46	289	1262	57	1319
21	SBI Associates	0		0	0		0			
22	Other Bks.	0		0	0		0			
A	Total Com.Bks.	1291241	10818	1302059	5237505	11326	5248831	869754	10057	879787
23	BGVB	120270	896	121166	932254	6174	938428	506712	24637	531349
24	PBGB	61262	222	61484	369816	144	369960	38102	118	38220
25	UBKGB	85751	488	86239	204947	518	205465	114202	644	114846
B	Total of RRBs	267283	1606	268889	1507017	6836	1513853	659016	25399	684415
C	St.Coop.Bk.	84829	621	85450	1270829	1098	1270829	100758	4989	105747
D	WBCARD Bank									
E	WBFC & Others									
TOTAL (A+B+C+D+E)		1643353	13045	1656398	8015351	19260	8033513	1629528	40445	1669949

PRADHAN MANTRI MUDRA YOJANA (PMMY)

Action Points emerged in the 133rd SLBC Meeting held on 16.06.2016:

All Banks are to exert efforts to achieve Mudra Target for FY 2016-17 as on 31.03.2017.

Status of implementation:

During the Financial year 2015-16 the combined target set by West Bengal for all banks and NBFCs operating in the state was of Rs.6532.17cr. against which the combined disbursement was of Rs.7425.04cr. thus recording an achievement of 113.67% of the annual target. In 2016-17, the Banks & NBFCs together disbursed Rs.1120.14cr. up to June 2016 against an annual target of Rs.7588.34cr. i.e. 15% of the overall target.

Performances of the Banks in the State of West Bengal from 01.04.2016 to 30.06.2016 are furnished herein below:

Bank Name	Amount Rs. in Crore							
	Shishu (Loans up to Rs. 50,000)		Kishore (Loans from Rs. 50,001 up to Rs. 5.00 Lakh)		Tarun (Loans above Rs. 5.00 to Rs. 10.00 Lakh)		Total	
	No Of A/Cs	Disbursement Amt	No Of A/Cs	Disbursement Amt	No Of A/Cs	Disbursement Amt	No Of A/Cs	Disbursement Amt
Public Sector Commercial Banks	40445	49.72	11019	181.13	1663	107.39	53127	338.24
Private Sector Commercial Banks	30095	63.25	1059	26.73	462	32.5	31616	122.48
Foreign Banks	0	0	4	0.17	2	0.18	6	0.35
Regional Rural Banks	3812	14.22	3052	51.87	139	8.17	7003	74.26
NBFCs	327094	578.76	527	4.82	16	1.23	327637	584.81
GRAND TOTAL	401446	705.95	15661	264.72	2282	149.47	419389	1120.14

In the 133rd SLBC meeting, significant contribution by the NBFCs was highlighted. It is submitted that the NBFCs which are funding beneficiaries under 3 categories of MUDRA are generating their lending fund from the Banks only in the form of various credit facilities. In effect, almost the entire Mudra Lending of the State is being sourced from the banking channel.

In an effort to sensitize the District Industrial Centers on 'Mudra Yojana', the General Manager & SLBC Convener of West Bengal attended a Video Conferencing with all General Managers of DIC of respective districts from the office of the Principal Secretary, MSME.

Moreover, the field functionaries, especially the Financial Literacy Councilors are regularly visiting different skilling centers like ITIs, Vocational Training Centers to create general financial awareness among the potential entrepreneurs. The Department of Financial Services, Ministry of Finance, Govt. of India reviews the performance of the all Banks under MUDRA on a weekly basis.

Bank wise details of disbursement is Annexed.

Bank Type : All
Scheme : All

Bank : All
Financial Year : 2016-2017

State : West Bengal
Date : 01.04.2016 to 30.06.2016

[Amount Rs. in Crore]											
Sr No	Bank Type Name	Bank Name	Shishu (Loans up to Rs. 50,000)		Kishore (Loans from Rs. 50,001 to Rs. 5.00 Lakh)		Tarun (Loans from Rs. 5.00 to Rs. 10.00 Lakh)		Total		
			No Of A/Cs	Disbursement Amt	No Of A/Cs	Disbursement Amt	No Of A/Cs	Disbursement Amt	No Of A/Cs	Disbursement Amt	
1	NBFC-Micro Finance Institutions										
1.1		VEDIKA CREDIT CAPITAL LTD	5740	16.91	0	0	0	0	5740	16.91	
1.2		ASA International India Microfinance Pvt. Ltd.	2597	4.57	0	0	0	0	2597	4.57	
1.3		JAGARAN MICROFIN PVT LTD.	15413	27.41	0	0	0	0	15413	27.41	
1.4		Ujjivan Financial Services	29497	71.62	439	2.71	0	0	29936	74.33	
1.5		SHARE MICROFIN LIMITED	5295	9.53	0	0	0	0	5295	9.53	
1.6		ASMITHA MICROFIN LIMITED	2750	5.3	0	0	0	0	2750	5.3	
1.7		JANALAKSHMI FINANCIAL SERVICES LIMITED	37620	103.95	76	2.03	16	1.23	37712	107.21	
1.8		Satin Creditcare Network Limited	187	0.28	0	0	0	0	187	0.28	
1.9		Asirvad Microfinance Pvt. Ltd	2004	4.01	0	0	0	0	2004	4.01	
1.1		Arohan Financial Services Pvt. Ltd.	18201	35.59	12	0.08	0	0	18213	35.67	
1.11		SKS Microfinance Limited	207790	299.59	0	0	0	0	207790	299.59	
		Total	327094	578.76	527	4.82	16	1.23	327637	584.81	
2	SBI and Associates										
2.1		State Bank of India	1205	4.65	978	14.86	145	8.32	2328	27.83	
2.2		State Bank of Bikaner and Jaipur	55	0.24	130	4.62	104	8.37	289	13.23	
2.3		State Bank of Hyderabad	3	0.01	5	0.19	4	0.34	12	0.54	
2.4		State Bank of Mysore	5	0.02	8	0.03	1	0.05	14	0.1	
2.5		State Bank of Patiala	0	0	3	0.15	1	0.07	4	0.22	
2.6		State Bank of Travancore	0	0	5	0.08	7	0.7	12	0.78	
		Total	1268	4.92	1129	19.93	262	17.85	2659	42.7	
3	Public Sector Commercial Banks										
3.1		Allahabad Bank	1561	2.8	1190	21.73	162	11.67	2913	36.2	
3.2		Andhra Bank	139	0.58	82	1.74	24	1.15	245	3.47	
3.3		Bank of Baroda	130	0.44	157	3.1	20	1.59	307	5.13	
3.4		Bank of India	1237	4.55	934	13.64	101	5.34	2272	23.53	
3.5		Bank of Maharashtra	21	0.08	18	0.36	3	0.28	42	0.72	
3.6		Canara Bank	1686	4.91	865	13.61	83	5.92	2634	24.44	
3.7		Central Bank of India	20884	2.27	1012	12.47	177	7.88	22073	22.62	
3.8		Corporation Bank	59	0.17	35	0.64	8	0.41	102	1.22	
3.9		Dena Bank	1394	0.43	49	0.92	11	0.86	1454	2.21	
3.1		Indian Bank	342	0.22	64	1.55	25	1.95	431	3.72	
3.11		Indian Overseas Bank	111	0.41	112	1.71	9	0.48	232	2.6	
3.12		Oriental Bank of Commerce	176	0.62	197	4.29	44	3.25	417	8.16	
3.13		Punjab National Bank	1051	2.42	756	10.96	164	9.56	1971	22.94	
3.14		Syndicate Bank	128	0.46	226	3.47	28	1.52	382	5.45	
3.15		Union Bank of India	314	0.77	304	5.04	48	2.38	666	8.19	
3.16		United Bank of India	2597	7.83	2823	49.92	375	27.89	5795	85.64	
3.17		Punjab & Sind Bank	18	0.04	25	0.67	9	0.77	52	1.48	
3.18		UCO Bank	486	1.23	501	6.65	62	2.69	1049	10.57	
3.19		Vijaya Bank	49	0.11	41	0.9	6	0.47	96	1.48	
3.2		IDBI Bank Limited	6689	14.3	498	7.78	42	3.48	7229	25.56	
3.21		Bharatiya Mahila Bank	105	0.16	1	0.05	0	0	106	0.21	
		Total	39177	44.8	9890	161.2	1401	89.54	50468	295.54	
4	Private Sector Commercial Banks										
4.1		Federal Bank	0	0	2	0.07	0	0	2	0.07	
4.2		Jammu & Kashmir Bank	1	0	0	0	1	0.07	2	0.07	
4.3		Karnataka Bank	3	0.02	15	0.3	8	0.29	26	0.61	
4.4		Karur Vysya Bank	0	0	4	0.12	4	0.2	8	0.32	
4.5		Ratnakar Bank	3556	7.36	0	0	0	0	3556	7.36	
4.6		South Indian Bank	0	0	21	0.52	6	0.42	27	0.94	
4.7		Tamilnad Mercantile Bank	2	0	2	0.06	0	0	4	0.06	
4.8		ICICI Bank	15	0.05	474	15.54	342	24.19	831	39.78	
4.9		Axis Bank	18	0.02	20	0.87	45	3.58	83	4.47	
4.1		IndusInd Bank	0	0	241	3.73	36	2.44	277	6.17	
4.11		Yes Bank	0	0	146	3.28	5	0.22	151	3.5	
4.12		HDFC Bank	26500	55.8	134	2.24	14	1.01	26648	59.05	
4.13		DCB Bank	0	0	0	0	1	0.08	1	0.08	
		Total	30095	63.25	1059	26.73	462	32.5	31616	122.48	
5	Foreign Banks										
5.1		Citibank	0	0	4	0.17	2	0.18	6	0.35	
		Total	0	0	4	0.17	2	0.18	6	0.35	
6	Regional Rural Banks										
6.1		Bangiya Gramin Vikash Bank	1640	5.39	1642	25.2	56	2.38	3338	32.97	
6.2		Paschim Banga Gramin Bank	1696	8.15	1259	25.45	80	5.67	3035	39.27	
6.3		Uttarabanga Kshetriya Gramin Bank	476	0.68	151	1.22	3	0.12	630	2.02	
		Total	3812	14.22	3052	51.87	139	8.17	7003	74.26	
		Grand Total	401446	705.95	15661	264.72	2282	149.47	419389	1120.14	

STAND-UP INDIA (SUI)

Stand-Up India Scheme facilitates bank loans between Rs.10 lac and Rs. 1 crore to SC/ST and women entrepreneurs setting up Greenfield Enterprise. Ministry has fixed a target of at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and one woman borrower per bank branch for the financial year.

In the State of West Bengal there are 7994 Bank branches as on 30.06.2016, thus targeting a total of 15988 numbers of proposals between Rs.10lac and Rs.1cr. for the Financial Year 2016-17 under Stand UP India schemes. To give further fillip to the Scheme, the Govt. of West Bengal has allocated Rs.100 crore for the Start Up programme.

The Stand Up India portal is capable of registering individual application under the scheme. The list of applications under the scheme is sent to all the head offices of the respective banks naming the bank of preference of the borrower as the main financing bank at a weekly interval.

SLBC convener has been following up for a long time for viewing access on the portal in order to overcome the difficulties in tracking the progress of banks under SUI in any state. Recently, Department of Financial Services has sought details from the SLBC convener for creation of user ID and password.

Action Points emerged in the 133rd SLBC Meeting held on 16.06.2016:

All Banks are to exert effort to achieve Stand-Up India Target for FY 2016-17 (Action: All Banks)

Status of implementation:

During the quarter ended June 30, 2016, loans amounting to Rs.19.62 cr., Rs.1.41cr. and Rs.56.59cr. were extended under the scheme to 159 SCs, 12 STs & 482 Women beneficiaries respectively.

Bank wise progress under Stand Up India available to SLBC Desk as on 09.09.2016 is as follows:

Progress Report under Stand Up India Scheme (05.04.2016 to 09.09.2016)						
Bank Name	TO SCs		TO STs		TO Women	
	No.	Amt Rs. in Lac	No.	Amt Rs. in Lac	No.	Amt Rs. in Lac
UNITED BANK OF INDIA	117	1443.78	4	46.96	323	3792.02
HDFC Bank Ltd	0	0	0	0	11	129.14
UNION BANK OF INDIA	6	74.04	2	23.48	3	35.22
SBI	27	333.18	4	46.96	75	880.5
Central Bank Of India	3	37.02	0	0	12	140.88
SBBJ	4	49.36	2	23.48	14	164.36
PNB	2	24.68	0	0	36	422.64
IDBI	0	0	0	0	8	93.92
TOTAL	159	1962.06	12	140.88	482	5658.68

Banks are requested to endeavour to achieve targets set under Stand Up India for 2016-17 during the remaining months of the year.

Performance under Annual Credit Plan 2016-17

Action Points emerged in the 133rd SLBC Meeting held on 16.06.2016:

100% disbursement targets set against all sectors under ACP 2016-17 is to be achieved.

Status of implementation:

All the banks operating in the State put together disbursed Rs. 27722 crore i.e. 30% of the Annual Target for Rs 91991 crore during April-June under ACP 2016-17.

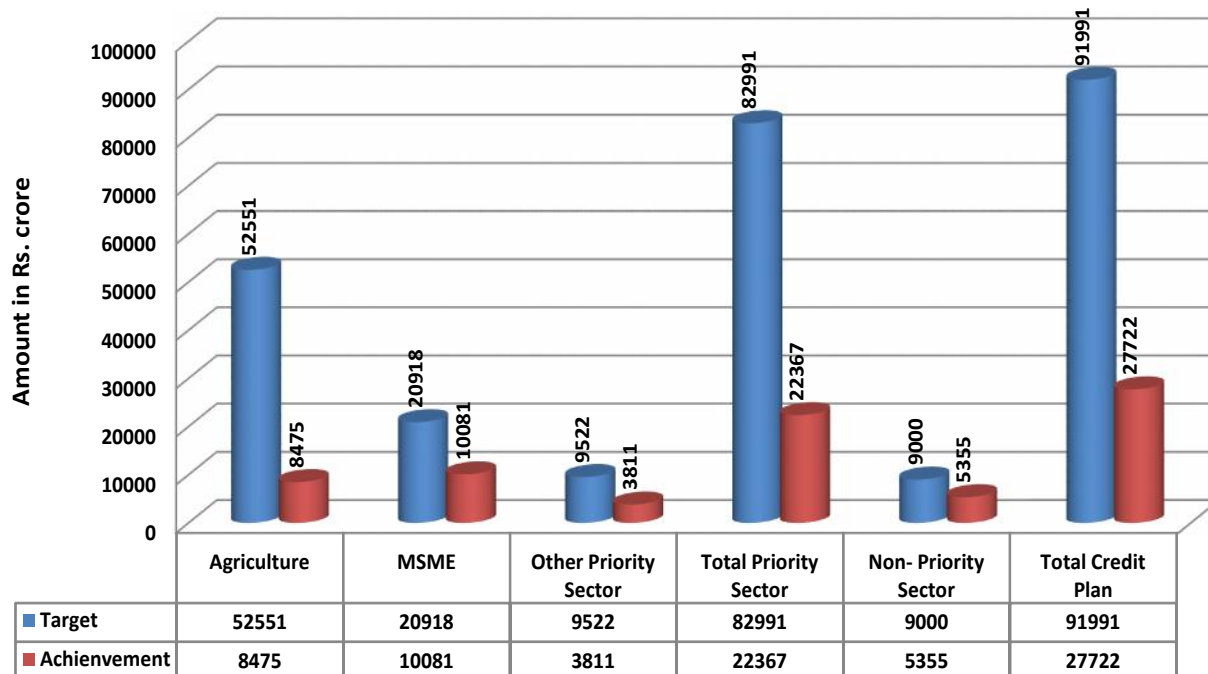
Disbursement under ACP during April-June 2016 has increased by 12% over the disbursement of Rs. 24840 crore during corresponding period of last F.Y 2015-16.

Details of achievements under ACP 2016-17 for the 1st quarter ending 30th June 2016 and comparison to corresponding periods of last 2 years are furnished in the Annexure.

Sectors	(Amt. Rs. in crore)								
	2014-15(April to June)			2015-16 (April to June)			2016-17 (April to June)		
	Plan	Ach	%	Plan	Ach	%	Plan	Ach	%
Agriculture	39800	6049	15	43536	6192	14	52551	8475	16
MSE/MSME	16323	4638	28	21762	10082	46	20918	10081	48
OPS	5371	2425	45	7270	3716	51	9522	3811	40
Prisec	61494	13112	21	72568	19990	28	82991	22367	27
Non-Prisec	9000	4428	49	9000	4850	54	9000	5355	59
Total	70494	17540	25	81568	24840	30	91991	27722	30

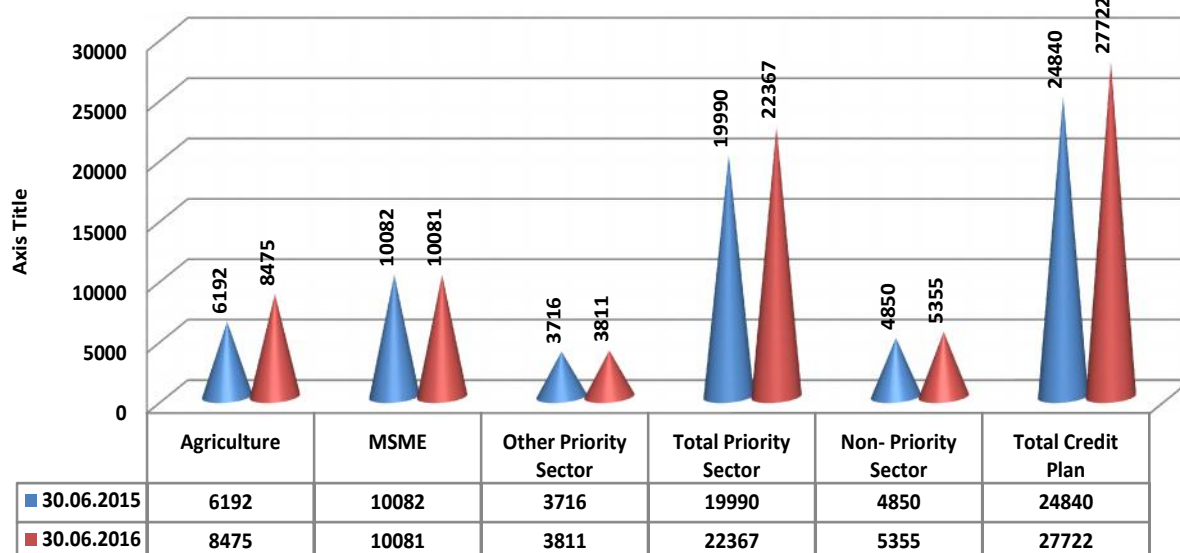
Details of achievements under ACP 2016-17 are furnished in the Annexure.

Achievement of Annual Credit Plan 2016-17 as on 30.06.2016



Credit Disbursement under ACP as on 30.06.2015 and 30.06.2016

(Amt. in Rs. crore)



Statement showing Targets vis-à-vis Achievement of Annual Credit Plans (ACP) for the year 2016-17 ----(April-June)

WEST-BENGAL

(No. in actuals, Amount in Lac)

Name of Banks	Priority Sector (Disbursement from APRIL -JUNE)														
	Sub Sector														
	Agriculture & Allied -Direct ---- (1)					Agriculture & Allied -Indirect---(2)					Agriculture & Allied -Sub tota-(3) = 1+2				
	TARGET		ACHIEVEMENT			TARGET		ACHIEVEMENT			TARGET		ACHIEVEMENT		
	No.	Amount	No.	Amount	% Achv	No.	Amount	No.	Amount	% Achv	No.	Amount	No.	Amount	% Achv
Allahabad Bank	147000	348902.50	14682	9449.00	2.71	32000	48855.73	5081	23592.20	48.29	179000	397758.23	19763	33041.20	8.31
Andhra Bank	760	16118.87	143	7171.74	44.49	100	1055.35	40	1044.29	98.95	860	17174.22	183	8216.03	47.84
Bank of Baroda	187000	125706.17	10307	19257.46	15.32	36000	8077.40	374	1841.21	22.79	223000	133783.57	10681	21098.67	15.77
Bank of India	115219	193170.31	14251	21512.00	11.14	43800	32335.67	0	19003.00	58.77	159019	225505.98	14251	40515.00	17.97
Bank of Maharashtra	630	1731.01	214	318.20	18.38	430	518.19	0	127.47	24.60	1060	2249.20	214	445.67	19.81
Canara Bank	90456	106505.71	8167	6750.99	6.34	12750	17363.68	1213	3516.23	20.25	103206	123869.39	9380	10267.22	8.29
Central Bank of India	105000	185260.71	17858	34477.00	18.61	11750	28276.23	0	0.00	0.00	116750	213536.94	17858	34477.00	16.15
Corporation Bank	1000	14263.54	2274	2075.28	14.55	350	2754.82	62	601.34	21.83	1350	17018.36	2336	2676.62	15.73
Dena Bank	2000	13733.79	621	1733.65	12.62	570	1871.01	23	311.57	16.65	2570	15604.80	644	2045.22	13.11
IDBI Bank	2700	23685.43	26451	8216.30	34.69	500	4763.33	4	29.00	0.61	3200	28448.76	26455	8245.30	28.98
Indian Bank	18000	44259.79	145	5631.22	12.72	7500	4727.08	0	1303.20	27.57	25500	48986.87	145	6934.42	14.16
Indian Overseas Bank	11000	54887.00	4607	6192.09	11.28	875	10047.80	529	1105.46	11.00	11875	64934.80	5136	7297.55	11.24
Oriental Bank of Commerce	12000	56283.74	231	7621.69	13.54		902.16	0	1725.41	191.25	12000	57185.90	231	9347.10	16.35
Punjab National Bank	73000	164395.43	55135	26035.00	15.84	5000	27605.25	13783	2207.00	7.99	78000	192000.68	68918	28242.00	14.71
Punjab & Sind Bank	280	3944.93	42	1224.11	31.03	110	932.30	25	30.19	3.24	390	4877.23	67	1254.30	25.72
State Bank of India	325000	769731.19	102600	232195.00	30.17	6800	99750.51	0	0.00	0.00	331800	869481.70	102600	232195.00	26.70
Syndicate Bank	13800	43036.90	977	7419.26	17.24	2500	5658.19	113	1121.02	19.81	16300	48695.09	1090	8540.28	17.54
Union Bank of India	8000	92806.76	5101	11226.00	12.10	2700	6727.90	0	0.00	0.00	10700	99534.66	5101	11226.00	11.28
United Bank of India	72952	467076.07	44009	76251.28	16.33	17300	26816.34	3849	11790.02	43.97	90252	493892.41	47858	88041.30	17.83
UCO Bank	185400	208659.79	86805	30710.39	14.72	3100	27564.90	458	153.81	0.56	188500	236224.69	87263	30864.20	13.07
Vijaya Bank	3700	5118.92	1357	1871.20	36.55		0.97	0	353.18	36410.31	3700	5119.89	1357	2224.38	43.45
SBBJ	1200	1314.36	0	101.20	7.70		127.76	0	0.00	0.00	1200	1442.12		101.20	7.02
SBOH	1000	522.60	0	77.00	14.73		0.00	0	0.00	0.00	1000	522.60		77.00	14.73
TOTAL PSB	1377097	2941116	395977	517517	17.60	184135	356732.57	25554	69855.60	19.58	1561232	3297848.09	421531	587372.66	17.81
HDFC Bank	4200	47274.43	11161	45376.82	95.99	300	13255.02	0	0.00	0.00	4500	60529.45	11161	45376.82	74.97
ICICI Bank	11000	62217.08	13107	30170.41	48.49	6200	864.18	19	655.10	75.81	17200	63081.26	13126	30825.51	48.87
AXIS Bank	12500	71934.18	11647	23041.37	32.03	430	1294.93	0	0.00	0.00	12930	73229.11	11647	23041.37	31.46
Federal Bank	3800	1917.38	1052	5618.01	293.00		334.23	0	0.00	0.00	3800	2251.61	1052	5618.01	249.51
Indusind Bank	6500	3429.37	2158	2341.21	68.27		1915.27	4	1201.14	62.71	6500	5344.64	2162	3542.35	66.28
Karnataka Bank			0	0.00			0.00	0	0.00			0			
Karur Vysya							0.00	0	0.00			0			
Kotak Mahindra Bank							0.00	0	0.00			0			
South Indian Bank							0.00	0	0.00			0			
Bandhan Bank	49400	139125.71	41949	13778.88	9.90		7869.50	0	2058.63	26.16	49400	146995.21	41949	15837.51	10.77
Sub Total(B)	87400	325898.15	81074	120326.70	36.92	6930	25533.13	23	3914.87	15.33	94330	351431.28	81097	124241.57	35.35
BGVB	185275	377265.72		7442.17	1.97	45000	50483.89	0	20405.16	40.42	230275	427749.61		27847.33	6.51
UBKGB	110500	54074.00	5265	3343.25	6.18	3720	14798.58	25	2405.39	16.25	114220	68872.58	5290	5748.64	8.35
PBGB	330127	154319.80	3762	5034.70	3.26	350	14577.47	0	0.00	0.00	330477	168897.27	3762	5034.70	2.98
TOTAL RRB'S	625902	585660	9027	15820.12	2.70	49070	79859.94	25	22810.55	28.56	674972	665519.46	9052	38631	5.80
TOTAL SCB	2090399	3852673	486078	653663.88	16.97	240135	462125.64	25602	96581.02	20.90	2330534	4314798.83	511680	750245	17.39
WB State Cooperative Bank	320000	731061.13		78810.92	10.78		64825.58		0.00	0.00	320000	795886.71		78810.92	9.90
WB State CARDB	235000	96107.28		18413.20	19.16		21755.55		0.00	0.00	235000	117862.83		18413.20	15.62
WBFC							26563.88		0.00	0.00	0	26563.88			0.00
Total of Cooperative Banks	555000	827168.41	0	97224.12	11.75	0	113145.01	0	0.00	0.00	555000	940313.42	0	97224.12	10.34
SIDBI		0.00		0.00			0.00	0			0		0	0.00	
GRAND TOTAL	2645399	4679841.60	486078	750888.00	16.05	240135	575270.65	25602	96581.02	16.79	2885534	5255112.25	511680	847469.02	16.13

Statement showing Targets vis-à-vis Achievement of Annual Credit Plans (ACP) for the year ended 2016-17 ----(April- June - 2016)

Name of the State : West Bengal

(No. in actuals, Amount in Lac)

Name of Banks	Priority Sector (Disbursement from APRIL -JUNE)																																									
	Sub Sector																																									
	MSME---(4)						Education-(5)						Housing--(6)						Others--(7)						OPS---(8)5+6+7						Total Prisee =(9) 3+4+8											
	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							
Allahabad Bank	61250	147767.92		9093	39078.00	26.45		1220	1910.00		773	494.07	25.87		2880	25000.00		1380	4614.00	18.46		200	38077.57		545	10912.00	28.66		4300	64987.57		2698	16020.07	24.65		244550	610513.72		31554	88139.27	14.44	
Andhra Bank	800	11770.37		462	4071.40	34.59		335	815.00		56	68.76	8.44		125	1230.00		58	463.18	37.66		608	2350.16		147	824.80	35.10		1068	4395.16		261	1356.74	30.87		2728	33339.75		906	13644.17	40.92	
Bank of Baroda	38000	68538.11		1892	19979.00	29.15		330	785.00		14	112.01	14.27		580	6939.00		85	1674.00	24.12		700	29136.04		310	2952.00	10.13		1610	36860.04		409	4738.01	12.85		262610	239181.72		12982	45815.68	19.16	
Bank of India	41584	96470.18		3340	18925.00	19.62		205	3430.00		134	390.00	11.37		1230	10517.56		61	1520.00	14.45		950	33758.89		939	3746.00	11.10		2385	47706.45		1134	5656.00	11.86		202988	369682.61		18725	65096.00	17.61	
Bank of Maharashtra	3150	3460.58		1115	518.29	14.98		10	12.00		2	1.02	8.50					17	19.54			402	2348.30		118	4527.20	192.79		412	2360.30		137	4547.76	192.68		4622	8070.08	1466	5511.72	68.30		
Canara Bank	43200	62030.19		1713	3793.03	6.11		1680	1530.00		212	117.51	7.68		570	6617.00		503	1979.18	29.91		2125	24044.57		276	2626.52	10.92		4375	32191.57		991	4723.21	14.67		150781	218091.15		12084	18783.46	8.61	
Central Bank of India	54120	94928.32		4178	28478.50	30.00		435	1238.00		101	214.14	17.30		1320	10816.00		145	2923.72	27.03		6392	35074.04		918	9019.13	25.71		8147	47128.04		1164	12156.99	25.80		179017	355593.30		23200	75112.49	21.12	
Corporation Bank	2380	12759.48		5419	44185.50	346.30		60	100.00		13	39.82	39.82			730.00		102	375.19	51.40		356	5487.83		619	904.05	16.47		416	6317.83		734	1319.06	20.88		4146	36095.67		8489	48181.18	133.48	
Dena Bank	845	7624.08		172	3201.00	41.99		60	155.00		5	16.01	10.33		100	400.00		86	142.70	35.68		600	3848.77		40	1532.00	39.80		760	4403.77		131	1690.71	38.39		4175	27632.65		947	6936.93	25.10	
IDBI Bank	2900	21337.18		9580	19010.30	89.09					36	61.75						88	1021.09			764	11434.24		19	6785.00	59.34		764	11434.24		143	7867.84	68.81		6864	61220.18		36178	35123.44	57.37	
Indian Bank	4600	17680.62		250	7065.00	39.96		98	165.00		34	36.52	22.13		410	5100.00		83	364.87	7.15		306	2574.23		2	610.75	23.73		814	7839.23		119	1012.14	12.91		30914	74506.72		514	15011.56	20.15	
Indian Overseas Bank	5760	37758.69		6071	95460.00	252.82		338	586.00		34	39.66	6.77		370	3000.00		96	484.88	16.16		2100	11096.74		335	1838.11	16.56		2808	14682.74		465	2362.65	16.09		20443	117376.23		11672	105120.20	89.56	
Oriental Bank of Commerce	6580	24912.70		686	13575.11	54.49		105	515.00		42	81.01	15.73					228	1364.11			1060	10265.71		102	3014.00	29.36		1165	10780.71		372	4459.12	41.36		19745	92879.31		1289	27381.33	29.48	
Punjab National Bank	68700	95897.11		6519	25903.00	27.01		1395	10720.00		507	565.01	5.27		750	5000.00		242	1744.01	34.88		4600	24545.10		19403	12051.51	49.10		6745	40265.10		20152	14360.53	35.66		153445	328162.89		95589	68505.53	20.88	
Punjab & Sind Bank	372	5927.64		51	1590.00	26.82		41	35.00		3	5.54	15.83		250	600.00		24	140.11	23.35			2379.28		42	446.00	18.75		291	3014.28		69	591.65	19.63		1053	13819.15		187	3435.95	24.86	
State Bank of India	95100	336741.96		32312	115521.00	34.31		2885	7375.00		300	3368.14	45.67		7500	41000.00		1499	26808.00	65.39		46341	81618.75		4310	24856.00	30.45		56726	129993.75		6109	55032.14	42.33		483626	1336217.41		141021	402748.14	30.14	
Syndicate Bank	5110	32849.48		3509	28943.19	88.11		208	570.00		162	127.29	21.23		600	5100.00		84	3488.88	68.25		200	8947.60		46	1889.00	21.11		1008	14617.60		292	5490.88	37.56		22418	96162.17		4891	42974.35	44.69	
Union Bank of India	7600	54387.59		2571	37872.09	69.63		108	438.00		77	127.29	29.06		900	5000.00		425	1425.11	28.50		700	28833.49		51	8064.20	27.97		1708	34271.49		553	9616.60	28.06		20008	188193.74		8225	58714.69	31.20	
United Bank of India	79200	202546.94		6728	22316.21	11.02		3060	3535.00		124	642.17	18.17		5500	27500.00		1841	12904.78	46.93			61383.50		2135	65638.00	106.93		8560	92418.50		4100	79184.95	85.68		178012	788857.85		50686	189542.46	24.03	
UCO Bank	63500	115422.51		30252	40356.12	34.96		475	1158.00		64	342.01	29.53		15100	32100.00		878	2966.01	9.24			20761.30		3056	6742.34	32.48		15575	54019.30		3998	10050.36	18.61		267575	405666.50		121513	81270.68	20.03	
Vijaya Bank	7300	9467.25		5743	1127.56	11.91		65	116.00		17	17.00	14.66					82	141.83				3980.80		2788	507.05	12.74		65	4096.80		2887	665.88	16.25		11065	18683.94		9987	4017.82	21.50	
SBBJ	2600	2562.00																																								
SBOH	2300	2774.00				0.00																																				
TOTAL PSB	596951	1465615		131656	571512	38.99		13158	35236.00		2724	6875.45	19.51		38185	186649.56		8007	66557.19	35.66		68404	444849.91		36201	169880.41	38.19		119747	666735.47		46932	243313.05	36.49		2277930	5430198.46		600119	1402197.21	25.82	
HDFC Bank	3150	54298.77		39211	42654.95	78.55		95	180.00		71	48.82	27.12		820	2800.00		2229	2016.57	72.02		11832	18501.54		213	8892.41	48.06		12747	21481.54		2513	10957.80	51.01		20397	136310.76		52885	98989.57	72.62	
ICICI Bank	2470	51745.64		3859	131154.31	253.46		10	28.00		0	0.00	0.00		1340	5800.00		1555	2962.29	51.07		5732	14996.84		246	4601.00	30.68		7082	20824.84		1801	7563.29	36.32		26752	135651.74		18786	169543.11	124.98	
AXIS Bank	2870	60018.86		7570	187911.89	313.09		90	256.00		34	33.80	13.20		2600	6000.00		1107	6688.23	111.47		9430	16069.75		110	7602.42	47.31		12120	22325.75		1251	14324.45	64.16		27920	155573.72		20468	225277.71	144.80	
Federal Bank	1200	3333.05		362	20164.02	64.52		28	41.76		0	0.00	0.00					22	283.78			2380	1600.00		76	791.02	49.44		2408	1641.76		98	1074.80	65.47		7408	7226.42		1512	26856.83	371.65	
Indusind Bank	1100	2596.13		3149	15044.67	43.50					0	0.00						0	0.00			2460	1849.43		81	982.00	53.10		2460	1849.43		81	982.00	53.10		10060	9790.20		5392	19569.02	199.88	
Karnataka Bank																			0.00																							
Karur Vysya																			0.00																							
Kotak Mahindra Bank																			0.00															</								

Name of Banks	Non Priority Sector for FY-2016-17 (APRIL- JUNE)																																									
	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	% Achv	No.	Amount	% Achv	No.	Amount	% Achv	No.	Amount	% Achv	No.	Amount	% Achv	No.	Amount	% Achv	No.	Amount	% Achv	No.	Amount	% Achv	No.	Amount	% Achv	No.	Amount	% Achv	No.	Amount	% Achv	No.	Amount	% Achv						
Allahabad Bank	1860	15562.13	112	1499.11	9.63	378	27330	81	1557.99	5.70	235	1132	68	62.12	5.49				2107	31601.12	2009	14164.13	44.82	4580	60851.79	2270	17283.35	28.40	249130	671365.51	33824	105422.62	15.70									
Andhra Bank			0	0.00		86	6012	156	3017.10	50.18	169	510	0	0	0.00	73	972	0	0	0.00		2297.29		328	4574.33	156	5314.39	116.18	3056	37914.08	1062	18958.56	50.00									
Bank of Baroda	872	588.67	0	0.00	0.00	436	12354	163	4521.00	36.60	182	5780	0	0	0.00	240	7320	35	749	10.23		652	24643.00	1730	18977.72	850	29913.00	157.62	264340	258159.44	13832	75728.68	29.33									
Bank of India	720	8210	78	2578.12	31.40	451	6033	97	1546.07	25.63	350	6320	37	445.72	7.05				1260	7755.69	112	1285.78	16.58	2781	35670.82	324	5855.69	16.42	205769	405353.43	19049	70951.69	17.50									
Bank of Maharashtra			0	0.00				0	0.00				0	0					411	2378.92	153	2780.00	116.86	411	2378.92	153	2780.00	116.86	5033	10449.00	1619	8291.72	79.35									
Canara Bank	686	8000	31	1687.17	21.09	122	11321	413	2354.09	20.79	200	1120	78	131.11	11.71	100	1830	86	1085.6	59.32	1462	13491.10	416	21158.13	156.83	2570	27762.10	1024	26416.10	95.15	153351	245853.25	13108	45199.56	18.38							
Central Bank of India			0	0.00		143	13352	26	6279.00	47.03	235	1240	70	152.21	12.28	187	4432	54	993.41	22.41	1510	19678.45	2572	8056.59	40.94	2075	38702.45	2722	15481.21	40.00	181092	394295.75	25922	90593.70	22.98							
Corporation Bank			62	2591.59		33	975	16	1725.66	176.99	235	1280	4	40.07	3.13			142	5897.06			506	8941.30	272	1576.21	17.63	774	11196.30	496	11830.59	105.67	4920	47291.97	8985	60011.77	126.90						
Dena Bank	0	0	0	0.00		485	9300	23	1060.90	11.41	112	850	0	0	0.00				0			101	16833.00	597	4593.81	124	17893.90	389.52	4772	32226.46	1071	24830.83	77.05									
IDBI Bank			0	0.00		186	16372	146	1908.25	11.66								842	10810.92	773	11077.00	102.46	1028	10810.92	919	12985.25	120.11	7892	72031.10	37097	48108.69	66.79										
Indian Bank	243	200	0	0.00				0	0.00		45	742	2	3.62	0.49	191	4806	11	53.4	1.11		490	6323.49	479	12842.97	503	6380.51	49.68	31393	87349.69	1017	21392.07	24.49									
Indian Overseas Bank			0	0.00		210	32312	13	19100.00	59.11	40	520	0	0	0.00			0	0			169	980.44	250	11765.01	182	20080.44	170.68	20693	129141.24	11854	125200.64	96.95									
Oriental Bank of Commerce			6	1396.28		91	987	34	791.42	80.18	35	380	0	0	0.00	28	372	47	310.68	83.52	301	8586.66	533	692.18	8.06	455	10325.66	620	3190.56	30.90	20200	103204.97	1909	30571.89	29.62							
Punjab National Bank			616	6629.64		2305	12742	264	1136.44	8.92	115	1243	41	292.42	23.53	150	3342	32	338.75	10.14	619	20429.16	816	18089.35	88.55	3189	37756.16	1769	26486.60	70.15	156634	365919.05	97358	94992.13	25.96							
Punjab & Sind Bank			0	0.00							32	286	0	0	0.00			0	0		82	2419.16	48	5097.10	210.70	114	2705.16	48	5097.10	188.42	1167	16524.31	235	8533.05	51.64							
State Bank of India			0	0.00		3022	33000	0	0.00	0.00	270	33472	0	0	0.00	342	73800	0	0	0.00	5461	17607.02	2112	31986.00	181.67	9095	15789.22	2112	31986.00	20.26	492721	1494096.63	143133	434734.14	29.10							
Syndicate Bank	13	5067.30				46	400	31	266.75	66.69	81	2011	1	19.15	0.95	210	5420	35	458.12	8.45	803	2305.61	717	2191.57	95.05	1140	10136.61	797	8002.89	78.95	23558	106298.78	5688	50977.24	47.96							
Union Bank of India			0	0.00		886	11235	43	2796.11	24.89	42	7320	9	20.13	0.28	191	6342	148	1577.67	24.88		394	7187.92		1119	19201.69	594	11581.83	60.32	21127	207395.43	8819	70296.52	33.89								
United Bank of India						432	5321	35	5506.00	103.48								3102	91842.24	3670	118000.00	128.48	3534	97163.24	3705	123506.00	127.11	181546	886021.09	62391	313048.46	35.33										
UCO Bank			0	0.00		632	8932	1	689.24	7.72	200	4300	0	0				998.75	2200	22962.48	2817	23770.60	103.52	3032	36194.48	2818	25458.59	70.34	270607	441860.98	124331	106729.27	24.15									
Vijaya Bank	18	4710.20				11	2493.24											86	4177.73	642	1163.86	27.86	86	4177.73	671	8367.30	200.28	11151	22861.67	10658	12385.12	54.17										
SBI																		42	1548.00			0.00	42	1548.00	0	0.00	0.00	0.00	3887	7820.62	14	965.62	12.35									
SBOH																		38	1096.00			0.00	38	1096.00	0	0.00	0.00	0.00	3338	5075.10	0	164.54	3.24									
of Commercial Banks	4381	16998.67	936	26159.41	153.89	9944	207978.00	1553	56749.26	27.29	2578	68506.00	310	1166.55	1.70	1712	108636.00	590	12462.44	11.47	20832	267631.56	19468	319353.64	119.33	39447	618311.09	22857	415891.30	67.26	2317377	6048509.55	622976	1818088.51	30.06							
HDFC Bank			0	0.00		401	16300	0	0.00	0.00	112	1273	17	21.46	1.69			0	0		953	25689.57	513	46571.21	970	25711.03	55.21	20910	182881.97	53855	124700.60	68.19										
ICICI Bank			0	0.00		376	15312	13	3597.25	23.49	132	1132	0	0	0.00			0	0		694	20898.29	707	33502.06	160.31	27260	156550.03	19493	203045.17	129.70	27260	156550.03	19493	203045.17	129.70							
Axis Bank			0	0.00		418	18800	0	0.00	0.00	110	1800	0	0	0.00			0	0		397	11307.95	528	20558.71	397	11307.95	55.00	28448	176132.43	20865	236585.66	134.32										
Federal Bank			48	4747.60		122	4300	14	1880.16	43.72	86	870	0	0	0.00			7	25.74		82	808.74	208	1166.85	151	7462.24	639.52	7616	8393.27	1663	34319.07	408.89										
Indusind Bank			60	8356.81				98	4559.22					0	0			0	0		143	39.61	0	1121.11	301	12955.64	1155.61	10060	10911.31	5693	32524.66	298.08										
Karnataka Bank																							0	1000.00	0	0.00	0.00	0	1000.00	0	0.00	0.00										
Karur Vysya																							0	0.00	0	0.00	0.00	0	0.00	0	0.00	0.00										
Kotak Mahindra Bank																							0	436.43	0	0.00	0.00	0	436.43	0	0.00	0.00										
South Indian Bank																							0	950.00	0	0.00	0.00	0	950.00	0	0.00	0.00										
Bandhan Bank																							3023	16.25		3023	16.25		147982	162714.29	131945	17892.29	11.00									
Total of Pvt. Banks	0	0.00	108	13104.41		1317	54712.00	125	10036.63	18.34	440	5075.00	17	21.46	0.42	0	0.00	7	25.74	0	0	5292	67766.93	1757	92702.60	5549	90955.17	98.12	242276	699969.73	233514	649067.45	92.73									
BGVB	0	0	0	0.00		0	0	0	0.00		76	372			0.00			200	4378.62			76	69244.06	200	4378.62	6.32	281131	746349.53	8166	74166.50	9.94											
UBKGB	0	0	0	0.00		0	0	0	0.00		61	280			0.00			1949	2769.09			61	10024.00	1949	2769.09	27.62	142905	119916.30	9157	13422.34	11.19											
PGBB</																																										

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
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
2015-2016	43536	6192 (April-June)	14
2016-2017	52551	8475 (April-June)	16
Growth (over last Yr.)	20.70%	36.87%	-

The disbursement during the quarter ended June 2016 is Rs. 8475 crore, recorded an increase of 36.87% over the disbursement of Rs. 6192 crore made during the corresponding period of last quarter 2015-16.

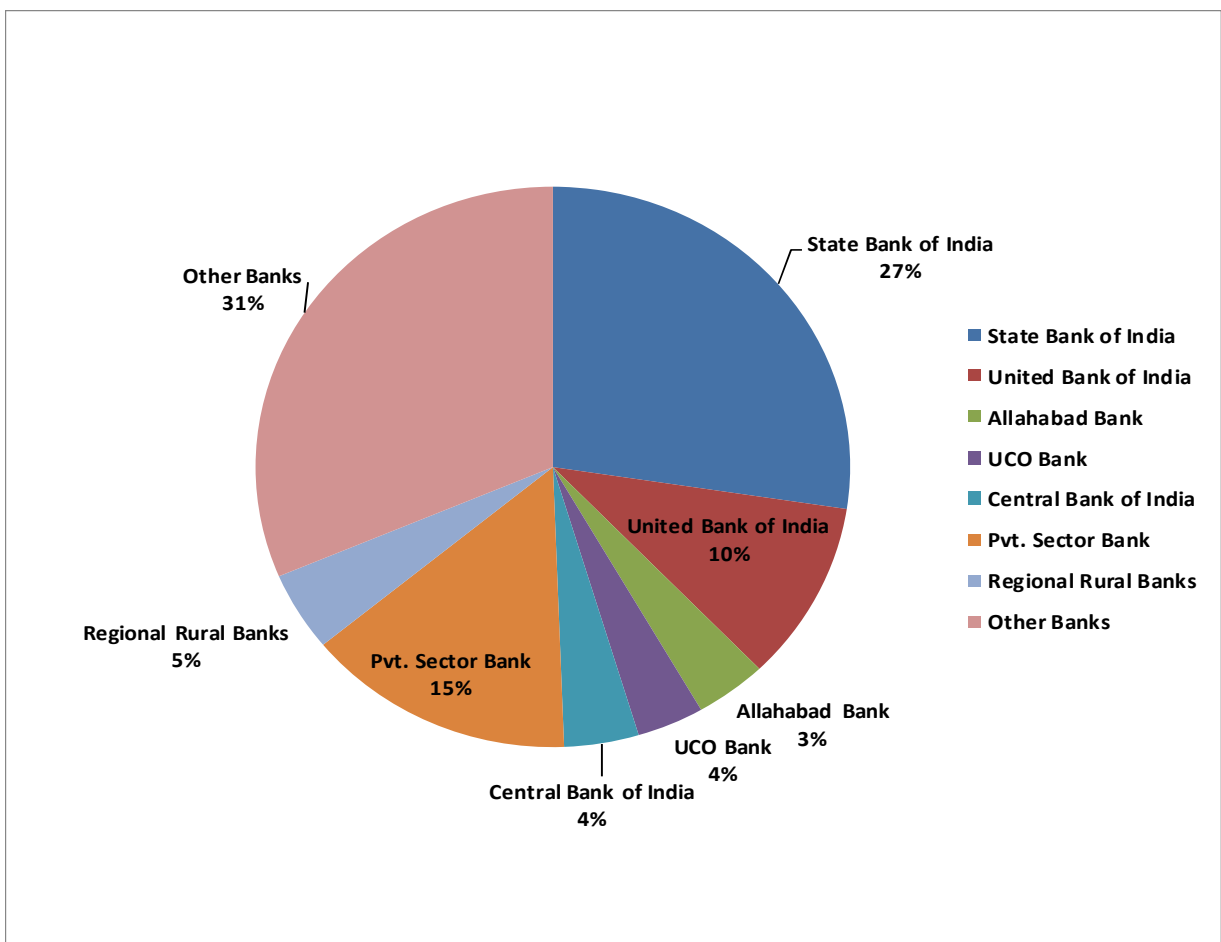
Agency wise achievement Status of Farm Credit under ACP in West Bengal Status reports of last 5 years and as on June 2016 is as under.

(Amt. Rs. In crore)

Plan Year	Parameter	Commercial Banks	RRBs	CO-Operatives	Others	Total
2011-2012 (April-June)	Target	12047	3174	5074	0	20300
	Achievement	1573	250	677	0	2500
	% of Achv	13	8	12	0	12
2012-2013 (April-June)	Target	13945	3682	5873	0	23500
	Achievement	2179	86	1839	0	4104
	% of Achv	16	2	31	0	17
2013-2014 (April- June)	Target	23304	5814	9272	0	38390
	Achievement	3182	1814	650	0	5646
	% of Achv	14	31	7	0	15
2014-2015 (April-June)	Target	29800	5700	4300	0	39800
	Achievement	4826	420	803	0	6049
	% of Achv	16	7	19	0	15
2015-2016 (April-June)	Target	28724	7582	7229	0	43535
	Achievement	5027	150	1015	0	6192
	% of Achv	18	2	17	0	14
2016-2017 (April- June)	Target	36456	6655	9440	0	52551
	Achievement	7116	386	972	0	8474
	% of Achv	20	6	10	0	16

Details of achievement of Agriculture and Allied Activities under ACP 2016-17 are furnished in the Annexure.

Share of Banks in achievement of ACP 2016-17 under Agriculture as on 30.06.2016		
Bank Name	Actual Achievement	% of Share
State Bank of India	2321.95	27.40
United Bank of India	880.41	10.39
Allahabad Bank	330.41	3.90
UCO Bank	308.64	3.64
Central Bank of India	344.77	4.07
Pvt. Sector Bank	1242.41	14.66
Regional Rural Banks	386.34	4.56
Other Banks	2659.76	31.38
Total	8474.69	100.00



**Bank - wise Targets and Achievement in Agriculture for 2016-17
for the State of West Bengal under ACP 2016 -17 as on June 2016**

(Rs.in crore)

Sl.No.	Name of Bank	AGRICULTURE					
		2015 -16 (April-June)			2016 -17 (April- June)		
		Target	Achievement	% of Achivement	Target	Achievement	% of Achivement
1	Allahabad Bank	3176.21	354.17	11.15	3977.58	330.41	8.31
2	Andhra Bank	117.05	1.50	1.28	171.74	82.16	47.84
3	Bank of Baroda	652.17	9.57	1.47	1337.84	210.99	15.77
4	Bank of India	1743.59	320.15	18.36	2255.06	405.15	17.97
5	Bank of Maharashtra	17.93	4.48	24.99	22.49	4.46	19.83
6	Canara Bank	944.11	51.76	5.48	1238.69	102.67	8.29
7	Central Bank of India	1727.25	130.08	7.53	2135.37	344.77	16.15
8	Corporation Bank	127.49	4.97	3.90	170.18	26.76	15.72
9	Dena Bank	117.77	0.88	0.75	156.05	20.45	13.10
10	Indian Bank	386.62	60.84	15.74	489.87	69.34	14.15
11	Indian Overseas Bank	501.79	79.88	15.92	649.35	72.98	11.24
12	Oriental Bank of Commerce	460.50	123.84	26.89	571.86	93.47	16.34
13	Punjab National Bank	1652.60	449.14	27.18	1920.01	282.42	14.71
14	Punjab & Sind Bank	38.64	6.89	17.83	48.77	12.54	25.71
15	Syndicate Bank	365.28	16.73	4.58	486.95	85.40	17.54
16	State Bank of India	7135.82	248.27	3.48	8694.82	2321.95	26.70
17	Union Bank of India	789.80	13.09	1.66	995.35	112.26	11.28
18	United Bank of India	5283.00	553.67	10.48	4938.92	880.41	17.83
19	UCO Bank	1950.12	528.01	27.08	2362.25	308.64	13.07
20	Vijaya Bank	41.23	143.78	348.73	51.20	22.24	43.44
21	IDBI Bank Ltd.	216.53	81.94	37.84	284.49	82.45	28.98
22	SBI Associates	15.94	0.00	0.00	19.64	1.78	9.06
23	Other Bks.(Indusind and Federal)	60.62	118.04	194.72	75.95	91.60	120.61
24	Axis Bank	504.62	623.41	123.54	732.29	230.41	31.46
25	HDFC Bank	328.39	640.73	195.11	605.30	453.77	74.97
26	ICICI Bank	369.05	437.18	118.46	630.81	308.26	48.87
27	Bandhan Bank		0.00		1469.95	158.37	10.77
A	Total Com.Bks.	28724.12	5003.00	17.42	36492.78	7116.11	19.50
28	BGVB	4926.85	94.86	1.93	4277.50	278.47	6.51
29	PBGB	1909.65	36.20	1.90	1688.97	50.38	2.98
30	UBKGB	746.33	19.17	2.57	688.73	57.49	8.35
B	Total of RRBs	7582.83	150.23	1.98	6655.20	386.34	5.81
C	St.Coop.Bk.	6058.70	1015.10	16.75	7958.87	788.11	9.90
D	WBFC & Others	13.66		0.00	265.64		0.00
E	WBSCARDB	1156.37	24.35	2.11	1178.63	184.13	15.62
Grand Total (A+B+C+D+E)		43535.68	6192.68	14.22	52551.12	8474.69	16.13

Agenda No-11

**Bank wise flow of credit to Small & Marginal Farmers under ACP 2016-17
(Position from 01.04.2016-30.06.2016)**

(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	Allahabad Bank	69000	12084	1482.58	17.51
2	Andhra Bank	1200			0.00
3	Bank of Baroda	15000	436	258.12	2.91
4	Bank of India	35100	9658	12055.00	27.52
5	Bank of Maharashtra	300	23	16.12	7.67
6	Canara Bank	7500	2679	2036.00	35.72
7	Central Bank of India	43700	9107	2134.11	20.84
8	Corporation Bank	500	272	205.32	54.40
9	Dena Bank	300	20	100.00	6.67
10	Indian bank	11000	223	394.98	2.03
11	Indian Overseas Bank	8500	368	296.74	4.33
12	Oriental Bank of Commerce	8100	156	83.00	1.93
13	Punjab National Bank	37600	10780	9808.01	28.67
14	Punjab & Sind Bank	0	4	4.14	0.00
15	Syndicate Bank	7100	851	429.00	11.99
16	State Bank of India	158000	124694	199573.00	78.92
17	Union Bank of India	16000	1560	1820.75	9.75
18	United Bank of India	102000	22324	23844.47	21.89
19	UCO Bank	48300	6740	4714.11	13.95
20	Vijaya Bank	1400	73	121.34	5.21
21	HDFC Bank	2500	1157	1327.61	46.28
22	AXIS Bank	9000			0.00
23	ICICI Bank	4900			0.00
24	IDBI Bank	400	84	87.18	21.00
25	Federal Bank	200	33	28.10	16.50
A	Total Com.Bks.	587600	203326	260819.68	34.60
26	BGVB	102500	10054	5192.77	9.81
27	PBGB	27500	2822	3776.01	10.26
28	UBKGB	28700	2358	1506.11	8.22
B	Total of RRBs	158700	15234	10474.89	9.60
C	WB. St. Coop.Bk.	223300	373986	77544.66	167.48
D	WBSCARDB	30400			0.00
E	WBFC & Others	0			0.00
Grand Total (A+B+C+D+E)		1000000	592546	348839.23	59.25

Agenda No-11

**Bank wise flow of Credit to Share Croppers /Oral Lessees under ACP 2016-17
(Position from 01.04.2016-30.06.2016)**

(Amt. 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	Allahabad Bank	12000	129	150.64	1.08
2	Andhra Bank	100			0.00
3	Bank of Baroda	200			0.00
4	Bank of India	10000	1221	158.00	12.21
5	Bank of Maharashtra	100			0.00
6	Canara Bank	200	2009	1526.84	1004.50
7	Central Bank of India	10000	1215	153.85	12.15
8	Corporation Bank	100	22	12.36	22.00
9	Dena Bank	100			0.00
10	Indian Bank	1000	10	5	1.00
11	Indian Overseas Bank	1000	121	167.14	12.10
12	Oriental Bank of Commerce	1000	0	0.00	0.00
13	Punjab National Bank	10000	919	300.00	9.19
14	Punjab & Sind Bank	100			0.00
15	Syndicate Bank	1000			0.00
16	State Bank of India	25000	895	542.00	3.58
17	union Bank of India	2000			0.00
18	United Bank of India	20000	1044	374.58	5.22
19	UCO Bank	10000	461	161.15	4.61
20	Vijaya Bank	200	0	0	0.00
21	Other Bks.(AXIS Bank, Federal Bank)	3000	1	0.41	0.03
A	Total Com.Bks.	107100	8047	3551.97	7.51
22	BGVB	20000	2337	2115.47	11.69
23	PBGB	13000	1423	1566.00	10.95
24	UBKGB	6900	2807	990.00	40.68
B	Total of RRBs	39900	6567	4671.47	16.46
C	St.Coop.Bk.	60000	4641	288.67	7.74
D	WBSCARDB	0			0.00
E	WBFC & Others	0			0.00
Grand Total (A+B+C+D+E)		207000	19255	8512.11	9.30

Bank wise flow of Credit to Patta Holders under ACP 2016-17
(Position from 01.04.2016- 30.06.2016)

(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	Allahabad Bank	10000	247	85.24	2.47
2	Andhra Bank	100			0.00
3	Bank of Baroda	100			0.00
4	Bank of India	450	757	925.00	168.22
5	Bank of Maharashtra	0			0.00
6	Canara Bank	350	1339	1017.60	382.57
7	Central Bank of India	5500	1521	532.36	27.65
8	Corporation Bank	0			0.00
9	Dena Bank	0			0.00
10	Indian Bank	400			0.00
11	Indian Overseas Bank	700	8	0.45	1.14
12	Oreintal Bank of Commerce	500	0	0.00	0.00
13	Punjab National Bank	7200	1026	816.00	14.25
14	Punjab & Sind Bank	100			0.00
15	Syndicate Bank	500			0.00
16	State Bank of India	17500	4126	317.00	23.58
17	Union Bank of India	1500	142	34.14	9.47
18	United Bank of India	15000	3412	201.47	22.75
19	UCO Bank	6000	212	185.01	3.53
20	Vijaya Bank	100	38	28.45	38.00
21	SBI Associates	0			0.00
22	ICICI Bank	0			0.00
A	Total Com.Bks.	66000	12828	4142.72	19.44
23	BGVB	18000	174	132.47	0.97
24	PBGB	8000	296	396.11	3.70
25	UBKGB	3000	148	51.11	4.93
B	Total of RRBs	29000	618	579.69	2.13
C	WBSt.Coop.Bk.	5000	13063	1051.45	261.26
D	WBCARD BANK LTD.				0.00
Grand Total (A+B+C+D)		100000	26509	5773.86	26.51

Agenda No-11

**Bank wise flow of credit to New Farmers under ACP 2016-17
(Position from 01.04.2016- 30.06.2016)**

(Amt.Rs.in Lac)

Sl.No	Name of Bank	Flow to New Farmers			
		Target	Achievement		% of Ach
		(No)	No	Amt.	(No)
(1)	(2)	(3)	(4)	(5)	(6)
1	Allahabad Bank	48000	4575	1522.35	9.53
2	Andhra Bank	200			0.00
3	Bank of Baroda	7400	546	364.00	7.38
4	Bank of India	15800	4559	6172.00	28.85
5	Bank of Maharashtra	0			0.00
6	Canara Bank	5400	7371	5686.90	136.50
7	Central Bank of India	20400	4622	1022.00	22.66
8	Corporation Bank	0			0.00
9	Dena Bank	200	40	100.00	20.00
10	Indian Bank	2800	75	158.95	2.68
11	Indian Overseas Bank	4800	164	161.32	3.42
12	Oriental Bank of Commerce	2800	156	183.00	5.57
13	Punjab National Bank	10400	15557	9405.00	149.59
14	Punjab & Sind Bank	200	18	7.45	9.00
15	Syndicate Bank	3800	1153	323.11	30.34
16	State Bank of India	77000	12954	12654.00	16.82
17	Union Bank of India	5400	345	647.12	6.39
18	United Bank of India	65000	9217	8712.44	14.18
19	UCO Bank	30000	2595	1719.10	8.65
20	Vijaya Bank	300	70	28.41	23.33
21	ICICI Bank	0			0.00
22	Axis Bank	100			0.00
23	(IDBI Bank)	0			0.00
24	Federal Bank	0	126	74.15	0.00
A	Total Com.Bks.	300000	64143	48941.30	21.38
25	BGVB	45000	4995	2228.81	11.10
26	PBGB	25000	4125	3846.21	16.50
27	UBKGB	20000	814	428.88	4.07
B	Total of RRBs	90000	9934	6503.90	11.04
C	WB St.Coop.Bk.	110000	9542	1324.93	8.67
D	WBSCARDB	0			0.00
E	WBFC & Others	0			0.00
Grand Total (A+B+C+D+E)		500000	83619	56770.13	16.72

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
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
2015-2016	21762	10082 (April-June)	46
2016-2017	20918	10081 (April-June)	48
Growth (Over last year)	-3.88%	0	---

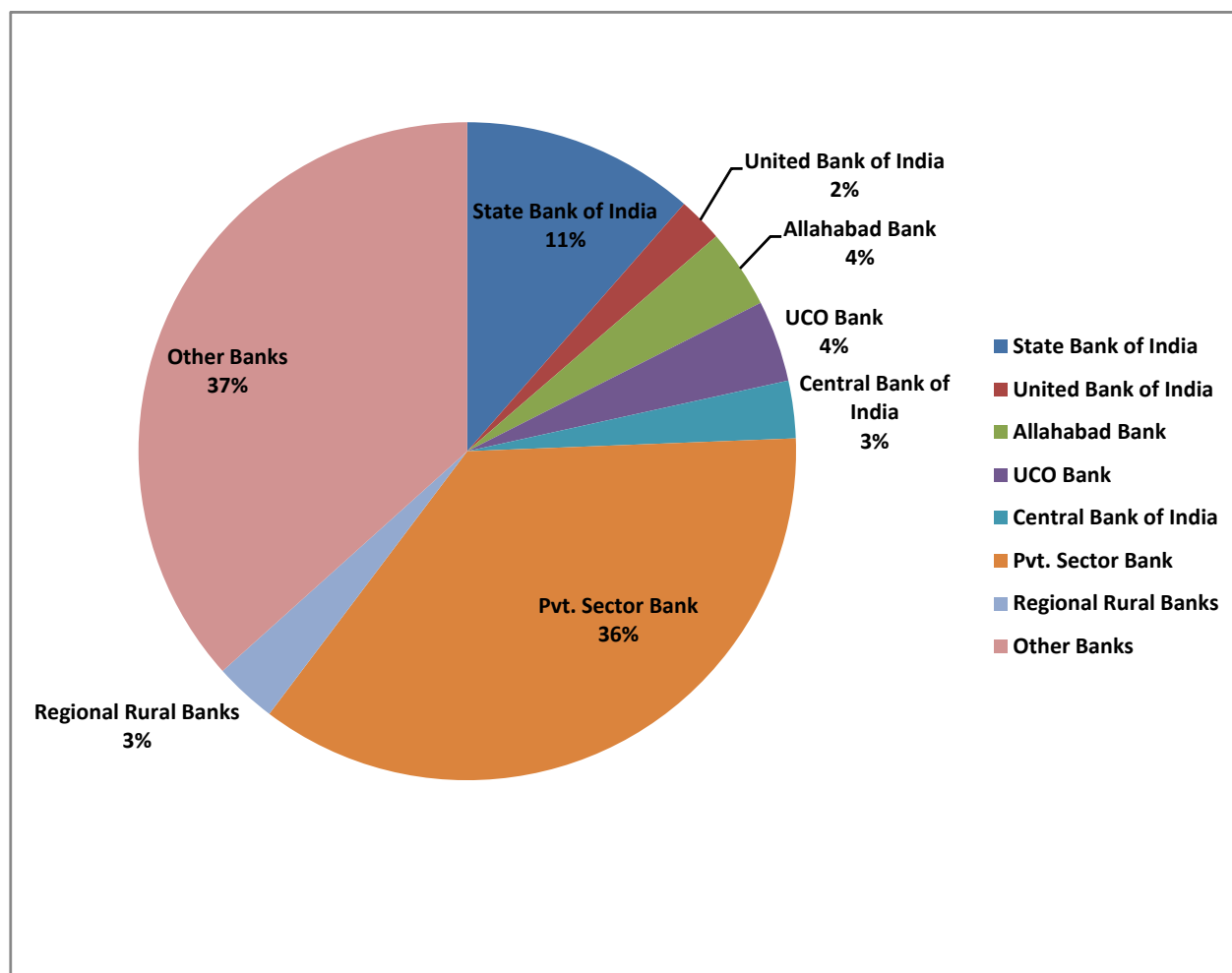
The disbursement during the quarter ended June 2016 is Rs. 10081 crore recorded an no increase over the disbursement of Rs.10082 crore made during the corresponding period of last year 2015-16.

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

(Amt. Rs. in crore)						
Plan Year	Parameter	Commercial Banks	RRBs	CO-Operatives	Others	Total
2011-12 (April-June)	Target	6600	1288	673	439	9000
	Achievement	1167	167	193	162	1689
	% of Achv	17	13	28	58	19
2012-13 (April-June)	Target	9892	1940	1010	658	13500
	Achievement	2243	55	178	142	2618
	% of Achv	23	3	18	22	19
2013-14 (April-June)	Target	11872	2328	1211	789	16200
	Achievement	2803	1133	650	0	4586
	% of Achv	24	49	54	0	28
2014-15 (April-June)	Target	11961	2345	1221	796	16323
	Achievement	4436	164	38	0	4638
	% of Achv	37	7	3	0	28
2015-16 (April-June)	Target	16968	3018	1775	0	21761
	Achievement	9898	111	73	0	10082
	% of Achv	58	4	7	0	46
2016-17 (April-June)	Target	16459	2813	1647	0	20919
	Achievement	9688	310	83	0	10081
	% of Achv	59	11	5	0	48

Details of achievement of MSME under ACP 2016-17 are furnished in the Annexure.

Share of Banks in achievement of ACP 2016-17 under MSME as on 30.06.2016		
Bank Name	Actual Achievement	% of Share
State Bank of India	1155.21	11.46
United Bank of India	223.16	2.21
Allahabad Bank	390.78	3.88
UCO Bank	403.56	4.00
Central Bank of India	284.78	2.82
Pvt. Sector Bank	3620.29	35.91
Regional Rural Banks	309.8	3.07
Other Banks	3693.91	36.64
Total	10081.49	100.00



**Bank - wise Targets and Achievement in MSE for 2016-17
for the State of West Bengal under ACP 2016-17 as on June 2016**

(Rs.in crore)

Sl.No.	Name of Bank	MSE					
		2015-16 (April- June)			2016-17 (April- June)		
		Target	Achievement	% of	Target	Achievement	% of
				Achivement			Achivement
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Allahabad Bank	1596.44	412.73	26	1477.68	390.78	26.45
2	Andhra Bank	131.56	10.71	8	117.70	40.71	34.59
3	Bank of Baroda	515.17	371.15	72	685.38	199.79	29.15
4	Bank of India	912.75	201.55	22	964.70	189.25	19.62
5	Bank of Maharashtra	27.69	4.16	15	34.61	5.18	14.97
6	Canara Bank	578.02	87.32	15	620.30	37.93	6.11
7	Central Bank of India	853.69	25.65	3	949.28	284.78	30.00
8	Corporation Bank	131.99	23.06	17	127.59	441.86	346.31
9	Dena Bank	104.04	44.99	43	76.24	32.01	41.99
10	Indian Bank	192.54	416.10	216	176.81	70.65	39.96
11	Indian Overseas Bank	355.75	58.18	16	377.59	954.60	252.81
12	Oreintal Bank of Commerce	228.03	101.85	45	249.13	135.75	54.49
13	Punjab National Bank	777.28	487.96	63	958.97	259.03	27.01
14	Punjab & Sind Bank	67.60	36.85	55	59.28	15.90	26.82
15	Syndicate Bank	283.30	403.75	143	328.50	289.43	88.11
16	State Bank of India	4278.02	2309.38	54	3367.42	1155.21	34.31
17	Union Bank of India	429.02	37.65	9	543.88	378.72	69.63
18	United Bank of India	2839.32	296.47	10	2025.47	223.16	11.02
19	UCO Bank	1260.05	611.31	49	1154.23	403.56	34.96
20	Vijaya Bank	82.68	819.71	991	94.67	11.28	11.92
21	IDBI Bank Ltd.	180.39	357.29	198	213.37	190.10	89.09
22	SBH	13.87		0	27.74	0.00	0.00
23	SBBJ	19.90		0	25.62	5.42	21.16
24	AXIS Bank	396.24	1082.71	273	600.19	1879.12	313.09
25	HDFC Bank	306.64	358.11	117	542.99	426.55	78.56
26	ICICI Bank	280.75	1004.77	358	517.46	1311.57	253.46
27	Bandhan Bank				82.62	3.05	3.69
28	Other Banks	125.74	334.23	266	59.29	352.08	593.83
A	Total Com.Bks.	16968.47	9897.64	58	16458.71	9687.47	58.86
29	BGVB	2091.90	41.40	2	1663.89	210.69	12.66
30	PBGB	651.19	64.03	10	890.29	93.45	10.50
31	UBKGB	274.94	5.73	2	258.62	5.66	2.19
B	Total of RRBs	3018.03	111.16	4	2812.80	309.80	11.01
C	St.Coop.Bk.	1088.49	73.28	7	797.31	83.25	10.44
D	WBFC & Others	487.19	0	0	617.21		0.00
E	WBCARDB	199.73	0	0	232.52		0.00
F	SIDBI	0.00	0	0		0.97	0.00
Grand Total (A+B+C+D+E+F)		21761.91	10082.08	46	20918.55	10081.49	48.19

Flow of credit to Other Priority Sectors

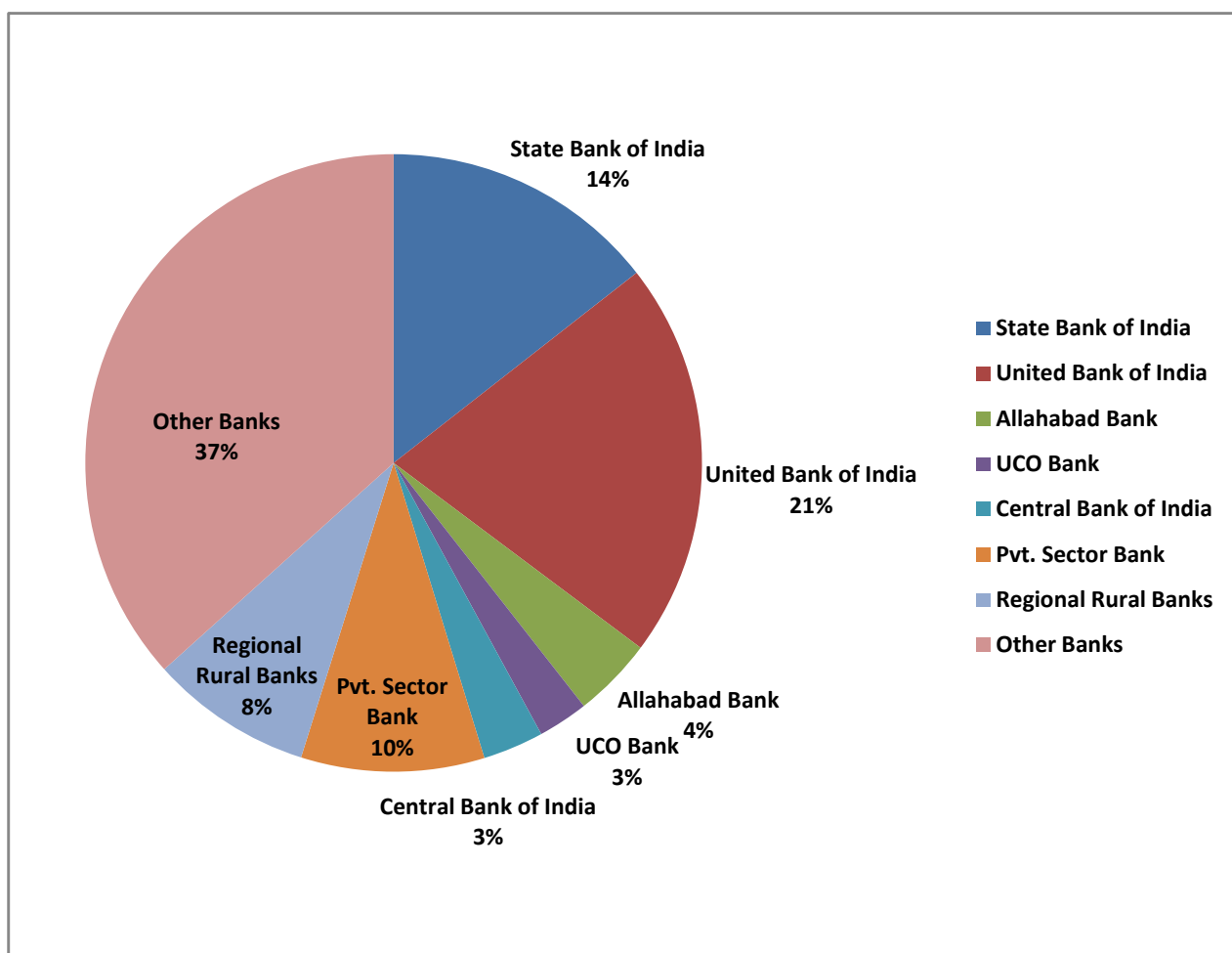
The position of credit disbursement to Other Priority Sectors against the Annual Credit Plan for the State of West Bengal for last 5 years is given below-

(Amt. Rs. in crore)			
Plan Year	Target	Achievement	% of Achievement
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
2015-2016	7270	3716 (April-June)	51
2016-2017	9522	3811 (April-June)	40
Growth (Over last year)	30.98 %	2.56 %	-

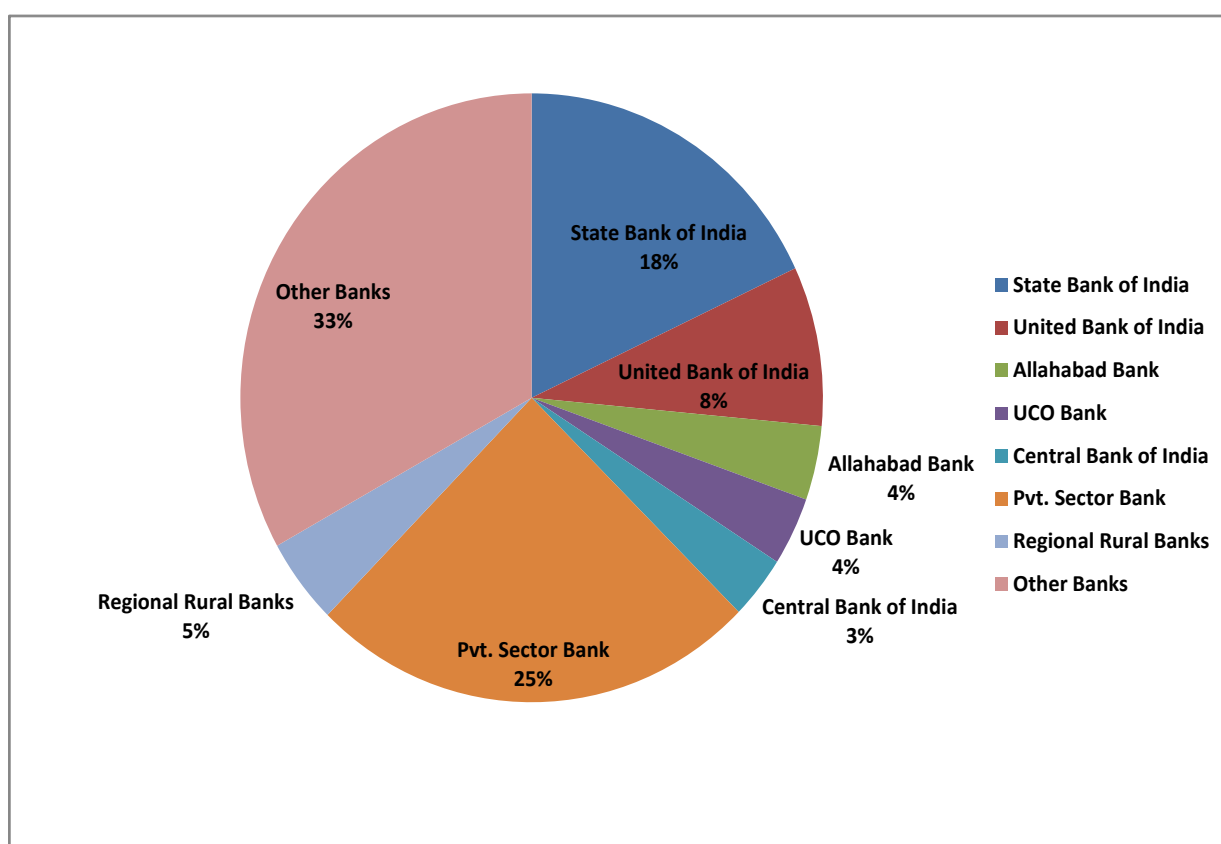
All banks disbursed **Rs. 3811 crore** during the quarter ended June 2016 recording a growth of 2.56 % over the disbursement of **Rs. 3716 crore** made during last corresponding period 2015-16.

Details of achievement of Other Priority Sectors under ACP 2016-17 are furnished in the Annexure:

Share of Banks in achievement of ACP 2016-17 under Other Priority Sector as on 30.06.2016		
(Amount in Rs.crores)		
Bank Name	Actual Achievement	% of Share
State Bank of India	550.32	14.44
United Bank of India	791.85	20.78
Allahabad Bank	160.2	4.20
UCO Bank	100.5	2.64
Central Bank of India	121.57	3.19
Pvt. Sector Bank	366.36	9.61
Regional Rural Banks	323.95	8.50
Other Banks	1396.63	36.64
Total	3811.38	100.00



Share of Banks in achievement of ACP 2016-17 under Priority Sector as on 30.06.2016		
(Amt. in Rs. Crore)		
Bank Name	Actual Achievement	% of Share
State Bank of India	4027.48	18.01
United Bank of India	1895.42	8.47
Allahabad Bank	881.39	3.94
UCO Bank	812.71	3.63
Central Bank of India	751.12	3.36
Pvt. Sector Bank	5581.12	24.95
Regional Rural Banks	1020.07	4.56
Other Banks	7397.27	33.07
Total	22366.58	100.00



SELF HELP GROUPS

Action Points emerged in the 133rd SLBC Meeting held on 16.06.2016:

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

Status of implementation:

At the quarter ended June 2016 of F.Y 2016-17, credit linkage of SHG stood at Rs. 363.47 crore (11% of financial target) covering 29,573 nos of SHGs. (12% of physical target) as compared to Credit Linkage to 32,136 groups during the corresponding period of last financial year 2015-16. Average Credit per SHG as on 30.06.2016 for F.Y. 2016-17 stood at Rs 1,22,907/- against average SHG credit of Rs 92000/- during the year 2015-16, thereby registering an increase of Rs. 30907/- 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.	(Amt. Rs. in crore)	
	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
2015-2016(April - June)	150000	178515	19197	32136	295.65
2016-2017(April - June)	150000	250018	19488	29573	363.47

All Banks in the State, Savings linked to 19,488 Groups during the quarter ending June 2016.

All the Banks in the State, Credit linked to 29,573 Groups with financial outlay of Rs. 363.47 crore during the quarter ending June 2016.

Performance of Banks operating in the State as on 30.06.2016 for the year F.Y 2016-17 has been given in the Annexure.

Position of SHG Bank Credit Linkage Programme for the State of West Bengal											
Bank-wise position upto June quarter for the year 2016-17											
S No.	Bank Name	Target of Credit Linked		Credit Linked for the year ended June,2016		Outstanding Credit Linked Balance as on 30.06.2016		Savings Linked for the year ended June,2016		Outstanding Savings Linked Balance as on 30.06.2016	
		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	17236	23256.99	2017	2667.83	40976	37346.28	1194	47.23	44333	3703.31
2	Andhra Bank	0	0.00	4	6.10	2086	1058.59	3	1.14	2691	163.41
3	Bank of Baroda	2366	3048.66	44	68.12	24004	20014.17	78	10.11	24119	201.15
4	Bank Of India	6146	7985.55	670	935.11	37880	36787.00	725	21.14	43026	5825.11
5	Canara Bank	1677	2126.75	79	171.66	18248	19086.54	378	13.48	21103	2470.16
6	Central Bank of India	12170	15355.70	2056	3578.25	56540	48724.14	465	12.47	57984	3028.51
7	Corporation Bank	16	20.00	20	30.11	6409	5576.59	8	0.80	6489	582.72
8	Dena Bank	15	18.75	17	24.84	2140	1048.54	17	1.41	2860	1919.30
9	IDBI Bank	0	0.00	144	308.88	2510	5770.26		0.00	2764	230.41
10	Indian Bank	632	825.27	62	199.19	2724	1825.32	30	18.12	2851	1130.14
11	Indian Overseas Bank	1283	1668.68	81	167.40	6847	6316.21	134	3.86	9374	800.79
12	Oriental Bank of Commerce	361	451.25	125	184.32	1537	1290.84	25	2.70	2077	234.14
13	Punjab National Bank	7124	9007.90	814	2487.15	38784	30750.16	223	8.34	40222	6067.00
14	State Bank of India	27936	34375.15	4049	4027.11	31454	21177.01	5395	107.01	37964	6159.11
15	Syndicate Bank	1165	1450.84	643	898.16	9654	8795.16	168	3.54	11008	1256.74
16	Uco Bank	8925	12136.83	1105	1529.35	36727	36203.73	792	25.83	40929	3587.31
17	Union Bank of India	2360	3219.78	61	88.03	10584	1289.84	274	6.54	13714	2101.80
18	United Bank of India	27108	29425.05	2434	2744.10	60314	51348.14	1116	64.26	66594	4657.12
19	Vijaya Bank	156	155.60	51	78.42	4393	4054.25	25	1.32	4439	60.59
20	HDFC	0	0.00	12	18.06	1461	1308.81	12	7.06	1991	184.28
21	Axis Bank	21	26.25		0.00		0.00		0.00		0.00
	Sub Total of Commercial Bank	116697	144555	14488	20212.19	395272	339771.58	11062	356.36	436532	44363.1
22	BGVB	56442	77275.78	1011	2496.17	103506	100437.80	3021	60.65	113931	20322.71
23	PBGB	53157	75655.61	1224	3229.11	41338	66985.00	1814	28.14	54730	13173.00
24	UBKGB	10474	13282.23	559	1599.14	27096	17527.00	861	7.14	34710	7309.00
	Sub Total of RRBs	120073	166213.62	2794	7324.42	171940	184949.8	5696	95.93	203371	40804.71
25	W.B St.Co-op Bank	13248	15520.25	12291	8810.65	136004	55011.37	2730	45.22	197995	35136.33
	Sub Total of Co-op. Bank	13248	15520.25	12291	8810.65	136004	55011.37	2730	45.22	197995	35136.33
	GRAND TOTAL	250018	326288.87	29573	36347.26	703216	579732.75	19488	497.51	837898	120304.14

PROGRESS DATA OF DISTRICT WISE SHG-BANK CREDIT LINKAGE AS ON JUNE 2016							
SL No.	Name of the District	Target for 2016-17		Achievement as on June 2016		Achievement	
		NO	Amt (Rs.in lac)	No	Amt (Rs. in Lac)	%No	%Amt
1	Alipurduar	2174	3036.75	476	610.57	22	20
2	Bankura	17910	22942.45	2106	2244.19	12	10
3	Birbhum	27397	40255.02	1650	3250.03	6	8
4	Burdwan	18829	24658.8	1199	2418.24	6	10
5	Coochbehar	12526	15657.5	1563	1903.86	12	12
6	Dakshin Dinajpur (L)	6035	7544.25	696	838.88	12	11
7	Darjeeling (GTA)	1764	2205	212	283.89	12	13
8	Hooghly	20528	27346.29	2375	2210.63	12	8
9	Howrah	14418	19152.16	1024	1418.19	7	7
10	Jalpaiguri	6045	7803.05	682	857.05	11	11
11	Malda	8701	10969.45	1675	1656.05	19	15
12	Murshidabad(L)	13608	17011	3392	3957.18	25	23
13	Nadia	16334	20437.7	2015	1862.25	12	9
14	North 24 Pargana	12626	18715.85	1397	1759.94	11	9
15	Paschim Medinipur	13988	17485.25	1259	1442.06	9	8
16	Purba Medinipur	20410	27820.5	3116	4519.83	15	16
17	Purulia	13768	15417.11	945	1054.06	7	7
18	Siliguri MP	2540	3176	324	423.97	13	13
19	South 24 Pargana	13787	16234.75	2219	2044.96	16	13
20	Uttar Dinajpur	6630	8419.99	1247	1591.41	19	19
	Total	250018	326288.87	29573	36347.26	12	11

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

Action Points emerged in the 133rd SLBC Meeting held on 16.06.2016:

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 133rd SLBC Meeting held on 16.06.2016:

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 30.06.2016

Overall recovery percentage consisting of three broad sectors viz. Agriculture, MSE and OPS as on 30.06.2016 stood at 54%.

Recovery Status of PRISEC loans as on 30.06.2016 is given below:

Sector	June 2015			June 2016		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	9830	4876	50	11515	6137	53
MSE	10642	5995	56	8582	4814	56
OPS	5494	2881	52	4217	2283	54
TOTAL	25966	13752	53	24314	13234	54

2. Scheme-wise recovery as on 30.06.2016

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

Sector	June 2015			June 2016		
	Demand	Recovery	%	Demand	Recovery	%
PMRY	57	14	25	40	12	30
PMEGP	139	52	37	140	59	42
SJSRY	22	10	44	20	9	44
BSKP	257	93	36	245	93	38
REGP	52	16	30	53	16	30
SCP/TSP	154	34	22	136	26	19
SGSY (Individual)	35	12	35	21	11	50
SGSY (Gr)	417	294	71	381	292	76
SHG	721	568	79	988	827	84

Bank wise positions as on 30.06.2016 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 30.06.2016

(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	Allahabad Bank	136232.00	61976.11	45	196902.00	121017.00	61	67287.00	44131.00	66	400421.00	227124.11	57
2	Andhra Bank	2664.21	672.01	25	449.32	213.54	15	49.15	10.00	20	3162.68	895.55	28
3	Bank of Baroda	12577.00	2721.00	22	23691.00	14077.00	59	13984.00	8011.00	57	50252.00	24809.00	49
4	Bank of India	55897.00	28156.00	50	99125.00	46985.00	47	22258.00	10985.00	49	177280.00	86126.00	49
5	Bank of Maharashtra	68.00	13.00	19	312.00	111.00	36	466.00	40.00	9	846.00	164.00	19
6	Canara Bank	31874.34	10120.11	32	9714.45	4567.34	47	14916.34	8234.64	55	56505.13	22922.09	41
7	Central Bank of India	5325.00	2268.00	43	11520.00	4556.00	40	2125.00	1052.00	50	18970.00	7876.00	42
8	Corporation Bank	5125.07	2056.07	40	9612.03	2672.84	28	945.08	156.70	17	15682.18	4885.61	31
9	Dena Bank	49.00	24.14	49	919.00	219.00	24	451.00	176.00	39	1419.00	419.14	30
10	Indian Bank	4379.00	920.12	21	19674.00	5770.14	29	2564.17	860.18	34	26617.17	7550.44	28
11	Indian Overseas Bank	1878.00	741.64	39	2067.00	1159.34	56	697.11	358.11	51	4642.11	2259.09	49
12	Oriental Bank of Commerce	17285.00	9012.35	52	15243.00	6874.00	45	2537.00	985.64	39	35065.00	16871.99	48
13	Punjab National Bank	4145.00	1930.00	47	1750.00	1012.00	58	349.00	115.00	33	6244.00	3057.00	49
14	Punjab & Sind Bank	1569.00	576.97	37	8045.00	3781.00	47	7595.00	3510.00	46	17209.00	7867.97	46
15	Syndicate Bank	3132.00	2011.00	64	16444.00	10430.00	63	7468.00	4380.00	59	27044.00	16821.00	62
16	State Bank of India	79668.00	53376.00	67	65656.00	40707.00	62	94600.00	63382.00	67	239924.00	157465.00	66
17	Union Bank of India	10588.44	4512.10	43	5730.10	1015.22	18	3469.64	1784.33	51	19788.18	6892.32	35
18	United Bank of India	146860.00	69898.66	48	57986.11	32890.64	57	37784.11	16974.04	45	242630.22	119763.34	49
19	UCO Bank	7717.00	2649.00	34	6452.20	1776.00	28	14076.60	3336.00	24	28245.80	7761.00	27
20	Vijaya Bank	457.00	178.32	39	7613.00	2162.00	28	1936.00	315.19	16	10006.00	2655.51	27
21	IDBI Bank	4260.41	2207.17	52	15705.1	9108.17	58	13385.00	9034.11	67	33350.51	20349.45	61
A	Comm.Bks.Total	531750.47	256019.77	48	574610.31	311104.23	54	308943.20	177830.94	58	1415303.98	744535.61	53
SBI ASSOCIATES													
22	SBoI			#DIV/0!			#DIV/0!			#DIV/0!			#DIV/0!
23	SBBJ			#DIV/0!			#DIV/0!			#DIV/0!	0.00	0.00	#DIV/0!
24	SBoS			#DIV/0!			#DIV/0!			#DIV/0!			#DIV/0!
25	SBoP			#DIV/0!			#DIV/0!			#DIV/0!			#DIV/0!
26	SBoM			#DIV/0!			#DIV/0!			#DIV/0!			#DIV/0!
B	Total	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
OTHER BANKS													
27	HDFC Bank	6620.32	4041.23	61	24401.11	14001.65	57	2707.54	2001.47	74	33728.97	20044.35	59
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!
C	Total	42781.99	18571.65	43	119021	72726	61	2891	2095		164694.82	93392.97	57
(A+B+C)	Total of Comm.Bks	574532.46	274591.42	48	693631.80	383830.44	55	311834.54	179926.05	58	1579998.80	837928.58	53
REGIONAL RURAL BANKS													
30	BGVB (UBI)	89787.72	49172.41	55	98876.05	58100.98	59	56434.15	29952.40	53	245097.92	137225.79	56
31	PBGB (UCO)	51127.00	26219.00	51	21386.00	9645.00	45	6007.00	2758.00	46	78520.00	38622.00	49
32	UBKGB	31012.14	16416.47	53	3748.14	2050.65	55	27324.23	15564.36	57	62084.51	34031.48	55
D	RRBs Total	171926.86	91807.88	53	124010.19	69796.63	56	89765.38	48274.76	54	385702.43	209879.27	54
E	W.B. St. Co-op.Bk	341457.00	236287.00	69	40547.64	27776.44	69	22714.25	20085.04	88	404718.89	284148.48	70
F	WBSCARD Bank Ltd.	63636.41	11008.25	17			#DIV/0!			#DIV/0!	63636.41	11008.25	17
	Grand Total (A+B+C+D+E+F)	1151552.73	613694.55	53	858189.63	481403.51	56	421684.96	228289.23	54	2431427.32	1323387.29	54

BANK-WISE AND SCHEME-WISE RECOVERY PERFORMANCE AS ON 30.06.2016

(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	Allahabad Bank	0.00	0.00	#DIV/0!	69.00	39.00	57	182.00	109.00	60	61.00	14.00	23	262.00	94.00	36	340	208	61
2	Andhra Bank			0			0			#DIV/0!	5.54	2.88	52	11.20	7.20	64	95	38	40
3	Bank of Baroda	0.00	0.00	#DIV/0!	32.00	10.00	31	74.00	33.00	45	38.00	14.00	37	46.00	13.00	28	62	21	34
4	Bank of India	13.00	5.00	38	160.00	80.00	50	5612.00	2358.00	42	890.00	452.00	51	101.00	42.00	42	5059	1672	33
5	Bank of Maharashtra	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	Canara Bank	0.00	0.00	0	190.51	171.72	90	110.00	47.52	43	172.11	163.72	95	639.76	493.45	77	457	297	65
7	Central Bank of India	0	0	0	68.00	33.00	49	658.00	259.00	39	5.95	2.15	36	125.00	43.75	35	99	41	42
8	Corporation Bank			0			#DIV/0!			#DIV/0!	1.92	0.99	52	5.07	2.60	51	35.51	15.34	43
9	Dena Bank	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	Indian Bank	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	Indian Overseas Bank	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	Oriental Bank of Commerce			#DIV/0!	1.85	1.35	73			#DIV/0!	1.23	0.40	33	1.45	0.60	41	2	1	62
13	Punjab National Bank			#DIV/0!			0	315.00	207.00	66	349.00	43.00	12	425.00	41.00	10	532.00	205.00	39
14	Punjab & Sind Bank			#DIV/0!			0			#DIV/0!			0	0.43	0.07	16	20	1	5
15	Syndicate Bank	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	State Bank of India	1.00	0	0	25.00	16.00	64	1099.00	714.00	65	180.00	90.00	50	1220.00	292.00	24	1081	486	45
17	Union Bank of India			#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	United Bank of India			0			#DIV/0!	1024.11	628.31	61	74.14	40.14	54	247.44	58.10	23	1347	610	45
19	UCO Bank	2.00	1.00	50	406.00	304.00	75	219.26	108.23	49	67.00	13.00	19	387.00	47.00	12	224	85	38
20	Vijaya Bank				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	20.00	6.00	30	1014.44	699.09	69	9600.00	4660.65	49	1964.44	860.42	44	3890.50	1172.07	30	9925.87	3782.12	38
REGIONAL RURAL BANKS																			
22	BGVB (UBI)	0.00	0.00	#DIV/0!	0.00	0.00	0	14579.22	12414.95	85	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	666.00	542.00	81	0.00	0.00		0.00	0.00	#DIV/0!	1921.00	744.00	39
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	27998.33	24086.92	86	0.00	0.00		0.00	0.00	#DIV/0!	2356.00	927.00	39
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	1568.22	1125.64	72
	Grand Total (A+B+C+D+E)	754.00	127.00	17	2109.44	1051.09	50	38127.33	29160.57	76	1977.32	863.83	44	3950.09	1193.08	30	13949.09	5882.76	42

BANK-WISE AND SCHEME-WISE RECOVERY PERFORMANCE AS ON 30.06.2016

(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	Allahabad Bank	0.00	0.00	#DIV/0!	245.43	89.46	36	280.00	123.00	44	922.00	644.00	70	6.00	1.00	17
2	Andhra Bank			#DIV/0!			#DIV/0!			#DIV/0!			#DIV/0!			0
3	Bank of Baroda	0	0.00	#DIV/0!	0.00	0.00	#DIV/0!	42.00	22.00	52	36.00	15.00	42	0.00	0.00	#DIV/0!
4	Bank of India	55.00	34.00	62	901.00	409.00	45	985.00	361.00	37	5266.00	2856.00	54	471.00	221.00	47
5	Bank of Maharashtra			#DIV/0!			0			#DIV/0!			0			
6	Canara Bank	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	Central Bank of India	6.00	3.00	50	20.25	5.67	28	31.25	13.15	42	2122.44	1287.45	61	3.25	1.18	36
8	Corporation Bank			#DIV/0!			#DIV/0!			0			#DIV/0!			#DIV/0!
9	Dena Bank	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	Indian Bank	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	Indian Overseas Bank	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	Oriental Bank of Commerce			#DIV/0!			0			#DIV/0!			#DIV/0!			0
13	Punajb National Bank			#DIV/0!	16	7	44	1325.00	820	62	1214.00	843.00	69	247.00	99.00	40
14	Punjab & Sind Bank			#DIV/0!	8.3	2.57	0			0			0			0
15	Syndicate Bank	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	State Bank of India	18.00	2.00	11	2311.00	1320.00	57	7623.00	32.00	0	4936.00	4122.00	84	64.00	38.00	59
17	Union Bank of India			#DIV/0!			#DIV/0!	98.64	23.57	24	399.84	128.98	32	354.56	115.16	32
18	United Bank of India	10.43	2.27	22	102.00	45.00	44	600.12	246.12	41	1952.31	1247.46	64	22.00	10.00	45
19	UCO Bank	36.00	18.00	50	1846.00	961.00	52	75.00	34.00	45	688.43	503.30	73	1.00	0.37	37
20	Vijaya Bank			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	5632.01	2938.26	52	11103.05	1687.33	15	19725.56	12597.25	64	1173.76	488.63	42
REGIONAL RURAL BANKS																
22	BGVV (UBI)	0	0		0.00	0.00		1028.37	379.55	37	15008.40	12169.76	81	3723.01	1943.31	52
23	PBGB (UCO)	136.00	70.00	51	88.00	41.00	47	1007.00	369.00	37	2284.00	1850.00	81	466.00	146.00	31
24	UBKGB	0.00	0.00	#DIV/0!	24.00	11.00	46	415.00	132.00	32	13128.54	10230.55	78	710.00	201.00	28
B	RRBs Total	136.00	70.00	51	112	52	46	2450.37	880.55	36	30420.94	24250.31	80	4899.01	2290.31	47
C	W.B. St. Co-op.Bk			#DIV/0!	0.00	0.00	0				38027.55	34406.15	90			#DIV/0!
D	WBSCARD Bank Ltd.										10620	7776	73			
Grand Total (A+B+C+D)		261.43	129.27	49	5744.01	2990.26	52	13553.42	2567.88	19	98794.05	82651.11	84	6072.77	2778.94	46

BANK-WISE AND SCHEME-WISE RECOVERY PERFORMANCE AS ON 30.06.2016

(Rs.in lac)

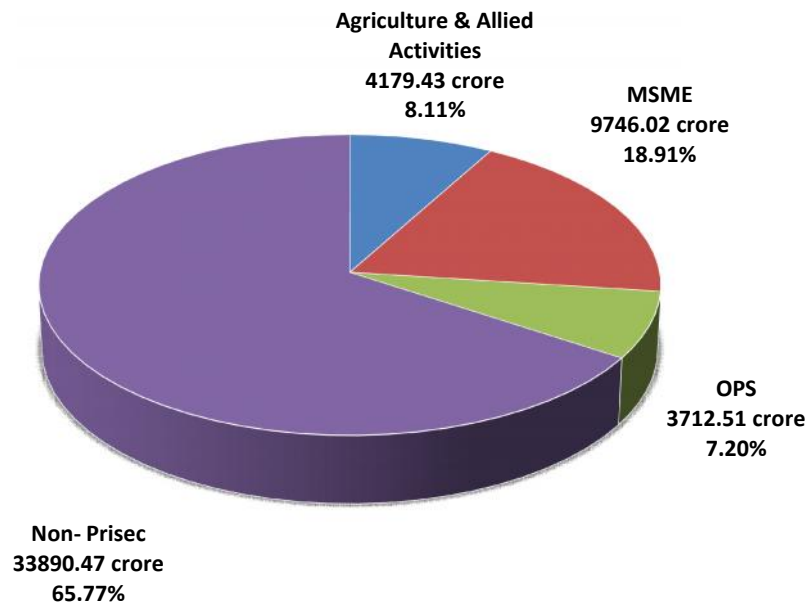
SI No	Bank	GJRHFS			DRI			SEEUY			SEPUP			SUME		
		Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
COMMERCIAL BANKS																
1	Allahabad Bank	19.28	12.83	67	280.00	73.00	26	0.00	0.00	#DIV/0!	17.00	2.00	12		0	0
2	Andhra Bank			#DIV/0!									#DIV/0!			
3	Bank of Baroda	68.00	40.00	59	0.72	0.18	25	0.00	0.00		0.00	0.00	#DIV/0!	0	0	
4	Bank of India	6105.00	2658.00	44	63.00	26.00	41	10.00	4.00	40	25.00	13.00	52	5.00	2.00	40
5	Bank of Maharashtra			#DIV/0!			0						#DIV/0!			
6	Canara Bank	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	Central Bank of India	185.00	69.00	37	175.00	72.00	41	0	0	0	0	0	#DIV/0!	0	0	0
8	Corporation Bank			#DIV/0!			#DIV/0!						#DIV/0!			
9	Dena Bank	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	Indian Bank	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	Indian Overseas Bank	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	Oriental Bank of Commerce			#DIV/0!			#DIV/0!			#DIV/0!			#DIV/0!			#DIV/0!
13	Punjab National Bank	1356	858	63	1074.00	646	60	16.00	7.00	44	5.00	3.00	60			#DIV/0!
14	Punjab & Sind Bank									#DIV/0!			#DIV/0!			
15	Syndicate Bank	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	State Bank of India	0.00	0.00	#DIV/0!	136.00	54.00	40	5.00	0.00	0	2.00	0.00	0	19.00	13.00	68
17	Union Bank of India	68.48	31.89	47	960.00	131.00	14	39.87	13.39	34			#DIV/0!	74.00	25.00	34
18	United Bank of India			#DIV/0!	31.74	10.27	32	6.75	1.26	19	6.77	1.27	19	2.84	0.81	29
19	UCO Bank	25.00	11.00	44	3.66	1.23	34	18.00	6.00	33	0.45	0.23	51	1.20	0.33	28
20	Vijaya Bank			#DIV/0!												
21	IDBI BANK			#DIV/0!												
A	Comm.Bks.Total	7843.76	3690.72	47	3728.81	1677.21	45	96.50	31.75	33	56.22	19.50	35	122.04	52.14	43
REGIONAL RURAL BANKS																
22	BGVV (UBI)	0.00	0.00	0	0	0		0	0		0	0		0	0	
23	PBGB (UCO)	97.00	83.00	86	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	97.00	83.00	86	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)	7940.76	3773.72	48	3753.81	1678.21	45	96.50	31.75	33	56.22	19.50	35	122.04	52.14	43

BANK-WISE AND SCHEME-WISE RECOVERY PERFORMANCE AS ON 30.06.2016

Rs.in lac)

SI 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	Allahabad Bank	8.16	2.01	25	789.68	313.11	40	25.50	11.20	44	26.00	6.00	23	108.00	36.00	33	4760.00	2832	59
2	Andhra Bank			#DIV/0!	173.05	51.44	30			0			0			0	20.45	10.47	51
3	Bank of Baroda	0.00	0.00	#DIV/0!	93.00	43.00	46	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!			#DIV/0!	6495.00	4299.00	66
4	Bank of India	325.00	76.00	23	6255.00	1827.00	29	0.00	0.00	#DIV/0!	2045.00	725.00	35	2367.00	887.00	37	44857.00	30127	67
5	Bank of Maharashtra			#DIV/0!													59.00	41.11	70
6	Canara Bank	14.00	9.20	66	119.40	81.19	68	0.00	0.00		22.00	15.80	72	115.00	75.00	65	8101.00	5014.11	62
7	Central Bank of India	1087.00	397.00	37	1063.00	55.50	5	16.00	2.00	13	0.42	0.18	43	102.10	46.25	45	65.18	27.38	42
8	Corporation Bank			#DIV/0!			#DIV/0!			0			0	986.25	652.21	66	256.22	126.03	49
9	Dena Bank	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	Indian Bank	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!	1564.23	456.21	29
11	Indian Overseas Bank	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	1178.64	398.74	34
12	Oriental Bank of Commerce			#DIV/0!		16	#DIV/0!			0			0			0	218.57	81.45	37
13	Punjab National Bank			#DIV/0!	123.00	77	63			0	123	25.00	20	44.00	23.00	52.27	9745.00	4816	49
14	Punjab & Sind Bank			#DIV/0!			0			0	0.51	0	0	1.88	0.00	0.00	13.41	6.32	47
15	Syndicate Bank	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	105	30
16	State Bank of India	1015.00	142.00	14	35.68	16.38	46	48.00	22.00	46	83.00	25.00	30	0.00	0.00	#DIV/0!	24263.00	18297.00	75
17	Union Bank of India			#DIV/0!			#DIV/0!			#DIV/0!			#DIV/0!			0	714.46	280.14	39
18	United Bank of India	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	32267.64	20043.58	62
19	UCO Bank	75.00	34.00	45	435.53	171.23	39	1.00	0.00	0	21.00	4.00	19	37.00	8.00	22	1802.40	1030.00	57
20	Vijaya Bank			0	49.66	8.11	16			0			0			0	76.23	13.21	17
21	IDBI BANK																		
A	Comm.Bks.Total	4492.28	1257.24	28	12939.50	4392.26	34	158.82	58.84	37	2447.93	861.98	35	4695.23	2110.46	45	136816.43	88012.75	64
REGIONAL RURAL BANKS																			
29	BGVB (UBI)	0	0	0	5848.77	2539.18	43	0.00	0.00	0	0.00	0.00	#DIV/0!	745.79	427.85	57	59338.74	49460.89	83
30	PBGB (UCO)	342.00	212.00	62	2544.00	769.00	30	0.00	0.00	0	176.00	82.00	47	3	2	66.67	45102.00	41056.00	91
31	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		21708.11	17291.45	80
B	RRBs Total	342.00	212.00	62	9829.77	4306.18	44	0.00	0.00	#DIV/0!	638.00	245.00		748.79	429.85	57	126148.85	107808.34	85
C	W.B. St. Co-op.Bk	420.00	105	25	1751.00	631.00	36			0				0			341456.66	238286.60	70
D	WBSCARD Bank Ltd.			#DIV/0!			#DIV/0!							0					#DIV/0!
	HDFC Bank																2899.51	2500.16	86
	Federal Bank																270.11	165.01	61
	Grand Total (A+B+C+D+E+F)	5254.28	1574.24	30	24520.27	9329.44	38	158.82	58.84	37	3085.93	1106.98	36	5444.02	2540.31	47	607591.56	436772.86	72

NPA Position as on 30.06.2016



NPA position of Banks as on 30.06.2016

(Rs.in lac)

SL. No	Banks	Agriculture & Allied		MSE		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	Allahabad Bank	236497.42	41351.77	511390.97	98324.98	110726.76	70439.84	858615.15	210116.59	1193448.61	280057.55	2052063.76	490174.14
2	Andhra Bank	34621.23	20.86	122684.12	32465.30	22451.25	616.90	179756.60	33103.06	225601.00	34998.40	405357.60	68101.46
3	Bank of Baroda	41590.01	4861.11	214533.00	13176.00	87457.01	3341.00	343580.02	21378.11	726659.00	42057.00	1070239.02	63435.11
4	Bank of India	161988.00	13025.00	374580.00	48829.00	80125.00	11527.00	616693.00	73381.00	1021189.00	158823.00	1637882.00	232204.00
5	Bank of Maharashtra	1677.46	35.00	48356.11	416.00	6978.41	200.00	57011.98	651.00	178433.00	27585.00	235444.98	28236.00
6	Canara Bank	52701.79	6251.00	162567.83	55023.00	50680.06	1156.00	265949.68	62430.00	421846.79	11216.00	687796.47	73646.00
7	Central Bank of India	128554.00	7091.34	169559.00	31134.00	64993.46	3125.00	363106.46	41350.34	512165.45	180284.12	875271.91	221634.46
8	Corporation Bank	19380.74	5125.47	44185.50	9612.03	24242.81	945.08	87809.05	15682.58	425443.71	128703.80	513252.76	144386.38
9	Dena Bank	3634.00	436.00	68500.00	6789.00	3650.00	984.00	75784.00	8209.00	200507.00	35333.00	276291.00	43542.00
10	Indian Bank	7990.18	2188.08	37568.00	7304.82	11431.82	981.03	56990.00	10473.93	259840.94	29942.57	316830.94	40416.50
11	Indian Overseas Bank	71194.11	16634.00	125463.01	28544.00	19035.90	3245.00	215693.02	48423.00	540844.10	242945.00	756537.12	291368.00
12	Oreinttal Bank of Commerce	53443.00	11298.00	230868.00	38479.00	23932.00	1295.00	308243.00	51072.00	522023.00	172645.00	830266.00	223717.00
13	Punjab National Bank	369651.00	20631.00	215167.00	57431.00	364091.00	177138.00	948909.00	255200.00	695029.00	103106.00	1643938.00	358306.00
14	Punjab & Sind Bank	3784.14	44.11	63452.00	12334.00	44587.13	466.01	111823.27	12844.12	205073.00	12975.11	316896.27	25819.23
15	Syndicate Bank	38604.00	2444.00	108985.00	23868.00	34253.00	4527.00	181842.00	30839.00	453398.00	101200.00	635240.00	132039.00
16	State Bank of India	346547.00	102887.00	621505.00	171773.00	731183.00	7378.00	1699235.00	282038.00	4747942.00	1085840.00	6447177.00	1367878.00
17	Union Bank of India	95508.15	14176.20	197944.44	38588.80	63198.71	7268.15	356651.30	60033.15	519354.78	86306.85	876006.08	146340.00
18	United Bank of India	584215.00	59289.00	508618.14	103046.12	331964.14	13934.54	1424797.28	176269.66	1849987.64	41087.64	3274784.92	217357.30
19	UCO Bank	189804.80	15367.00	417499.80	62208.00	82188.27	18610.00	689492.87	96185.00	835857.00	442725.00	1525349.87	538910.00
20	Vijaya Bank	13288.65	107.00	126841.41	4172.00	13447.32	1365.00	153577.38	5644.00	161027.00	38500.00	314604.38	44144.00
21	IDBI Bank	41848.58	681.00	161076.29	21560.00	147320.35	6301.00	350245.22	28542.00	504800.00	47337.00	855045.22	75879.00
A	Comm.Bks.Total	2496523.26	323943.94	4531344.62	865078.05	2317937.40	334843.55	9345805.28	1523865.54	16200470.02	3303668.04	25546275.30	4827533.58
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	80114.20	1054.66	305024.48	4422.59	62299.90	300.95	447438.58	5778.20	1112233.34	19599.41	1559671.92	25377.61
28	AXIS Bank (UTI)	73542.20	3917.39	187911.89	3551.16	51421.32	2112.00	312875.41	9580.55	725267.78	33453.99	1038143.19	43034.54
29	ICICI Bank	72813.14		209874.98		54346.14		337034.26	0.00	1310602.00	0.00	1647636.26	0.00
30	Federal Bank	19082.84	180.70	19026.87	1251.38	6167.46	123.32	44277.17	1555.40	137062.90	6885.20	181340.07	8440.60
31	Bandhan Bank	268617.00	0.00	270340.00	0.00	162229.00		701186.00	0.00	0.00	0.00	701186.00	0.00
32	Indusind Bank	34137.83	427.61	85783.58	1454.60	30.89	16.63	119952.30	1898.84	353706.16	1171.78	473658.46	3070.62
33	Ratnakar Bank Ltd.	1787.00		3203.55		14014.33		19004.88	0.00			19004.88	0.00
34	Kotak Mahindra Bank	22945.61		32895.64		894.45		56735.70	0.00			56735.70	0.00
C	Total	573039.82	5580.36	1114060.99	10679.73	351403.49	2552.90	2038504.30	18812.99	3638872.18	61110.38	5677376.48	79923.37
(A+B+C)	Total of Comm.Bks.	3069577.82	329524.30	5648602.62	875907.78	2672008.98	337874.45	11390189.42	1543306.53	20204149.46	3364778.42	31594338.88	4908084.95
REGIONAL RURAL BANKS													
35	BGVV (UBI)	235103.63	26174.09	162984.77	52855.27	90084.59	7013.13	488172.99	86042.49	57416.86	6422.22	545589.85	92464.71
36	PBGB (UCO)	82188.00	5310.00	73471.00	5673.00	16787.00	1396.00	172446.00	12379.00	26978.00	2893.00	199424.00	15272.00
37	UBKGB	55498.00	8254.00	19746.12	1924.00	39876.41	9796.00	115120.53	19974.00	41208.00	2949.00	156328.53	22923.00
D	RRBs Total	372789.63	39738.09	256201.89	60452.27	146748.00	18205.13	775739.52	118395.49	125602.86	12264.22	901342.38	130659.71
E	W.B. St. Co-op.Bk	595965.74	21977.63	54033.20	7642.37	245169.63	15171.69	895168.57	44791.69	378794.02	12004.28	1273962.59	56795.97
F	WBSCARD Bank Ltd.	106708.25	26703.10	0.00				106708.25	26703.10	0.00		106708.25	26703.10
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+G+H)		4145041.44	417943.12	6048953.71	974602.42	3063926.61	371251.27	13257921.76	1763796.81	20708546.34	3389046.92	35361463.42	5152843.73
H	Medium Enterprises							1394995.32					
	Total Prisec							14652917.08					

NPA position of Banks as on 30.06.2016

(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	Allahabad Bank	97770.32	4748.96	13953.63	768.59	8234.32	2058.13	9444.18	890.4	2236.32	229.77	5891.42	204.99
2	Andhra Bank	6369.37	509.00	930.79	71.00	18.00	18.00	122.75	30.00	5.00	1.00	0.00	0.00
3	Bank of Baroda	91621.00	2288.00	7506.54	342.14	608.00	108.00	925.00	156.00	37.00	17.00	269.00	44.00
4	Bank of India	78825.00	7922.00	26422.00	2358.00	11985.00	4251.00	18155.00	4652.00	1288.00	196.00	7749.00	2011.00
5	Bank of Maharashtra	7989.00	266.00	634.00	65.00	21.00	1.35			1.00	0.00	1	0.00
6	Canara Bank	40995.00	4495.00	10203.72	224.00	784.65	161.41	135.01	11.20	40.73	11.17	50.86	19.16
7	Central Bank of India	64708.55	2938.17	11424.00	663.51	740.76	459.98	4351.00	2035.00	123.90	58.36	127.62	66.60
8	Corporation Bank	28190.85	327.81	1085.05	49.89	5.07	5.07	39.87	3.87	3.74	1.92		
9	Dena Bank	3713.00	510.00	1174.45	89.46	100.00	24.00			6.00		153.00	89.00
10	Indian Bank	13990.59	921.72	913.00	104.48	164.41	128.69	325.25	86.26	30.00	25.00	1728.02	398.65
11	Indian Overseas Bank	14148.45	695.23	2267.00	183.59	716.17	184.60	945.98	205.45	160.17	19.20	307.52	93.01
12	Oriental Bank of Commerce	24996.00	806.00	3624.00	509.00	87.00	13.00	281.19	17.00	5.00	3.00	45	18.00
13	Punjab National Bank	57167.00	3689.45	15854.14	1784.56	3012.45	347.56	574.14	98.45	186.41	43.54	6674.00	477.00
14	Punjab & Sind Bank	12568.00	379.14	508.00	35.45	22.35	14.56			0.16	0.11		
15	Syndicate Bank	31844.00	3530.00	2349.00	277.00	56.00	0.00	493.00	187.00	323.00	0.00	540.00	83.00
16	State Bank of India	949688.00	3728.00	66882.00	2385.00	6044.00	1081.00	540.00	114.00	461.00	180.00	3392.00	1124.00
17	Union Bank of India	43137.27	2384.74	6104.00	210.66	454.43	320.49	659.51	152.64	49.51	27.23	897.38	78.50
18	United Bank of India	260141.80	4056.47	20824.00	2974.56	7145.64	3184.56	17654.44	7845.21	1054.65	784.56	15947	1984.30
19	UCO Bank	82283.00	7417.00	7304.00	2384.00	1127.00	963.00	7334.00	5660.00	1367.00	650.00	2523	505.00
20	Vijaya Bank	82451.00	346.40	1341.00	122.46	348.17	70.49	154.98	23.98	75.98	11.98	33.22	7.99
21	IDBI Bank	124264.00	1897.84	1774.00	42.13	19.62							
A	Comm.Bks.Total	2116861.20	53856.93	203078.32	15644.48	41694.04	13394.89	62135.30	22168.46	7454.57	2259.84	46329.04	7204.20
SBI ASSOCIATES													
22	SBol												
23	SBoS												
24	SBoP												
25	SBoM	2746.18	0.00	438.00	0.00								
26	SBBJ												
B	Total	2746.18	0.00	438.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTHER BANKS													
27	HDFC Bank	60593.28	35.84	1154.33	1.33					1.36	0.02	0	0
28	AXIS Bank (UTI)	18332.12	1687.45	97.00	5.82	280.00	26.00	282.00	34.00	20.00	1.00	640	27
29	ICICI Bank	272301.00		75.00		11.00	0.00					0.16	
30	Federal Bank	7122.23	123.32	128.00	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	358348.63	1846.61	1454.33	7.15	291.00	26.00	6249.00	1006.00	21.36	1.02	7798.16	313.00
(A+B+C)	Total of Comm.Bks.	2477956.01	55703.54	204970.65	15651.63	41985.04	13420.89	68384.30	23174.46	7475.93	2260.86	54127.20	7517.20
REGIONAL RURAL BANKS													
32	BGVB (UBI)	69734.94	357.21	884.00	0.00	11168.48	39.77	24581.21	987.88	18768.58	0.00	58011.36	334.45
33	PBGB (UCO)	14842.00		583.00	21.00			6013.00	798.00			1699	31.00
34	UBKGB	9333.00	604.00	391.00	152.00	859.00	326.00	4066.00	1327.00			14104	5400.00
D	RRBs Total	93909.94	1792.21	1858.00	173.00	12027.48	365.77	34660.21	3112.88	18768.58	0.00	73814.36	5765.45
E	WBSCARD Bank Ltd.	0.00											
F	W.B. St. Co-op.Bk	63930.07	1771.35	52.95	17.48	652.91	294.91	2193.32	786.52	126.24	54.31	129.99	840.83
Grand Total (A+B+C+D+E+F)		2635796.02	59267.10	206881.60	15842.11	54665.43	14081.57	105237.83	27073.86	26370.75	2315.17	128071.55	14123.48

DISPOSAL OF CERTIFICATE CASES AS ON 30.06.2016.					
(Rs.in lac)					
SI	Bank	Cases filed		Cases Settled	
No		No	Amount	No	Amount
(1)	(2)	(3)	(4)	(5)	(6)
COMMERCIAL BANKS					
1	Allahabad Bank	624	248.01	26	8.78
2	Andhra Bank				
3	Bank of Baroda				
4	Bank of India	356	1826.00	301	1354.17
5	Bank of Maharashtra				
6	Canara Bank				
7	Central Bank of India	338	1174.00	8	4.30
8	Corporation Bank				
9	Dena Bank				
10	Indian Bank				
11	Indian Overseas Bank	168	155.74	47	68.12
12	Oriental Bank of Commerce				
13	Punjab National Bank				
14	Punjab & Sind Bank				
15	Syndicate Bank				
16	State Bank of India	1308	5105.00	50	219.00
17	Union Bank of India				
18	United Bank of India	4536	4217.19	715	438.01
19	UCO Bank	3442	382.00	2527	284.00
20	Vijaya Bank				
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	525	3402.24	49	115.58
F	WBSCARD Bank Ltd.				
Grand Total (A+B+C+D+E+F)		11934	16999.32	4001	2629.03

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

(Amt. Rs. in crore)

Parameters	June 2015	March 2016	June 2016	Variation over June,15	
				Amt.	%
Deposit	537926	588352	586367	48441	9.00
Advance	320749	356011	410042	89293	27.84
CD Ratio	60	61	70	-	10
Investments	74949	92826	93798	18849	25.15
(C+I)D Ratio	74	76	86	-	12
Priority Sector Credit) (PRISEC)	129019	147553	146529	17510	13.57
% to ANBC	36	41	41	-	5
Sectoral deployment of PRISEC Agriculture	34294	42484	41450	7156	20.87
% to ANBC *	9.61	11.90	11.64	---	2.03
MSME	67851	75086	74439	6588	9.91
% to ANBC	19.00	21.04	20.91	---	1.91
OPS	26873	29983	30639	3766	14.01
% to ANBC	7.53	8.40	8.61	----	1.08
Major Sub-Sectors of PRISEC					
i) Weaker section	29619	39171	38846	9227	31.52
% to ANBC	8.30	10.97	10.91	---	2.61
ii) SC/ST	11974	14841	13611	1637	13.67
% to ANBC	3.36	4.16	3.82	----	0.46
iii) Women Entrepreneur	16773	26384	28114	11341	67.61
% to ANBC	4.70	7.39	7.90	----	3.20
iv) Minority Community	20285	23523	22970	2685	13.24
% to Prisec Advance	15.72	16	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.3,56,010.96 crore.

West Bengal

Bank-Wise and Population Group wise Branch Net work and
Deposits as on June 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	Allahabad Bank	272	82	100	90	544	852942.00	505041.00	1321968.00	1759142.00	4439093.00
2	Andhra Bank	9	7	30	21	67	8027.96	7056.43	127340.51	214931.98	357356.88
3	Bank of Baroda	44	38	54	68	204	113740.00	156111.00	514037.00	1147112.00	1931000.00
4	Bank of India	161	65	69	66	361	191659.00	225487.00	997209.00	1265448.00	2679803.00
5	Bank of Maharashtra	4	3	9	19	35	8639.00	9206.00	37905.00	154141.00	209891.00
6	Canara Bank	125	55	47	54	281	98852.25	126939.95	258600.02	777305.60	1261697.82
7	Central Bank of India	144	63	66	61	334	338372.92	360354.37	584449.19	549146.10	1832322.58
8	Corporation Bank	10	12	13	22	57	10117.58	31663.35	186695.21	393457.51	621933.65
9	Dena Bank	13	5	12	27	57	10291.00	21905.00	47794.00	180418.00	260408.00
10	Indian Bank	12	10	27	31	80	37018.00	69693.00	199738.00	591656.00	898105.00
11	Indian Overseas Bank	36	23	46	61	166	81042.00	43146.00	458459.00	619183.00	1201830.00
12	Oriental Bank of Commerce	23	22	36	25	106	56050.00	40344.00	320713.00	555347.00	972454.00
13	Punjab National Bank	140	23	54	61	278	726102.00	241452.00	618358.00	551588.00	2137500.00
14	Punjab & Sind Bank	4	4	10	20	38	8222.00	2075.00	25631.00	177317.00	213245.00
15	Syndicate Bank	33	30	23	33	119	28359.00	81186.00	206778.00	366182.00	682505.00
16	State Bank of India	545	207	252	228	1232	2851411.00	2327748.00	4373581.00	4931252.00	14483992.00
17	Union Bank of India	54	39	52	42	187	169224.00	187580.00	166776.00	1135078.00	1658658.00
18	United Bank of India	425	135	146	148	854	1482601.00	840752.00	2004201.00	1793647.00	6121201.00
19	UCO Bank	156	69	73	84	382	442157.36	546335.92	861992.93	1126209.62	2976695.83
20	Vijaya Bank	4	3	14	29	50	10386.95	8214.61	85175.78	342705.85	446483.19
21	IDBI Bank	21	20	31	24	96	60231.24	112997.52	403162.91	1061543.71	1637935.38
A.	Sub.Total	2235	915	1164	1214	5528	7585446.26	5945288.15	13800564.55	19692811.37	47024110.33
SBI ASSOCIATES											
22	SBI				7	7				32414.42	32414.42
23	SBBJ			2	13	15			5001.56	84007.18	89008.74
24	SBoS										
25	SBoP				3	3				26162.34	26162.34
26	SBoM				9	9				71013.66	71013.66
B	Sub-Total	0	0	2	32	34	0	0	5001.56	213597.60	218599.16
OTHER BANKS											
27	HDFC Bank	25	33	56	64	178	40092.09	106241.52	535843.68	1624833.90	2307011.19
28	AXIS Bank Ltd. (UTI)	17	53	75	66	211	95753.09	358305.04	1107159.25	1292661.46	2853878.84
29	ICICI Bank	19	41	70	88	218	154631.45	308678.40	569694.83	691187.79	1724192.47
30	Kotak Mahindra Bank Ltd.	2	1	0	12	15	2401.45	984.23	874.12	130116.74	134376.54
31	Federal Bank	5	4	5	18	32	2791.41	1835.65	12161.91	199450.77	216239.74
32	Indusind Bank	4	14	9	16	43	2299.05	15859.53	25740.66	260304.76	304204.00
33	Bandhan Bank	175	47	42	39	303	65785.00	38991.00	79939.00	228454.00	413169.00
34	Ratnakar Bank Ltd.	0	0	0	4	4	0.00	0.00	0.00	76873.00	76873.00
35	South Indian Bank	1	0	6	11	18	1095.00	0.00	19501.01	43099.99	63696.00
C	Sub.Total	248	193	263	318	1022	364848.54	830895.37	2350914.46	4546982.41	8093640.78
(A+B+C)	Total	2483	1108	1429	1564	6584	7950294.80	6776183.52	16156480.57	24453391.38	55336350.27
REGIONAL RURAL BANKS											
36	BGVB (UBI)	496	68	23	0	587	431151.54	152216.05	99423.85	0.00	682791.44
37	PBGB (UCO)	204	16	7	3	230	341529.00	6458.00	748.00	1065.00	349800.00
38	UBKGB	88	47	7	0	142	90972.66	83149.80	27520.90	0.00	201643.36
D	RRBs Total	788	131	37	3	959	863653.20	241823.85	127692.75	1065.00	1234234.8
E	W.B. St. Co-op.Bk	190	53	83	16	342	855025.90	181494.04	490718.66	520763.10	2048001.70
F	WBSCARD Bank Ltd.	109				109	18107.89				18107.89
Grand Total (A+B+C+D+E+F)		3570	1292	1549	1583	7994	9687081.79	7199501.41	16774891.98	24975219.48	58636694.66

West Bengal

Bank-wise and Population Group-wise Advances and CD Ratio
Advances as on June 2016

(Amt.in Rs. Lac)

SL	BANKS	A D V A N C E S					CREDIT - DEPOSIT RATIO (%)				
NO		Rural	Semi-urban	Urban	Metro-politan	TOTAL	Rural	Semi-urban	Urban	Metrop-olitan	TOTAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
PUBLIC SECTOR BANKS											
1	Allahabad Bank	186102.00	114264.00	248725.00	1502973.00	2052064.00	22	23	19	85	46
2	Andhra Bank	1207.68	4810.66	22403.92	362624.07	391046.33	15	68	18	169	109
3	Bank of Baroda	69743.00	34637.00	141226.00	977446.00	1223052.00	61	22	27	85	63
4	Bank of India	137822.00	124701.00	300977.00	1104382.00	1667882.00	72	55	30	87	62
5	Bank of Maharashtra	975.00	1496.00	7746.00	205415.00	215632.00	11	16	20	133	103
6	Canara Bank	65210.85	68310.85	208857.89	355416.88	697796.47	66	54	81	46	55
7	Central Bank of India	119342.17	79100.26	103896.40	587586.17	889925.00	35	22	18	107	49
8	Corporation Bank	5152.67	6023.29	24632.52	477535.98	513344.46	51	19	13	121	83
9	Dena Bank	1333.00	3861.00	9423.00	261674.00	276291.00	13	18	20	145	106
10	Indian Bank	5610.00	5833.00	14409.00	289415.00	315267.00	15	8	7	49	35
11	Indian Overseas Bank	16138.00	10341.00	112427.00	617351.00	756257.00	20	24	25	100	63
12	Oriental Bank of Commerce	23274.00	17815.00	143381.00	645796.00	830266.00	42	44	45	116	85
13	Punjab National Bank	393962.00	110172.00	218574.00	903692.00	1626400.00	54	46	35	164	76
14	Punjab & Sind Bank	1379.00	287.00	9541.00	283521.00	294728.00	17	14	37	160	138
15	Syndicate Bank	19971.00	109795.00	143822.00	333066.00	606654.00	70	135	70	91	89
16	State Bank of India	484826.00	399654.00	832289.00	4730408.00	6447177.00	17	17	19	96	45
17	Union Bank of India	30177.00	60489.00	97354.00	694471.00	882491.00	18	32	58	61	53
18	United Bank of India	890867.00	409986.00	485262.00	1517984.00	3304099.00	60	49	24	85	54
19	UCO Bank	83160.21	99651.91	229894.70	1135292.00	1547998.82	19	18	27	101	52
20	Vijaya Bank	2037.17	1682.84	15894.80	289596.79	309211.60	20	20	19	85	69
21	IDBI Bank	17905.56	21224.64	116974.67	735984.22	892089.09	30	19	29	69	54
A	Sub.Total	2556195.31	1684135.45	3487710.90	18011630.11	25739671.77	34	28	25	91	55
SBI ASSOCIATES											
22	SB o I				62167.64	62167.64	0	0	0	192	192
23	SBBJ			1973.65	124683.64	126657.29			39	148	142
24	SBoP				38164.13	38164.13	0	0	0	146	146
25	SBoM				152631.57	152631.57	0	0	0	71	215
B	Sub.Total	0.00	0.00	1973.65	377646.98	379620.63	0	0	0	177	174
OTHER BANKS											
26	HDFC Bank	6156.33	100767.56	218757.81	1233990.11	1559671.81	15	95	41	76	68
27	AXIS Bank Ltd.(UTI)	2497.93	48195.52	177559.66	1216033.64	1444286.75	3	13	16	94	51
28	ICICI Bank	153189.26	330566.30	564381.49	709508.16	1757645.21	99	107	99	103	102
29	Kotak Mahindra Bank Ltd	4884.11	53.44	68.74	130657.32	135663.61	203	5	8	100	101
30	Federal Bank	1518.35	2234.93	4407.61	173178.38	181339.27	54	122	36	87	84
31	Indusind Bank	1976.30	17352.87	107294.30	307116.03	433739.50	86	109	417	118	143
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	280836.00	280836.00	0	0	0	365	365
34	South Indian Bank	239.00	0.00	11781.80	180514.99	192535.79	22	0	60	419	302
35	Bandhan Bank	388793.00	130352.00	142749.00	44353.00	706247.00	591	334	179	19	171
C	Sub.Total	559254.28	629522.62	1227000.41	4365439.63	6781216.94	153	76	52	96	84
(A+B+C)	Total	3115449.59	2313658.07	4716684.96	22754716.72	32900509.34	39	34	29	93	59
REGIONAL RURAL BANKS											
36	BGVB (UBI)	429225.62	67724.46	54021.37	0.00	550971.45	100	44	54		81
37	PBGB (UCO)	196467.00	2396.00	142.00	418.00	199423.00	58	37	19	39	57
38	UBKGB	70031.48	40950.79	6645.34	0.00	117627.61	77	49	24	0	58
D	RRBs Total	695724.10	111071.25	60808.71	418.00	868022.06	81	46	48	39	70
E	W.B. St. Co-op.Bk	539835.70	116854.30	222493.21	372170.32	1251353.53	63	64	45	71	61
F	WBSCARD Bank Ltd.	136708.25				136708.25	755	0	0	0	755
Grand Total (A+B+C+D+E+F)		4487717.64	2541583.62	4999986.88	23127305.04	35156593.18	46	35	30	93	60
Amount sanctioned from outside State but fund utilised in the State of West Bengal						4821600.00					
RIDF Support						1026000.00					
Total Advances in the State						41004193.18					70

Position of ATMs in West Bengal as on 30.06.2016

SL No.	BANKS	Rural	Semi-Urban	Urban	Metropolitan	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)
COMMERCIAL BANKS						
1	Allahabad Bank	13	27	75	32	147
2	Andhra Bank	4	4	12	10	30
3	Bank of Baroda	45	41	121	217	424
4	Bank of India	211	93	87	96	487
5	Bank of Maharashtra	1	1	6	10	18
6	Canara Bank	163	48	50	137	398
7	Central Bank of India	146	62	71	41	320
8	Corporation Bank	6	15	19	27	67
9	Dena Bank	2	5	5	7	19
10	indian Bank	7	10	23	25	65
11	Indian Oversea Bank	30	24	60	62	176
12	Oriental Bank of Commerce	18	22	35	56	131
13	Punjab National Bank	77	35	98	113	323
14	Punjab & Sind Bank	3	3	10	15	31
15	Syndicate Bank	33	30	23	33	119
16	State Bank of India	794	923	1153	764	3634
17	Union Bank of India	45	58	86	88	277
18	United Bank of India	351	199	212	98	860
19	UCO Bank	73	71	86	109	339
20	Vijaya Bank	4	3	14	29	50
21	IDBI Bank	21	28	78	38	165
A.	Comm.Bks.Total	2047	1702	2324	2007	8080
22	WB State Coop. Bank	14	4	24	2	44
B.	Private Banks					
23	AXIS Bank	309	264	319	290	1182
24	ICICI Bank	58	54	134	353	599
25	HDFC Bank	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	17	11	69	102
29	Bandhan Bank	1	11	35	37	84
30	Ratnakar Bank Ltd.	0	0	0	3	3
31	South Indian Bank	1	0	11	17	29
TOTAL		393	412	665	987	2457
GRAND TOTAL		2454	2118	3013	2996	10581

	B	C	D	E	F	G	H	I	J	K	L	M	N
3	West Bengal												Agenda No.-15
4													
5													
6	BANK-WISE SECTORAL OUTSTANDING CREDIT UNDER PRIORITY SECTOR												
7	as on June 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	Allahabad Bank	172080	236497.42	143224	182152.76	60185	511390.97	25497	110726.76	257762	858615.15	40
15	2	Andhra Bank	284	34621.23	267	24857.77	3258	122684.12	1168	22451.25	4710	179756.60	51
16	3	Bank of Baroda	22215	41590.01	20896	32884.11	19171	214533.00	9521	87457.01	50907	343580.02	29
17	4	Bank of India	146987	161988.00	146987	161988.00	126779	374580.00	18772	80125.00	292538	616693.00	38
18	5	Bank of Maharashtra	1352	1677.46	1234	1348.44	1398	48356.11	2379	6978.41	5129	57011.98	28
19	6	Canara Bank	62811	52701.79	52352	30310.64	20460	162567.83	23498	50680.06	106769	265949.68	40
20	7	central Bank of India	123293	128554.00	123293	122641.25	42721	169559.00	14559	64993.46	180573	363106.46	41
21	8	Corporation Bank	2536	19380.74	2274	6692.05	5419	44185.50	3494	24242.81	11449	87809.05	16
22	9	dena Bank	644	3634.00	621	983.00	2353	68500.00	974	3650.00	3971	75784.00	26
23	10	Indian Bank	5854	7990.18	5854	7990.18	3263	37568.00	2515	11431.82	11632	56990.00	18
24	11	Indian Overseas Bank	12582	71194.11	10800	17704.20	16065	125463.01	4633	19035.90	33280	215693.02	25
25	12	Oreintal Bank of Commerce	5271	53443.00	4727	7823.00	8812	230868.00	5065	23932.00	19148	308243.00	36
26	13	Punjab National Bank	294778	369651.00	294778	369651.00	27885	215167.00	84770	364091.00	407433	948909.00	59
27	14	Punjab & Sind Bank	322	3784.14	234	1984.44	3035	63452.00	2477	44587.13	5834	111823.27	38
28	15	Syndicate Bank	9121	38604.00	8830	5587.00	11266	108985.00	3780	34253.00	24167	181842.00	30
29	16	State Bank of India	405912	346547.00	405912	346547.00	88672	621505.00	136062	731183.00	630646	1699235.00	26
30	17	Union Bank of India	25954	95508.15	23364	46781.62	17648	197944.44	7584	63198.71	51186	356651.30	41
31	18	United Bank of India	548621	584215.00	528262	490740.00	139325	508618.14	63246	331964.14	751192	1424797.28	44
32	19	UCO Bank	120814	189804.80	110674	110745.40	40032	417499.80	21880	82188.27	182726	689492.87	45
33	20	Vijaya Bank	1541	13288.65	1466	3891.32	5816	126841.41	3074	13447.32	10431	153577.38	49
34	21	IDBI	86219	41848.58	86170	31076.60	25487	161076.29	15360	147320.35	127066	350245.22	39
35	A.	Public Sector Bks.Total	2049191	2496523.26	1972219	2004379.78	669050	4531344.62	450308	2317937.40	3168549	9345805.28	36
36	SBI ASSOCIATES												
37	22	SBol									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	63529	80114.20	63529	80114.20	265383	305024.48	18736	62299.90	347648	447438.58	29
45	28	AXIS Bank (UTI)	11647	73542.20	9741	23906.47	7570	187911.89	6571	51421.32	25788	312875.41	21
46	29	ICICI Bank	51659	72813.14	51516	33229.38	15297	209874.98	7407	54346.14	74363	337034.26	19
47	30	Federal Bank	2504	19082.84	2341	6165.97	514	19026.87	682	6167.46	3700	44277.17	25
48	31	Kotak Mahindra Bank	386	22945.61	188	13654.21	40411	32895.64	411	894.45	41208	56735.70	42
49	32	Indusind Bank	15571	34137.83	15571	34137.83	33037	85783.58	6	30.89	48614	119952.30	26
50	33	Bandhan Bank	1325992	268617.00	1325992	268617.00	1074803	270340.00	425147	162229.00	2825942	701186.00	99
51	34	Ratnakar Bank Ltd.	4693	1787.00	2686	569.00	3758	3203.55	50853	14014.33	59304	19004.88	9
52	C	Total	1475981	573039.82	1471564.00	460394.06	1440773.00	1114060.99	509813.00	351403.49	3426567.00	2038504.30	32
53	(A+B+C)	Comm.Bks.Total	3525175	3069577.82	3443783.00	2464773.84	2109973.00	5648602.62	960599.00	2672008.98	6595747.00	11390189.42	35
54	REGIONAL RURAL BANKS												
55	35	BGVV (UBI)	486058	235103.63	486058	235103.63	215846	162984.77	113777	90084.59	815681	488172.99	89
56	36	PBGB (UCO)	137251	82188.00	137251	82188.00	133408	73471.00	9468	16787.00	280127	172446.00	87
57	37	UBKGB	119710	55498.00	100571	54285.00	11463	19746.12	52447	39876.41	183620	115120.53	95
58	D	RRBs Total	743019	372789.63	723880	371576.63	360717	256201.89	175692	146748.00	1279428	775739.52	89
59	E	W.B. St. Co-op.Bk	1905061	595965.74	1661933	350965.74	25730	54033.20	177533	245169.63	2108324	895168.57	56
60	F	WBSCARD Bank Ltd.	6954	106708.25	7015	69732.43					6954	106708.25	78
61	G	SIDBI						90116.00				90116.00	101
62		Grand Total (A+B+C+D+E+F+G)	6180209	4145041.44	5836611	3257048.64	2496420	6048953.71	1313824	3063926.61	9990453	13257921.76	37
63		Medium Enterprise						1394995.32				1394995.32	
64		Total MSME						7443949.03					
65		Total Prisec										14652917.08	41

	Q	R	S	T	U	V	W	X	Y	Z	AA	AB	AC	AD
3														Agenda No.-15
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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 01.04.2016 to 30.06.2016 and outstanding balance at the end of June 2016 is annexed. All Banks have collectively disbursed Rs. 1002.13 crore against 14947 accounts during June 2016.

2.Education Loan:

A report on Bank wise outstanding balance under Education loan scheme as on March 2013, March 2014, March 2015 and June 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 30.06.2016
1653.41	1896.89	1758.28	2068.82

During the period from 01.04.2016 to 30.06.2016, all the Banks disbursed Rs. 82.26 crore against 3194 cases.

3.General Credit Card (GCC):

25188 GCCs have been issued during April to June 2016 in the State of West Bengal. Bank wise progress in issuing new GCCs are annexed.

West Bengal

Outstanding position of Housing Loan as on 30.06.2016

(Rs.in lac)

SL. No	Banks	Outstanding Balance	
		No.	Amount
(1)	(2)	(3)	(4)
1	Allahabad Bank	18380	97770.32
2	Andhra Bank	1342	6369.37
3	Bank of Baroda	15324	91621.00
4	Bank of India	9855	78825.00
5	Bank of Maharashtra	984	7989.00
6	Canara Bank	4543	40995.00
7	Central Bank of India	9423	64708.55
8	Corporation Bank	2819	28190.85
9	Dena Bank	721	3713.00
10	Indian Bank	2632	13990.59
11	Indian Overseas Bank	2153	14148.45
12	Oreinttal Bank of Commerce	3543	24996.00
13	Punjab National Bank	11476	57167.00
14	Punjab & Sind Bank	1464	12568.00
15	Syndicate Bank	2955	31844.00
10	State Bank of India	121368	949688.00
17	Union Bank of India	5687	43137.27
18	United Bank of India	41844	260141.80
19	UCO Bank	19479	82283.00
20	Vijaya Bank	2678	82451.00
21	IDBI Bank	13496	124264.00
A	Comm.Bks.Total	292166	2116861.20
SBI ASSOCIATES			
22	SBoI		
23	SBoS		
24	SBoP		
25	SBoM	486	2746.18
26	SBBJ		
B	Total	486	2746.18
OTHER BANKS			
27	HDFC Bank	14814	60593.28
28	AXIS Bank (UTI)	3485	18332.12
29	ICICI Bank	7884	272301.00
30	IDBI Bank		
31	Federal Bank	727	7122.23
C	Total	26910	358348.63
(A+B+C)	Total of Comm.Bks.	319562	2477956.01
REGIONAL RURAL BANKS			
32	BGVB (UBI)	17077	69734.94
33	PBGB (UCO)	3953	14842.00
34	UBKGB	2580	9333.00
D	RRBs Total	23610	93909.94
E	WBSCARD Bank Ltd.		
F	W.B. St. Co-op.Bk	3301	63930.07
Grand Total (A+B+C+D+E+F)		346473	2635796.02

Disbursement position of Banks from 01.04.2016-30.06.2016

(Rs.in lac)

SL. No	Banks	Housing		Education	
		No. of A/c	Amount	No. of A/c	Amount
(1)	(2)	(3)	(4)	(5)	(6)
PUBLIC SECTOR BANKS					
1	Allahabad Bank	1380	4614.31	773	494.07
2	Andhra Bank	58	463.18	56	68.76
3	Bank of Baroda	85	1674.00	14	112.01
4	Bank of India	61	1520.00	134	490.00
5	Bank of Maharashtra	17	19.54	12	17.45
6	Canara Bank	603	2979.18	354	417.51
7	Central Bank of India	725	2923.72	101	514.14
8	Corporation Bank	109	1175.19	13	39.22
9	Dena Bank	16	142.70	5	16.01
10	Indian Bank	83	364.87	34	36.52
11	Indian Overseas Bank	96	484.88	34	39.66
12	Oriental Bank of Commerce	128	1364.11	42	81.01
13	Punjab National Bank	1242	1744.01	507	565.01
14	Punjab & Sind Bank	24	140.11	3	5.54
15	Syndicate Bank	114	5481.00	162	221.00
16	State Bank of India	1499	26808.00	300	3368.14
17	Union Bank of India	425	1425.11	137	427.29
18	United Bank of India	1841	15904.78	224	642.17
19	UCO Bank	278	2966.01	64	342.01
20	Vijaya Bank	142	841.83	17	17.00
21	IDBI Bank	588	5021.09	36	61.75
A	Total	9514	78057.62	3022	7976.27
SBI ASSOCIATES					
22	SBI				
23	SBI S				
24	SBI P				
25	SBI M	94	542.14	14	15.01
26	SBI J				
B	Total	94	542.14	14	15.01
Total Public Sector Banks				3036	7991.28
PRIVATE SECTOR BANKS					
27	HDFC Bank	2229	2016.57	71	98.82
28	AXIS Bank (UTI)	1107	6688.23	34	53.80
29	ICICI Bank	555	2962.29	0	0.00
30	Federal Bank	22	283.78	15	16.36
C	Total	3913	11950.87	120	168.98
(A+B+C)	Total of Comm.Bks.	13521	90550.63	3156	8160.26
REGIONAL RURAL BANKS					
31	BGVB (UBI)	179	794.11	14	12.14
32	PBGB (UCO)	100	770.00	6	17.11
33	UBKGB	41	127.17	12	6.19
D	RRBs Total	320	1691.28	32	35.44
E	WBSCARD Bank Ltd.	124	284.14		
F	W.B. St. Co-op.Bk	982	7687.05	6	29.88
Grand Total (A+B+C+D+E+F)		14947	100213.1	3194	8225.58

Position of Disbursement under Education Loan Scheme for the quarter ended June, 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 30.06.2016)	Amount of Loan disbursed during the Quarter (from 01.04.2016 to 30.06.2016) (Rs in Crore)	Cumulative amount of loan disbursed during the year (From 01.04.2016 to 30.06.2016) (Rs in Crore)	Amount Outstanding (as on 30.06.2016) (Rs in Crore)
1	Allahabad Bank	5784	4.94	4.94	138.54
2	Andhra Bank	421	0.69	0.69	12.75
3	Bank of Baroda	2354	1.12	1.12	54.58
4	Bank Of India	7949	4.9	4.9	274.31
5	Bank of Maharastra	256	0.17	0.17	6.39
6	Canara Bank	1747	4.18	4.18	55.97
7	Central Bank of India	3306	5.14	5.14	113.06
8	Corporation Bank	390	0.39	0.39	10.85
9	Dena Bank	333	0.16	0.16	9.73
10	IDBI	588	0.62	0.62	17.74
11	Indian Bank	401	0.37	0.37	9.13
12	Indian Overseas Bank	897	0.4	0.4	22.67
13	Oriental Bank of Commerce	1514	0.81	0.81	33.21
14	Punjab & Sind Bank	305	0.06	0.06	5.6
15	Punjab National Bank	5401	5.65	5.65	190.68
16	State Bank of India	22095	33.68	33.68	668.82
17	Syndicate Bank	1015	2.21	2.21	23.49
18	Uco Bank	3964	3.42	3.42	79.11
19	Union Bank of India	1948	4.27	4.27	81.47
20	United Bank of India	8248	6.42	6.42	208.24
21	Vijaya Bank	561	0.17	0.17	13.41
22	SBI & Associates	199	0.15	0.15	3.2
	Public Sector Banks Total	69676	79.92	79.92	2032.95
23	Axis Bank	91	0.54	0.54	0.97
24	Federal Bank	92	0.16	0.16	1.28
25	HDFC Bank	514	0.99	0.99	11.67
26	ICICI	98	0	0	0.75
	Private Sector Banks Total	795	1.69	1.69	14.67
27	BGVB	537	0.12	0.12	8.84
28	PBGB	361	0.17	0.17	5.83
29	UBKGB	317	0.06	0.06	3.91
	RRBs Total	1215	0.35	0.35	18.58
30	WBSC Bank	164	0.3	0.3	2.62
	WB Co-operative Bank				
	GRAND TOTAL	71850	82.26	82.26	2068.82

General Credit Card (GCC) 2016-17
(Position from 01.04.2016- 30.6.2016)

(Rs.in lac)

SI No	Bank	Issued	
		No	Amount
COMMERCIAL BANKS			
1	Allahabad Bank	1277	280.55
2	Andhra Bank	68	47.41
3	Bank of Baroda	34	24.11
4	Bank of India	890	826.00
5	Bank of Maharashtra		
6	Canara Bank	2845	625.20
7	Central Bank of india	56	62.13
8	Corporation Bank	119	61.70
9	Dena Bank	14	14.11
10	Indian Bank		
11	indian Overseas Bank	15	3.16
12	Oriental Bank of Commerce	0	0.00
13	Punjab National Bank	920	208.00
14	Punjab & Sind Bank		
15	Syndicate Bank	168	112.11
16	State Bank of India	1766	114.00
17	Union Bank of India	43	71.12
18	United Bank of India	1845	1658.11
19	UCO Bank	157	252.45
20	Vijaya Bank		
21	IDBI Bank Ltd.	17	8.39
A	Comm.Bks.Total	10234	4368.55
SBI ASSOCIATES			
22	SBoI		
23	SBoS		
24	SBoP		
25	SBoM		
26	SBBJ		
B	Total	0	0
OTHER BANKS			
27	HDFC Bank	3369	1800.95
28	AXIS Bank (UTI)	0	0.00
29	ICICI Bank	0	0
C	Total	3369	1800.95
(A+B+C)	Total of Comm.Bks.	13603	6169.5
REGIONAL RURAL BANKS			
30	BGVV (UBI)	587	231.14
31	PBGB (UCO)	1192	1175.00
32	UBKGB	232	196.14
D	RRBs Total	2011	1602.28
E	W.B. St. Co-op.Bk	9574	2438.54
F	WBSCARD Bank Ltd.		
Grand Total (A+B+C+D+E+F)		25188	10210.32

Progress of Credit-Linked Self-Employment Programme(SEP)
during the year 2016-17

Progress on June as on **30.06.2016** for the year 2016-17 is furnished below:

(In Numbers)

	2015-16			2016-17(April to June)		
	Sponsor	Sanc.	Disb.	Sponsor	Sanc.	Disb.
PMEGP	18905	2539	182	0	0	0
NULM (Individual)	1380	143	143	308	15	15
NULM (Group)	0	0	0	0	0	0
SCP	31296	27704	6192	3756	3748	87
SVSKP	59322	25862	24694*	17610	7790	8946*
USKP	1467	1227	1054	503	427	404
SCC	13499	13499	13499	4029	4029	4029
ACC	6091	6091	6091	2156	2156	2156
WCC	10245	6229	6229	255	255	255
Total:	142205	83294	58084	28617	18420	15892

*including spill over cases.

28617 nos of self-employment cases have been sanctioned upto the quarter ended June 2016 (Financial Year 2016-17) and disbursed 15892 cases including spill over cases.

Details of the performance of Banks during the year 2016-17 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/2016-17/

Date : 28-07-2016

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

(Bi-weekly report)

Sub.: Furnishing bi-weekly performance on PMEGP for the year 2016-17....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 28-07--2016 is furnished in prescribed format hereunder for your kind information and necessary action.

PMEGP CUMULATIVE PERFORMANCE INCLUDING SC, ST & WOMEN FOR THE YEAR 2016-17 (BI-WEEKLY REPORT)

Sr. No	Age ncy	Revised Target for 2016-17			No. of applications Received	No. of applications placed before DLTC	No. of applications Recommended by DLTC	No. of applications forwarded to Banks	No. of sanctioned applications remain pending for disbursement during 2015-16		No. of applications sanctioned by Banks during 2016-17		No. of applications rejected by Banks	Details of Disbursement by Nodal Banks (Spill over cases for the year 2016-17, disbursed during the year 2016-17 ,As on 15-06-2016)									Out of disbursement, share of SC,ST & Women						EDP given
		No. of Unit	MM (Rs. in lakhs)	Emp (in nos.)					No. of Unit	MM (Rs. in lakhs)	No. of Unit	MM (Rs. in lakhs)		2015-16			2016-17			Total Disbursement			SC		ST		Women		
														No. of Unit	MM (Rs. in lakhs)	Emp (in nos.)	No. of Unit	MM (Rs. in lakhs)	Emp (in nos.)	No. of Unit	MM (Rs. in lakhs)	Emp (in nos.)	No of Unit	MM	No. of Unit	MM	No. of Unit	MM	
[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	14	[15]	[16]	[17]	[18]	[19]	[20]	21	[22]	[23]	24	25	26	27	28	29	30
1.	KVIC	368	736.06	2944	70	-	-	-	141	404.36	0	0	0	115	247.80	798	0	0	0	115	247.80	798	12	24.52	2	2.10	6	3.89	177
2.	KVIB	736	1472.12	5888	-	-	-	-	1204	3046.32	0	0	0	651	1139.82	4556	0	0	0	651	1139.82	4556	0	0	0	0	0	0	5
3.	DIC	736	1472.12	5888	-	-	-	-	1014	1854.13	0	0	0	846	1269.01	5922	0	0	0	846	1269.01	5922	0	0	0	0	0	0	
Total		1840	3680.3	14720	70	-	-	-	2359	5304.81	0	0	0	1612	2656.63	11276	0	0	0	1612	2656.63	11276	0	0	0	0	0		1775

ULB-wise status of SEP-I (individual) under NULM during 2016-17									
				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		0	0	0	0	0
2		Allahabad Bank	Durgachack		0	0	0	0	0
3		Andhra	Haldia		0	0	0	0	0
4		Andhra Bank	Debhog		0	0	0	0	0
5		Bangiya Gramin Bikash Bank	Bhabanipur		0	0	0	0	0
6		IOB	Debhog			0	0	0	0
7		PNB	Debhog	2	0	2	0	0	0
8		PNB	Durgachack			0	0	0	0
9		PNB	Haldia	3	0	3	0	0	0
10		SBI	Basudevpur		0	0	0	0	0
11		SBI	Durgachack		0	0	0	0	0
12		SBI	Township		0	0	0	0	0
13		State Bank	Durgachack		0	0	0	0	0
14		State Bank	Township		0	0	0	0	0
15		Syndicate Bank	Haldia		0	0	0	0	0
16		UBI	Basudevpur		0	0	0	0	0
17		UBI	Chiranjibbur		0	0	0	0	0
18		UBI	Durgachack		0	0	0	0	0
19		UCO	Durgachack		0	0	0	0	0
Total :				5	0	5	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	0	0	0	6	6	0
5		U.Co. Bank	University	0	0	0	0	0	0
6		U.Co. Bank	Battala	0	0	0	0	0	0
7		OBC	Midnapur	1	0	1	0	0	0
8		SBI	Midnapur	2	0	2	0	0	0
9		UBI	Sepov Bazar	4	3	1	7	7	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	0	10	0	0	0
Total :				39	3	36	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	0	0	0	51	30	21
6		BOI	Michel Nagar	8	0	8	0	0	0
7		Oriental Bank of Commerce	Madhyamgram	3	0	3	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	0	0	0	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 :				49	3	46	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	0	0	0	0	0	0
2		UBI	Kerulia	0	0	0	0	0	0
3		UBI	Rahara	0	0	0	0	0	0
4		Allahabad Bank	Khardaha	5	3	2	0	0	0
Total :				5	3	2	0	0	0
1	Englishbazar	SBI	Medicollege	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	0	0	0	0	0	0
7		PNB	Malda	0	0	0	0	0	0
8		Allahabad Bank	Malda	0	0	0	0	0	0
9		IOB	Bagbari	0	0	0	0	0	0
10		UCO	Malda	0	0	0	0	0	0
11		IDBI	Malda	0	0	0	0	0	0
12		BOI	Gour Road	2	0	2	0	0	0
13		Indian Bank	Malda	0	0	0	0	0	0
14		Central Bank	Malda	1	0	1	0	0	0
15		Allahabad Bank	English Bazar	0	0	0	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	0	0	0	0	0	0
19		Axis Bank	Malda	0	0	0	0	0	0
20		UBI	Netaji Market	0	0	0	0	0	0
21		Dena Bank	Malda	0	0	0	0	0	0
22		UBI	Gour Bango	0	0	0	0	0	0
23		HDFC	Malda	0	0	0	0	0	0
24		Allahabad Bank	Jhaljhalia	0	0	0	0	0	0
Total :				28	0	28	0	0	0

1	Kharagpur	IOSB	Puratan Bazar	3	0	3	0	0	0
2		PNB & SIND	Kharida	0	0	0	0	0	0
3		BOI	Kharida	0	0	0	0	0	0
4		BOB	Malancha Road	4	0	4	0	0	0
5		SBI	Bhawanipur	0	0	0	0	0	0
6		PNB	Keshiary Road	0	0	0	0	0	0
7		Vijaya Bank	Kharida	0	0	0	0	0	0
Total :				7	0	7	0	0	0
1	Tamralipta	SBI	Tamluk	1	0	1	0	0	0
2		SBI	Rlv Station	2	0	2	0	0	0
3		UBI	Tamluk	2	0	2	0	0	0
4		UBI	Salgechia	0	0	0	0	0	0
5		PNB	Tamluk	3	0	3	0	0	0
6		Allahabad Bank		0	0	0	0	0	0
Total :				8	0	8	0	0	0
1	Bhadreswar	UBI	Bhadreswar	0	0	0	0	0	0
2		UBI	Tematha	0	0	0	0	0	0
3		SBI	Mankundu	0	0	0	0	0	0
4		Allahabad Bank	Saradapally	5	0	5	0	0	0
Total :				5	0	5	0	0	0
1	Suri	Canara Bank	Kenduva	0	0	0	0	0	0
2		Indian Bank	Suri	0	0	0	0	0	0
3		PNB	Suri	4	0	4	0	0	0
4		IOB	Suri	0	0	0	0	0	0
5		BOB		0	0	0	0	0	0
6		PNB	Suri	0	0	0	0	0	0
7		UBI	Suri	0	0	0	0	0	0
8		Allahabad Bank		0	0	0	0	0	0
9		CBOI	Suri	0	0	0	0	0	0
10		SBI	Suri	3	0	3	0	0	0
11		IOB	Suri	0	0	0	0	0	0
12		UCO	Hatjan Bazar	0	0	0	0	0	0
13		Canara Bank	Suri	6	0	6	0	0	0
Total :				13	0	13	0	0	0
1	North Dum Dum	IDBI	Birati	0	0	0	0	0	0
Total :				0	0	0	0	0	0
1	Raiganj	SBI	Collagepara	5	2	3	0	0	0
2		Allahabad Bank	Raiganj	0	0	0	0	0	0
3		UBI	Debinagar	0	0	0	0	0	0
4		SBI	Bazar Bank	10	4	6	0	0	0
Total :				15	6	9	0	0	0
1	Burdwan	UBI	Station Bazar	6	0	6	0	0	0
2		UCO	Bajepratappur	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	0	0	0	0	0	0
2		SBI	Chinsurah	0	0	0	0	0	0
3		IOB	Chinsurah	0	0	0	0	0	0
4		Union Bank	Chinsurah	0	0	0	0	0	0
5		UCO	Chinsurah	0	0	0	0	0	0
6		Indian Bank	Chinsurah	0	0	0	0	0	0
7		UBI	Chinsurah	0	0	0	0	0	0
8		UBI	HKL	0	0	0	0	0	0
9		Allahabad Bank	Pipulpati	0	0	0	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	0	0	0	0	0	0
13		Allahabad Bank	Chinsurah	0	0	0	0	0	0
14		Punjab & Sind Bank	Bandel	1	0	1	0	0	0
Total :				3	0	3	0	0	0
1	Barasat	Canara Bank	Barasat	0	0	0	0	0	0
2		WBSC Bank Ltd.	Barasat	0	0	0	0	0	0
Total :				0	0	0	0	0	0
1	Balurghat	IOB	Balurghat	0	0	0	0	0	0
2		PNB	Balurghat	0	0	0	0	0	0
3		SBI	Raghunathpu	0	0	0	0	0	0
4		IDBI	Balurghat	0	0	0	0	0	0
5		CBI	Atravee,	0	0	0	0	0	0
6		Oriental Bank	Balurghat	0	0	0	0	0	0
7		SBI	Balurghat	0	0	0	0	0	0
8		BOB	Balurghat	0	0	0	0	0	0
9		Central Co-	Balurghat	0	0	0	0	0	0
Total :				0	0	0	0	0	0
1	Asansol MC	Central Bank	Asansol	1	0	1	1	0	1
2		UBI	Apcargarden	4	0	4	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	0	0	0	0	0	0
8		UBI	Hutton Road	0	0	0	0	0	0
9		BOI	Asansol	0	0	0	0	0	0
10		UBI	Asansol	3	0	3	0	0	0
11		Vijaya Bank	Asansol	1	0	1	0	0	0
Total :				12	0	12	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	0	0	0	0	0	0
2		UBI	Amrabati	0	0	0	0	0	0
3		AB	Rashmoni	0	0	0	0	0	0
4		CBI	Sodpur	0	0	0	0	0	0
5		BOB	Sodpur	0	0	0	0	0	0
6		PNB	Ghala	0	0	0	0	0	0
7		AB	Ofnanpur	0	0	0	0	0	0
8		IB	Sodpur	0	0	0	0	0	0
9		AB	Ghala	0	0	0	0	0	0
Total				0	0	0	0	0	0
Grand Total :				308	15	293	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 2016-17 & DISTRICT-WISE DISBURSEMENT THEREOF AS ON 30.06.2016

NAME OF DISTRICT	TARGET	NO OF CASES			APPROVED BY CORPORATION & FUND INVOLVED			DISBURSED BY BANK		
		SPON- SANC'D	NO OF	OUT OF TOTAL	MARGIN	NO OF	MARGIN	REPORT		
		SORED BY BANK	CASES	WOMEN	SUBSIDY	CASES	SUBSIDY	UP TO		
ALPURTUAR										
BANKURA	N/A									JUN
BARDHAMAN		225	217	69	0	2,170,000	0	2,170,000	0	JUN
BIRBHUM		178	178	0	0	1,780,000	0	1,780,000	59	550,000
COOCH-BHAR		424	424	0	0	0	0	0	0	0
DAKSHIN DINAJPUR		0								JUN
DARJEENG HILL										
HOOCHLY		218	218	59	0	2,180,000	0	2,580,000	0	0
HOWRAH										
JALPAIGURI										
KOLKATA										
MALDAHIA										
MURSHIDABAD		625	625	275	85	2,750,000	0	2,750,000	0	0
NADIA										
NORTH 24 PGS		296	296	44	8	440,000	0	440,000	0	0
PASCHIM MEDINIPUR		326	326	253	61	2,530,000	4,000	2,885,000	0	0
PURBA MEDINIPUR										
PURULIA										
SILIGURI										
SOUTH 24 PGS		675	675	522	231	5,218,860	0	5,218,860	0	0
UTTAR DINAJPUR		789	789	746	416	7,460,000	0	7,460,000	28	280,000
TOTAL	0	3,756	3,748	2,453	929	24,528,860	4,000	25,284,860	87	870,000

Department of Self Help Group & Self Employment
Swami Vivekananda Swanirbhar Karmasansthan Prakalpa (SVSKP)
Yearwise Performance Report (Urban + Rural) as on 31-08-2016.

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	25790	9207	17992.59	3357.55	7964	2896.05	7468	2667.13	1	0.20
2008-2009	54879	21987	46492.30	9234.67	14896	6379.40	14280	6072.94	6	2.10
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	18327	8792.26	15	4.93
2011-2012	49203	21326	51380.51	10235.07	29798	13440.05	28347	12856.31	49	14.61
2012-2013	69614	28947	65272.83	16043.74	23456	11202.77	22272	10327.51	71	28.64
2013-2014	61326	28141	71536.15	18490.04	25658	15602.97	24573	14770.56	144	91.23
2014-2015	64197	30890	73974.10	21303.65	26430	18190.03	24878	16958.96	668	520.38
2015-2016	66991	32792	86502.73	23956.57	32580	23623.09	27773	20157.73	4161	3035.92
2016-2017	17610	7790	20404.66	6211.64	9857	8113.43	8946	7253.21	821	796.33
TOTAL	614078	270010	615310.39	145524.41	245720	128478.42	227614	117696.60	5959	4499.23

Department of Self Help Group & Self Employment
Swami Vivekananda Swanirbhar Karmasansthan Prakalpa (SVSKP)
District wise Performance Report (Urban + Rural) as on 31-08-2016

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	28788	14614	33480.69	8428.10	12436	7108.05	11219	6326.38	460	350.88
BARDHAMAN	52678	22503	59149.38	14413.45	20087	12258.53	17943	10721.06	765	702.36
BIRBHUM	36967	19274	41869.27	10415.19	15799	8065.82	14465	7320.86	506	320.40
COOCHBEHAR	24405	11994	22623.36	5643.64	10991	5066.99	10425	4739.44	384	202.95
DAKSHIN 24 PARAGANAS	34773	14821	27120.88	6834.99	14112	6326.99	13421	5969.89	296	179.08
DAKSHIN DINAJPUR	19116	10898	23481.99	4627.56	10384	4689.17	9566	4309.20	122	67.64
DARJEELING	9217	3171	6548.19	1641.77	2970	1570.78	2628	1379.63	75	87.20
HOOGLY	36700	15828	36144.79	9593.51	14442	7913.28	13893	7586.38	151	132.81
HOWRAH	33549	12005	20507.15	4891.33	11752	4793.60	11099	4498.59	142	92.38
JALPAIGURI	16739	10126	32311.85	6356.03	9267	5617.43	7942	4648.26	561	503.88
KOLKATA	21960	9442	16539.93	4026.31	9517	3988.81	7901	3318.78	223	193.04
MALDA	54234	14008	35343.61	7243.20	13041	6610.11	12279	6186.45	170	113.76
MURSHIDABAD	37409	19472	44754.07	10223.70	18718	9510.10	17236	8664.45	527	351.52
NADIA	37278	16039	33382.33	8077.82	13720	6715.01	13063	6369.68	22	14.15
PASCHIM MEDINIPUR	43646	17828	54357.94	11875.28	13711	8974.47	13150	8592.34	90	105.98
PURBA MEDINIPUR	26133	15288	31593.42	8790.47	14606	8599.58	13634	7964.53	311	216.75
PURULIA	21931	8552	24150.67	5306.99	7653	4616.24	7130	4246.76	250	187.81
UTTAR 24 PARAGANAS	51556	20934	38599.73	9027.94	19992	8409.84	19063	7904.22	193	122.56
UTTAR DINAJPUR	18614	9200	22291.64	5445.90	8638	5175.61	8009	4741.26	422	316.57
ALIPURDUAR	8385	4013	11059.50	2661.23	3884	2468.02	3548	2208.46	289	237.51
TOTAL	614078	270010	615310.39	145524.41	245720	128478.42	227614	117696.60	5959	4499.23

West Bengal

Programme Year 2016-17

USKP

Progress in implementation as on 30.06.2016

(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 (5)	Amt. (6)	No (7)	Amt. (8)	(9)	(10)
COMMERCIAL BANKS									
1	AB	200	60	46	32.64	37	28.08	14	0
2	AND.BK	30							0
3	BOB	150	5	2	1.00	2	1.00	0	3
4	BOI	150	41	35	12.51	25	9.25	3	3
5	BOM	30							0
6	CB	150	16	16	14.74	16	12.41	0	0
7	CBI	150	65	65	30.25	65	20.65	0	0
8	CORP.BK	50							0
9	DB	50	3	2	3	2	2		1
10	IB	100	45	29	10.75	25	9.13	1	15
11	IOB	75	14	11	8.24	11	6.24	0	3
12	OBC	125							0
13	PNB	150							0
14	P & SB	75	3	2	0.75	2	0.75	0	1
15	SB	75	9	9	37	9	37	0	0
16	SBI	400	51	29	14.00	29	12.00	4	18
17	UB	100							0
18	UBI	300	42	36	31.11	36	28.44	0	6
19	UCO	150	55	55	57.00	55	54.00	0	0
20	VB	30							0
A	Comm.Bks.Total	2540	409	337	252.99	314	220.95	22	50
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	2540	409	337	252.99	314	220.95	22	50
REGIONAL RURAL BANKS									
26	BGVV (UBI)	150	94	90	86.44	90	57.14	0	4
27	PBGB (UCO)	125							0
28	UBKGB	75							0
C	RRBs Total	200	94	90	86	90	57	0	4
29	WB Co-op.Bk	100							
30	ARDB	85							
D	Total of Co Op Bank	185							
Grand Total (A+B+C+D)									
		2925	503	427	339	404	278	22	54

Swarozgar Credit Card (SCC) 2016-17
(Position from 01.04.2016- 30.06.2016)

(Rs.in lac)

Sl	Bank	Target	Issued		Achievement
		No	No.	Amt.	(No) in %
COMMERCIAL BANKS					
1	Allahabad Bank	1490	46	13.48	3
2	Andhra Bank	90	11	3.41	12
3	Bank of Baroda	420			0
4	Bank of India	1050	220	64.24	21
5	Bank of Maharashtra	90			0
6	Canara Bank	240	34	29.14	14
7	Central Bank of India	1370	111	20.85	8
8	Corporation Bank	90	19	4.1	21
9	Dena Bank	90	14	4.50	16
10	Indian Bank	120	17	6.54	14
11	Indian Overseas Bank	120	21	6.75	18
12	Oriental Bank of Commerce	120	26	2.21	22
13	Punjab National Bank	1470	184	46.72	13
14	Punjab & Sind Bank	90	8	2.65	9
15	Syndicate Bank	180	16	2.45	9
16	State Bank of India	2820	125	41.25	4
17	Union Bank of India	300	34	8.41	11
18	United Bank of India	2620	307	76.75	12
19	UCO Bank	1550	214	49.74	14
20	IDBI Bank	200	8	2.14	4
21	Vijaya Bank	180	11	2.45	6
A	Comm.Bks.Total	14700	1426	387.78	10
SBI ASSOCIATES & OTHERS					
22	HDFC	75	11	2.1	15
23	ICICI	75	10	2.54	13
24	SBoI	0			0
25	SBoS	0			0
26	SBoP	0			0
27	SBoM	0			0
28	SBBJ	50	14	7.41	28
29	AXIS Bank (UTI)	100	11	2.1	11
B	Total	300	46	14.15	15
(A+B)	Total of Comm.Bks.	15000	1472	401.93	10
REGIONAL RURAL BANKS					
30	BGVV (UBI)	2550	468	117.20	18
31	PBGB (UCO)	1940	82	24.50	4
32	UBKGB	1510	733	183.25	49
C	RRBs Total	6000	1283	324.95	21
D	W.B. St. Co-op.Bk	8000	1274	318.50	16
E	WBSCARD Bank Ltd.	1000			0
Grand Total (A+B+C+D+E)		30000	4029	1045.38	13

Artisan Credit Card (ACC) -2016-17
(Position from 01.04.2016- 30.06.2016)

(Rs.in lac)

SI No.	Bank	Target No.	Issued	
			No	Amount
(1)	(2)	(3)	(4)	(5)
COMMERCIAL BANKS				
1	Allahabad Bank	5000	112	35.25
2	Andhra Bank	50	11	10.21
3	Bank of Baroda	1000	14	10.64
4	Bank of India	2000	380	110.00
5	Bank of Maharashtra	50	14	4.41
6	Canara Bank	600	75	33.42
7	Central Bank of India	2000	119	13.65
8	Corporation Bank	100	24	3.45
9	Dena Bank	100	13	11.10
10	Indian Bank	300	5	3.00
11	Indian Overseas Bank	400	5	0.79
12	Oriental Bank of Commerce	400	23	8.74
13	Punjab National Bank	1800	54	18.44
14	Punjab & Sind Bank	100	14	4.65
15	Syndicate Bank	500	24	20.44
16	State Bank of India	8000	617	147.11
17	Union Bank of India	600	44	16.44
18	United Bank of India	6000	324	166.44
19	UCO Bank	3000	121	68.74
20	Vijaya Bank	100	11	3.64
Comm.Bks.Total		32100	2004	690.56
21	PBGB	200	44	11.21
22	BGVB	500	78	40.44
23	UBKGB	200	30	15.74
TOTAL RRBs		900	152	67.39
24	WBSCB Bk	0	6	2.45
TOTAL		33000	2156	757.95

BANKWISE DETAILS OF WEAVERS' CREDIT CARDS As on 30.06.2016									
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 $\{(3+4)-(5+6)\}$	Rs in lac		
							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	2478.20	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	368.40	15.87	
4	Bank of India	1476	5128	1228	1197	4179	468.10	31.46	
5	Canara Bank	383	665	164	80	808	491.25	238.65	
6	Central Bank of India.	286	1209	244	248	1004	103.10	35.10	
7	Indian Bank	0	6	1	0	5	0.25	0.00	
8	Indian Overseas Bank	0	413	0	0	413	492.62	39.25	
9	Malda DCC Bank	0	140	0	0	140	0.00	0.00	
10	Murshidabad Central Co-op	460	164	50	200	374	82.50	0.00	
11	Oriental Bank of Commerce	30	80	2	67	41	4.75	0.50	
12	Paschim Banga Gramin Bank	0	1234	0	0	1234	62.50	33.33	
13	Punjab National Bank	25	1630	152	40	1463	73.89	59.89	
14	State Bank of India.	1795	9861	1457	1245	8954	2317.94	108.79	
15	Syndicate bank	160	77	57	160	20	30.50	0.00	
16	Union Bank of India	79	355	12	45	377	34.34	26.00	
17	United Bank of India	1362	5518	692	1400	4788	3347.75	587.47	
18	United Commercial Bank	124	4394	187	80	4251	488.50	135.32	
19	Uttar Banga Kshetriya Gramin Bank	99	192	6	6	285	17.25	10.50	
TOTAL		10245	52457	6229	7402	49082	14849.15	1798.86	

Status of Issuance of Weavers' Credit Cards(WCCs) sanction and disbursal of loan during 2016-17 As on 30.06.16											Annexure I	
Sl No	Name of the state	Target of WCC for 2015-16	Total camps organized in 2015-16	Total number of applications received in Camps & non-Camps days	Total no of applications pending as on 31.03.2016	WCC issued in 2016-17	Applications rejected by banks in 2016-17	Total no of applications pending {(7+8)-(9+10)}	Total Amt. of loan sanctioned during 2015-16 (in lakh)	Total Amt. of loan disbursed during 2015-16 (in lakh)	Cumulative issue of WCC since inception	Cumulative sanction of WCC loan since inception (Rs in lakh)
1	2	3	4	5	6	7	8	9	10	11	12	13
1	West Bengal	0	0	127	61281	255	99	75419	63.72	37.80	66092	15024.62

for Director of Textiles(Handloom etc.), W.B.

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 June 2016 in comparison to June 2015 and March 2016.

(Amt in Rs. crore)

Item	June 2015	March 2016	June 2016
Outstanding Priority Sector Credit to Minority Community	20285	23523	22969
Total Priority Sector Credit in the State	129019	147553	146529

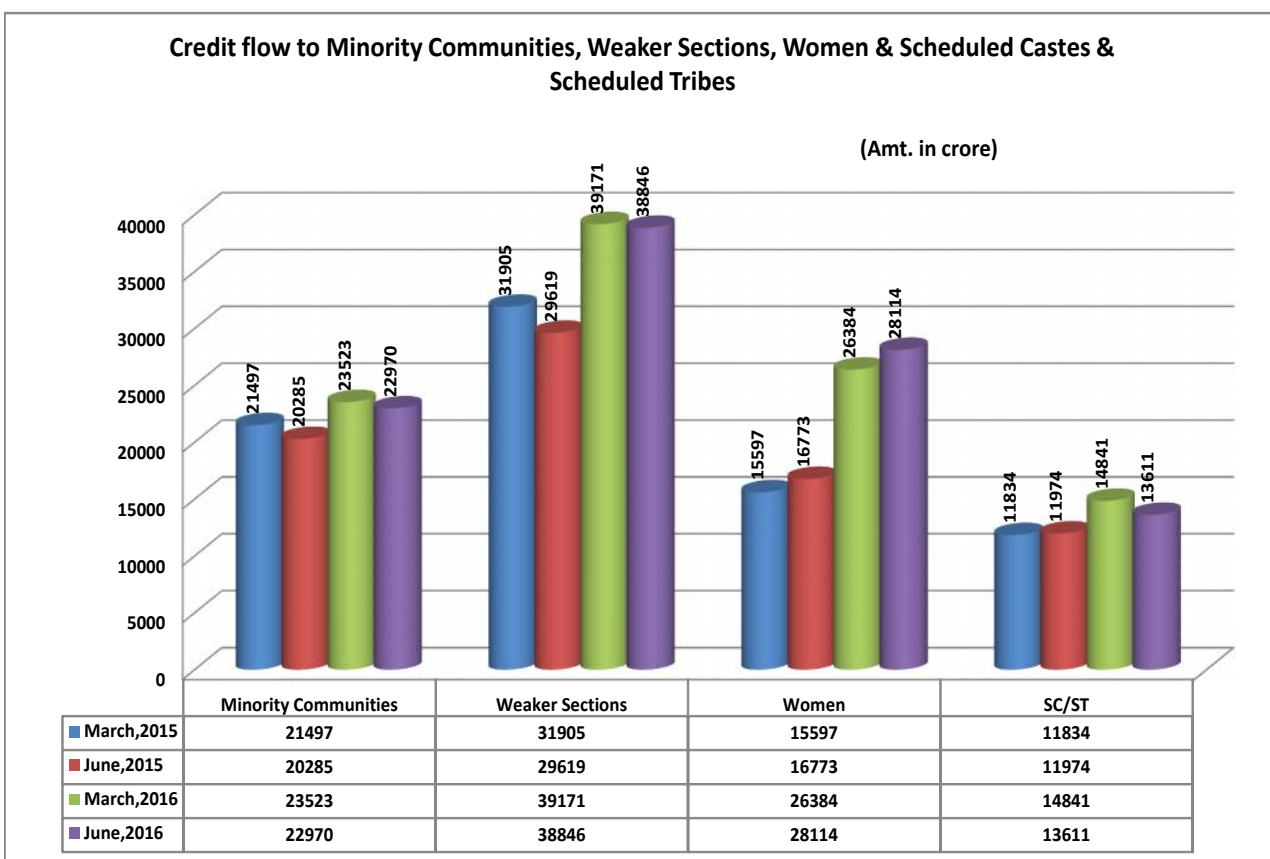
The present Priority sector Advance to Minority Community at the end of June, 2016 has increased by 13.23 % over June, 2015 position. Our objective is to ensure that the Minority communities and backward classes receive a fair and equitable portion of the credit within the overall target of the Priority 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	Disbursement made				Otg. Balance on 30.06.2016	% to Prisec Advance
		01.04.2008-31.03.2016		01.04.2016-30.06.2016			
		A/C	Amt.	A/C	Amt.		
1	Minority Comm.	3666068	31047.23	238746	1671.04	22970.00	16

SC/ST & OBC :							
(Rs. in crore)							
SI No.	Item	Disbursement made				Otg. Balance on 30.06.2016	% to ANBC
		2015-16		01.04.2016-30.06.2016			
		A/C	Amt.	A/C	Amt.		
2	SC/ST	882605	3761.02	363666	1452.64	13611.00	3.82
3	OBC	195885	2361.67	51307	469.92	7537.97	2.12



**Bank wise Disbursement of Loan & deployment of Credit to Minority Community
for the State of West Bengal as on 30.06.2016**

(Rs.in lac)

Sl.No	Banks	Minority Community (Disbursement)				Outstanding	Of which to	% to
		2008 - 2016		01.04.16 to 30.06.2016		Prisec Advance	Minority community	Prisec
		A/C	Amt.	A/C	Amt.	As on 30.06.2016		Advance
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
COMMERCIAL BANKS								
1	Allahabad Bank	114207	363918.17	2227	2754.64	858615.15	139952.76	16
2	Andhra Bank	944	12046.21	44	43.24	179756.60	34814.56	19
3	Bank of Baroda	13883	18569.73	341	641.11	343580.02	15490.00	5
4	Bank of India	36926	152924.57	1107	8925.00	616693.00	116061.00	19
5	Bank of Maharashtra	546	1756.59	32	1770.00	57011.98	9014.67	16
6	Canara Bank	37043	89097.43	1471	6864.11	265949.68	37741.48	14
7	Central Bank of India	54221	62802.59	2192	11527.00	363106.46	56217.64	15
8	Corporation Bank	5344	20982.94	154	288.14	87809.05	30121.44	34
9	Dena Bank	737	1098.02	50	1401.00	75784.00	10234.54	14
10	Indian Bank	1693	1727.64	102	456.00	56990.00	13425.11	24
11	Indian Overseas Bank	9021	7122.28	48	43.68	215693.02	5603.00	3
12	Oriental Bank Commerce	4625	20695.47	173	584.00	308243.00	36412.14	12
13	Punjab National Bank	46649	29439.190	423	675.00	948909.00	145614.00	15
14	Punjab & Sind Bank	589	2892.23	24	41.44	111823.27	11847.23	11
15	Syndicate Bank	18483	27820.92	1067	1707.00	181842.00	38117.00	21
16	State Bank of India	445226	395857.94	1384	1329.00	1699235.00	340398.00	20
17	Union Bank of India	8467	19301.52	409	1525.60	356651.30	47846.13	13
18	United Bank of India	285289	219475.58	3644	3204.64	1424797.28	281235.64	20
19	UCO Bank	95376	124627.38	2350	2758.50	689492.87	34719.79	5
20	Vijaya Bank	3058	10903.47	274	501.14	153577.38	6344.31	4
21	IDBI Bank	20266	40576.59	1412	412.23	350245.22	37648.12	11
A	Comm.Bks.Total	1202593	1623636.46	18928	47452.47	9345805.28	1448858.56	16
SBI ASSOCIATES								
22	SBoI	0	0	0	0.00	0.00	0.00	0
23	SBBJ	17	40.6	0	0.00	0.00	0.00	0
24	SBoS	0	0	0	0.00			0
25	SBoP	0	0	0	0.00			0
26	SBoM	57	370.28	0	0.00	5879.84	967.12	16
B	Total	74	410.88	0	0.00	5879.84	967.12	16
OTHER BANKS								
27	HDFC Bank	27030	29912.96	1756	1624.47	447438.58	39465.72	9
28	AXIS Bank (UTI)	13801	317011.47	641	547.24	312875.41	53894.11	17
29	ICICI Bank	71978	65282.51	6071	6427.03	337034.26	38665.63	11
30	Federal Bank	4554	86663.68	577	9254.37	44277.17	6052.13	14
31	Kotak Mahindra Bank					56735.70	7014.23	12
32	Indusind Bank					119952.30	25136.46	21
33	Bandhan Bank	628874	244472.00	164773	72575.00	701186.00	226522.00	32
34	Ratnakar Bank Ltd.			0		19004.88		
C	Total	746237	743342.62	173818	90428.11	2038504.30	396750.28	19
	(A+B+C)	1948904	2367389.96	192746	137880.58	11390189.42	1846575.96	16
REGIONAL RURAL BANKS								
35	BGVB (UBI)	185869	273523.49	2456	2381.02	488172.99	123738.41	25
36	PBGB (UCO)	110545	60052.00	938	2504.00	172446.00	37688.57	22
37	UBKGB	76320	51178.00	1802	1664.23	115120.53	20467.13	18
D	RRBs Total	372734	384753.49	5196	6549.25	775739.52	181894.11	23
E	W.B. St. Co-op.Bk	1344430	352579.83	40804	22674.46	895168.57	267140.64	30
F	WBSCARD Bank Ltd.	0	0	0	0	106708.25	1278.24	1
G	SIDBI		0	0	0	90116.00		0
	(A+B+C+D+E+F+G)	3666068	3104723.28	238746	167104.29	13257921.76	2296888.95	16
	Medium Enterprise					1394995.32		
	Total Prisec					14652917.08		

**Bank wise Disbursement of Loan to Scheduled Caste & Scheduled Tribe
for the State of West Bengal as on 30.06.2016**

(Rs.in lac)

Sl.No	Banks	Schedule Cast & Schedule Tribe			
		2013-16	01.04.16 to 30.06.2016		
		A/C	Amt.	A/C	Amt.
(1)	(2)	(3)	(4)	(5)	(6)
COMMERCIAL BANKS					
1	Allahabad Bank	31867	29778.10	1546	1854.47
2	Andhra Bank	337	618.37	24	30.54
3	Bank of Baroda	2044	4326.00	89	342.01
4	Bank of India	5261	50291.00	527	5260.00
5	Bank of Maharashtra	119	402.33	35	68.14
6	Canara Bank	4294	1393.47	184	227.46
7	Central Bank of India	10721	9988.00	2238	8469.00
8	Corporation Bank	1306	2803.23	64	66.79
9	Dena Bank	513	938.12	77	75.75
10	Indian Bank	747	970.30	244	254.14
11	Indian Overseas Bank	3795	2779.33	22	18.16
12	Oriental Bank of Commerce	1074	6923.12	139	656.00
13	Punjab National Bank	7347	5360.00	705	517.00
14	Punjab & Sind Bank	156	448.61	14	27.45
15	Syndicate Bank	4276	4931.00	265	500.00
16	State Bank of India	287682	16469.00	1702	1787.00
17	Union Bank of India	4697	2830.48	221	280.22
18	United Bank of India	4886	2816.60	684	427.14
19	UCO Bank	16423	15892.23	2311	2860.01
20	Vijaya Bank	861	2129.93	94	244.64
21	IDBI Bank	9812	9328.29	5083	1650.82
A	Comm.Bks. Total	398218	171417.51	16268	25616.74
SBI ASSOCIATES					
22	SBoI	0	0.00		
23	SBBJ	0	0.00		
24	SBoS	0	0.00		
25	SBoP	0	0.00		
26	SBoM	13	9.46		
B	Total	13	9.46	0	0.00
OTHER BANKS					
27	HDFC Bank	1373	1061.34	159	161.50
28	AXIS Bank (UTI)	589	1027.41	7	4.36
29	ICICI Bank	14819	8732.00	1594	815.24
30	Federal Bank	23	21.04	12	21.00
31	Bandhan Bank	610421	228592.00	155363	63746.00
C	Total	627225	239433.79	157135	64748.10
(A+B+C)		1025456	410860.76	173403	90364.84
REGIONAL RURAL BANKS					
32	BGVB (UBI)	24636	67308.81	4574	2381.02
33	PBGB (UCO)	24354	8055.00	1825	1509.00
34	UBKGB	44929	34281.00	2084	1684.45
D	RRBs Total	93919	109644.81	8483	5574.47
E	W.B. St. Co-op.Bk	519917	121976.02	181780	49325.12
F	WBSCARD Bank Ltd.	0	0.00		
Grand Total (A+B+C+D+E+F)		1639292	642481.59	363666	145264.43

**Bank wise Disbursement of Loan to Other Backward Classes
for the State of West Bengal as on 30.06.2016**

(Rs.in lac)

Sl.No	Banks	Other Backward Classes			
		2013-16	01.04.16 to 30.06.2016		
		A/C	Amt.	A/C	Amt.
(1)	(2)	(3)	(4)	(5)	(6)
COMMERCIAL BANKS					
1	Allahabad Bank	37491	55009.53	2154	3235.67
2	Andhra Bank	356	9175.00	9	1.20
3	Bank of Baroda	1523	5978.14	93	317.10
4	Bank of India	3258	48699.00	315	5048.00
5	Bank of Maharashtra	109	536.37	25	55.14
6	Canara Bank	1094	368.51	94	44.54
7	Central Bank of India	8882	9307.00	3841	11574.00
8	Corporation Bank	379	810.06	39	40.62
9	Dena Bank	2066	165635.57	24	2525.00
10	Indian Bank	322	421.75	117	171.01
11	Indian Overseas Bank	4757	3391.76	12	16.38
12	Oriental Bank of Commerce	790	1249.35	54	116.00
13	Punjab National Bank	4043	2942.05	369	260.00
14	Punjab & Sind Bank	177	716.12	11	16.11
15	Syndicate Bank	1296	2397.00	266	449.00
16	State Bank of India	157943	15663.00	938	1079.00
17	Union Bank of India	4175	8679.97	198	305.27
18	United Bank of India	3858	1014.38	314	64.47
19	UCO Bank	8903	6216.11	629	584.11
20	Vijaya Bank	2742	20660.47	14	29.41
21	IDBI Bank	2067	8088.79	184	134.46
A	Comm.Bks.Total	246231	366959.93	9700	26066.49
SBI ASSOCIATES					
22	SBoI	0	0.00		
23	SBBJ	0	0.00		
24	SBoS	0	0.00		
25	SBoP	0	0.00		
26	SBoM	3	9.46		
B	Total	3	9.46	0	0.00
OTHER BANKS					
27	HDFC Bank	0	0.00	1489	380.52
28	AXIS Bank (UTI)	54	81.02		
29	ICICI Bank	0	0.00		
30	Federal Bank	45	811.60		
31	Bandhan Bank	42962	16221.00	11166	4643.00
C	Total	43061	17113.62	12655	5023.52
(A+B+C)		289295	384083.01	22355	31090.01
REGIONAL RURAL BANKS					
32	BGVB (UBI)	5104	8234.71	1084	1085.01
33	PBGB (UCO)	12501	14806.00	2524	3217.00
34	UBKGB (CBI)	16742	10925.00	1027	946.14
D	RRBs Total	34347	33965.71	4635	5248.15
E	W.B. St. Co-op.Bk	280861	102207.79	24317	10653.44
F	WBSCARD Bank Ltd.	0	0.00		
Grand Total (A+B+C+D+E+F)		604503	520256.51	51307	46991.60

RUDSETI / RSETI (Rural Self Employment Training Institute)

In West Bengal 19 RSETIs sponsored by various Banks as per MoRD guidelines are functional, covering all the 18 districts.

Bank wise sponsorship of RSETIs are as under :

United Bank of India	:6
Uco Bank	:3
Central Bank of India	:3
Allahabad Bank	:2
State Bank of India	:2
Punjab National Bank	:1
Bank of India	:1
Syndicate Bank	:1

It is observed that upto June quarter, all 19 RSETIs have collectively conducted 2662 training programmes and trained 73492 .The District wise RSETI performance is furnished in Annexure.

Status of District wise (RSETI) settlement of trained candidates as on 30.06.2016 in West Bengal

S No.	District Name	No of Training conducted	No of Candidates Trained	Settled	Self Employed		Wage employed	In process	% of Settlement
					Bank	Own			
1	Purulia	92	2291	1206	874	332	-	1019	53
2	Bankura	177	4006	2357	1382	975	517	1538	59
3	Birbhum	193	8265	4860	3542	1318	6	3405	59
4	Malda	117	3615	2229	1481	748	156	1386	62
5	Dakshin Dinarpur	103	2698	1754	842	912	206	903	65
6	Nadia	107	2721	1846	650	1196	-	875	68
7	Uttar Dinajpur	117	2889	1958	1450	508	7	930	68
8	Murshidabad	175	5199	3604	1828	1776	-	1595	69
9	Paschim Midnapore	108	3871	2711	2066	645	121	1153	70
10	South 24 Parganas	187	4960	3490	3017	473	33	1450	70
11	Hooghly	141	3737	2726	2307	419	-	436	73
12	Burdwan	135	3464	2547	1296	1251	-	917	74
13	Darjeeling	34	858	653	457	196	-	205	76
14	Purba Midnapore	116	3408	2591	1276	1315	26	816	76
15	Howrah	103	3352	2573	2572	1	-	768	77
16	Howrah (RKMSSSM)	400	9869	7959	1418	6547	482	1688	81
17	Coochbehar	57	1489	1220	609	611	-	269	82
18	Jalpaiguri	167	3206	2690	2522	168	9	516	84
19	North 24 Parganas	133	3594	3514	2032	1482	-	79	98
	Total		73492	52488	31621	20873	1563	19948	71

Overall cumulative settlement of trained candidates as on June 2016 stands at 71%. But it is observed that in Purulia district RSETI it is only 53%. Whereas the highest percentage of settlement is in North 24 Parganas RSETI which is at 98%, followed by 84% in Jalpaiguri District RSETI.

Settlement position particularly Bank linkage needs more emphasis in co-ordination with Bank branches in the District. LDMs in the BLBC/DCC meeting may take up this issue for discussion and monitoring of Bank linkages position of RSETI trained candidates in different Banks in the district should be reviewed in the block level /district level meetings regularly.

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

The Hon'ble President of India, in his address to the Joint Session of Parliament on 9th June, 2014 announced “By the time the Nation completes 75 years of its Independence, every family will have a pucca house with water connection, toilet facilities, 24X7 electricity supply and access”.

Hon'ble Prime Minister envisioned 'Housing For All' by 2022 when the Nation completes 75 years of its independence. To realise the vision, Central government has launched a comprehensive mission “Pradhan Mantri Awas Yojana- Housing for All (Urban)”.

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

- i) Slum rehabilitation of Slum Dwellers with participation of private developers using land as a resource.
- ii) Promotion of Affordable Housing for weaker section through credit linked subsidy.
- iii) Partnership of Public & Private sectors for providing affordable housing.
- iv) Subsidy for beneficiary-led individual house construction/ enhancement.

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

Housing Urban Development Corporation Limited (HUDCO) has been identified as Central Nodal Agency (CAN) to channelize the Government of India subsidy to the Prime Lending Institution (PLI) i.e. Banks/ HFIs and to ensure effective monitoring of the progress under this scheme.

NHB arranged a one-day workshop on PMAY – Credit Linked Subsidy Scheme (CLSS) at Kolkata on 7th September 2016. The programme was well-participated by the LDMs and officials of the member banks. The purpose of the workshop was to sensitize the participants on details of PMAY-CLSS and discussed the operational aspects/ issues needing further refinement and clarifications for successful implementation of the scheme.

NABARD has also organized one workshop on “Financing beneficiaries of Pradhan Mantri Awas Yojana- Gramin (PMAY-G)”. This scheme has been framed to provide subsidy, loan, and other benefits to the rural poor for achieving the goals set under the mission.

NHB has been already allocated the targets for the financial year 2016-17 under the scheme to all the banks.

Considering the importance and sensitivity of the scheme, all the member banks operating in the State are requested to successfully implement the scheme and ensure that at least the targets given to each bank are achieved. Banks / FIs should take a proactive role for generating and referring interest subsidy cases to HUDCO for channelizing the subsidy fund to the ultimate poor beneficiaries (EWS/ LIG with income up to Rs.6lac per annum) through PLIs.

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	March 2016	June 2016
1	Allahabad bank	02.05.2015	31.07.2015	29.04.2016	26.07.2016
2	Andhra Bank	22.04.2015	11.08.2015	10.05.2016	06.08.2016
3	Bank of Baroda	13.05.2015	30.07.2015	10.05.2016	26.08.2016
4	Bank of India	11.05.2015	28.07.2015	03.05.2016	25.07.2016
5	Bank of Maharashtra	13.05.2015	23.07.2015	11.05.2016	15.07.2016
6	Canara Bank	13.05.2015	05.08.2015	07.05.2016	28.07.2016
7	Central Bank of India	12.05.2015	05.08.2015	10.05.2016	02.08.2016
8	Corporation Bank	14.05.2015	25.07.2015	04.05.2016	01.08.2016
9	Dena Bank	27.04.2015	21.07.2015	29.04.2016	19.07.2016
10	Indian Bank	14.05.2015	29.07.2015	29.04.2016	03.08.2016
11	Indian Overseas Bank	02.05.2015	28.07.2015	27.04.2016	11.08.2016
12	Oriental Bank of Commerce	02.05.2015	19.08.2015	11.05.2016	16.07.2016
13	Punjab National Bank	02.05.2015	01.08.2015	19.04.2016	03.08.2016
14	Punjab & Sind bank	06.05.2015	24.07.2015	27.04.2016	28.07.2016
15	Syndicate Bank	22.04.2015	21.07.2015	29.04.2016	27.07.2016
16	State Bank of India	02.05.2015	10.08.2015	12.05.2016	08.08.2016
17	Union Bank of India	12.05.2015	13.08.2015	10.05.2016	04.08.2016
18	United Bank of India	12.05.2015	30.07.2015	22.04.2016	28.07.2016
19	UCO Bank	15.05.2015	17.08.2015	11.05.2016	17.08.2016
20	Vijaya Bank	22.04.2015	07.08.2015	11.05.2016	30.07.2016
21	BGVV	27.04.2015	22.07.2015	22.04.2016	30.07.2016
22	PBGB	27.04.2015	07.08.2015	07.05.2016	29.07.2016
23	UBKGB	14.05.2015	27.07.2015	12.05.2016	04.08.2016
24	HDFC Bank	22.04.2015	21.07.2015	15.04.2016	16.07.2016
25	AXIS Bank	27.04.2015	22.07.2015	27.04.2016	10.07.2016
26	ICICI Bank	22.04.2015	23.07.2015	22.04.2016	22.07.2016
27	SBOM	-	-	-	25.07.2016
28	Bandhan Bank	-	-	10.05.2016	25.07.2016
29	Indusind Bank	-	20.07.2015	17.05.2016	27.07.2016
30	Federal Bank	02.05.2015	30.07.2015	21.04.2016	28.07.2016
31	Ratnakar Bank Ltd.	-	-	16.04.2016	15.07.2016
32	WB St. Co-o p Bank	14.05.2015	05.08.2015	12.05.2016	03.08.2016
33	WBSCARDB	-	07.08.2015	22.04.2016	01.08.2016
34	SIDBI	-	-	-	25.07.2016
35	IDBI Bank	30.04.2015	27.07.2015	12.05.2016	30.07.2016
36	WBFC	-	-	-	-

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



युनाइटेड बैंक ऑफ 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./366 to 465
/2016-17 दिनांक : 23.08.2016

Ref: LBD/SLBC/West Bengal/366to465/ 2016-17
Date: 23.08.2016

एसएलबीसी के सभी सदस्य

All Members of SLBC

प्रिय महोदय/ महोदया,

Dear Sir/ Madam,

विषय: कृषि के संबंध में पश्चिम बंगाल राज्य स्तरीय
बैंकर्स समिति की विशेष बैठक की कार्यवाही।

**Subject: Proceedings of the Special Meeting of
State Level Bankers' Committee on Agriculture
for West Bengal.**

दिनांक 10.08.2016 को होटल "द पार्क, कोलकाता
में सम्पन्न कृषि के संबंध में पश्चिम बंगाल राज्य
स्तरीय बैंकर्स समिति की विशेष बैठक की
कार्यवाही इसके साथ भेज रहे हैं।

We send herewith the proceedings of the Special
Meeting of State Level Bankers' Committee on
Agriculture for West Bengal at hotel "The Park",
Kolkata on 10.08.2016.

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

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

भवदीय,

Yours faithfully,

महाप्रबंधक

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

(वि.समावेशन और प्राइसेक) और

संयोजक : पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति

Minutes of the Special SLBC Meeting on Agriculture held on August 10, 2016

Special SLBC Meeting on Agriculture was held on August 10, 2016 at the Hotel Park, Kolkata. The Special SLBC on Agriculture was convened to discuss ways of increasing the agricultural credit portfolio of the state of West Bengal through renewal of Dormant/NPA KCC accounts and also to suggest means to ensure bringing of the entire farmer community within the ambit of Pradhan Mantri Fasal Bima Yojana.

At the outset Shri Manas Dhar, General Manager, UBI and Convenor, SLBC, West Bengal welcomed all the participants. He narrated the genesis of the meeting and said that the same has been convened in consultation with the Government of West Bengal. He specially mentioned the keen interest shown by Shri Sanjeev Chopra, Addl. Chief Secretary, Department of Agriculture, Govt. of West Bengal and Dr. Pradip Mazumdar, Advisor (Agriculture) to the Hon'ble Chief Minister, Govt. of West Bengal in holding this Special SLBC on Agriculture. Thereafter he requested Shri Sanjay Arya, Executive Director, UBI to deliver his welcome address.

Shri Arya in his opening remarks said that despite having huge potential in the agriculture sector the overall performance of the state in this regard remains far from satisfactory. He said that KCC is the main route through which agriculture credit is extended to the farming community. In the state of West Bengal coverage of KCC has reached almost saturation level over the years. But owing to non-payment of dues scores of KCC accounts have turned into NPA and became ineligible for further dose of credit. Today's Special SLBC will take stock of the current situation and recommend action points as remedial measure. He laid stress on the immediate action on repayment/renewal of Dormant/NPA KCC accounts. He mentioned that this initiative is filled with multiple benefits like i) regularization of NPA KCC loans ii) making loanee farmers eligible for fresh credit assistance iii) preventing the farmers community from falling into the traps of private money lenders iv) enlarging the credit portfolio of the state v) bringing the hitherto defaulting borrower within the cover of Pradhan Mantri Fasal Bima Yojana through repayment/renewal of his NPA KCC loan account. He said that at this juncture it requires concerted effort on the part of all the stake holders. He said that although the task is daunting but through 8000 odd branches in the state, out of which 3550 in the rural area, backed by a 14000 strong Bank Mitras we are confident of realizing our objective if the banks and the state government can work hand in hand. Shri Arya lauded the joint initiative of the Agriculture Department, Govt. of West Bengal and the SLBC Convenor Bank in holding the Farmers' Financial Inclusion Fortnight in the state during September 14 – 29, 2016.

Shri Arya hoped that the initiatives taken to revitalize the agriculture sector through renewal of dormant/NPA KCCs and by bringing the entire farmer community – both loanee and non-loanee within the umbrella of PMFBY will bolster total agriculture production and reduce the miseries of farming community. He also made a special reference to the unique contribution of the Govt. of West Bengal in the PMFBY scheme in the form of bearing the entire burden of insurance premium payment. He urged on the bankers to upload the details of all the eligible KCC accounts in the designated



portal within the prescribed time limit. He wished the fortnight long campaign programme grand success.

Shri Sanjeev Chopra, Addl. Chief Secretary, Agriculture, Govt. of West Bengal said that ours is basically an agrarian state although the contribution of agriculture in the GSDP is only after the Services and Industry sector. This in no way minimizes the importance of agriculture sector in the state's economy. Sixty eight percent of the state's population lives in the rural Bengal and their chief occupation is agricultural activities. He said that the agriculture's share in the GSDP of the state may further fall and this is a paradigm of development. The poor agricultural credit off-take of the state remained a matter of concern. While the agricultural credit portfolio has a potential of Rs.50,000 crores the actual achievement is of Rs.31,000 crores and out of which KCC loan accounts for Rs.12,000 crores. This means large section of agriculturists are procuring credit from the non-banking sector at a very steep rate of interest. While the West Bengal government proposes to contribute around Rs.4000 crores only as state's share of the premium on PMFBY, the Rajasthan government's contribution towards this end is Rs.20,000 crores. This means that Rajasthan government is planning to put 5 times more agriculture credit than that of West Bengal.

Banking infrastructure cannot be extended overnight although there is commitment on the part of the Banks to open more new branches. Here comes the importance of 14000 strong Bank Mitras working in West Bengal. Their services may be utilized against payment of incentive at a rate of 1% on credit off-take and 10% on reviving KCC account as most of the Banks are incentivizing their Bank Mitras for effecting NPA recovery.. To bring the non-loanee farmers into the ambit of PMFBY the role of Bank Mitras is all the more important. Shri Chopra said that the prosperity of the farmers is not the sole responsibility of Agriculture Dept., all the stake holders should join hands. He mentioned of a recent initiative to rope in the postal department into this work. India Post is having a net work of 7000 rural post offices in West Bengal.

He favoured developing a synergy between the Banks, Agriculture Department, District Administration, RBI, NABARD etc. to ensure all-round development of West Bengal. He said the income of the farmers will not rise by the rise in allocation under the agriculture sector. If the farmers can work on multiple productive cycles in a year their income is likely to rise. He stressed on the earnest observance of the Farmers' Financial Inclusion Fortnight programme during September 14 – 29, 2016 at the bank branch level and also at the level of different tiers of state administration on a mission mode. This kharif season is over, all out efforts are to be given to reap the benefits of this campaign programme in the ensuing Rabi season.

Dr.Pradip Mazumdar, Advisor (Agriculture) to the Hon'ble Chief Minister, Govt. of West Bengal said that since 2012 the Govt. of West Bengal is solely using banking channel for extending all kinds of grants, relief, seed money etc. including disaster management assistance. Out of the 30 lac farmers in the West Bengal, 95% are Marginal & Small farmers. Farm family income has risen by 75% and only 20% of the potential credit at the subvention rate has been availed by the farmers. Large portion of the farming community is availing credit support from the private lenders at a punitive rate of interest. Govt. is determined to extricate them from the clutches of money lenders.



Farmers are to be told about the benefits of timely repayment like interest subvention, further interest subvention and renewal of existing KCC with higher limit opportunity. Services of Bank Mitras are to be utilized fully along with active support from Bank Branches, District Administration, ADAs, KPS, Gramin Dak Sevaks etc, to realise the objective of Farmers' Financial Inclusion Fortnight.

Sm.Arundhuty Ghosh, Chief Post Master General, West Bengal Circle said that there are 7044 Rural Post Offices in West Bengal, each manned by 2 officers. Apart from that India Post is having 15355 strong Gramin Dak Sevak Network in the state. She said that the Rural Post Offices are well versed with the rudimentary banking job. Where banks are facing lower presence in the rural areas, these Post offices have the ability to deliver the much needed service. These rural Post Offices can emerge as a readymade bank for the purpose of fulfilling the dreams of Farmers' Financial Inclusion. India Post has already got the license of Payment Bank. They will start functioning next year. They are already doing field survey and collecting data and engaged in various publicity campaign of the Central government.

As suggested by Shri Sanjeev Chopra, Additional Chief Secretary, Department of Agriculture, Govt. of West Bengal and also by Dr. Pradip Mazumdar, Advisor (Agriculture) to the Hon'ble Chief Minister, Govt. of West Bengal all the participants were divided into 4 distinct groups with a group head to be nominated by the group members themselves. All the groups were requested to discuss the issue of renewal of NPA KCC and success of PMFBY.

Shri Sanjay Chopra summarized the task ahead :

- i) How to increase the agriculture credit by atleast 3.5 times
- ii) How to increase the 24 lac farm insurance cover to 40 lac
- iii) How to link 14000 strong Bank Mitras – how to motivate them
- iv) How to reach a position where there will be no Dormant KCC
- v) How to ensure that no eligible farmer is denied credit support

Shri Chopra said that since we are mostly dealing with small and marginal farmers, participants should spare a thought whether elaborate credit documentation is at all required for KCC upto Rs.50,000/-. He also suggested that offering a credit limit of Rs.49,000/- may be more beneficial if the farmer rotate this credit limit 3 times in a year.

After brain storming session, each group came out with their own suggestions. All the suggestions were discussed and debated in the house. The house came out with the following unanimous recommendations:

- i) Preparation of list of defaulting KCC borrowers & non-loanee cultivators
- ii) Preparation of Data Base – District wise, Branch wise, Bank wise
- iii) Sharing of data in CD with SLBC on 25.08.2016
- iv) SLBC to LDM on 28.8.2016 ; LDM to DCO on 30.08.2016
- v) Holding of Special DCC meeting within 31.08.2016
- vi) Holding of BLBC meeting within 07.09. 2016 – all branches must attend. KPS, ADS should be special invitee



- vii) 01.09.2016 – launching of publicity campaign of Farmers' Financial Inclusion Programme – Govt. of West Bengal may use print & electronic media for this purpose – (DD Bangla channel and TV channels in Bengali having dedicated sessions for the farmers)
- viii) Designing a uniform Banner in Bengali language – depicting the benefits of timely repayment of KCC loan & features of PMFBY
- ix) The banner should be displayed at a conspicuous place in the Post Office, BDO Office, Panchayat Office, Rail station, Bus Depot, Fertiliser Dealer & Ration Dealer shops, Local Hat/Bazar, BLRO Office etc.
- xi) Designing of a simple KCC Loan application form in vernacular with inbuilt Land Possession Certificate option for simplifying the process.
- xii) Renewal of Dormant / NPA KCC in camp mode with involvement of all stake holders including Banks, Bank Mitras, District Administration, LDM, DDM NABARD, ADA, KPS, Gramin Dak Sevaks, etc.

It was discussed that the Insurance companies can utilize the services of Gramin Dak Sevaks for contacting non-loanee farmers.

Dr. Pradip Mazumdar summarized and told that KCC coverage wise West Bengal has reached an almost saturation point. First and foremost priority is revival of Dormant KCC. Branding the defaulting KCC accounts as NPA the bankers have incurred the wrath of the farmers' community. Farmers are avoiding coming to the branch. Instead they are going to private money lenders to meet their acute credit requirement on payment of exorbitant rate of interest. Here lies the role of Bank Mitras. They have to give the proper counseling to the farmers in the form of financial awareness and financial literacy. Bank Mitras to be motivated to take up this task on a mission mode and to extricate the suffering farmers from the clutches of money lenders.

Shri Charan Singh, Executive Director, UCO Bank proposed the vote of thanks. He said it is important and pertinent to remember that till today 70% of the population either directly or indirectly is dependent on agricultural activity for their livelihood. He reminded that the dream of Inclusive Growth will remain elusive if we cannot ensure prosperity and development of the farming community.



List of participants of Special SLBC Meeting on Agriculture held on August 10, 2016 at The Park Hotel, Kolkata		
Sl No.	Names	Designation & Name of the Organisation
CHAired BY		
1	Shri Sanjeev Chopra	Add. Chief Secretary, Agriculture Department, GoWB
2	Shri Pradeep Majumder	Agriculture Adviser to Hon'ble Chief Minister, GoWB
3	Shri Sanjay Arya	Executive Director, United Bank of India
4	Shri K.V. Rama Moorthy	Executive Director, United Bank of India
GOVT. of WEST BENGAL		
5	Shri P. Hans	Joint Secretary, Agriculture
6	Shri Ponnambalam S	ADM, Alipurduar
7	Shri Umasankar S	ADM, Birbhum
8	Shri Krishnendu Basak	ADM, Purba Medinipur
9	Shri Susanta Chakraborty	ADM, Paschim Medinipur
10	Shri Arindam Niyogi	ADM, Paschim Medinipur
11	Shri S. Arun Prasad	ADM, Purulia
12	Ms. Aditi Dasgupta	ADM, Bankura
13	Ms. Priyanka Singla	ADM, Nadia
14	Shri P. Sunam	ADM, Malda
15	Shri Ratneshwar Ray	ADM, Burdwan
16	Shri P. Mitra	ADM, Darjeeling
17	Shri T Afzal	ADM, Coochbehar
18	Shri Sajal Kumar Bhaumik	DDA, Alipurduar
19	Shri Amitabha Chowdhury	DDA, Dakshin Dinajpur
20	Shri Samir Kumar Ghosh	DDA, Birbhum
21	Shri Susanta Mahapatra	DDA, Purba Medinipur
22	Shri Mir Farat Hossain	DDA, Uttar Dinajpur
23	Shri P.K. Bose	DDA, Paschim Medinipur
24	Shri Ashis Kumar Bera	DDA, Bankura
25	Shri Buddhadeb Dhar	DDA, Nadia
26	Shri Arup Das	DDA, North 24 Parganas
27	Shri Jagannath Chatterjee	DDA, Burdwan
28	Shri B.M.R. Reddy	DDA, Malda
29	Shri Bikash Chandra Biswas	DDA, Howrah
30	Shri T.K. Bhaduri	DDA, Jalpaiguri
31	Shri S. Roy	Joint Director (WBP), Agriculture
32	Shri U.S.Aich	Addl. Director of Agriculture, GoWB
33	Shri Partha Roy	Asst. Director of Agriculture (admin), Siliguri
RBI, NABARD & INDIAN POST		
34	Ms. Arundhaty Ghosh	Chief Post Master General, Indian Post
35	Sri A.K. Raybarman	Chief General Manager, NABARD
36	Sri P.N. Das	General Manager, RBI
37	Sri M.K. Mandal	General Manager, NABARD



Commercial Banks		
38	Shri N.K. Sahoo	Executive Director, Allahabad Bank
39	Shri Charan Singh	Executive Director, UCO Bank
40	Shri Manas Dhar	General Manager, UBI & Convener, SLBC West Bengal
41	Shri Imran A. Siddiqui	Field General Manager, Allahabad Bank
42	Shri Umesh Kumar Singh	Field General Manager, Central Bank of India
43	Shri Sujit Kumar Chakraborty	Deputy General Manager, State Bank of India
44	Shri L. Bisoi	Deputy General Manager, Bank of India
45	Shri S.L. Yadav	Deputy General Manager, Bank of Baroda
46	Shri S.K. Chitkara	Deputy General Manager, Union Bank of India
47	Shri N. Veerabhadrapa	Deputy General Manager, Corporation Bank
48	Shri Bhuwan Chandra	Chief Regional Manager, Indian Overseas Bank
49	Shri A. Tewari	Regional Manager, HDFC Bank
50	Shri S.R. Das	Asst. General Manager, United Bank of India
51	Shri B. Som	Asst. General Manager, United Bank of India
52	Shri A. Rai	Asst. General Manager, United Bank of India
53	Shri Shakil Akhter	Asst. General Manager, Canara Bank
54	Shri H. Sarkar	Asst. General Manager, State Bank of India
55	Ms. Manimala. Y	Asst. General Manager, Indian Bank
56	Shri N. Raghavendran	Asst. General Manager, Dena Bank
57	Shri Babul Barua	Asst. General Manager, Vijaya Bank
58	Shri M.P. Behera	Asst. General Manager, IDBI Bank
59	Shri D. Maity	Chief Manager, United Bank of India
60	Shri Bikash Mohanty	Chief Manager, Indian Bank
61	Shri N.N. Goswami	Chief Manager, Dena Bank
62	Shri B.N. Mishra	Chief Manager, Oriental Bank of Commerce
63	Shri D.K. Raulo	Chief Manager, Bank of Maharashtra
64	Shri S. Prodhan	Senior Manager, Bank of Baroda
65	Shri Shyamapada Biswas	Senior Manager, Bank of India
66	Shri Neeraj Kumar	Senior Manager, Canara Bank
67	Shri R. Mitra	Senior Manager, UCO Bank
68	Shri Shyamal Baskey	Senior Manager, Corporation Bank
69	Shri D.J. Bhowmik	Senior Manager, Syndicate Bank
70	Shri B. Francis	Senior Manager, Axis Bank
71	Shri Ramesh Kumar	V.P., Bandhan Bank
72	Ms. Arpita Sen	D.V.P., Bandhan Bank
73	Shri Dinesh Kumar	Manager, Central Bank of India
74	Shri Debdas Mukherjee	Manager, South Indian Bank
75	Shri Kundan Kumar	Manager, Vijaya Bank
RRBs , Co-operative Banks		
76	Shri Umesh Chandra	Chairman, BGVB
77	Shri C. Gupta	MD, WBSCB Ltd.
78	Shri B.K. Mukhopadhyaya	R.M, PBGB
79	Shri S.K. Sarkar	General Manager, UBKGB
80	Shri A. Bhattacharya	Deputy General Manager, WBSCB Ltd.
81	Shri Sudip Ghosh	Asst. General Manager, WBSCARD Bank
82	Shri S. Roy Muhury	Chief Manager, BGVB
Insurance		
83	Shri K.K. Mahapatra	Chief Regional Manager, Agriculture Insurance Company of India Ltd.
84	Shri Paresh Ojha	State Head, Chola MS General Insurance Company Ltd.
85	Shri Siddhartha Chakroborthy	State Coordinator, Future Generali Insurance Company Ltd.
86	Shri B. Saha	Manager, Agriculture Insurance Company of India Ltd.
87	Shri Anshuman Nayak	Manager, IFCO TOKIO General Insurance Company Ltd.



Lead District Managers		
88	Shri Ashim Kumar Pandit	LDM, Purba Medinipur
89	Shri R.K. Prasad	LDM, 24 Parganas, North
90	Shri Gour Chatterjee	LDM, Jalpaiguri
91	Shri Abhoy Kumar Sinha	LDM, Dakshin Dinajpur
92	Shri S.S.P. Gupta	LDM, Burdwan
93	Shri M.R. Das	LDM, Howrah
94	Shri D. N. Thakur	LDM, Birbhum
95	Shri B.K. Swain	LDM, Darjeeling
96	Shri Amit Sinha	LDM, Murshidabad
97	Shri Saktipada Paria	LDM, Paschim Medinipur
98	Shri Sanjay Kumar	LDM, Coochbehar
99	Shri Sugata Lahiri	LDM, Nadia
100	Shri T.K. Roy	LDM, Alipurduar
101	Shri S.K. Mahata	LDM, Purulia
102	Shri S.K. Dey	LDM, Uttar Dinajpur
103	Shri N.C. Saha	LDM, 24 Parganas, South
104	Shri Utpal Pal	LDM, Hooghly
105	Shri Rabindranath Sarma	LDM, Malda





युनाइटेड बैंक ऑफ 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

सन्दर्भ: एलबीडी/एसएलबीसी/पश्चिम बं./198to300
/2015-16 दिनांक : 23.06.2016

एसएलबीसी के सभी सदस्य

प्रिय महोदय/ महोदया,

विषय: पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति की
133वीं बैठक की कार्यवाही।

हम इसके साथ दिनांक 16.06.2016 को होटल "द
पार्क, कोलकाता में सम्पन्न पश्चिम बंगाल राज्य
स्तरीय बैंकर्स समिति की 133वीं बैठक की कार्यवाही
भेज रहे हैं।

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

भवदीय,

Manish

महाप्रबंधक

(वि.समावेशन और प्राइसेक) और

संयोजक : पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति

Wk

Convener: State Level Bankers' Committee
for West Bengal

Ref: LBD/SLBC/West Bengal/198to300/ 2015-16

Date: 23.06.2016

All Members of SLBC

Dear Sir/ Madam,

Subject: Proceedings of the 133rd Meeting of
SLBC for West Bengal.

We send herewith the proceedings of the 133rd
Meeting of State Level Bankers' Committee for
West Bengal held at hotel "The Park", Kolkata on
16.06.2016.

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

Yours faithfully,

[Signature]

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

[Signature]



**United Bank of India
Lead Bank Division
Head Office**

**Convener
State Level Bankers' Committee for West Bengal**

Minutes of the 133rd State Level Bankers' Committee Meeting for the State of West Bengal held on 16.06.2016.

The 133rd SLBC meeting for the State of West Bengal was convened at The Park Hotel at 10.30 a.m. on 16.06.2016 to review the performance of banks for the period April to March 2016 for the financial year 2015-16. The meeting was chaired by Dr. Amit Mitra, Hon'ble Finance Minister, Government of West Bengal. Dignitaries present included Shri Sanjeev Chopra, Additional Chief Secretary, Agriculture Department, Govt. of West Bengal, Shri H. K. Dwivedi, Principal Secretary, Finance Department, Govt. of West Bengal, Shri Sanjay Arya, Executive Director, United Bank of India, Shri K.V.Rama Moorthy, Executive Director, United Bank of India, Smt. Rekha G. Warriar, Regional Director, RBI, Kolkata, Shri G. N. Rath, Chief General Manager, RBI, Kolkata, Shri Chandra Shekhar Ghosh, Managing Director & CEO, Bandhan Bank. Top Executives from different departments from Govt. of West Bengal, RBI, NABARD, Banks, Insurance companies and Lead District Managers also participated in the meeting. A list of participants in the meeting is enclosed as Annexure.

At the outset Shri Manas Dhar, General Manager, UBI & Convener, SLBC West Bengal extended warm welcome to Dr. Amit Mitra and all the members present. Shri Dhar expressed the hope that the kind presence of Dr. Mitra will definitely energise the house to have a very interactive participation of the members. He requested Dr. Mitra to guide the house along the right course so that all the stakeholders come out with their best to ensure all round prosperity of our state. Thereafter, Shri Dhar requested Shri Sanjay Arya, Executive Director of United Bank of India to deliver his welcome address.



Shri Sanjay Arya, Executive Director, United Bank of India greeted and welcomed Dr. Amit Mitra and all others present. He said that SLBC, West Bengal last met on 10.03.2016 and today we are going to review the performance of the Banks and financial institutions operating in the state of West Bengal for the year 2015-16. He said SLBC provides us a unique platform to discuss every aspect of banking and finance in the state and we all should make use of it. He said today our discussion will also focus on the action points emerged in the last SLBC (132nd) meeting. The agenda wise discussion mooted by Shri Arya is as under :

- **Credit Flow under Annual Credit Plan for 2015-16** : All the banks operating in the State put together disbursed Rs. 84,375 crore against annual target of Rs.81,568 crore i.e. 103% of annual target under ACP 2015-16.
- Disbursement under ACP 2015-16(during April- March) has increased by 22% over the disbursement of Rs. 68,942 crore during corresponding period last year to stand at Rs.84,375 crore
- Disbursement to agriculture sector during FY 2015-16 stood at Rs.30,930 crore registering an increase of **33% in credit flow** over the disbursement of Rs.23,327 crore made during corresponding period last year.
- The disbursement to MSME sector stood at Rs.22887 crore against target of Rs.21762 crore registering achievement of 105 % target of ACP 2015-16. The disbursement amount registers an increase of 52% over the corresponding period last year (2014-15).
- Shri Arya congratulated all banks for achieving the Target under ACP and requested them to extend same cooperation during this financial year also.

Aadhaar Seeding & DBT :

- Aadhaar seeding percentage is 33.15 in West Bengal as compared to 45 % across the country. All banks are requested to push up Aadhaar seeding for smooth DBT transactions as well as avoidance of fraudulent transactions.

CD Ratio in the State:

- CD Ratio stood static at 61% as at 31.03.2016. 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 increase of Rs 13,664 crore in a single quarter.

- Requested banks to make aggressive but judicious lending to push the CD Ratio of the State during the financial year (2016-17).
- So far district CD Ratio is concerned, Cooch Behar, Bankura, Alipurduar, Birbhum & Malda have registered an increase of 12%, 9%, 7%, 5% & 5% respectively as on March 2016 over CD Ratio as at June 2015.
- However, districts like Burdwan, Bankura (despite 9% growth), Howrah, Hooghly, Alipurduar & 24-Parganas (North) are still having below 40% CD Ratio as on March 2016.
- The State Government and Banks should join hands to find out the opportunities for big ticket advances to increase CD Ratio of these districts to the desired level. LDMs have a big role to play in improving the CD ratio in the districts.

Issuance of KCCs:

- All the banks operating in the State have issued 17,53,590 KCCs during the FY 2015-16 i.e. 88% of annual target of 20.00 lac with financial outlay of Rs. 6255.88 crore.
- Average credit per KCC rose to Rs. 35,674 as on 31.03.2016 from Rs 34,734 as on 31.12.2015. The average credit per KCC of all banks excluding West Bengal State Co-operative Bank stood at Rs. 61,905 while same is Rs. 24,475 for West Bengal State Co-operative Bank. Shri Arya said that the West Bengal State Co-operative Bank should strive to reach the other bank's standard in respect of average credit per KCC.

SHG Credit Linkage:

- All Banks in the state Credit linked 2,00,967 Groups of SHG during FY 2015-16, reflecting 113% of Annual physical Target. In monetary terms it comes to Rs. 2084 crore, i.e. 108% of financial target. It is observed that credit linkage



amount has increased to Rs 2084 crore during 2015-16 from Rs 1026 crore over the corresponding period of 2014-15.

- It is also observed that average Credit per SHG as on 31.03.2016 for FY 2015-16 stood at Rs. 1,03,702/- against average SHG credit of Rs.89,970/- in last year (31.03.2015), thereby registering an increase of Rs.13,732/- per SHG.

Financing Weaker Section:

- Advance to Weaker Section for the State stood at Rs.39,171 crore(10.97% of the ANBC) as on March 2016 registering growth of 32% (against Rs.29,619 crore as on June 2015).

Financing the Minority Community:

- Credit to Minority Community against outstanding Priority Sector Advance in the State stood at 16% of Priority Sector Advance at the end of March 2016 against national target of 15%.

Financial Inclusion & Jan Suraksha:

- In respect of Financial Inclusion drive in mission mode under PMJDY, Banks operating in West Bengal have opened 1.91 crore accounts up to 11.05.2016. Out of this around 39 lakh accounts are lying in Zero Balance state, these accounts need to be made operational
- Rupay cards have been issued to 1.37 crore account holders covering 71.4% of the accounts opened against national level achievement of 82.4%. This area needs attention of all banks.
- Activation of Rupay card is very important so that all the beneficiaries get the benefit of Rs. 1 lac in-built accident insurance cover
- Under 3 Social Security Schemes namely, Pradhan Mantri Suraksha Bima Yojana(PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana(PMJJB Y) and Atal Pension Yojana(APY), all the Banks have enrolled PMJJBY - 12,64,681,



PMSBY- 59,04,379 and APY – 1,31,845. Thus totaling 73,00,905 cases as on 15.05.2016.

Performance under MUDRA loans:

- All the Banks operating in the State collectively disbursed Rs 7425 crore against target of Rs. 6532.17 crore, thereby achieving 113.67 % of annual target during FY 2015-16.
- 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.
- ITIs (Government aided and Private), Vocational Training Centres (VTCs) and Operational Centres (OCs) are good source for potential entrepreneurs for MUDRA loans.
- SLBC has already mapped 114 ITIs (52 Government aided and 62 Private), 30 Vocational Training Centres (VTCs) and 360 Operational Centres (OCs) in West Bengal for conducting financial literacy programmes.

Stand Up India Scheme: The “Stand up India Scheme” was launched by the Hon’ble Prime Minister on 5th April, 2016 to promote entrepreneurship among Scheduled Caste / Schedule Tribe and Women. Stand-Up India Scheme intends to facilitate bank loans between Rs.10 lakh to 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 Greenfield enterprise. All banks are requested to take up the issue very seriously. Review of the performance of banks on this account will commence from next SLBC meeting.

On-line land verification and registration of charges.

- This is a long pending issue and SLBC always remains in touch with L & LR Department of Government of West Bengal.



- L & LR Department, GoWB has informed SLBC that land details concerning 241 out of 346 Blocks can be viewed by accessing e-bhuchitra portal.
- Now, it is time that State Government put in place the facility of online creation / registration of charges by the bank.

Roadmap for branch opening in unbanked villages having 5000+ population:

- SLBC had submitted the Roadmap for opening brick and mortar branches in 717 unbanked villages (identified by the LDMs of West Bengal), in this respect to RBI on 30.01.2016 (as per guidelines).
- Subsequently as advised by DFS, MoF, Gol, another survey was conducted to identify existence of brick & mortar bank branch within 5 km. radius of the 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.
- Requested SLBC to first consider covering the newly identified 359 unbanked villages having population above 5000 with a brick & mortar bank branch.
- Bankers are requested to extend all possible support and cooperation in this regard.

NPA & Recovery:

- Overall recovery percentage in respect of three broad sectors, viz, Agriculture, Industry and Services of the banking system in West Bengal as on 31.03.2016 stood at only 53%.
- The NPA scenario covering all Banks in the State is yet to improve. It is observed that gross NPA (Rs.13,889 crore) out of Total Priority Sector



Advance(Rs. 1,47,553 crore) of the Banks in the State is 9.41% as on 31.03.2016.

- District Administration may offer a helping hand to the Banks to recover NPA by way of expeditious granting of permission for taking physical possession of the charged properties to the Banks under SARFAESI action. About Rs.49,000 crore advance is locked up as NPA in the state. In about 300 number of cases in UBI permission of District Administration under SARFAESI Act is pending over 3 years. These are mainly from 24-Parganas (North), 24-Parganas (South), Murshidabad, Hooghly and Purba Medinipur.
- On behalf of all member banks, the State Government is requested for their kind intervention and initiation of appropriate measures to improve the recovery atmosphere in the State. It is an established fact that in one hand, recycling of fund is the foremost necessity for a commercial financial institution and on the other hand, a congenial recovery environment is one of the prerequisites for flourishing of credit.

Finally, Shri Arya urged upon the entire banking fraternity in the state to come out with all the promised services to help implement the national as well as state agenda of all round economic development. He requested Dr. Amit Mitra, Hon'ble Finance Minister, Government of West Bengal to guide the SLBC through his sagacious interaction on the points raised.

Initiating the discussion Dr. Amit Mitra, Finance Minister, Govt. of West Bengal thanked Shri Sanjay Arya, Executive Director for his opening remarks. He welcomed Smt. Rekha G. Warriar, Regional Director, Reserve Bank of India, Kolkata and also Shri Chandra Sekhar Ghosh, Chairman, Bandhan Bank. He complimented Smt. Warriar on her first appearance in the SLBC (West Bengal) meeting and wished her active participation in the SLBC forum in the days to come. He said no praise is enough for the success achieved by Shri Chandra Sekhar Ghosh who started his life in a semi-town place called Bagnan in the Howrah District of West Bengal. He narrated the story of a man with mere Rs.5,000/- capital and now reaching the helm of affairs of a bank commanding a credit portfolio of Rs.16,000 crore with an annual profit of Rs.275 crore. He said this is a miraculous feat which requires replication covering many individuals for our economy to grow. He thanked the Government officials for their full attendance.



Starting agenda wise discussion Dr.Mitra raked up the issue of unsatisfactory CD ratio in the state. He said that the present CD ratio is a matter of concern for the state. Sometimes past, bankers were attributing poor CD ratio to some accounting issue. He said whatever may be the reason, 61% CD ratio is just not acceptable. He asked if Orissa can achieve a CD ratio of 74.85%, why can't we. We may not reach the CD ratio level of Maharashtra (94.22%) but what prevents us from achieving the national average of 78.96%.

He said the present scenario indicates a situation where the banks are getting enough deposit but not lending in return. He hinted that bankers often raise the issue of NPA for slow credit delivery by them. He said in respect of a section of priority sector lending only viz. agriculture credit Govt. of West Bengal has some issues but for the remaining segments Govt. of West Bengal don't interfere – it is the bankers who run the show.

Dr.Mitra expressed concern that the CD ratio of 6(six) districts are still below 40%. He said this is not a blame game – bankers should tell what they expect from the State government. Task to be given to various functionaries to shore up CD ratio and they should work within definite time schedule. He wanted to explore the analytical reasons, in data terms, for the poor CD ratio in six districts. He wanted analytical studies on how the concentration of big ticket advance accounts in specialized branches like Corporate Finance Branch is affecting the CD ratio of some districts where the actual business units are located. Shri Sanjay Arya gave a live reference in this regard by citing the example of all tea advances are being managed by United Bank of India through it's Calcutta Branch.

Dr. Mitra wondered how Bandhan Bank can achieve a CD ratio of 211% and enjoy repayment level of 99.9%. He said most of the bankers should introspect whether they are taking ownership in their work or just doing routine job.

On the question of setting up of Brick & Mortar branches in unbanked villages having population over 5000, Dr. Mitra expressed his serious displeasure. He mentioned about ready space available in Panchayat Buildings which enables the banks to operate seamlessly from such locations. Mr.Sinha, Secretary, Dept. of Animal Husbandry, also mentioned about the space offered by Govt. of West Bengal for Branch & ATMs at the Krishak Bazars, IT Hubs, Industrial Parks etc. At this point Dr.Mitra said it is not a zero sum game and rather we should look at it as a positive sum game. He said that when the state government wants to expand services to the disadvantaged in many ways a tardy branch opening schedule may stymie the pace of all round development.



Shri Dhar, Convener, SLBC at this juncture submitted that subsequent to a direction from DFS, MoF, GoI during a recently held Video Conference, another exercise has been carried out by the LDMs in respect of availability of Brick & Mortar Branches within 5 kms. radius of the concerned 717 villages having 5000 plus population. It has revealed that out of 717 such villages, there are 358 villages having presence of a Brick & Mortar branch within 5 kms. radius and many of them are in fact located only within 1.5 kms radius. Accordingly viability of a new full service Brick & Mortar Branch in these 358 villages will pose a large problem for bank if they decide to set up such branches.

At this point Shri H.K. Dwivedi, Principal Secretary, Finance, Govt. of West Bengal participated and said that in the last SLBC it was decided to draw month wise branch opening schedule and if we don't follow and implement this we would flouting our own decision. He said Ministry of Finance, Govt of West Bengal is facing lot of flak on this count.

Dr.Mitra said West Bengal is densely populated and in districts like Purulia and Bankura banks are badly represented although there is enough scope for branch expansion. Everyone has to open a savings bank account as even Re.1/- cannot be given by government bypassing the DBT route. West Bengal is forerunner in availing the "e-kuber" (CBS) facility extended by RBI. Government is trying to help the disadvantaged people and he referred the case of monthly payment of pension of Rs.1500/- to Baul singers (folk singers) through bank account.

Dr.Mitra said while the target for Mudra loan was Rs.6532 crores, the financial institution have achieved Rs.7425 crores i.e.113% of target. On reality check it is found that banks have given loan to the tune of Rs.4521.65 crore only and the rest amount contributed by NBFCs and Non-NBFCs. Bank has done well, but if we look deeper we find lot of scope still remain for them. He said that ITIs, VTIs, OCs can provide skilled entrepreneurs who are almost ready borrower for Mudra loan. He thought of creating entrepreneurship bazaar and from which pool bank can pick up prospective borrowers and give them loan after due diligence process. He said prospective borrowers should be taught the art of preparation of projects. Otherwise he will falter before the seasoned bankers when they will insist compliance of various parametric requirements and formalities. He favoured holding of workshop for the prospective borrowers and sought bank's co-operation in this regard. The LDM, Paschim Medinipur narrated what they are providing in training to the prospective borrowers.

Dr. Mitra said the potential borrowers under the Mudra loan category requires only little amount of working capital and some physical capital in terms of tools.



With this little support they can become successful entrepreneur and they themselves can offer employment and livelihood to many people.

Shri Sanjeev Chopra, Additional Chief Secretary, Govt. of West Bengal enquired why maximum number of Mudra loans have been sanctioned under Sishu category (23,87,110). He also pondered whether Banks are shifting MSME target to Mudra. Shri Sanjay Arya clarified that Mudra loan is given to the borrowers only depending on the merit of the proposal. Dr.Mitra wanted formation of a working group for doing sectoral break down of Mudra loan. The group should have representation not only from very senior functionaries but also people from the grass root, LDM should be an important component.

Shri Manas Dhar, Convener, SLBC said that Mudra Loan is given to units falling under Manufacturing, Trading and Service sector. And recently Beekeeping and Animal Husbandry and trading associated with these segments has been included in the list of permissible activity for Mudra loan.

Dr.Mitra said that on SHG the banks have fared reasonably well. But the good work remains to be pushed up further. Banks have achieved 108% of financial target and 113% of physical target in respect of SHG credit linkage. Average credit per SHG registered a growth of Rs.13,732/- i.e. from Rs.89,970/- (2014-15) to Rs.103,702/- (2015-16) acknowledged the contribution of the rural bank in this regard. Few districts like Alipurduar, Malda, Murshidabad, Uttar Dinajpur, Purba Medinipur have done well. Recovery in SHG is very good about 87% – 88%. Performance wise West Bengal is positioned at 5th place among all the states in the country and this year tripped one Southern State on the way. In West Bengal SHG prospect is huge. Little more effort is required. All the four states ahead of West Bengal is from the southern India.

In India employment elasticity is close to negative, SHG has huge possibility in this regard.

NABARD representative pointed out that bank's response to credit need is not always adequate. Dr.Mitra said that we should not get engaged in blame game. He suggested holding exclusive meeting on SHG & MSME with all stake holders.

Shri Sanjeev Chopra, Additional Chief Secretary, Agriculture, GoWB mentioned about the automatic Fasal Bima coverage of the KCC borrowers. He said West Bengal is a state where farmer's share of the premium is paid by the government. He said regular repayment of KCC loan can result in reduction of



effective interest rate to 4%. There is huge potential for the agriculture loan in the state (around Rs.45,000 crore) but credit off take is only around Rs.15,000 cr. One can very well estimate the effect on economy if the agriculture credit off take improves. If the agriculture credit off take doubles, the income of farmers' community can be trebled. 13000 odd BC agents can play a vital role against payment of incentives on loan/recovery etc. The farmers to be informed of the dangers of non-payment of KCC loan over 3 months. It's basically a communication effort with the farmers' community. With this end in view government of West Bengal is going to hold a Farmers Financial Inclusion Fortnight from September 14th – 29th, 2016.

Shri Manas Dhar, Convener, SLBC said that due to the reason that disbursement not taking place in all KCC accounts in each season, the insurance coverage as against total KCC loan outstanding stood around a very poor 12%. Accordingly dormant/ NPA KCC are also to be activated without any delay through renewal so that the concerned farmers can enjoy PMFBY in a seamless manner, which in turn will ensure the increase in insurance coverage of KCC in the State. District wise / Bank wise list of dormant KCCs is being circulated to all LDMs to adopt corrective measure in this regard.

Dr. Mitra enquired about the achievements in the OPS (other priority sector) where achievement overshoots the target disbursement by 143%. Dr.Mitra wanted to know the sectors which constitute OPS. SLBC Convener stated that Housing Loan is one such sector. He said where the state is doing well that should be leveraged.

To the reference made by Fisheries Dept. that banks generally show apathy in financing fishery units, Dr. Mitra said that fisheries have tremendous potentiality. It's a huge growth area – feed makers are coming to the state to establish unit.

Minority Development Dept. raised the issue of hurdles faced by people in trying to open bank accounts for ensuing credit of scholarships – Due to strict enforcement of DBT norms, opening of SB account in bank is mandatory. Dr. Mitra desired the department to give available data to the SLBC for removing the obstacles.

Shri Chandra Sekhar Ghosh, Chairman, Bandhan Bank narrated his success story in detail. He said within a span of 222 days (as on 31.03.2016) Bandhan Bank could open 670 branches across the country, 2022 Micro Credit Office (credit outlet), garnered total deposit of Rs.14,000 cr. and could lend Rs.16000 cr. (outstanding balance, not disbursement). He stated that there is no magic



wand as the secret of their success. He said prompt service and simplified procedure are very important.

Smt. Rekha G. Warriar, Regional Director, Reserve Bank of India, Kolkata thanked Dr. Amit Mitra, Hon'ble Finance Minister, Govt of West Bengal for his very inspirational leadership to the meeting. She said when the Finance Minister is so proactive and accommodating, the SLBC should also respond in equal measure. She praised the Finance Minister for identifying the lacuna in the processes. In the matter of branch opening in unbanked villages with 5000 + population she said whatever has so far been done is not just adequate. Regarding poor CD ratio in the state she said that all banks should try their level best to shore up CD ratio of the state. She said that RBI shares the concern of the state government in large extent. She mentioned that the three Kolkata based banks and State Bank of India should put in extra effort.

Shri H.K. Dwivedi, Principal Secretary, Finance, Govt. of West Bengal, raised the issue of Aadhar seeding in SB accounts. He said government is having numerous scholarship schemes for SC, ST, OBC, Minority community, old age pension etc. Opening of account following Aadhar seeding, are the issues which require attention. Around 80% of the population in West Bengal is having Aadhar card. All available data on Aadhar card and Aadhar seeding needs to be shared with SLBC.

Ms.Smaraki Mahapatra, Excise Commissioner & Addl. Secretary, Finance said that Stand Up India and Start Up India are two very high priority schemes and LDMs should be prepared to discuss these schemes in the next district level meeting.

While delivering vote of thanks Shri Rama Moorthy, Executive Director, United Bank of India said that it was a trend setting meeting where the Finance Minister has made his points very clear and what the government wants from this forum. He, however, said that the government departments may interact with SLBC on real time basis without waiting for the formal meeting. He thanked all the participants for their attendance and valuable feedback.



**List of participants of 133rd SLBC Meeting of West Bengal held on 16.06.2016 at
The Park Hotel, Kolkata**

Sl No.	Names	Designation & Name of the Organisation
CHAired BY		
1	Dr. Amit Mitra	Hon'ble Finance Minister, Government of West Bengal
2	Sri Sanjeev Chopra	Add. Chief Secretary, Agriculture Department, GoWB
3	Sri Sanjay Arya	Executive Director, United Bank of India
4	Sri K.V. Rama Moorthy	Executive Director, United Bank of India
5	Sri Chandra Shekhar Ghosh	Managing Director & CEO, Bandhan Bank
GOVT. of WEST BENGAL & OTHER GOVT. AGENCIES		
6	Sri H.K. Dwivedi	Principal Secretary, Finance Department, GoWB
7	Dr. Ariz Afiab	Principal Secretary, SHG & SE, GoWB
8	Sri Hridyesh Mohan	Principal Secretary, Technical Education & Training, GoWB
9	Sri S.K. Thade	Principal Secretary, Backward Classes Development & Welfare Dept., GoWB
10	Sri Subrata Biswas	Principal Secretary, Cooperation, GoWB
11	Ms. Smaraki Mahapatra	Excise Commissioner & Additional Secretary, Finance, GoWB
12	Ms. C.D. Lama	State Mission Director and Chief Executive Officer, WBSRLM
13	Sri R.K. Sinha	Secretary, Animal Resources Development, GoWB
14	Ms. R. Alice Vaz	Director, MSME, GoWB
15	Sri S.S. Bhattacharya	Jt. Secretary, Fishery Department, GoWB
16	Ms. M. Banerjee	Jt. Secretary, MSME&T Dept. GoWB
17	Sri Shakil Ahmed	Jt. Secretary, MA & ME Dept. GoWB
18	Sri A.K. Das	Spl. Secretary, Finance & DIF, GoWB
19	Sri M. Biswas	Managing Director, Minority Development & Welfare Department, GoWB
20	Sri D. Ghosh	Director, Textile Dept., GoWB
21	Sri Apurba Biswas	Dy. Director, Employment Dept., GoWB
22	Sri Saptarsi Biswas	Dy. Director, Fisheries Dept. GoWB
23	Sri S.N. Biswas	Jt. Director, Fisheries Dept., GoWB
24	Sri R.K. Mridha	Jt. Director, MSME, GoWB
25	Sri Uday Sankar Aich	Additional Director, Agriculture Department, GoWB
26	Sri S.K. Panty	Additional Director, Directorate of Employment, GoWB
27	Sri Swapan Kumar Ghosh	RBO, SHG & SE Dept., GoWB
28	Sri A.K. Mondal	Asst. Director, KVIC
29	Sri A.K. Sarkar	Asst. Director, KVIC
30	Sri Ranjit Roy	Consultant, WBSRLM, GoWB
31	Sri Anjan Kumar Saha	Consultant, WBSRLM, GoWB
32	Sri G. Pal	Advisor, SUDA
33	Sri Chapal Banerjee	Nodal Officer, Transport Dept. GoWB
RBI, NABARD & SIDBI		
34	Sri Rekha G. Warriar	Regional Director, RBI
35	Sri G.N. Rath	Chief General Manager, RBI
36	Sri A.K. Raybarman	General Manager, NABARD
37	Sri P.N. Das	General Manager, RBI
38	Sri Sudhir Sharma	Deputy General Manager, NABARD
39	Sri M.N. Rao	Deputy General Manager, NABARD
40	Sri K.M. Deka	Deputy General Manager, SIDBI
41	Sri Sanjay Pradhan	Asst. General Manager, SIDBI



Commercial Banks		
42	Sri Manas Dhar	General Manager, UBI & Convener, SLBC West Bengal
43	Sri Imran A. Siddiqui	Field General Manager, Allahabad Bank
44	Sri S.P. Singh	General Manager, UCO Bank
45	Sri D. Sahoo	General Manager, Punjab National Bank
46	Sri N. Nagananda	General Manager, Canara Bank
47	Sri J. Suryanarayana	General Manager, Indian Overseas Banks
48	Sri Sujit Kumar Chakraborty	Deputy General Manager, State Bank of India
49	Sri Anand Mohan	Deputy General Manager, Central Bank of India
50	Sri S.L. Yadav	Deputy General Manager, Bank of Baroda
51	Sri P. Madhu	Deputy General Manager, Syndicate Bank
52	Sri C.R. Patra	Deputy General Manager, Union Bank of India
53	Sri Basab Ray	Deputy General Manager, IDBI Bank
54	Sri Bhuwan Chandra	Chief Regional Manager, Indian Overseas Bank
55	Sri T. Srinivasa Rao	Zonal Manager, Andhra Bank
56	Sri Goutam Roy	Asst. General Manager, Bank of India
57	Sri B. Bhattacharjee	Asst. General Manager, State Bank of India
58	Ms. Manimala. Y	Asst. General Manager, Indian Bank
59	Sri Sunil Yadav	Asst. General Manager, Oriental Bank of Commerce
60	Sri P. Chandra S. Rao	Asst. General Manager, Andhra Bank
61	Sri N. Raghav	Asst. General Manager, Dena Bank
62	Sri D. Das	Asst. General Manager, Vijaya Bank
63	Sri Renji Alex	Asst. General Manager, Federal Bank
64	Sri Malay Kumar Ray	Chief Manager, Central Bank of India
65	Sri S.N. Maggon	Chief Manager, Bank of Baroda
66	Sri D.N. Rao	Chief Manager, Bank of Maharashtra
67	Sri Amit Kumar	Chief Manager, Corporation Bank
68	Sri Amitava Dasgupta	Chief Manager, ICICI Bank
69	Sri S.K. Tripathy	Chief Manager, South Indian Bank
70	Sri Shyamapada Biswas	Senior Manager, Bank of India
71	Sri P.K. De Sarkar	Senior Manager, Punjab & Sind Bank
72	Sri Neeraj Kumar	Senior Manager, Canara Bank
73	Sri R. Mitra	Senior Manager, UCO Bank
74	Sri A.K. Seth	Senior Manager, Punjab National Bank
75	Sri Pankaj Baidya	Senior Manager, Union Bank of India
76	Sri Shyamal Baskey	Senior Manager, Corporation Bank
77	Sri D.J. Bhowmik	Senior Manager, Syndicate Bank
78	Ms. Chitrati Majumdar	Senior Manager, Indian Bank
79	Sri K.C. Panigrahi	Senior Manager, Bhartiya Mahila Bank
80	Sri Sandip Kumar	Senior Manager, Federal Bank
81	Sri B. Francis	Senior Manager, Axis Bank
82	Sri Sanjay Das Gupta	VP, HDFC Bank
83	Sri S. Saha	D.V.P., Ratnakar Bank Ltd.
84	Sri Dinesh Kumar	Manager, Central Bank of India
85	Sri Biplab Kr. Das	Manager, IDBI Bank
RRBs, Co-operative Banks and National Housing Bank		
86	Sri Umesh Chandra	Chairman, BGVB
87	P.L. Mitra	Chairman, PGVB
88	Sri M. Biswas	Managing Director, WBIDFC
89	Sri S. C. Gupta	General Manager, UBKGB
90	Sri N. Bose	Manager, National Housing Bank
91	Sri A. Bhattacharya	Deputy General Manager, WBSCB Ltd.
92	Sri S.K. Bhattacharjee	OSD, WBFC
Insurance		
93	Sri B. Saha	Manager, Agriculture Insurance Company of India Ltd.
94	Sri S. Das	Asst. Manager, Agriculture Insurance Company of India Ltd.



Lead District Manager		
95	Sri Ashim Kumar Pandit	LDM, Purba Medinipur
96	Sri R.K. Prasad	LDM, 24 Parganas, North
97	Sri S.C. Biswas	LDM, Kolkata
98	Sri Gour Chatterjee	LDM, Jalpaiguri
99	Sri Abhoy Kumar Sinha	LDM, Dakshin Dinajpur
100	Sri S.S.P. Gupta	LDM, Burdwan
101	Sri L. Bhavnani	LDM, Howrah
102	Sri D. N. Thakur	LDM, Birbhum
103	Sri B.K. Swain	LDM, Darjeeling
104	Sri Amit Sinha	LDM, Murshidabad
105	Sri Susanta K. Chakraborty	LDM, Paschim Medinipur
106	Sri Sanjay Kumar	LDM, Coochbehar
107	Sri N.N. Biswas	LDM, Nadia
108	Sri T.K. Roy	LDM, Alipurduar
109	Sri S.K. Nandi	LDM, Bankura
110	Sri S.K. Dey	LDM, Uttar Dinajpur
111	Sri Abhijit Chowdhury	LDM, 24 Parganas, South
112	Sri Utpal Pal	LDM, Hooghly
113	Sri Tapan Kumar Mandal	LDM, Purba Medinipur
114	Sri N.C. Saha	LDM, Malda





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