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

Date: 21.12.2016
Time: 11.00 A.M.

•
Venue :

“THE PARK HOTEL”
17, Park Street,
Kolkata - 700016



कार्यसूची टिप्पण • AGENDA NOTES

संयोजक

युनाइटेड बैंक ऑफ़ इंडिया

अग्रणी बैंक प्रभाग
प्रधान कार्यालय



Convener

UNITED BANK OF INDIA

LEAD BANK DIVISION
HEAD OFFICE

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युनाइटेड बैंक ऑफ़ इंडिया
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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./621/2016-17
दिनांक : 16.12.2016

Ref: LBD/SLBC/West Bengal/621/ 2016-17
Date: 16.12.2016

एसएलबीसी के सभी सदस्य

All Members of SLBC

प्रिय महोदय/ महोदया,

Dear Sir/ Madam,

विषय: पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति की
135 वीं बैठक की कार्यसूची टिप्पण ।

Subject: Agenda Notes for the 135th Meeting of
SLBC West Bengal.

उपर्युक्त सन्दर्भ में हम आपको सूचित करते हैं की पश्चिम बंगाल
राज्य स्तरीय बैंकर्स समिति की 135वीं बैठक दिनांक
21.12.2016 को पूर्वाह्न 11:00 बजे होटल "द पार्क"
कोलकाता में आयोजित की जाएगी। कार्यसूची टिप्पण की एक
प्रति भेज रहे हैं।

With reference to the above, we forward herewith
a set of Agenda Notes for the 135th meeting of
State level Bankers' Committee for West Bengal
scheduled to be held at "The Park" Hotel, Kolkata
on 21.12.2016 at 11:00 AM.

अनुरोध है कि आप उक्त बैठक में अवश्य भाग लें।

You are requested to kindly make it convenient to
attend the meeting.

भवदीय,

Yours faithfully,

महाप्रबंधक

General Manager
(FI & Prisec) and

(वि.समावेशन और प्राइसेक) और

Convener- SLBC, West Bengal

संयोजक : पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति

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

Agenda Notes
For the 135thSLBC Meeting

Contents

Agenda No.	Particulars	Page No.
	Banking Statistics	
	General Information of West Bengal	1
	Population Details	2
	Farming Activities	3
	Bank wise & District wise allocation of Lead Bank Responsibility	4
	Vital Banking Statistics	5
	Banking Key Indicators for the State of West Bengal	6
1	Confirmation of the proceedings of the 134th meeting of SLBC West Bengal held on 26.09.2016 and review of action points thereof.	7
	Demonetization of Old 500 and 1000 Rupee Notes	8-15
2	CD Ratio for the State of West Bengal	16-17
	Bank wise Credit & Investment Deposit Ratio (C+I)	18
	District wise CD Ratio of West Bengal	19
3	Opening of Brick & Mortar Bank Branches in the State of West Bengal	20
4	Farmers' Financial Inclusion Fortnight	21
5	FasalBimaYojana	22
6	Issuance of KCC during the year 2016-17	23
	Bank wise Position of Issuance of KCC	24-25
	Bank wise Outstanding Position of KCC as on 30.09.2016	26
	Bank wise Position of Dormant KCC as on 30.09.2016	27
	District wise Position of Dormant KCC as on 30.09.2016	28
7	Financing on Fisheries	29
8	Financial Inclusion	30
	Pradhan Mantri Jan DhanYojana (PMJDY)	31
	Bank wise PMJDY status report as on 23.11.2016	32
	District wise PMJDY status report as on 23.11.2016	33
	Social Security Schemes (SSS)	34
	Bankwise position under SSS as on 30.09.2016	35
	Claim position under PMJJBY & PMSBY	36
	Progress of Financial Inclusion Plan (FIP)	37
	Financial Literacy Centres (FLCs)	38-39
	Opening of Saving accounts under Social Welfare Schemes	40

AgendaNo	Particulars	Page No.
9	Pradhan Mantri Mudra Yojana (PMMY)	41
	Bank wise Disbursement under PMMY	42
10	Stand-up India (SUI)	43
	Progress report under Stand-up India as on 30.09.2016	44
11	Performance of Annual Credit Plan 2016-17	45-46
	Bank wise Disbursement under Priority Sector	47-48
	Bank wise Disbursement under Non-Priority Sector	49
	Agency wise achievement under Agriculture Sector	50
	Share of Banks in achievement of ACP 2016-17 under Agriculture as on 30.09.2016	51
	Bank wise Target and Achievement under Agriculture Sector	52
	Bankwise Flow of Credit to Small & Marginal Farmers under ACP	53
	Bankwise Flow of Credit to Share Croppers / Oral Lessees under ACP	54
	Bankwise Flow of Credit to Patta Holders under ACP	55
	Bankwise Flow of Credit to New Farmers under ACP	56
	Agency wise achievement under MSME Sector	57
	Share of Banks in achievement of ACP 2016-17 under MSME as on 30.09.2016	58
	Bank wise Target and Achievement under MSME Sector	59
	Flow of Credit to Other Priority Sector	60
	Share of Banks in achievement of ACP 2015-16 under Other Priority Sector as on 30.09.2016	61
	Share of Banks in achievement of ACP 2015-16 under Priority Sector as on 30.09.2016	62
12	Self Help Group	63
	Bank wise position of SHG Bank Credit Linkage Programme	64
	District wise position of SHG Bank Credit Linkage Programme	65
13	Joint Liability Group	66
	Bank wise position of JLG Groups	67
	District wise position of JLG Groups	68
14	Online Land Verification System and Registration of Bank's Charges	69
15	NPA & Recovery	70
	Recovery Performance of Banks	71-72
	Bank wise and Sector wise Recovery Performance as on 30.09.2016	73
	Bank wise and Scheme wise Recovery Performance as on 30.09.2016	74-77
	NPA Position of Banks as on 30.09.2016	78-80
	Disposal of Certificate cases as on 30.09.2016	81
16	Performance of Banks in Key Areas in West Bengal as on 30.09.2016	82
	Bank wise Deposit and Branch Network as on 30.09.2016 for the State of West Bengal	83
	Bank wise Advance and CD Ratio as on 30.09.2016 for the State of West Bengal	84
	Position of ATMs in West Bengal as on 30.09.2016	85
	Bank wise Sectoral Outstanding Credit under Priority Sector	86-87

Agenda No.	Particulars	Page No.
17	Disbursement under Housing Loan, Education loan and Issuance of GCC	88
	Outstanding Balance under Housing Loan as on 30.09.2016	89
	Disbursement position of Banks under Housing and Education Loan (01.04.2016 to 30.09.2016)	90
	Outstanding Balance under Education Loan as on 30.09.2016	91
	General Credit Card (GCC)	92
18	Progress of Credit – Linked Self Employment Programme (SEP) during the year 2016-17	93
	Prime Minister Employment Generation Programme (PMEGP)	94
	National Urban Livelihood Mission (NULM)	95-98
	Special Component Plan (SCP)	99
	Swami Vivekananda SwanirbharKarmasansthanPrakalp (SVSKP)	100-101
	UdiyamanSwanirbharKarmasansthanPrakalpa (USKP)	102
	Swarozgar Credit Card (SCC)	103
	Artisan Credit Card (ACC)	104
19	Financing the Minority Community and Backward Classes	105
	Disbursement under Minority Community and SC/ ST & OBC	106
	Bank wise disbursement under Minority Community	107
	Bank wise disbursement under SC/ ST	108
	Bank wise disbursement under OBC	109
20	RUSETI / RSETI (Rural Self Employment Training Institute)	110
	Submission date of SLBC data by the banks	111
	Proceedings of 134thSLBC meeting for West Bengal	112-125

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 September 2016)	12058
No. of Minority concentrated districts.	#17
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, (13) Darjeeling, (14) Jalpaiguri, (15) Alipurduar, (16) Purba Medinipur, (17) Paschim Medinipur.

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 30.09.2016)	Rs 66342.05
Per Capita Advance (as on 30.09.2016)	Rs 45480.10
Average population served per branch (excluding Cooperative banks) (as on 30.09.2016)	12058

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	September 2014	September 2015	September 2016
Rural	3249 (45.19%)	3504 (45.20%)	3587 (44.69%)
Semi- urban	1176 (16.36%)	1249 (16.11%)	1297 (16.16%)
Urban	1343 (18.68%)	1472 (18.99%)	1562 (19.45%)
Metro	1422 (19.77%)	1527 (19.69%)	1582 (19.71%)
TOTAL	7190 (100%)	7752 (100%)	8028 (100%)

Position of ATMs in the State of West Bengal

Population group	September 2014	September 2015	September 2016
Rural	2048	2498	2499
Semi- urban	1846	1969	2128
Urban	2716	2815	3070
Metro	2472	2690	3085
TOTAL	9082	9972	10782

SLBC WEST BENGAL

VITAL BANKING STATISTICS

(Amount Rs in crore)

Sl. No.	Parameter	September 2015	March 2016	September 2016
1	No. of Branches	7752	7953	8028
2	Total Deposits	550326	588352	606021
3	Total Advances	333004	356011	415452
4	CD Ratio	61	61	69
5	C+I: Deposit Ratio	75	76	84
6	Priority Sector Advances (PSA)	132726	147553	158178
7	% of PSA to ANBC	37	41	48
8	Agriculture Advances	34969	42484	44014
9	% of Agri Advances to ANBC	10	12	13
10	MSE Advances	55904	61232	67763
11	MSME(Prisec from 1 st April,2015)	69980	75086	82765
12	Education Loans	1958.33	2017.98	2125.01
13	Housing Loans	21542.04	25485.36	28079.87
14	DRI Advances	102.54	105.14	154.49
15	% of DRI Advances to ANBC	0.03	0.03	0.04
16	Schedules Caste/ Scheduled Tribe Advances	12657	14841	14423
17	Advances to Women Entrepreneurs	18457	26384	29461
18	% of Advances to Women Entrepreneurs to ANBC	5.17	7.39	8.85
19	Weaker Section Advances	33183	39171	39716
20	% of Weaker Advances to ANBC	9.30	10.97	11.93
21	Minority Community Advances	20554	23523	26142
22	% of Minority Community Advances to Prisec Advances	15	16	17

DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

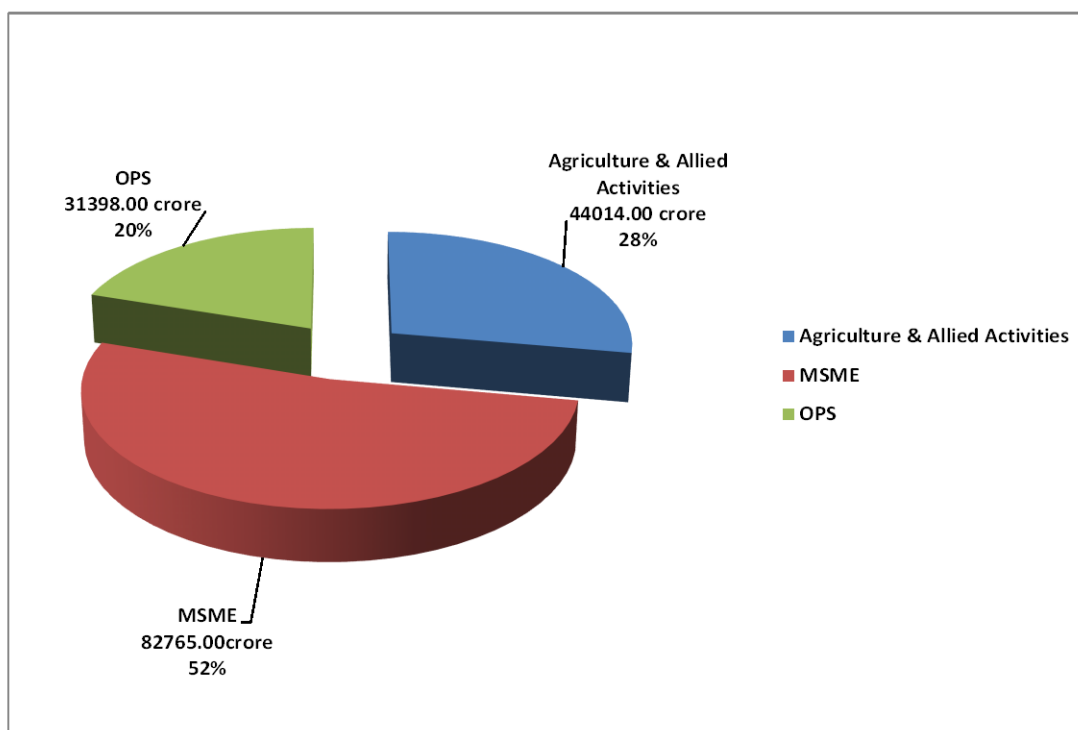
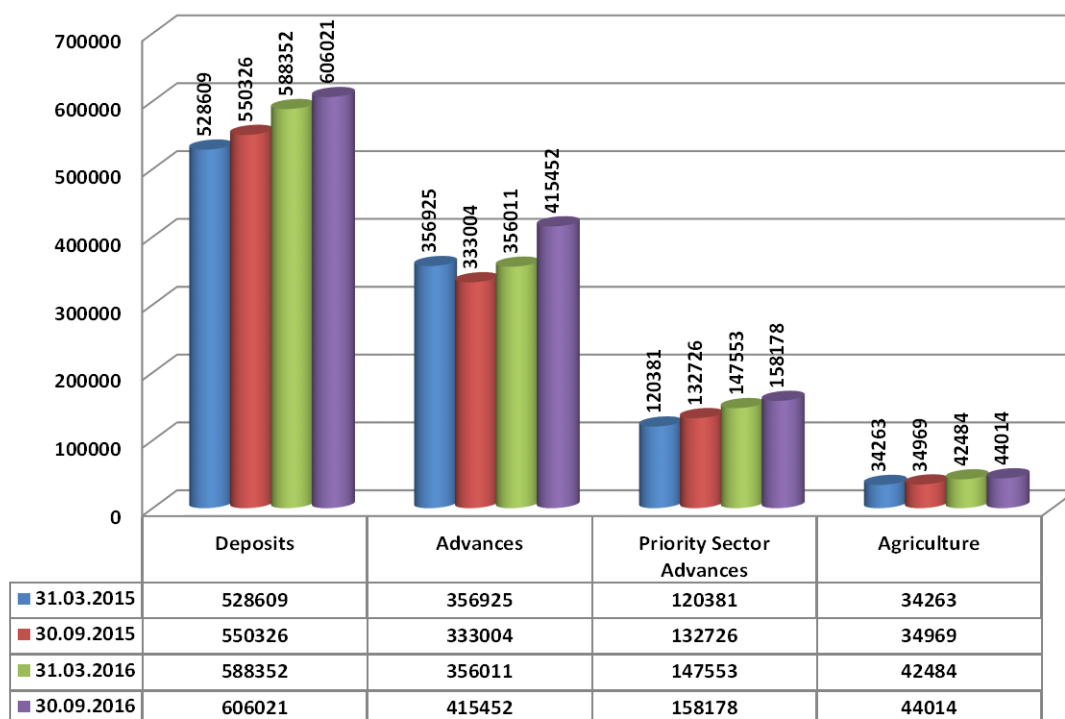
(Amount Rs in crore)

Sl. No.	Parameter	ACP Plan 2015-16	ACP achievement (Sept.,15)	% achieved	ACP Plan 2016-17	ACP achievement (Sept.16)	% achieved
1	Agriculture	43536	13601	31	52551	16767	32
2	MSE	21762	17139	79	20918	16593	79
3	OPS	7270	6568	90	9522	7171	75
4	NPS	9000	13330	148	9000	10080	112
	Grand Total	81568	50638	62	91991	50611	55

Banking Key Indicators for the State of West Bengal

Banking Key Indicators

(Amt. in Rs. crore)



**CONFIRMATION OF PROCEEDINGS OF THE
134th MEETING OF SLBC FOR WEST BENGAL**

The proceedings and action points of 134th SLBC Meeting for West Bengal held in Kolkata on 26th September 2016 was circulated under cover of Convener Bank's letter nos. LBD/SLBC/WB/583(1-100)/2016-17 dated 07.10.2016. The same may please be confirmed by the House.

Demonetization of Old 500 and 1000 Rupee Notes

In terms of Gazette Notification No. 2652 dated November 08, 2016 issued by Government of India, ₹ 500 and ₹ 1000 denominations of Old Bank Notes of the then existing series issued by Reserve Bank of India (hereinafter referred to as Specified Bank Notes) ceased to be legal tender with effect from midnight of 8th November 2016, to the extent specified in the Notification. A new series of Bank Notes called Mahatma Gandhi (New) Series having different size and design, highlighting the cultural heritage and scientific achievements of the country, are under circulation. Bank branches have been designated to be the primary agencies through which the members of public and other entities can exchange the Specified Bank Notes for Bank Notes in other valid denominations or depositing the Specified Bank Note for crediting to their accounts, up to and including the December 30, 2016.

Fake notes are used for antinational and illegal activities. High denomination notes have been misused by terrorists and for hoarding black money. India remains a cash based economy hence the circulation of Fake Indian Currency Notes continues to be a menace. In order to contain the rising incidence of fake notes and black money, the scheme to withdraw SBN has been introduced, i.e. the legal tender character of the existing bank notes in denominations of ₹ 500 and ₹ 1000 issued by the Reserve Bank of India till November 8, 2016 (hereinafter referred to as Specified Bank Notes) stood withdrawn.

All Banks in the State initiated steps as per RBI guidelines from the very first day i.e. 9th November 2016 to combat the situation arisen out of demonetization of SBNs. It is needless to mention that State Government provided all sorts of support in every Bank Branch/ ATM to maintain law and order situation and also guided customers and people to deposit / exchange SBN as per norms.

With the joint efforts of the Banks, State Government and RBI, Bank Branches have successfully tackled the situation. During the entire process of demonetization, all Bank Branches have done a commendable job which has highlighted the image of Banks. Besides, Bankers are thankful to the people who have spent hours in long queues at Banks to deposit/ exchange their SBN. The patience and forbearance of the people are remarkable in the State. Convener SLBC extends thanks to all stakeholders including media for the same.

The Government of West Bengal vide its communication ref. No. 5881-F(Y) dated 16th Nov 2016 had authorized tea garden worker wages to be routed through the district authorities. Subsequently vide DO.No.15/AS(B)/2016 dated Nov 16, 2016, Addl. Secretary (GoI) Shri G. C. Murmu advised that special facilities for cash dispensation like ATMs/Micro ATMs be provided in the tea gardens to facilitate cash transaction at such locations.

In this context, a meeting of major tea financing banks was convened by Regional Director, Reserve Bank of India on 21st November 2016. It was decided to adopt the following procedure for disbursal of wages of tea garden workers:

1. Financing lead bankers of each tea garden to take care of wage disbursement;
2. Where tea garden enjoys no credit facilities the banker maintaining major accounts will handle disbursal of wages;
3. Payment to be made to authorized representative of the tea garden on fortnightly basis only;
4. Maximum payment will be limited to **area in hectares X 2.5 X Rs.1400 per fortnight**;
5. Bank should preferably disburse amounts in small denomination notes including coins;
6. List of employees with ID of each certified by Garden Manager to be obtained at the time of disbursal;
7. Before next disbursal certificate of utilization of amounts from Chartered Accountants / Auditors to be obtained;
8. This facility will be available for two fortnights only during which tea garden will ensure opening of accounts by their workers.
9. Government of West Bengal to be informed about the procedure being adopted and request issue of revised instructions.

Steps Taken by SLBC and Member Banks

- i. Timely allocation of Treasure received from RBI time to time and remitted the same to remote Bank Branches throughout the State with the help of Currency Chests.
- ii. Support to all Member Banks by circulating all guidelines of RBI and Governments.
- iii. Regular reporting to DFS, MoF, GoI, State Government, RBI in respect of developments in implementation of the Scheme.
- iv. Bankers provided extended Banking hours to implement the scheme from the very first day i.e. 10th of November 2016.
- v. Bank employees provided services on 2 successive holidays i.e. on 12th and 13th November, 2016.
- vi. Banks are putting constant efforts to activate and recalibrate all the ATMs in the State so that Cash Crunch faced by common people can be eased at the earliest.
- vii. Bank Mitras/ CSPs made activated with sufficient cash and interoperable handheld devices to help the rural people at their doorsteps.
- viii. Information Material for educating the public regarding withdrawal of Legal Tender character of the Specified Bank Notes and salient features of the Mahatma Gandhi (New) Series Bank Notes were displayed in the banking hall / ATMs/ Kiosks and other prominent places.
- ix. Separate Exchange counters for women and senior citizens were opened by the Bank Branches, wherever possible.
- x. Counters only for Senior Citizens were opened on 25.11.2016 to give hassle-free services to them.
- xi. Banks are in process of opening of Bank Accounts of unorganized labourers particularly working in Tea Gardens, Brick fields and migrant labourers for making payments of their wages/ salaries.
- xii. Banks are taking proactive steps for Aadhaar Seeding, Mobile Seeding, Distribution and Activation of RuPay Cards for encouraging Cashless Transactions.
- xiii. Controlling Heads of the different banks operating in West Bengal State are monitoring the scheme on a day-to-day basis for strict implementation as per RBI guidelines.

There is shortage of small denomination notes in the State. The State requires Treasure of ₹ 500 and ₹ 100 notes for retail cash transactions/payment of MNREGA wages and to labourers in Tea Gardens and other unorganized sectors.

Opening of SB Accounts of the workers of unorganized sectors in mission mode

In special VC dated 25.11.2016 with DFS, MoF, GoI, the Banks had been directed by Government of India to urgently open the SB Accounts of workers from unorganized sector, having no Bank account as on date, to facilitate transfer of salary/wages directly to their account by the respective employers from this month instead of cash payment.

A committee of District Magistrate, District Labour Officer & Lead District Manager is entrusted with the responsibility for each district for effective implementation of the task as advised by Department of Ministry of Finance, GoI. In this connection, District Labour Officer identified concerned unorganized sector works, District Magistrate arranging camps and the LDM is coordinating with bank branches, District Co-ordinators of other Banks for participating in the camps for opening of account.

Secretary-DFS, MoF, GoI, had requested the Bankers to be on the job actively so that by month end all such Unorganized sector workers account can be opened for effecting transfer of wages into their individual accounts.

While opening such accounts, Banks are to seed the Aadhar Number (against consent) and Mobile Number of the individuals apart from issuing a Rupay ATM Debit Card & PIN, to encourage ATM based transactions.

In this regard, all the banks have taken initiative and conducted 9219 no. of camps till 13.12.2016 in the State of West Bengal, in which 2.14 lac no. of account opening forms have been collected.

ATM Recalibration:

Banks are in process of recalibration of their ATMs for new denomination of ₹ 500 and ₹ 2000, after Government of India's notification dated 08 November 2016 for demonetization of old Bank notes of ₹ 500 and ₹ 1000.

Status of recalibration, operation of ATMs and Bank Mitras / Bank Correspondent in the State of West Bengal as on 13.12.2016 is furnished below:

- a) No. of ATMs in the State : 10782
- b) No. of ATMs that are active : 9727
- c) No. of ATMs that are recalibrated
for new currency (2000) (upto
13.12.2016) : 9425
- d) No. of Active BC / Micro ATMs : 15283

Disbursement of wages in Tea Industry of West Bengal

Taking proactive steps, SLBC West Bengal has convened a meeting with the Banks who are present either in Doors and in Darjeeling area of North Bengal having all the Tea Gardens. It was decided in the meeting that the major financing Bank of the garden concerned will cover the garden by way of opening of accounts of individual garden workers either through Bank Mitra to be engaged after selection from the garden family itself or nearby Bank branch. The effort of opening of accounts and activation of the same in the CBS system of the concerned Banks will be followed by issuance of ATM Rupay Card and related PIN and installation of either Desktop ATM or a full fledged ATM in a suitable place to be provided by the Garden management for facilitating payment to the garden workers after their wages is transferred to their newly opened accounts by the Tea Garden.

Out of 213 gardens in North Bengal, barring few, all the gardens have witnessed hectic activity in respect of opening of accounts of the workers in camp mode and simultaneous distribution of Rupay ATM Card & Pin. While the account opening process is expected to be closed by 21st December 2016, the process of installation of ATMs in the gardens will consume few weeks time.

All the concerned Banks are aware of the magnitude of immediate conversion of Cash payment to Tea Garden labours into an account based payment system apart from supporting the drive with installation of ATM/ POS at the gardens. The employees of the Bank are putting enormous effort in completing the task in an accelerated manner overcoming obstacles of different terrain, low financial awareness etc.

It is pertinent to mention that along with the campaign, Rupay Card/ PIN distribution, ATM/POS installation, the concerned Bankers are creating general financial awareness among the Tea Garden workers to enable them to undertake seamless transaction through Micro ATM of Bank Mitra/ATM/POS.

Total no. of account opening camps in Tea Gardens after 08/11/2016 till 13/12/2016 is 6546 in which 1,75,657 no. of enrollment has been done.

Action Plan To Be Implemented In West Bengal For Financial Inclusion Initiatives In The Realm of Demonetization of Old 500 and 1000 Rupee Notes As Per Video Conference Of SLBC Convener On 22.11.2016 With Secretary, Finance, DFS, Ministry Of Finance, Govt. Of India

Aadhaar seeding in SB accounts (including PMJDY accounts): State Governments in the concerned states are organizing regular camps for obtaining consent of MNREGA beneficiaries and the data is being shared with the LDMs through SLBC for seeding in the accounts. These camps may also be used for obtaining consent from other customers as well apart from MNREGA beneficiaries. To hasten the process, we propose that the SLBCs may pass-on the Aadhaar data to respective controlling offices of various banks in the city for bulk uploading in respective CBS systems after completing due processes like demo-auth and mapping the same to NPCI mapper. DFS may give instructions to NPCI to ensure availability of mapper services continuously for the next one month. State Governments may also utilise the facility of CSCs and other registered Registrars for Aadhaar enrolment in respective states apart from the banks.

Delivery and Activation of RuPay

All the banks have been requested to generate and submit a fresh district-wise list of customers immediately with regards to Card issuance, PIN delivery and activation so that each segment can be approached in camp mode covering each district for achieving 100% saturation.

Customers who have not been issued Debit Cards so far: Banks will take up with their respective card management teams to generate and issue RuPay Debit Cards and deliver to the end customers within next 7 days. The PINs for these cards also need to be generated and delivered to the customers individually by or holding Card and PIN delivery-cum-financial literacy camps to be organized by the banks with the help of District/Block authorities. Bank Mitras to be actively involved in the exercise. All the Lead Bank Managers to coordinate with the Bankers'/ District/Block Authorities for spreading awareness and delivery/distribution camps.

Customers with Debit Cards yet to receive PINs: Banks will identify such customers and ensure delivery of PINs either individually by post or through the camps proposed above.

Customers with Debit Cards and PIN, but yet to be activated: The major reason for inactivation of Debit Cards is the lack of literacy among the customers with regards to the usage of cards and apprehension/fear of using the services. The Bank Mitra channel will be utilised extensively to reach out to such segments with the Micro ATMs for ensuring

activation of the cards by counseling the customers. Banks with the facility of Mobile ATMs will be required to provide the facility in the card delivery-activation-cum-financial literacy camps so that the customers are encouraged to use the facility. Bankers in the state of West Bengal already being briefed on this and they know the job ahead.

Customers with Debit Cards activated using local bio-metrics: Banks are also providing RuPay Debit Card facility using local biometric authentication on Micro ATMs available with Bank Mitras instead of PIN. This facility will be more personalized and convenient to use for the target segment, specially those in the villages and remote areas. Such RuPay-biometric authenticated on-us transactions (cash withdrawal/cash deposit) covering all Banks should also be included in the activation figures, although no switch level data will be generated.

All the Sub-service areas in West Bengal have been covered by either Bank Mitras or by Branches.

Unbanked Panchayets in West Bengal:

In all purported unbanked Panchayets in West Bengal, divided into several Sub Service Areas, are fully covered by either nearby Brick & Mortar Branch or adequate Bank Mitra services. All appropriate measures as mentioned above will be adopted by all Banks related to the concerned SSAs for activation of Rupay Card, Aadhar & Mobile Seeding.

Roping in CSC & PDS: State Government of West Bengal will have to make available to SLBC the details of the CSCs and PDS operating in various parts so that their services as Bank Mitras may be explored. The list shall be shared with those banks which have already implemented similar systems in other states so that the system can be adopted seamlessly and in a faster manner with in the deadline.

Supply of adequate Currency by RBI: Sufficient currency in all denominations is required to be provided to the Banks to meet the needs of individuals, which in turn will help Bankers' to implement the aspects of Aadhar & Mobile seeding and Rupay Card activation in camp mode within a short time period. RBI offices of Kolkata is required to supply currency of ₹ 50, ₹ 100 and ₹ 500 denominations in sufficient quantities to the various Currency Chests across these states so that the end customers in the remote parts can avail services through the Bank Mitras, ATMs/Desktop ATMs and Mobile ATMs. It is quite but natural that the payment & receipt option available at camps through Bank Mitra Channel, Mobile ATM etc, will lure customers to such camps where all the desired activities of Aadhar & Mobile seeding and Rupay Card activation can be undertaken in one go. Bankers will also require support from State Governments of West Bengal to close the issues of Rupay Card activation, Aadhar & Mobile Seeding within the given timeframe.

CD Ratio for the State of West Bengal

1. Action Points emerged in the 134th SLBC Meeting held on 26.09.2016:

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 69% as on 30.09.2016.

For calculation of CD Ratio of the state as on 30th September 2016, the aforesaid direction is followed, which is furnished below:

	(Rs. in Cr)
Total Deposit (A)	606021
Total Advance utilized in the state (B=C+D)	405192
Out of which outstanding of credit sanctioned from the state (C)	356976
Credit sanctioned from outside State but utilised in West Bengal (D)	48216
RIDF Support (E)	10260
Total Advance to be reckoned (F=B+E)	415452
CD Ratio (F / A)	69%

To push the CD ratio of the State during financial year 2016-17 to the desired level, all Banks collectively have to improve the lending in different segments.

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

In West Bengal, including the advance sanctioned in other state and utilized in West Bengal along with RIDF support, the CD ratio stood at 69% as on 30th September 2016.

2. Action Points emerged in the 134th SLBC Meeting held on 26.09.2016:

Particularly in five districts 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%.

Many large advances are sanctioned from Kolkata district but place of sanction remains in other districts of West Bengal including the above districts. In order to calculate actual CD ratio of these districts, Bankers have been requested to furnish the data of advance sanctioned from Kolkata but place of sanctioned in other districts.

West Bengal						
BANK-WISE CREDIT & INVESTMENT DEPOSIT RATIO (C+I)/D RATIO AS ON SEPTEMBER 2016						
(Amt.in Rs. Lac)						
SI No.	Banks	Deposit (Rs.in lac)	Advance (Rs.in lac)	Credit Deposit Ratio (%)	Investment (Rs.in lac)	Credit+Investment Deposit Ratio (%)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
COMMERCIAL BANKS						
1	Allahabad Bank	4523156.11	2113593.00	47	361208.35	55
2	Andhra Bank	350986.69	412409.59	118	16815.14	122
3	Bank of Baroda	1985300.00	1184100.00	60	69422.32	63
4	Bank of India	2728575.00	1748970.00	64	40188.18	66
5	Bank of Maharashtra	213006.00	196652.00	92	8715.64	96
6	Canara Bank	1301150.49	716155.49	55	74856.54	61
7	Central Bank of India	1913208.69	848289.53	44	284642.21	59
8	Corporation Bank	608121.00	526970.30	87	25846.37	91
9	Dena Bank	274109.00	294358.00	107	0.00	107
10	Indian Bank	904148.00	325433.01	36	63456.51	43
11	Indian Overseas Bank	1232086.00	703071.00	57	73895.44	63
12	Orient Bank of Commerce	999805.00	820109.00	82	68451.23	89
13	Punjab National Bank	2189800.00	1587000.00	72	102865.34	77
14	Punjab & Sind Bank	199416.03	293302.11	147	8652.33	151
15	Syndicate Bank	729185.00	650244.00	89	21623.84	92
16	State Bank of India	15331377.00	6467947.00	42	1352800.00	51
17	Union Bank of India	1537968.00	962022.00	63	94685.22	69
18	United Bank of India	6182343.73	3257238.05	53	4485767.31	125
19	UCO Bank	2702768.00	1459852.00	54	222759	62
20	Vijaya Bank	437582.61	328149.77	75	12587.14	78
21	IDBI Bank	1465402.00	892089.09	61	0	61
A	Sub-Total	47809494.35	25787954.94	54	7389238.11	69
SBI ASSOCIATES						
22	SBI	32414.42	62167.64	192	0	192
23	SBBJ	89008.74	126657.29	142	0	142
24	SBOP	26162.34	38164.13	146	0	146
25	SBOM	71013.66	152631.57	215	0	215
B	Sub-Total	218599.16	379620.63	174	0	174
OTHER BANKS						
26	HDFC Bank	2539276.79	1669341.75	66	74924.17	69
27	AXIS Bank Ltd.(UTI)	3093228.84	1516399.86	49	29216.07	50
28	ICICI Bank	1956845.00	1804189.00	92	42859.72	94
29	Kotak Mahindra Bank Ltd	144376.54	135663.61	94	0	94
30	Federal Bank	253667.95	198688.35	78	0	78
31	Indusind Bank	339247.04	492605.38	145	0.00	145
32	SIDBI		89252.00	0	0.00	0
33	Bandhan Bank	548730.00	796393.00	145	0.00	145
34	Ratnakar Bank Ltd.	138869.21	353316.58	254	0.00	0
35	South Indian Bank	80740.71	194507.16	241	0.00	0
C	Sub-Total	9094982.08	7250356.69	80	146999.96	81
(A+B+C)	Total	57123075.59	33417932.26	59	7536238.07	72
REGIONAL RURAL BANKS						
36	BGVB (UBI)	734337.32	552065.3	75	692674.04	170
37	PBGB (UCO)	417139.00	211468.00	51	102216.12	75
38	UBKGB	251802.31	121009.44	48	80343.64	80
D	RRBs Total	1403278.63	884542.74	63	875233.80	125
E	W.B. St. Co-op.Bk	2056876.26	1289227.70	63	1135595.18	118
F	WBSCARD Bank Ltd.	18906.65	105862.29	560	3995.48	581
Grand Total (A+B+C+D+E+F)		60602137.13	35697564.99	59	9551062.53	75
Amount sanctioned from outside State but fund utilised in the State of West Bengal			4821600.00	69	51096227.52	84
RIDF Support			1026000.00			
Total Advances in the State			41545164.99			
Total Advances+Investment						

District Wise CD Ratio of West Bengal as on 30.09.2016							
Sl. No.	Name of District	Lead Bank	CD Ratio	CD Ratio September 2016			Variation over June 2016
				(Amount in Rs.crore)			
			Jun-16	Deposit	Advance	CD Ratio	
1	Burdwan	UCO	41	48187.95	19572.98	41	0
2	Bankura	UBI	34	9953.82	3388.99	34	0
3	Birbhum	UCO	39	9220.48	3617.35	39	0
4	Cooch Behar	CBI	66	5263.4	3389.44	64	-2
5	Darjeeling	CBI	58	12280.36	7011.41	57	-1
6	Malda	UBI	46	6696.83	3356.49	50	4
7	Uttar Dinajpur	UBI	59	3859.54	2231.96	58	-1
8	Dakshin Dinajpur	UBI	57	2659.69	1514.56	57	0
9	Howrah	UCO	29	28620.28	9538.19	33	4
10	Hooghly	UCO	25	31132.93	7848.74	25	0
11	Jalpaiguri	CBI	72	5692.61	2646.98	46	-26
12	Alipurduar	CBI	42	3484.05	1399.72	40	-2
13	Purba Medinipur	UBI	47	16015.92	7462.22	47	0
14	Paschim Medinipur	UBI	41	17513.99	7146.41	41	0
15	Murshidabad	UBI	51	9983.61	4994.81	50	-1
16	Nadia	UBI	43	17246.56	7348.75	43	0
17	Purulia	UBI	41	7563.89	3140.84	42	1
18	24Pgs.(North)	AB	19	94191.87	17597.11	19	0
19	24 Pgs (South)	UBI	49	18386.80	9100.82	49	0
20	Kolkata Metro	SBI	92	258066.79	234667.87	91	-1
	CD Ratio		60	606021.37	356975.64	59	-1
Amount sanctioned from outside State but fund utilised in the State of West Bengal					48216.00		
RIDF Support					10260.00		
Total Advances in the State			70		415451.64	69	-1

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

Action Points emerged in the 134th SLBC Meeting held on 26.09.2016:

The member banks are to submit a time frame for opening bank branches covering 359 unbanked villages.

Status of implementation:

SLBC Convener of West Bengal requested member banks vide letter no. LBD/SLBC/FI/585/2016 dated 03.10.2016 to complete the opening of Brick & Mortar branches in 359 unbanked villages by the end of this financial year as directed by Hon'ble Finance Minister of Govt. of West Bengal in 134th SLBC meeting of West Bengal held on 26.09.2016.

SLBC Desk of West Bengal is yet to receive the progress report of branch opening in 359 unbanked villages allocated to member banks.

Farmers' Financial Inclusion Fortnight

It has been decided to observe 'Bangla Farmers' Financial Inclusion Fortnight' 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.

Bangla Farmers' Financial Inclusion Fortnight has been launched in a big way by Government of West Bengal on 08.11.2016 with active support & participation of all member banks. Sri Purnendu Basu, Hon'ble Minister In Charge, Department of Agriculture, Government of West Bengal inaugurated the programme at Baruipur, 24 Parganas South.

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.

It may be noted that all the ongoing BFFIF programme scheduled on and from 17.11.2016 stand postponed till further notice due to Demonetization by the Government of India. All concerned have been requested to ensure that the postponement of the programme doesn't affect their preparedness in any way.

Fasal Bima Yojana

Fasal Bima Yojana launched during Kharif season (2016-17) for providing insurance coverage to the farmers (Loanee and Non- Loanee).

All the banks operating in the State covered 36.35 lac no. of Loanee Farmers with sum insured of Rs. 5090.62 crore and area covered 1390302.06 hectares. Also covered 87,925 Non Loanee Farmers with sum insured of Rs. 297.82 crore and area covered 39094.34 hectares.

Notification for Rabi Season under FBY scheme is yet to be published by Agriculture Department, GoWB.

Progress report under Pradhan Mantri Fasal Bima Yojana (Kharif Season) as on 09.12.2016 is furnished in the annexure:

Progress report under Pradhan Mantri Fasal Bima Yojana (Kharif Season) as on 30.11.2016							
State : West Bengal							
S No.	Bank Name	Loanee Farmers			Non Loanee Farmers		
		No. of Farmers insured	Sum Insured (Rs. in Lac)	Area Covered (in hectares)	No. of Farmers insured	Sum Insured (Rs. in Lac)	Area Covered (in hectares)
1	Allahabad Bank	50902	13403.92	31783.67	6	0.41	0.74
2	Andhra Bank	12	0.01	18.08	0	0.00	0.00
3	Bank of Baroda	3503	2.13	2416.42	0	0.00	0.00
4	Bank of India	63918	31722.45	62372.29	731	362.79	713.32
5	Bank of Maharashtra	57	25.44	105.94	0	0.00	0.00
6	Canara Bank	6465	0.00	4640.81	68	0.00	48.81
7	Central Bank of India	3214	778.83	1356.68	0	0.00	0.00
8	Corporation Bank	765	159.65	313.96	0	0.00	0.00
9	Dena Bank	114	56.60	136.24	0	0.00	0.00
10	Indian Bank	285	0.00	319.05	4	0.00	4.48
11	Indian Oversea Bank	2521	918.91	1560.62	0	0.00	0.00
12	Oriental Bank of Commerce	927	157.02	1486.92	0	0.00	0.00
13	Punjab National Bank	56733	1817.95	25337.57	227	7.27	101.38
14	Punjab & Sind Bank	0	0.00	0.00	0	0.00	0.00
15	Syndicate Bank	199	37.29	70.27	0	0.00	0.00
16	State Bank of India	70998	23936.00	46537.17	0	0.00	0.00
17	Union Bank of India	1790	717.25	252.29	0	0.00	0.00
18	United Bank of India	82937	60190.73	435320.95	137	607.98	4397.18
19	UCO Bank	9048	1281.54	29362.95	16	2.41	55.17
20	Vijaya Bank	12	0.63	7.12	341	17.94	202.30
A.	Comm.Bks.Total	354400	135206.35	643399.00	1530	998.80	5523.38
21	WB State Coop. Bank	1093703	349682.24	640556.08	86358	28772.23	32145.42
B.	WB State Coop. Bank	1093703	349682.24	640556.08	86358	28772.23	32145.42
22	BGVB	11868	550.07	68773.67	37	11.40	1425.54
23	PBGB	39095	19886.98	30033.31	0	0.00	0.00
24	UBKGB	24473	3737.00	7540.00	0	0.00	0.00
C.	Regional Rural Bank	2187406	24174.05	106346.98	37	11.40	1425.54
TOTAL (A+B+C)		3635509	509062.64	1390302.06	87925	29782.43	39094.34

Issuance of KCC during the year 2016-17

1.Action Points emerged in the 134th SLBC Meeting held on 26.09.2016:

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

Status of implementation:

All the banks operating in the State have issued 8,46,943 KCCs during the period from 01.04.2016 to 30.09.2016 i.e. 50% of annual target of 17.00 lac. Total financial outlay for KCC stood at Rs. 3137.86 crore as on 30.09.2016. The encouraging programme made in the 1st half of the current fiscal has paved the way for reaching the desired target, especially with launching of Bangla Farmers' Financial Inclusion Fortnight (BFFIF).

In the financial year 2015-16, the target for KCC was 20.00 lac against which the achievement was 8,45,060 upto the September quarter of F.Y. 2015-16.

2.Action Points emerged in the 134th SLBC Meeting held on 26.09.2016:

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. 37049/- on 30.09.2016 from Rs. 32185/- on 30.09.2015. It may be noted that average credit per KCC of all the banks excluding West Bengal State Co-operative Bank stood at Rs. 64942/-. Average credit per KCC of West Bengal State Co-operative Bank stood at Rs. 26195/-.

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

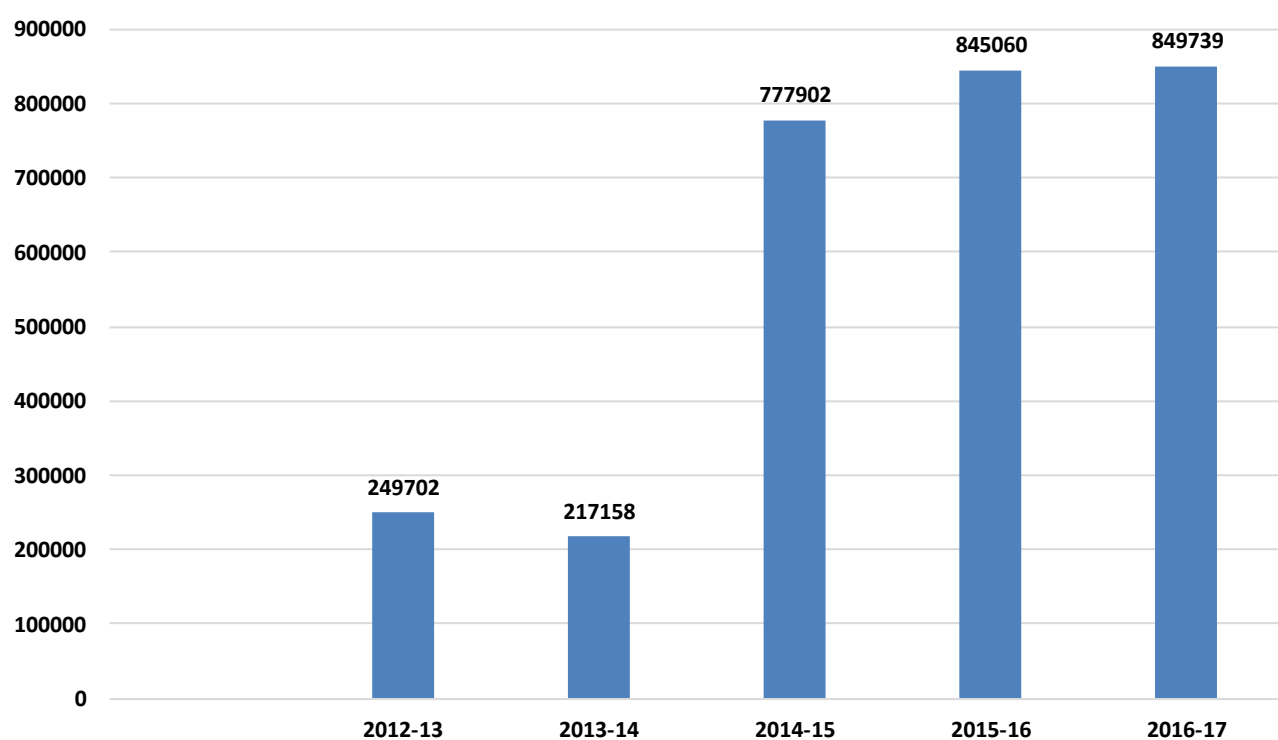
West Bengal

Kisan Credit Card (2016-17)					
(Position from 01.04.2016- 30.09.2016)					
(Rs.in lac)					
Sl No	Bank	Target No	Issued		Achievement (No) in %
			No.	Amt.	
Public Sector Banks					
1	Allahabad Bank	60000	20767	12249.38	35
2	Andhra Bank	500	40	26.35	8
3	Bank of Baroda	6000	2072	1348.11	35
4	Bank of India	45000	29250	17550.01	65
5	Bank of Maharashtra	400	43	26.58	11
6	Canara Bank	8000	6154	4089.17	77
7	Central Bank of India	35000	7705	4883.56	22
8	Corporation Bank	800	298	198.14	37
9	Dena Bank	800	194	122.20	24
10	Indian Bank	8000	4116	4215.52	51
11	Indian Overseas Bank	6000	824	725.23	14
12	Oriental Bank of Commerce	6000	586	426.32	10
13	Punjab National Bank	18000	9262	6384.00	51
14	Punjab & Sind Bank	800	56	32.56	7
15	Syndicate Bank	6000	1171	995.69	20
16	State Bank of India	74000	65136	44978.00	88
17	Union Bank of India	15000	5864	3442.65	39
18	United Bank of India	65000	23462	13880.91	36
19	UCO Bank	55000	16020	9450.87	29
20	Vijaya Bank	1000	265	184.11	27
21	IDBI Bank	4000	5943	5298.74	149
A	Total	415300	199228	130508.10	48
Private Sector Banks					
22	HDFC Bank	6000	2460	1619.62	41
23	ICICI Bank	6000	9137	4909.56	152
24	AXIS Bank (UTI)	2500	162	175.45	6
25	Federal Bank	200	150	103.12	75
26	Bandhan Bank	24000			
B	Total	38700	11909	6807.75	31
(A+B)	Total of Comm.Bks.	454000	211137	137315.85	47
Regional Rural Banks					
27	BGVB (UBI)	40000	20207	12845.14	51
28	PBGB (UCO)	35000	4163	3041.46	12
29	UBKGB	20000	1744	874.54	9
C	RRBs Total	95000	26114	16761.14	27
D	W.B. St. Co-op.Bk	1150000	609692	159708.58	53
E	WBSCARD Bank Ltd.	1000			0
Grand Total (A+B+C+D+E)		1700000	846943	313785.57	50

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	8,45,060 (April- September 2015)	42
2016-17	17,00,000	8,49,739 (April- September 2016)	50

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



West Bengal

Bankwise Outstanding Position of KCC as on 30.09.2016			
S No.	Bank	NO.	Amount (Rs. in Lac)
<u>PUBLIC SECTOR BANKS</u>			
1	Allahabad Bank	97540	47147.24
2	Andhra Bank	280	222.07
3	Bank of Baroda	16902	9848.14
4	Bank of India	138951	65677.11
5	Bank of Maharashtra	226	219.14
6	Canara Bank	19211	13385.92
7	Central Bank of India	72657	36130.55
8	Corporation Bank	2518	2906.90
9	Dena Bank	347	212.41
10	Indian Bank	9859	5713.54
11	Indian Overseas Bank	7594	3300.41
12	Oreintal Bank of Commerce	2813	1262.12
13	Punjab National Bank	66248	41658.13
14	Punajb & Sind Bank	53	36.14
15	Syndicate Bank	6400	3676.14
16	State Bank of India	221728	127656.00
17	Union Bank of India	16584	14998.13
18	United Bank of India	298121	127561.32
19	UCO Bank	55525	21409.02
20	Vijaya Bank	1864	1540.17
21	IDBI Bank	14874	11247.32
A	Comm.Bks.Total	1050295	535807.92
<u>PRIVATE SECTOR BANKS</u>			
22	HDFC	70027	38543.60
23	ICICI	28536	11626.16
24	AXIS Bank (UTI)	4608	7103.59
25	Federal Bank	538	4964.44
B	Total	103709	62237.79
(A+B)	Total of Comm.Bks.	1154004	598045.71
<u>REGIONAL RURAL BANKS</u>			
26	BGVB (UBI)	342757	143086.48
27	PBGB (UCO)	114468	54225.25
28	UBKGB	63450	36608.14
C	RRBs Total	520675	233919.87
D	W.B. St. Co-op.Bk	1804431	387393.31
E	WBSCARD Bank Ltd.		
Grand Total (A+B+C+D+E)		3479110	1219358.89

BANK WISE POSITION OF DORMANT KCC IN WEST BENGAL AS ON 30.09.2016			
S No.	BANK NAME	DORMANT KCC	
		NO	Amount (Rs. in lac)
1	Allahabd Bank	5712	3964.37
2	Andhra Bank	1	1.56
3	Bank of Baroda	1525	668.12
4	Bank of India	25424	12618.85
5	Canara Bank	1674	904.73
6	Central Bank of India	15961	10427.69
7	Corporation Bank	115	243.35
8	Dena Bank	15	7.00
9	IDBI Bank	52	50.08
10	Indian Bank	1226	563.32
11	Indian Overseas Bank	892	412.38
12	Oriental Bank of Commerce	174	118.56
13	Punjab National Bank	13327	5331.11
14	Punjab & Sind Bank	8	16.00
15	State Bank of India	42077	19586.00
16	Syndicate Bank	1842	2294.01
17	Union Bank of India	149	83.91
18	United Bank of India	42876	18765.32
19	UCO Bank	31718	11790.00
	TOTAL PSB (A)	184768	87846.36
20	AXIS Bank	483	628.27
21	Federal Bk.	74	647.70
	Sub Total (B)	557	1275.97
22	BGVB	62279	12248.56
23	UBKGB	10586	3981.23
24	PBGB	9196	5326.32
	TOTAL RRB'S (C)	82061	21556.11
	TOTAL SCBk D= (A+B+C)	267386	110678.44
25	WB State Cooperative Bank (E)	315741	74749.28
	GRAND TOTAL (D+E)	583127	185427.72

Data available to SLBC Desk as per submitted by member banks

DISTRICT WISE POSITION OF DORMANT KCC AS ON 30.09.2016 IN WEST BENGAL		
Name of the District	No	Amt. (Rs.in Lac)
ALIPURDUAR	6418	1898.56
BANKURA	26822	2966.56
BIRBHUM	32286	3919.23
BURDWAN	46786	15396.24
COOCH BEHAR	38489	8824.56
DAKSHIN DINAJPUR	33477	9750.07
DARJEELING	2384	1012.54
HOWRAH	15608	2439.96
HOOGHLY	29362	15794.11
JALPAIGURI	8968	4374.26
MALDA	32308	9591.28
MURSHIDABAD	41778	10873.56
NADIA	47587	17250.16
NORTH 24 PARGANAS	63702	20042.91
PASCHIM MEDINIPUR	45926	19218.26
PURBA MEDINIPUR	34941	15444.32
PURULIA	8910	1648.23
SOUTH 24 PARGANAS	38408	14958.33
UTTAR DINAJPUR	28967	10024.58
TOTAL	583127	185427.72

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.

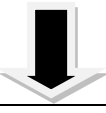
In the said meeting, Insurance Companies in general agreed to cover the fishery sector subject to sorting out certain issues especially with regard to the insurable sum based on the age and development of the fish during the tenure of loan.

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.

FINANCIAL INCLUSION

Pradhan Mantri Jan Dhan Yojana (PMJDY).

Performance of PMJDY as on 23.11.2016 as compared to 06.07.2016 for the State of West Bengal is furnished below:

Particulars	06.07.2016	23.11.2016	Variation as on 23.11.2016 over 06.07.2016	Remarks
Rural Accounts (No.)	1,35,74,288	1,71,49,982	35,75,694	
Urban Accounts (No.)	61,11,037	73,93,978	12,82,941	
Total Accounts opened (No.)	1,96,85,325	2,45,43,960	48,58,635	
Deposit (Rs/crore)	5,154.22	8,840.50	3686.28	
Average Deposit per account (Rs.)	2,618.31	3,601.90	983.59	Average deposit per account has increased by Rs 983.59
Aadhaar Seeding (No.)	67,46,423	109,89,354	4,24,2931	
Aadhaar Seeding (%)	34.27%	44.77%	10.50%	Increased by 10.50%, requires attention by banks
Zero Balance (No.)	40,21,413	43,89,850	3,68,437	
Zero Balance (%)	20.43%	17.89%	(-) 2.54%	Improved considerably
RuPay card issued (No.)	1,37,78,097	1,60,27,174	22,49,077	
RuPay card issued (%)	69.99%	65.30%	(-) 4.69%	% of RuPay card issued has decreased. This area requires attention by banks.

25.51 crore PMJDY accounts have been opened till 15.11.2016 across the country with deposit of Rs 45636.61 crore with an average deposit of Rs. 1789/ per account as against average deposit of Rs 3601/ per account in the State of West Bengal.

All the banks in the State of West Bengal issued Rupay Cards to 65.30% PMJDY customers against national issuance of 76.21%. 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 17.89% of total PMJDY accounts opened in the State as compared to 23.27% across the country. PMJDY Bank wise and District wise figure as on 23.11.2016 is annexed.

Aadhaar seeding percentage is 44.77 in West Bengal as compared to 53.67 % 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 exert 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”**.

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

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.**

BANK WISE PMJDY STATUS REPORT AS ON 23.11.2016 FOR WEST BENGAL

S No.	Banks	Rural	Urban	Male A/C	Female A/C	Sum of Total A/C	Total Deposit (Rs. in crore)	Zero Balance Account	RupayCard Issued	Aadhaar Card Seeded
1	Allahabad Bank	938443	128227	517804	548866	1066670	288.61	123569	746876	651611
2	Andhra Bank	8600	16023	14447	10176	24623	7.53	5311	21294	15103
3	Axis Bank Ltd	1105	18207	5926	13386	19312	9.63	5470	16787	6366
4	Bank of Baroda	188838	340444	285430	243852	529282	161.24	88382	509853	272595
5	Bank of India	401258	285842	335059	352041	687100	187.59	107977	589248	385500
6	Bank of Maharashtra	3239	8104	6136	5207	11343	4.95	2246	9255	4427
7	Bhartiya Mahila Bank	0	2334	293	2041	2334	0.88	949	2334	1131
8	Canara Bank	328183	114477	234435	208225	442660	130.16	61768	409983	202163
9	Central Bank of India	763628	193965	450621	506972	957593	260.32	89134	698726	461554
10	Corporation Bank	26934	25051	29489	22496	51985	25.89	7406	47768	21824
11	Dena Bank	17290	17151	17887	16554	34441	11.37	6152	25821	14626
12	Federal Bank Ltd	2545	1800	2842	1503	4345	3.83	933	3862	520
13	HDFC Bank Ltd	5613	68914	11969	62558	74527	6.20	14974	74514	10140
14	ICICI Bank Ltd	21221	11172	18567	13826	32393	5.56	19647	32393	21128
15	IDBI Bank Ltd.	17478	21688	23496	15670	39166	9.62	13923	32536	6994
16	Indian Bank	29901	49509	42041	37369	79410	18.97	7733	47437	36485
17	Indian Overseas Bank	74491	118975	92581	100885	193466	58.69	38598	183754	68167
18	IndusInd Bank Ltd	1014	20074	17385	3703	21088	2.67	3880	19907	6896
19	Jammu & Kashmir Bank Ltd	0	164	116	48	164	0.14	10	205	5
20	Karur Vysya Bank Ltd	0	1473	892	581	1473	0.48	369	1416	145
21	Kotak Mahindra Bank Ltd	157	4428	2636	1949	4585	0.72	3016	4408	1094
22	Lakshmi Vilas Bank Ltd	24	10	18	16	34	0.01	9	36	3
23	Oriental Bank of Commerce	86430	58374	86314	58490	144804	175.63	10871	134208	62381
24	Punjab & Sind Bank	4788	13585	10722	7651	18373	15.17	52	18206	6792
25	Punjab National Bank	522892	108191	318006	313077	631083	173.96	23662	363669	309161
26	South Indian Bank Ltd	9	342	194	157	351	0.15	44	192	88
27	State Bank of Bikaner & Jaipur	0	5807	3278	2529	5807	7.67	581	4846	3183
28	State Bank of Hyderabad	0	3725	2168	1557	3725	1.09	1356	3652	2751
29	State Bank of India	5656498	3528308	4641974	4542832	9184806	1674.58	1605302	5920548	5022059
30	State Bank of Mysore	0	375	181	194	375	0.25	6	317	113
31	State Bank of Patiala	0	1890	1226	664	1890	0.39	759	1871	138
32	State Bank of Travancore	91	994	561	524	1085	0.17	386	32	327
33	Syndicate Bank	80623	15722	45954	50391	96345	29.19	20804	68037	57532
34	UCO Bank	1117428	382530	972904	527054	1499958	547.14	260225	1007956	1008576
35	Union Bank of India	118526	65682	93737	90471	184208	54.10	30414	155945	89835
36	United Bank of India	6727241	1734089	4142408	4318922	8461330	4959.05	1829982	4838695	2211828
37	Vijaya Bank	5491	26268	12138	19621	31759	6.82	3935	30531	26092
38	Yes Bank Ltd	3	64	51	16	67	0.04	15	56	21
Grand Total		17149982	7393978	12441886	12102074	24543960	8840.50	4389850	16027174	10989354

DITRICT WISE PMJDY STATUS REPORT AS ON 23.11.2016 FOR WEST BENGAL										
S No.	District	Rural A/C	Urban A/C	Male A/C	Female A/C	Sum of Total A/C	Total Deposit (Rs. In crore)	Zero Balance Account	RupayCard Issued	Aadhaar Card Seeded
1	Alipurduar	34322	27695	28587	33430	62017	25.90	9181	61137	31783
2	Bankura	1042646	152357	601813	593190	1195003	363.56	256931	724968	543302
3	Burdwan	1057791	496257	865105	688943	1554048	604.73	265320	1059789	794806
4	Birbhum	904380	291656	682149	513887	1196036	285.78	247464	771891	595649
5	Dakshin Dinajpur	554231	63807	304463	313575	618038	128.11	166070	429223	289737
6	Darjeeling	298856	223869	245931	276794	522725	221.54	97162	458643	293837
7	Howrah	553621	348418	494600	407439	902039	414.65	116388	721612	614238
8	Hooghly	687035	448156	622005	513186	1135191	470.36	193069	815533	803379
9	Jalpaiguri	553259	496601	486583	563277	1049860	314.89	262707	762889	579297
10	Cooch Behar	535638	290334	384532	441440	825972	162.00	118322	578101	443190
11	Kolkata	11575	757583	429605	339553	769158	779.24	121898	696219	388309
12	Maldah	1381322	102552	710568	773306	1483874	444.04	296235	885333	545180
13	Murshidabad	1386611	736192	1040488	1082315	2122803	660.34	362185	1169867	926168
14	Nadia	1024456	586966	802249	809173	1611422	561.65	303261	1100560	624496
15	North Twenty Four Parganas	1160161	943982	1040955	1063188	2104143	1077.72	284738	1443738	909328
16	Paschim Medinipur	1178434	270249	743251	705432	1448683	559.18	140927	843377	428030
17	Purba Medinipur	1119428	200095	670863	648660	1319523	489.07	153902	948189	517696
18	Puruliya	802199	209014	519501	491712	1011213	255.17	247883	617005	370417
19	South Twenty Four Parganas	1777280	475463	1110130	1142613	2252743	804.61	373058	1088786	793832
20	Uttar Dinajpur	1086737	272732	658508	700961	1359469	217.95	373149	850314	496680
	Grand Total	17149982	7393978	12441886	12102074	24543960	8840.50	4389850	16027174	10989354

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 30.09.2016 is furnished below:

Bank Type	PMSBY	PMJJBY	APY	Total
PSB	3920130	851671	140446	4912247
RRB	485083	79018	13541	577642
Private	117627	51433	10990	180050
Co-op	58517	16884	0	75401
Total	4581357	999006	164977	5745340

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 30.09.2016 is also annexed :

PMJJBY, PMSBY and APY as on 30.09.2016 of West Bengal				
Name of the Bank	Total PMJJBY	Total PMSBY	APY	TOTAL
	New Enrolment + Renewal (from		(since inception)	
Allahabad Bank	56929	176611	10575	244115
Andhra Bank	4841	41524	2647	49012
Bank of Baroda	41174	121958	8512	171644
Bank Of India	63166	224208	9884	297258
Bank of Maharastra	4376	10140	613	15129
Canara Bank	35923	92053	4551	132527
Central Bank of India	62865	147211	6292	216368
Corporation Bank	7432	22117	978	30527
Dena Bank	857	1332	985	3174
IDBI	17324	41336	1559	60219
Indian Bank	29070	65339	2922	97331
Indian Overseas Bank	30777	85807	1820	118404
Oriental Bank of Commerce	11988	111391	1185	124564
Punjab & Sind Bank	1278	11516	481	13275
Punjab National Bank	52257	219189	11137	282583
State Bank of India	171986	637257	42355	851598
State Bank of Bikaner & Jaipur	1410	2004	465	3879
Syndicate Bank	10320	42648	511	53479
Uco Bank	64558	88437	5577	158572
Union Bank of India	32714	412354	3134	448202
United Bank of India	143014	1358689	23458	1525161
Vijaya Bank	7412	7009	805	15226
Sub total	851671	3920130	140446	4912247
Axis Bank	7013	21847	2709	31569
Federal Bank Ltd	764	2253	148	3165
HDFC Bank	34576	67266	6089	107931
ICICI	8606	20180	1927	30713
Indusind Bank	189	5285	29	5503
South Indian Bank	169	731	87	987
Ratnakar Bank Ltd.	116	65	1	182
Sub total	51433	117627	10990	180050
BGVB	50666	373239	3021	426926
PBGB	13778	72653	3675	90106
UBKGB	14574	39191	6845	60610
Sub total	79018	485083	13541	577642
WBSCB	16884	58517	0	75401
GRAND TOTAL	999006	4581357	164977	5745340

Claim Position under PMJJBY & PMSBY

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

Claim Position under Insurance Schemes as on 30.09.2016 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	21	12	9	0	122	115	7	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	28	12	15	1	56	37	19	0
5	Canara Bank	29	15	14	0	47	21	26	0
6	Central Bank of India	23	21	2	0	68	66	2	0
7	Corporation Bank								
8	Dena Bank	4	2	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	10	6	4	0	19	11	8	0
14	Punjab & Sind Bank	8	8	0	0	3	3	0	0
15	State Bank of India	11	5	1	5	337	314	13	10
16	Syndicate Bank	6	6	0	0	26	26	0	0
17	Uco Bank	18	10	7	1	78	74	4	0
18	Union Bank of India								
19	United Bank of India	195	168	27	0	940	901	35	4
20	Vijaya Bank	1	0	1	0	2	0	2	0
21	Axis Bank	0	0	0	0	4	3	1	0
22	HDFC Bank	8	5	3	0	11	6	4	1
23	ICICI								
24	South Indian Bank	1	1	0	0	0	0	0	0
25	BGVB	29	8	15	6	84	55	29	0
26	PBGB	10	2	8	0	42	26	16	0
27	UBKGB	1	1	0	0	18	15	3	0
28	WBSC Bank	1	0	1	0	2	1	1	0
	GRAND TOTAL	426	300	113	13	1912	1709	187	16

All the above banks have submitted 426 claims under PMSBY, out of which claim has been settled for 300 cases, pending for 113 cases and rejected for 13 cases.

Similarly, all the banks have submitted 1912 claims under PMJJBY, out of which claims have been settled for 1709 cases, pending for 187 cases and rejected for 16 cases.

PROGRESS OF FINANCIAL INCLUSION PLAN AS ON September 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	September	March'17	September	March'17	September	March'17	September
			2016		2016		2016		2016
Total No. of Branches		6,375	5,580	745	1,037	1,655	1,410	8,775	8,027
Out of 1 above, No. of Rural Branches		2,775	2,241	115	259	1,160	1,087	4,050	3,587
No. of Branches in unbanked villages		1375	1108	40	51	190	83	1,605	1,242
Total No. of CSPs deployed		12,912	11,142	100	941	5,700	2,454	18,712	14,537
No. of Banking Outlets in villages	Through Branches	275	275	25	25	100	100	400	400
with population >2000	Through BCs	4,335	4,335	335	335	2,230	2,230	6,900	6,900
	Through Other Modes	106	106	1	1	45	45	152	152
	Sub Total :>2000	4,716	4,716	361	361	2,375	2,375	7,452	7,452
No. of Banking Outlets in villages	Through Branches	345	345	1	1	154	154	500	500
with population <2000	Through BCs	18,103	18,103	2,198	2198	7,098	7,098	27399	27399
	Through Other Modes	150	150	14	14	77	77	241	241
	Sub Total :<2000	18,598	18,598	2,213	2,213	7,329	7,329	28,140	28,140
Total Banking Outlets in all villages		23,314	23,314	2,574	2,574	9,704	9,704	35,592	35,592
No. of BC Outlets in Urban location		1250	836	85	378	290	0	1625	1214
Basic Savings Bank Deposit Accounts	No. in Lac	145.50	167.18	12.50	4.28	58.50	48.65	216.50	220.11
(BSBDAs) through Branches	Amt. in crore	7,156.00	7,250.62	310.00	29.06	534.00	188.86	8000.00	7468.54
Basic Savings Bank Deposit Accounts	No. in lac	129.25	144.12	33.25	18.48	37.50	25.21	200.00	187.81
(BSBDAs) through BCs	Amt. in Crore	258.00	400.95	6.00	4.06	36.00	29.06	300.00	434.07
Basic Savings Bank Deposit Accounts	No. in lac	274.75	311.30	45.75	22.76	96.00	73.86	416.50	407.92
(BSBDA) (Bank as a whole)	Amt. in Crore	7,414.00	7,651.57	316.00	33.12	570.00	217.92	8,300.00	7,902.61
OD facility availed in BSBDAa	No. in lac	47.35	40.23	0.08	0.07	5.20	1.91	52.63	42.21
	Amt. in Crore	189.17	185.16	0.03	0.62	26.32	12.53	215.52	198.31
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	4,817.43	469.78	610.24	6,045.00	5,325.11	12390.19	10752.78
KCCs Outstanding -Through BCs	No. in Lac	0.95	0.63	0	0	0.8	0.33	1.75	0.96
	Amt. in crore	373.52	196.38	0	0	200	118.49	573.52	314.87
KCCs Total,(Bank as a whole)	No. in lac	14.95	10.33	2.00	0.95	18.80	21.02	35.75	32.30
	Amt. in crore	6,248.93	5,013.81	469.78	610.24	6,245.00	5,443.60	12,963.71	11,067.65
GCCs Outstanding- through Branches	No. in Lac	6.75	3.37	0.3	0.25	2.45	1.25	9.5	4.87
	Amt. in Crore	1525.00	494.51	270	141.31	255.00	264.44	2050	900.26
GCCs Outstanding through BCs	No. in Lac	0.75	0.32	0.55	0	0.65	0	1.95	0.32
	Amt. in Crore	158.72	93.86	0	0	102.00	0.92	260.72	94.78
GCCs Total (Bank as a whole)	No. in Lac	7.5	3.69	0.85	0.25	3.1	1.25	11.45	5.19
	Amt. in Crore	1683.72	588.37	270.00	141.31	357.00	265.36	2310.72	995.04
	Savings Deposit(No.in lac)	48.00	44.77	5.5	0.93	18	24.54	71.50	70.24
	Savings Deposit(Amt.in crore)	1015.10	919.46	225	14.16	473	44.18	1713.10	977.80
	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	24.70	0	0	0	1.98	25.00	26.68
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	42.16	0	0.094	0	0.53	35.00	42.78
	EBT/Remittance(No. in lac)	10.75	10.35	1.25	0.98	0	1.12	12.00	12.45
	EBT/Remittance(Amt. in crore)	500	319.71	0	11.78	0	180.7	500.00	512.19
	Others (No. in lac)	0.2	0.28	0	0.0007	0	0	0.20	0.28
	Others (Amt. in crore)	7.5	7.21	0	0.0491	0	0	7.50	7.26
Total of transactions in BC-ICT A/Cs	No. in lac	70.05	69.62	7.00	1.93	20.25	27.82	97.30	99.37
	Amt. in crore	1,582.60	1,313.24	225.00	26.08	473.00	227.39	2,280.60	1,566.71

FINANCIAL LITERACY CENTRES- REPORT FOR THE QUARTER ENDED SEPTEMBER - 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	RSETI, Rajpur,24-Pgs (south)	07.07.2011	United Bank of India	4	342	258	37
2	West Bengal	Howrah	Urban	RSETI, Belurmath, Howrah	27.07.2011	United Bank of India	7	412	287	102
3	West Bengal	Uttar Dinajpur	Semi Urban	RSETI, Bekidanga via Raiganj, Uttar Dinajpur	04.01.2011	United Bank of India	8	168	76	47
4	West Bengal	Uttar Dinajpur	Semi Urban	LDM Office, N. S. Road, Near Asha Talkies, Raiganj-733134	31.10.2012	United Bank of India	5	224	164	34
5	West Bengal	Dakshin Dinajpur	Semi Urban	RSETI, Balurghat, Dakshin Dinajpur	19.11.2011	United Bank of India	4	72	38	28
6	West Bengal	Dakshin Dinajpur	Semi Urban	LDM Office, UBI, Balurghat-733101	31.10.2012	United Bank of India	5	171	104	39
7	West Bengal	Bankura	Rural	LDM Office, UBI, ChandmaridangaBankura-722101	28.06.2012	United Bank of India	6	318	234	31
8	West Bengal	Bankura	Rural	UBI, RSETI, AMARKANAN	28.06.2012	United Bank of India	4	167	116	26
9	West Bengal	Nadia	Semi 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	143	89	41
10	West Bengal	Howrah	Urban	LDM Office, 158/4,Bellius Road, HWH-711101	18.08.2011	UCO Bank	7	551	318	183
11	West Bengal	Hooghly	Urban	139 J.C KHAN ROAD, MANKUNDU, PIN-712139	21.03.2011	UCO Bank	10	374	147	156
12	West Bengal	Hooghly	Urban	LDM Office, Hooghly District, UCO Bank, CHINSURAH,N S road HOOGLY, -712101	11.08.2012	UCO Bank	11	238	171	66
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	640	516	114
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	16	1046	867	119
16	West Bengal	24-Pgs(North)	Semi-urban	21/A/3, Jessore Road South, Rathala, 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	13	562	531	
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	17	1086	852	203
20	West Bengal	Jalpaiguri	Semi-urban	LDM Office, Bidhachal Bhawan, Raikatpara, Jalpaiguri	21.12.2011	Central Bank of India	21	2246	1678	436
21	West Bengal	Darjeeling	Semi-urban	LDM Office, Judge Bazar Darjeeling 734101	28.07.2012	Central Bank of India	48	2142	1012	645
22	West Bengal	Darjeeling	Semi-urban	RSETI - Office, Judge Bazar Darjeeling 734101	Jul-13	Central Bank of India	12	684	522	104
23	West Bengal	Purulia	Semi-urban	LDM, Office, UBI, J. K. Mitra Street, Purulia	01.11.2012	United Bank of India	8	208	119	47
24	West Bengal	Purulia	Semi-urban	RSETI	29.03.2011	United Bank of India				
25	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
26	West Bengal	MALDA	Rural	RSETI ,Vill.& Post Manik chak, Malda	01.08.2014	State Bank of India .	6	374	234	84
27	West Bengal	MALDA	Semi Urban	Vill & PO Mangal Bari, MALDA	Dec-13	BGVB	14	864	582	149
28	West Bengal	MALDA	RURAL	MDCCB, KALIACHAK Bazar, Malada.	AUG.2014	MDCCB	4	238	171	44
29	West Bengal	MALDA	RURAL	MDCCB, HO, Golapatty, English Bazar, Malada.	June ,2014	MDCCB	7	267	182	48
30	West Bengal	MALDA	RURAL	MDCCB, Chanchal, Malada.	AUG.2014	MDCCB	5	49	31	11
31	West Bengal	MALDA	RURAL	MDCCB, Gazole Br. Malada.	July,2014	MDCCB	4	137	108	16
32	West Bengal	PURB MEDINIPUR	Semi-urban	LDM Office , UBI RO, Maniktola More,TAMLUK-721637	19.10.2012	United Bank of India	12	236	169	42
33	West Bengal	PURB MEDINIPUR	Semi-urban	PNB, RSETI	2.10.2010	PNB	2	32	14	9
34	West Bengal	PAS.MEDINIPUR	Semi-urban	LDM Office, UBI, KSHUDIRAM NAGAR, Medinipur-721101	31.10.2012	United Bank of India	16	324	227	62
35	West Bengal	COOCHBEHAR	Semi-urban	LDM Office CBI RO, Bangachatra, Road,Coochbehar-736101	16.04.2013	Central Bank of India	18	2687	1984	356
36	West Bengal	COOCHBEHAR	Semi-urban	Marpara,Chaupati, Dinhat Road, RO,UBKGB COOCHBEHAR	17.01.2014	UBKGB	12	712	588	104
37	West Bengal	24-PGS(S)	Urban	LDM Office ,UBI,KULPI Road,Baruipur-743302	12.11.2012	United Bank of India	4	322	236	41
38	West Bengal	24-PGS(S)	Metro/ Serving 24PGS	Allahabad Bank Zonal office BEHELA, SALT LAKE, KOLKATA-700106	26.06.2000	Allahabad Bank	12	926	842	34
39	West Bengal	MURSHIDABAD	Semi Urban	LDM Office, UBI,26/11, Sahid Surya Sen Road, BERHAMPUR-742101	31.10.2012	United Bank of India	11	497	314	112
							345	19459	13781	3570
No.of Literacy camps Taken			345							
No. of persons Participated In the Camp :			19459							
No. of Persons already having Accounts :			13781							
No Persons opened Accounts after attending FL			3570							

RURAL BRANCHES (WEST BENGAL)--REPORT OF CONDUCT OF FINANCIAL LITERACY CAMP FOR QUARTER ENDED -SEPTEMBER 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	81	112	1124	832	167
2	PURULIA	121	76	107	4228	2435	846
3	MALDA	178	61	46	1623	1088	241
4	UTTAR DINAJPUR	93	48	43	882	612	186
5	DAKSHIN DINAJPUR	79	52	74	1013	842	106
6	PURBA MEDINIPUR	291	58	134	15746	10134	2284
7	PASCHIM MEDINIPUR	319	280	116	10974	7117	1821
8	NADIA	204	87	86	1674	812	536
9	24-PARGANAS (SOUTH)	288	238	246	5204	4055	546
10	MURSHIDABAD	254	206	531	14162	10502	1864
11	BIRBHUM	210	55	36	744	482	138
12	BURDWAN	349	108	106	9034	5274	1784
13	HOWRAH	192	132	118	4687	2286	1011
14	HOOGHLY	198	201	108	6743	2867	1867
15	COOCHBEHAR	141	132	238	8166	5317	1318
16	DARJEELING	70	22	82	2544	1487	567
17	JALPAIGURI	23	24	32	1882	1002	411
18	24-Parganas (North)	248	53	46	1772	989	361
19	ALIPURDUAR	49	32	46	1133	746	198
	TOTAL	3570	1946	2307	93335	58879	16252

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 01.4.2016-30.09.2016	upto September 2016	upto Mar 2016	from 01.4.2016-30.09.2016	upto September 2016	upto Mar 2016	from 01.4.2016-30.09.2016	upto September 2016
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1	Allahabad Bank	193689	3378	197067	1777355	4553	1781908	262215	1940	264155
2	Andhra Bank	174	32	206	0	0	0	0	0	0
3	Bank of Baroda	34062	151	34213	75148	60	75208	29172	164	29336
4	Bank of India	17465	676	18141	271505	874	272379	45645	2376	48021
5	Bank of Maharashtra	0	0	0	0	0	0	518	24	518
6	Canara Bank	18009	741	18750	55632	908	56540	44955	551	45506
7	Central Bank of India	160063	821	160884	476372	1390	477762	26680	1005	27685
8	Corporation Bank	3792	27	3819	8379	44	8423	9404	41	9445
9	Dena Bank	720	14	734	0	0	0	378	51	429
10	Indian Bank	4732	172	4904	9011	648	9659	9331	205	9536
11	Indian Overseas Bank	30807	102	30909	34645	523	35168	32442	214	32656
12	Oriental bank of Commerce	5638	48	5686	64173	247	64420	1098	36	1134
13	Punjab National Bank	42715	571	43286	163662	624	164286	106744	508	107252
14	Punab & Sind Bank	21862	6	21868	125	0	125	94	8	102
15	Syndicate Bank	1597	48	1645	3262	750	4012	0	0	0
16	State Bank of India	575679	3733	579412	1204421	4138	1208559	174526	2011	176537
17	Union Bank of India	59930	51	59981	142054	164	142218	6494	0	6494
18	United Bank of India	59358	4674	64032	713444	3817	717261	49978	4021	53999
19	UCO Bank	57882	4165	62047	238074	2093	240167	68818	7242	76060
20	Vijaya Bank	3067	245	3312	243	315	558	1262	305	1567
21	SBI Associates	0	0	0	0	0	0	0	0	0
22	Other Bks.	0	0	0	0	0	0	0	0	0
A	Total Com.Bks.	1291241	19655	1310896	5237505	21148	5258653	869754	20702	890432
23	BGVB	120270	1076	121346	932254	7249	939503	506712	24791	531503
24	PBGB	61262	248	61510	369816	192	370008	38102	153	38255
25	UBKGB	85751	488	86239	204947	518	205465	114202	793	114995
B	Total of RRBs	267283	1812	269095	1507017	7959	1514976	659016	25737	684753
C	St.Coop.Bk.	84829	6211	91040	1270829	3098	1270829	100758	8989	109747
D	WBCARD Bank									
E	WBFC & Others									
TOTAL (A+B+C+D+E)		1643353	27678	1671031	8015351	32205	8044458	1629528	55428	1684932

PRADHAN MANTRI MUDRA YOJANA (PMMY)

Action Points emerged in the 134th SLBC Meeting held on 26.09.2016:

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.2408.66cr. up to September 2016 against an annual target of Rs.7588.34cr. i.e. 31.74% of the overall target.

Performances of the Banks in the State of West Bengal from 01.04.2016 to 30.09.2016 are furnished herein below:

MUDRA TARGET-ACHIEVEMENT_2016-17 (Amt. in Rs./crore)								
BANKS	STATE: West Bengal As on 30.09.2016 (01.04.2016 to 30.09.2016)							
	SHISHU		KISHORE		TARUN		TOTAL	
	No of A/Cs	Disb.	No of A/Cs	Disb.	No of A/Cs	Disb.	No of A/Cs	Disb.
PSUBanks	52549	89.03	20435	373.13	2906	215.95	75890	678.11
Pvt Banks	70486	153.32	2126	52.96	929	65.98	73541	272.26
Foreign Banks	0	0	7	0.29	13	0.97	20	1.26
RRB	9558	40.62	5910	102.16	406	28.29	15874	171.07
NBFC	658633	1214.09	856	7.67	54	4.23	659543	1225.99
MFI	44973	46.38	2722	13.59	0	0	47695	59.97
TOTAL	836199	1543.44	32056	549.8	4308	315.42	872563	2408.66

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

Scheme : All		Financial year : 2016-2017		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.

Action Points emerged in the 134th SLBC Meeting held on 26.09.2016:

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 September 30, 2016, loans amounting to Rs.35.87 cr. and Rs. 119.26cr. have been extended under the scheme to 305 SCs/STs & 904 Women beneficiaries respectively.

Summarized progress report under Stand Up India scheme for the State of West Bengal as on 30.09.2016 is as follows:

Loan given to		Total	Loan Outstanding under the scheme (Rs. in Lac)		Total
No. of SC/ST	No. of Women		No. of SC/ST	No. of Women	
305	904	1209	3586.79	11925.97	15512.76

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

Bank wise report is annexed.

STAND UP INDIA PROGRESS REPORT OF WEST BENGAL FOR THE QUARTER ENDED SEPTEMBER 2016

S No.	Name of the Bank	Total no. of branches in the State / UT	Number of branches which have given loan under 'Start up India' to SC / ST and Women	Loans given to		Total	Loan Outstanding under the Scheme (Rs. in lakh)		Total
				No. of SC/ST	No. of Women		SC/ST	Women	
1	Allahabad Bank	544	32	11	27	38	116.46	285.85	402.31
2	Andhra Bank	67	4	2	2	4	23.14	23.07	46.21
3	Bank of Baroda	204	2	1	1	2	10.15	10.96	21.11
4	Bank of India	361	14	6	10	16	68.14	115.98	184.12
5	Bank of Maharashtra	35	0	0	0	0	0.00	0	0.00
6	Canara Bank	281	7	2	5	7	21.15	60.17	81.32
7	Central Bank of India	334	24	8	18	26	88.13	215.99	304.12
8	Corporation Bank	57	5	2	3	5	20.22	35.01	55.23
9	Dena Bank	57	0	0	0	0	0.00	0	0.00
10	Indian Bank	80	5	2	3	5	20.32	35.89	56.21
11	Indian Oversea Bank	166	11	4	9	13	44.15	107.32	151.47
12	Oriental Bank of Commerce	106	0	0	0	0	0.00	0	0.00
13	Punjab National Bank	278	31	11	23	34	121.46	279.76	401.22
14	Punjab & Sind Bank	38	0	0	0	0	0.00	0	0.00
15	Syndicate Bank	119	6	2	4	6	20.31	48.55	68.86
16	State Bank of India	1232	130	42	92	134	481.69	1097.15	1578.84
17	State Bank of Bikaner & Jaipur	15	11	3	8	11	32.14	94.76	126.90
18	Union Bank of India	187	12	5	9	14	55.12	109.05	164.17
19	United Bank of India	854	641	139	521	660	1728.43	7538.85	9267.28
20	UCO Bank	382	8	3	5	8	30.78	59.67	90.45
21	Vijaya Bank	50	1	0	1	1	0.00	10.49	10.49
22	IDBI Bank	96	5	0	5	5	22.48	58.3	80.78
	Public Sector Banks	5543	949	243	746	989	2904.27	10186.82	13091.09
23	AXIS Bank	211	0	0	0	0	0.00	0	0.00
24	ICICI Bank	218	0	0	0	0	0.00	0	0.00
25	HDFC Bank	178	10	4	10	14	44.56	116.08	160.64
26	Indusind Bank	43	43	20	52	72	228.46	573	801.46
27	Bandhan Bank	303	0	0	0	0	0.00	0	0.00
	Private Sector Banks	953	53	24	62	86	273.02	689.08	962.1
28	BGVB	587	118	34	90	124	368.14	978.98	1347.12
29	PBGB	230	10	4	6	10	41.36	71.09	112.45
30	UBKGB	142	0	0	0	0	0	0	0
	RRBs	959	128	38	96	134	409.5	1050.07	1459.57
	Total	7455	1130	305	904	1209	3586.79	11925.97	15512.76

Performance under Annual Credit Plan 2016-17

Action Points emerged in the 134th SLBC Meeting held on 26.09.2016:

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. 50611 crore i.e. 55% of the Annual Target for Rs 91991 crore during April - September under ACP 2016-17.

Details of achievements under ACP 2016-17 upto the 2nd quarter ending 30th September 2016 and comparison to corresponding periods of last 2 years are furnished in the Annexure.

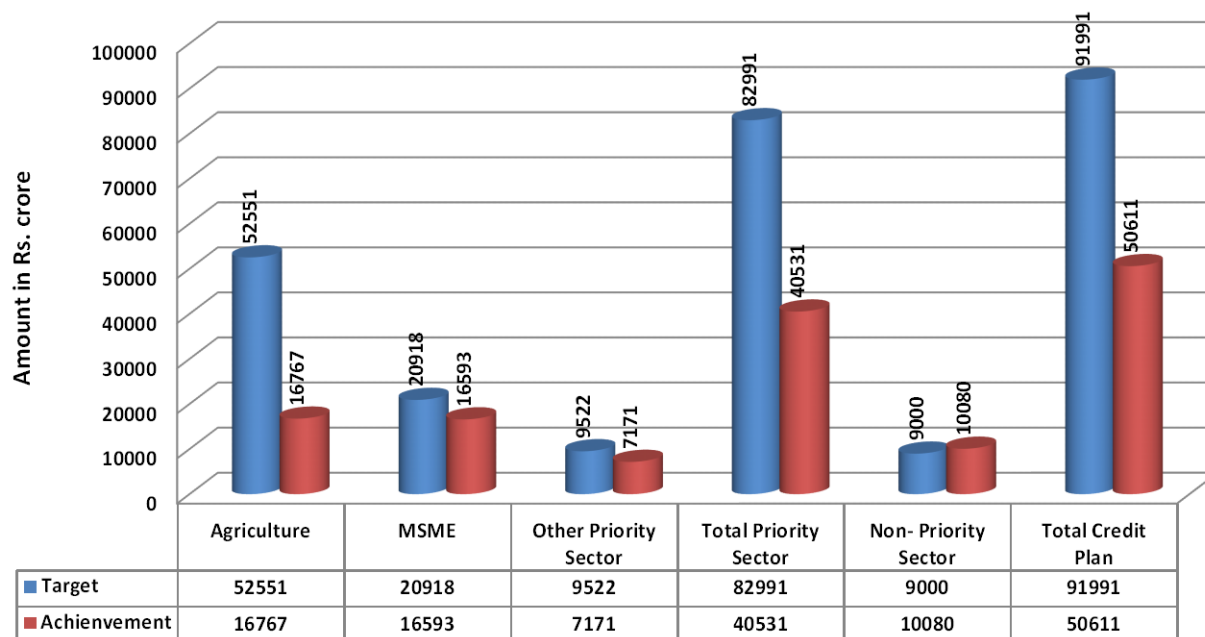
(Amt. Rs. in crore)

Sectors	2014-15(April to Sept)			2015-16 (April to Sept)			2016-17 (April to Sept)		
	Plan	Ach	%	Plan	Ach	%	Plan	Ach	%
Agriculture	39800	11128	28	43536	13601	31	52551	16767	32
MSE/MSME	16323	6450	40	21762	17139*	79	20918	16593	79
OPS	5371	3867	72	7270	6568	90	9522	7171	75
Prisec	61494	21445	35	72568	37308	51	82991	40531	49
Non-Prisec	9000	6611	73	9000	13330	148	9000	10080	112
Total	70494	28056	40	81568	50638	62	91991	50611	55

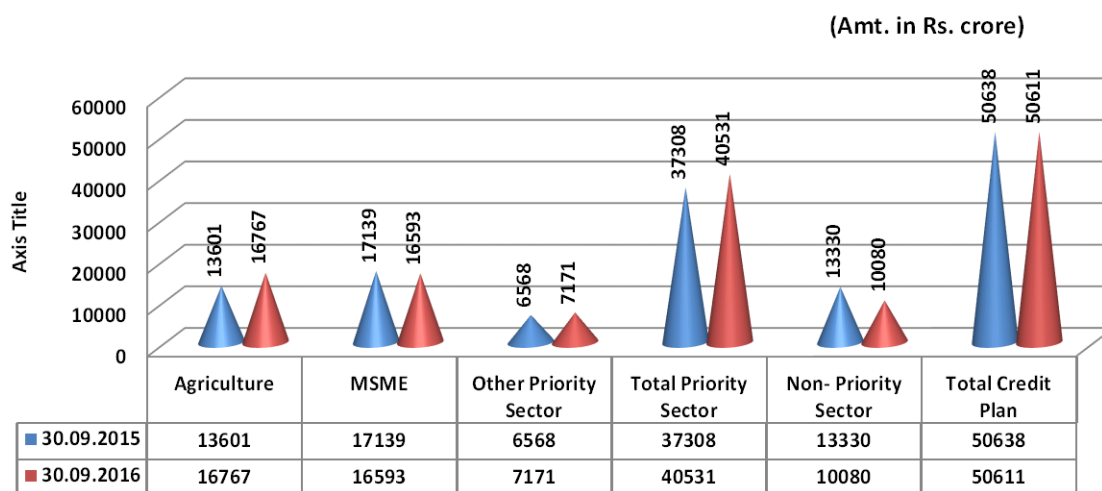
* Performance of MSE+ME

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

Achievement of Annual Credit Plan 2016-17 as on 30.09.2016



Credit Disbursement under ACP as on 30.09.2015 and 30.09.2016



Statement showing Disbursements under Priority Sector for the quarter ended September 2016

Agriculture												Micro, Small and Medium Enterprises																
Name of Bank	Farm Credit		Agriculture Infrastructure		Ancillary Activities		TOTAL AGRICULTURE					Micro Enterprises (Manufacturing + Service advances up to Rs. 5 crores)		Small Enterprises (Manufacturing + Service advances above Rs. 5 crores)		Medium Enterprises (Manufacturing + Service advances up to Rs. 10 crores)		Khadi and Village Industries		Others under MSMEs			TOTAL MSME					
	Disbursements upto the quarter end Sept. 2016		Disbursements upto the quarter end Sept. 2016		Disbursements upto the quarter end Sept. 2016		Yearly Targets under ACP		Disbursements upto the quarter end Sept. 2016			Disbursements upto the quarter end Sept. 2016		Disbursements upto the quarter end Sept. 2016		Disbursements upto the quarter end Sept. 2016		Disbursements upto the quarter end Sept. 2016		TARGET	Disbursements upto the quarter end Sept. 2016		Yearly Targets under ACP		Disbursements upto the quarter end Sept. 2016			
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	% of Ach.	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Amount	Number	Amount	Number	Amount	Number	Amount	% of Ach.	
Allahabad Bank	33386	20372.68	1803	50000.00	4017	9344.25	179000	397758.23	39206	79716.93	20.04	10667	19901.12	1429	23430.21	124	4553.74	43	2051.72		2129	1720.85	61250	147767.92	14292	51557.64	34.89	
Andhra Bank	71	3419.00	13	4663.00	2	1728.13	860	17174.22	86	9810.13	57.12	451	1650.92	0	0	16	427.54	13	437.14		0	0	800	11770.37	480	2515.60	21.37	
Bank of Baroda	12807	12108.00	218	6027.00	31	8619.00	223000	133783.57	13056	26754.00	20.00	631	10361.00	304	8632.31	76	3733.00	0	966.14		0	0	38000	68538.11	1011	23692.45	34.57	
Bank of India	28522	98772.00	0	0.00	0	0.00	159019	225505.98	28522	98772.00	43.80	4671	20092.75	1291	17182.3	142	6309.44	0	1270.16		128	302.36	41584	96470.18	6232	45157.01	46.81	
Bank of Maharashtra	14	782.00	0	0.00			1060	2249.2	14	782.00	34.77	302	809.44	24	427.16	0	0.00	0	0.00		0	0	3150	3460.58	326	1236.60	35.73	
Canara Bank	1278	873.19	0	0.00	2871	17320.54	103206	123869.39	4149	18193.73	14.69	1302	2548.11	308	2344.08	46	872.32	0	1317.89		209	1102.82	43200	62030.19	1865	8185.22	13.20	
Central Bank of India	30092	44389.68	29	20.00	28	326.70	116750	213536.94	30149	44736.38	20.95	5738	10414.28	882	16839.65	104	3078.35	4	1566.46		0	0	54120	94928.32	6728	31898.74	33.60	
Corporation Bank	465	3426.27	10	97.51	154	1820.95	1350	17018.36	629	5344.73	31.41	1154	3522.77	128	3662.81	8	1686.55	8	267.33		0	0	2380	12759.48	1298	9139.46	71.63	
Dena Bank	260	2413.00	21	861.00	0	0.00	2570	15604.8	281	3274.00	20.98	434	14268.01	0	0	0	0.00	0	267.33		0	0	845	7624.08	434	14535.34	190.65	
IDBI Bank	982	11205.27	15	938.08	102	1078.89	3200	28448.76	1099	13222.24	46.48	572	20185.16	226	5640.32	11	1316.45	0	454.93		16	66.25	2900	21337.18	825	27663.11	129.65	
Indian Bank	414	1619.35	0	0.00	1312	10316.14	25500	48986.87	1726	11935.49	24.36	382	3906.07	110	1563.85	142	4095.32	0	0.00		0	0	4600	17680.62	634	9565.24	54.10	
Indian Overseas Bank	571	2011.86	107	9101.22	187	2499.51	11875	64934.8	865	13612.59	20.96	17577	42477.05	5709	36009.19	124	8272.36	55	778.54		3189	8348.33	5760	37758.69	26654	95885.47	253.94	
Oriental Bank of Commerce	527	4405.37	128	983.82	187	3958.20	12000	57185.9	842	9347.39	16.35	509	13575.86	0	0	0	0.00	0	497.14		0	0	6580	24912.70	509	14073.00	56.49	
Punjab National Bank	29080	18512.53	10187	18915.52	548	11236.26	78000	192000.68	39815	48664.31	25.35	428	32508.23	844	18754.06	82	26921.32	56	1303.82		0	0	68700	95897.11	1410	79487.43	82.89	
Punjab & Sind Bank	82	1864.00	0	0.00	0	0.00	390	4877.23	82	1864.00	38.22	141	1738.46	11	1066.54	5	45.92	0	182.91				372	5927.64	157	3033.83	51.18	
State Bank of India	131842	289826.88	1023	81302.32	147	20138.62	331800	869481.7	133012	391267.82	45.00	4369	95658.75		52177.5	242	26088.75	0	5796.84		0	0	95100	336741.96	4611	179721.84	53.37	
Syndicate Bank	19278	16347.88	0	0.00	4317	1265.66	16300	48695.09	23595	17613.54	36.17	3884	18984.22	550	13410.84	84	2261.54	6	562.80		2555	22721	5110	32849.48	7079	57940.40	176.38	
Union Bank of India	10807	12038.80	196	6137.37	25	2986.03	10700	99534.66	11028	21162.20	21.26	475	18185.27	216	8640.32	11	1387.45	0	877.03		16	66.25	7600	54387.59	718	29156.32	53.61	
United Bank of India	135097	114068.32	10142	22608.82	542	21758.52	90252	490244.2	145781	158435.66	32.32	2277	33083.47	1455	6758.16	0	0.00	4005.26					79200	202546.94	3732	43846.89	21.65	
UCO Bank	46170	40273.00	8187	21250.34	0	0.00	188500	236224.69	54357	61523.34	26.04	2378	30411.36	1814	24320	109	6083.77	0	1791.58		0	0	63500	115422.51	4301	62606.71	54.24	
Vijaya Bank	1361	2273.76	31	402.61	0	0.00	3700	5119.89	1392	2676.37	52.27	645	9.08	101	461.32	0	0.00	0	253.26		0	0	7300	9467.25	746	723.66	7.64	
SBBI	729	378.32	0	0.00	0	0.00	1200	1442.12	729	378.32	26.23	172	984.00	0	0	0	0.00	0	70.35		0	0	2600	2562.00	172	1054.35	41.15	
SBOH	42	103.42	0	0.00	0	0.00	1000	522.6	42	103.42	19.79	123	772.32	0	0	0	0.00	0	0.00		0	0	2300	2774.00	123	772.32	27.84	
Sub Total of Commercial Banks	483877	701484.58	32110	223308.61	14470	114397.40	1561232	3294199.88	530457	1039190.59	31.55	59182	395947.7	15402	241320.6	1326	97133.82	185	24718.63		0	8242	34327.9	596951	1465614.90	84337	793448.63	54.14
HDFC Bank	44863	60919.92	2463	16231.14	113	12169.39	4500	60529.45	47439	89320.45	147.57	3312	36426.47	2208	34787.68	292	7902.39	0	834.82		0	0	3150	54299.77	5812	79951.36	147.24	
ICICI Bank	24842	19835.49	52	6878.92	86	4741.42	17200	63081.26	24980	31455.83	49.87	4150	72777.14	1656	81006.9	176	18727.99	0	1022.42		0	0	2470	51745.64	5982	173534.45	335.36	
Axis Bank	18023	10627.21	42	8414.33	18	2043.33	12930	73229.11	18083	21084.87	28.79	3842	68310.11	1538	74320	218	44292.32	0	989.59		0	0	2870	60018.86	5598	187912.02	313.09	
Federal Bank	1930	2471.12	0	0.00	41	1000.11	3800	2251.61	1971	3471.23	154.17	219	4309.18	175	15114.12	19	1934.22	0	150.08		0	0	1200	3333.05	413	21507.60	645.28	
Indusind Bank	2431	5688.88	0	0.00	0	0.00	6500	5344.64	2431	5688.88	106.44	433	6349.30	1003	4300	360	1878.61	0	201.67		0	0	1100	2596.13	1796	12729.58	490.33	
Karnataka Bank							0	0	0	0.00	#DIV/0!							0.00							0	0.00	#DIV/0!	
Karur Vysya							0	0	0	0.00	#DIV/0!							0.00							0	0.00	#DIV/0!	
Ratnakar Bank Limited	4321	342.37	59	407.32	36	232.31			4416	982.00	#DIV/0!	3405	1331.07	10	2733.77	0	0.00	0	18.76		0	0	0			3415	4083.60	#DIV/0!
South Indian Bank		503.00		510.00			0	0	0	1013.00	#DIV/0!							84.42							0	84.42	#DIV/0!	
Bandhan Bank	593026	256442.31	0	0.00	0	0.00	49400	146995.21	593026	256442.31	174.46	589138	308751.14											22381	8262.91	589138	308751.14	3736.59
Total of Pvt. Banks	689436	356830.30	2616	32441.71	294	20186.56	94330	351431.28	692346	409458.57	116.51	604499	498254.41	6590	212262.5	1065	74735.53	0	3301.76		0	0	0	33171	180256.36	612154	788554.17	437.46
BGV	30897	28615.22	147	1800.75	0	0.00	230275	427749.61	31044	30415.97	7.11	2976	13816.32	841	11938.78	0	0.00	0	2753.03		0	0	0	35700	166389.26	3817	28508.13	17.13
UBKGB	18023	10627.21	42	1205.15	0	0.00	114220	68872.58	18065	11832.36	17.18	1227	1043.31	0	0	0	0.00	0	665.98		0	0	0	18370	25862.20	1227	1709.29	6.61
PBGB	16003	13441.00	36	1005.32	0	0.00	330477	168897.27	16039	14446.32	8.55	4448	23990.39	1431	5087.15	0	0.00	0	1078.70		0	0	0	67800	89029.41	5879	30156.24	33.87
Total RRBs	64923	52683.43	225	4011.22	0	0.00	674972	665519.46	65148	56694.65	8.52	8651	38850.02	2272	17025.93	0	0.00											

Statement showing Disbursements under Priority Sector for the quarter ended September 2016

OTHER PRIORITY SECTOR																																													
Export Credit					Education					Housing					Social Infrastructure					Renewable Energy					Others					Loans to weaker Sections under Priority Sector					TOTAL PRIORITY										
Bank Name	Yearly Targets under ACP	Disbursements upto the quarter end Sept. 2016				Yearly Targets under ACP				Disbursements upto the quarter end Sept. 2016				Yearly Targets under ACP				Disbursements upto the quarter end Sept. 2016				Yearly Targets under ACP				Disbursements upto the quarter end Sept. 2016				Yearly Targets under ACP				Disbursements upto the quarter end Sept. 2016				Yearly Targets under ACP				Disbursements upto the quarter end Sept. 2016			
		Amount	Number	Amount	% of Ach.	Number	Amount	Number	Amount	% of Ach.	Number	Amount	Number	Amount	% of Ach.	Number	Amount	Number	Amount	% of Ach.	Number	Amount	Number	Amount	% of Ach.	Number	Amount	Number	Amount	% of Ach.	Amount	Number	Amount	% of Ach.	Number	Amount	Number	Amount	% of Ach.						
Allahabad Bank	3889.60	0	0		1220	11777.60	996	1126.85	9.57	2880	25203.52	2798	9522.35	37.78	870	4482.56	0	1239.36	27.65	585	745.28	10	202.56	27.18	14688	21080.00	752	30422.72	144.32		16311	23725.73	#DIV/0!	260493	612704.71	74365	197514.14	32.24							
Andhra Bank	514.80	0	0		335	1558.80	98	144.74	9.29	125	3335.76	104	973.39	29.18	115	593.28	0	41.68	7.03	73	98.64	0	33.28	33.74	1944	2790.00	0	4085.36	146.43			#DIV/0!	4252	37835.87	768	17604.18	46.53								
Bank of Baroda	1472.90	0	0		330	4459.90	32	198.12	4.44	580	9543.98	193	2317.14	24.28	329	1697.44		391.64	23.07	207	282.22		132.44	46.93	5562	7982.50	358	1432.89	17.95	359	17027.90	#DIV/0!	268008	227760.62	15009	71946.58	31.59								
Bank of India	2581.15	0	0		205	7815.65	360	749.29	9.59	1230	16725.13	1007	8503.11	50.84	577	2974.64		1058.84	35.60	362	494.57		207.14	41.88	9747	13988.75	1504	25097.43	179.41	218	13647.22	#DIV/0!	212724	366556.05	37843	193192.04	52.70								
Bank of Maharashtra	250.25	0	0		10	757.75	23	54.89	7.24		1621.55	28	31.08	1.92	56	288.40		215.40	74.69	36	47.95		85.90	179.14	945	1356.25	0	1972.05	145.40			#DIV/0!	5257	10031.93	391	4377.92	43.64								
Canara Bank	2009.15	0	0		1680	6083.65	1418	1535.17	25.23	570	13018.73	1121	5196.63	39.92	449	2315.44	0	923.64	39.89	285	384.97	0	287.94	74.80	7587	10888.75	0	16747.03	153.80	0	0.00	#DIV/0!	156977	220600.27	8553	51069.36	23.15								
Central Bank of India	2388.10	0	0		435	7231.10	629	673.90	9.32	1320	15474.22	955	3859.89	24.94	534	2752.16	0	1146.96	41.67	342	457.58	0	297.16	64.94	9018	12942.50	148	22090.42	170.68			#DIV/0!	182519	349710.92	38609	104703.45	29.94								
Corporation Bank	407.55	0	0		60	1234.05	31	49.94	4.05		2640.81	222	2939.19	111.30	91	469.68	0	105.08	22.37	58	78.09	0	42.18	54.01	1539	2208.75	0	2025.91	91.72	14	32.05	#DIV/0!	5478	36816.77	2194	19678.54	53.45								
Dena Bank	407.55	0	0		60	1234.05	26	114.03	9.24	100	2640.81	39	419.11	15.87	91	469.68	0	85.08	18.11	58	78.09	0	39.18	50.17	1539	2208.75	0	3025.91	137.00			#DIV/0!	5263	30267.81	780	21492.65	71.01								
IDBI Bank	693.55	0	0		330	2100.05	68	125.68	5.98		4494.01	876	8235.64	183.26	155	799.28	7	142.68	17.85	98	132.89	0	70.78	53.26	2619	3758.75	0	6801.11	180.94	0	0.00	#DIV/0!	9302	61764.47	2875	56261.24	91.09								
Indian Bank	572.00	0	0		98	1732.00	59	109.79	6.34	410	3706.40	194	1713.87	46.24	128	659.20	0	135.20	20.51	82	109.60	0	69.20	63.14	2160	3100.00	1	4650.4	150.01	0	0.00	#DIV/0!	32978	76546.69	2614	28179.19	36.81								
Indian Overseas Bank	1186.90	0	0		338	3593.90	189	386.56	10.76	370	7690.78	110	498.21	6.48	265	1367.84		273.04	19.96	173	227.42		132.84	58.41	4482	6432.50	335	11054.58	171.86			#DIV/0!	23263	123192.83	28153	121843.29	98.90								
Oriental Bank of Commerce	757.90	0	0		105	2294.90	111	189.89	8.27		4910.98	139	1716.78	34.96	169	873.44		64.64	74.03	112	145.22		108.44	74.67	2862	4107.50	163	6486.78	157.93			#DIV/0!	21828	95188.54	1764	32568.92	34.22								
Punjab National Bank	1987.70	0	0		1395	6018.70	743	846.14	14.06	750	12879.74	1210	1405.26	10.91	444	2290.72	0	1622.32	70.82	285	380.86	0	265.72	69.77	7506	10772.50	729	1835.14	172.06			#DIV/0!	157080	322228.01	43907	150826.32	46.81								
Punjab & Sind Bank	278.85	0	0		41	844.35	9	14.96	1.77	250	1806.87	49	254.22	14.07	62	321.36		107.16	33.35	45	53.43		25.86	48.40	1053	1511.25		2004.57	132.64			#DIV/0!	2213	15620.98	297	7304.60	46.76								
State Bank of India	8837.40	0	0		2885	26759.40	519	4794.14	17.92	7500	57263.88	3105	56368.01	98.44	1977	10184.64	0	0.00	0.00	1301	1693.32	0	0.00	0.00	33372	47895.00		54044.1	112.84			#DIV/0!	473935	1358857.30	145522.1	686195.91	50.50								
Syndicate Bank	858.00	0	0		208	2598.00	352	417.51	16.07	600	5559.60	191	5647.94	101.59	192	988.80	0	252.80	25.57	127	164.40	0	84.80	51.58	3240	4650.00	142	6475.6	139.26		1078	535.40	#DIV/0!	25777	96363.37	32437	88967.99	92.33							
Union Bank of India	1337.05	0	0		108	4048.55	233	766.10	18.92	900	8663.71	481	270.44	3.12	299	1540.88	0	582.28	37.79	190	256.19	0	128.38	50.11	5049	7246.25	872	10707.81	147.77		978	405.32	#DIV/0!	24846	177014.88	14310	63178.85	35.69							
United Bank of India	6106.10	0	0		3060	18489.10	458	969.01	5.24	5500	39565.82	3074	24761.34	62.58	1366	7036.96	0	437.76	62.18	860	1169.98	0	621.96	53.16	23058	33092.50	3215	40318.02	121.83			#DIV/0!	203296	798251.60	156260	273328.64	34.24								
UCO Bank	2731.30	0	0		475	8270.30	106	393.05	4.75	15100	17698.06	566	3865.42	21.84	611	3147.68		1268.08	40.29	416	523.34		232.68	44.46	10314	14802.50	1732	26806.66	176.19			#DIV/0!	278916	398820.38	61062	155960.94	39.11								
Vijaya Bank	386.10	0	0		65	1169.10	33	44.28	3.79		2501.82	142	841.83	33.65	86	444.96	0	13.76	3.09	76	73.98	0	49.96	67.53	1458	2092.50	0	2814.02	134.48	0	0.00	#DIV/0!	12685	21255.60	2313	7163.88	33.70								
SBBJ	107.25	0	0		45	324.75	22	36.35	11.19		694.95	48	271.12	39.01	24	123.60	0	16.60	13.43	22	20.55	0	21.10	102.68	405	581.25	0	609.45	104.85	0	0.00	#DIV/0!	4296	5856.47	971	2387.29	40.76								
SBOH	0.00	0	0		0	0.00	0	0.00	#DIV/0!	0	0.00	46	270.53	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	0	0.00	#DIV/0!	3300	3296.60	211	1146.07	34.77									
Sub Total of Commercial Banks	39761.15	0	0	0	13488	120395.65	6515	13740.39	11.41	38185	257641.13	16698	139882.3	54.29	8890	45822.64	7	14644.00	31.96	5793	7618.57	10	3139.50	41.21	150147	215488.75	9951	297481.96	138.05	0	18958	55373.62	#DIV/0!	2374686	5446542.67	666933	2356900.99	43.27							
HDFC Bank	1272.70	0	0		95	3853.70	176	267.21	6.93	820	8246.74	4815	4536.65	55.01	284	1466.72	1	878.32	59.88	235	243.86	0	130.72	53.60	4806	6897.50	18327	12072.14	175.02			#DIV/0!	13890	136810.44	76570	187156.85	136.80								
ICICI Bank	1558.70	0	0		10	4719.70	0	0.00	0.00	1340	10999.94	1209	6626.5	65.61	348	1796.32		1095.92	61.01	230	298.68		171.32	57.36	5886	8447.50	10958	15097.34	178.72			#DIV/0!	27484	141747.72	43129	227981.36	160.84								
Axis Bank	1508.65	0	0		90	4568.15	343	1557.82	34.10	2600	9775.63	2991	10904.03	111.54	357	1738.64		1992.84	114.62	211	289.07		155.14	53.67	5697	8176.25	8342	10902.93	133.35			#DIV/0!	24735	193904.36	34957	234050.65	147.21								
Federal Bank	228.80	0	0		28	692.80	28	38.54	5.56		1482.56	36	259.46	17.50	302	263.68	0	114.08	43.26	44	43.84	0	29.68	67.70	864	1240.00	11	1560.16	125.82	0	0	0.00	#DIV/0!	6238	9536.34	2459	26980.75	282.93							
Indusind Bank	307.45	0	0			930.95	0	0.00	0.00		1992.19	0	0	0.00	68	354.32		118.92	33.56	55	58.91	0	30.82	52.32																					

[illegible]

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	13601 (April-September)	31
2016-2017	52551	16767 (April-September)	32
Growth (over last Yr.)	20.70%	23.28%	-

The disbursement during the period April to September 2016 is Rs. 16767 crore, recorded an increase of 23.28% over the disbursement of Rs. 13601 crore made during the corresponding period of last F.Y. 2015-16.

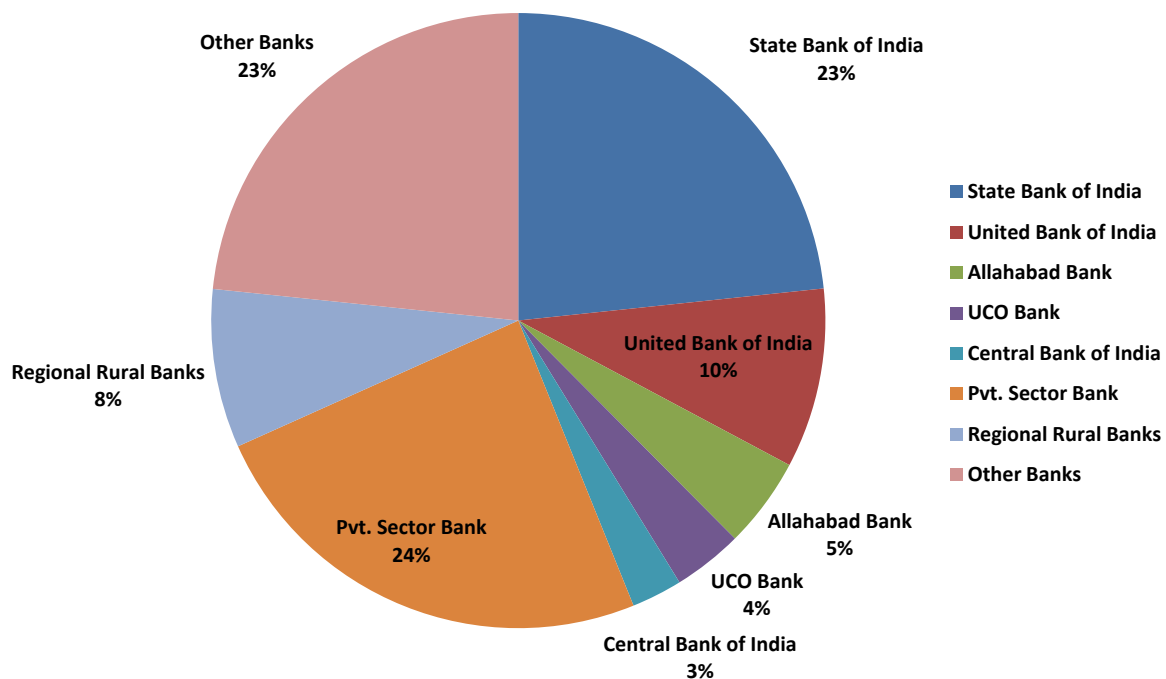
Agency wise achievement Status of Farm Credit under ACP in West Bengal Status reports of last 5 years and as on September 2016 is as under.

(Amt. Rs. In crore)

Plan Year	Parameter	Commercial Banks	RRBs	CO-Operatives	Others	Total
2011-2012 (April-Sept.)	Target	11810	2994	5496	0	20300
	Achievement	3287	572	1743	0	5602
	% of Achv	27	18	34	0	28
2012-2013 (April-Sept.)	Target	13945	3682	5873	0	23500
	Achievement	4293	251	2183	0	6727
	% of Achv	29	7	37	0	29
2013-14 (April-Sept.)	Target	23304	5814	9272	0	38390
	Achievement	5362	2031	1266	0	8659
	% of Achv	23	35	14	0	23
2014-15 (April-Sept.)	Target	29800	5700	4300	0	39800
	Achievement	8679	1000	1449	0	11128
	% of Achv	29	18	34	0	18
2015-16 (April- Sept.)	Target	28724	7582	7229	0	43536
	Achievement	11913*	339	1349	0	13601
	% of Achv	42	5	19	0	31
2016-17 (April- Sept.)	Target	36456	6655	9440	0	52551
	Achievement	14486	567	1713	0	16767
	% of Achv	40	8	18	0	32

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 30.09.2016		
Bank Name	Actual Achievement	% of Share
State Bank of India	3912.68	23.34
United Bank of India	1584.36	9.45
Allahabad Bank	797.16	4.75
UCO Bank	615.23	3.67
Central Bank of India	447.36	2.67
Pvt. Sector Bank	4094.57	24.42
Regional Rural Banks	1398.84	8.34
Other Banks	3916.54	23.36
Total	16766.74	100.00



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

(Rs.in crore)

Sl.No.	Name of Bank	AGRICULTURE					
		2015 -16 (April-September)			2016 -17 (April- September)		
		Target	Achievement	% of Achivement	Target	Achievement	% of Achivement
1	Allahabad Bank	3176.21	644.60	20.29	3977.58	797.16	20.04
2	Andhra Bank	117.05	54.49	46.55	171.74	98.10	57.12
3	Bank of Baroda	652.17	18.51	2.84	1337.84	267.54	20.00
4	Bank of India	1743.59	554.15	31.78	2255.06	987.72	43.80
5	Bank of Maharashtra	17.93	7.03	39.21	22.49	7.82	34.77
6	Canara Bank	944.11	102.98	10.91	1238.69	181.94	14.69
7	Central Bank of India	1727.25	426.38	24.69	2135.37	447.36	20.95
8	Corporation Bank	127.49	6.38	5.00	170.18	53.44	31.40
9	Dena Bank	117.77	6.16	5.23	156.05	32.71	20.96
10	Indian Bank	386.62	60.84	15.74	489.87	119.35	24.36
11	Indian Overseas Bank	501.79	287.65	57.32	649.35	136.12	20.96
12	Oriental Bank of Commerce	460.50	3.12	0.68	571.86	93.47	16.34
13	Punjab National Bank	1652.60	1082.68	65.51	1920.01	486.64	25.35
14	Punajb & Sind Bank	38.64	0.14	0.36	48.77	18.64	38.22
15	Syndicate Bank	365.28	329.88	90.31	486.95	176.14	36.17
16	State Bank of India	7135.82	635.06	8.90	8694.82	3912.68	45.00
17	Union Bank of India	789.80	49.16	6.22	995.35	211.62	21.26
18	United Bank of India	5283.00	1243.43	23.54	4938.92	1584.36	32.08
19	UCO Bank	1950.12	1448.89	74.30	2362.25	615.23	26.04
20	Vijaya Bank	41.23	1.22	2.96	51.20	26.76	52.27
21	IDBI Bank Ltd.	216.53	93.39	43.13	284.49	132.22	46.48
22	SBI Associates	15.94	0.00	0.00	19.64	4.81	24.49
23	Other Bks.(Indusind and Federal)	60.62	115.63	190.75	75.95	91.60	120.61
24	Axis Bank	504.62	769.64	152.52	732.29	210.85	28.79
25	HDFC Bank	328.39	1327.41	404.22	605.30	893.20	147.56
26	ICICI Bank	369.05	668.09	181.03	630.81	314.56	49.87
27	Bandhan Bank		1976.52		1469.95	2564.42	174.46
28	Ratnakar Bank Ltd.					9.82	
29	South Indian Bank					10.13	
A	Total Com.Bks.	28724.12	11913.43	41.48	36492.78	14486.41	39.70
30	BGVB	4926.85	178.32	3.62	4277.50	304.15	7.11
31	PBGB	1909.65	119.60	6.26	1688.97	144.46	8.55
32	UBKGB	746.33	40.69	5.45	688.73	118.32	17.18
B	Total of RRBs	7582.83	338.61	4.47	6655.20	566.93	8.52
C	St.Coop.Bk.	6058.70	1286.58	21.24	7958.87	1398.84	17.58
D	WBFC & Others	13.66		0.00	265.64		0.00
E	WBSCARDB	1156.37	62.01	5.36	1178.63	314.56	26.69
Grand Total (A+B+C+D+E)		43535.68	13600.63	31.24	52551.12	16766.74	31.91

Bank wise flow of credit to Small & Marginal Farmers under ACP 2016-17
(Position from 01.04.2016-30.09.2016)

(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	23849	3226.44	34.56
2	Andhra Bank	1200			0.00
3	Bank of Baroda	15000	687	441.11	4.58
4	Bank of India	35100	18556	28156.14	52.87
5	Bank of Maharashtra	300	42	23.24	14.00
6	Canara Bank	7500	3036	2451.12	40.48
7	Central Bank of India	43700	9560	3282.35	21.88
8	Corporation Bank	500	324	226.14	64.80
9	Dena Bank	300	260	413.22	86.67
10	Indian bank	11000	427	642.31	3.88
11	Indian Overseas Bank	8500	658	449.26	7.74
12	Oriental Bank of Commerce	8100	326	176.12	4.02
13	Punjab National Bank	37600	13564	11045.64	36.07
14	Punjab & Sind Bank	0	8	7.48	0.00
15	Syndicate Bank	7100	1078	549.19	15.18
16	State Bank of India	158000	126798	200876.00	80.25
17	Union Bank of India	16000	1846	2134.14	11.54
18	United Bank of India	102000	40642	43687.14	39.85
19	UCO Bank	48300	12504	9241.14	25.89
20	Vijaya Bank	1400	144	142.11	10.29
21	HDFC Bank	2500	1456	1427.61	58.24
22	AXIS Bank	9000			0.00
23	ICICI Bank	4900			0.00
24	IDBI Bank	400	125	112.11	31.25
25	Federal Bank	200	52	48.46	26.00
26	South Indian Bank		30	12.77	
A	Total Com.Bks.	587600	255942	308758.47	43.56
27	BGVB	102500	19572	11618.59	19.09
28	PBGB	27500	10622	10835.11	38.63
29	UBKGB	28700	2762	1553.14	9.62
B	Total of RRBs	158700	32956	24006.84	20.77
C	WB. St. Coop.Bk.	223300	610050	135207.09	273.20
D	WBSCARDB	30400	5277	6471.64	17.36
E	WBFC & Others	0			0.00
Grand Total (A+B+C+D+E)		1000000	904225	474444.04	90.42

**Bank wise flow of Credit to Share Croppers /Oral Lessees under ACP 2016-17
(Position from 01.04.2016-30.09.2016)**

(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	255	310.20	2.13
2	Andhra Bank	100			0.00
3	Bank of Baroda	200			0.00
4	Bank of India	10000	2569	459.14	25.69
5	Bank of Maharashtra	100			0.00
6	Canara Bank	200	2009	1526.84	1004.50
7	Central Bank of India	10000	1650	190.50	16.50
8	Corporation Bank	100	30	30.35	30.00
9	Dena Bank	100			0.00
10	Indian Bank	1000	24	16.14	2.40
11	Indian Overseas Bank	1000	140	168.66	14.00
12	Oriental Bank of Commerce	1000	0	0.00	0.00
13	Punjab National Bank	10000	1819	428.15	18.19
14	Punjab & Sind Bank	100			0.00
15	Syndicate Bank	1000			0.00
16	State Bank of India	25000	915	544.44	3.66
17	Union Bank of India	2000			0.00
18	United Bank of India	20000	1817	608.48	9.09
19	UCO Bank	10000	470	167.30	4.70
20	Vijaya Bank	200	0	0	0.00
21	Other Bks.(AXIS Bank, Federal Bank)	3000	2	1.15	0.07
A	Total Com.Bks.	107100	11700	4451.35	10.92
22	BGVB	20000	2412	2145.44	12.06
23	PBGB	13000	2124	2167.77	16.34
24	UBKGB	6900	2929	1020.32	42.45
B	Total of RRBs	39900	7465	5333.53	18.71
C	St.Coop.Bk.	60000	11685	872.26	19.48
D	WBSCARDB	0	5	6.00	0.00
E	WBFC & Others	0			0.00
Grand Total (A+B+C+D+E)		207000	30855	10663.14	14.91

Bank wise flow of Credit to Patta Holders under ACP 2016-17
(Position from 01.04.2016- 30.09.2016)

(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	687	228.14	6.87
2	Andhra Bank	100			0.00
3	Bank of Baroda	100	50	14.00	50.00
4	Bank of India	450	1022	1359.41	227.11
5	Bank of Maharashtra	0			0.00
6	Canara Bank	350	1339	1017.60	382.57
7	Central Bank of India	5500	1618	562.45	29.42
8	Corporation Bank	0			0.00
9	Dena Bank	0			0.00
10	Indian Bank	400			0.00
11	Indian Overseas Bank	700	24	3.56	3.43
12	Oreintal Bank of Commerce	500	0	0.00	0.00
13	Punjab National Bank	7200	2054	1548.63	28.53
14	Punjab & Sind Bank	100			0.00
15	Syndicate Bank	500			0.00
16	State Bank of India	17500	4221	431.00	24.12
17	Union Bank of India	1500	274	67.19	18.27
18	United Bank of India	15000	3824	624.16	25.49
19	UCO Bank	6000	451	287.88	7.52
20	Vijaya Bank	100	64	46.57	64.00
21	SBI Associates	0			0.00
22	ICICI Bank	0			0.00
A	Total Com.Bks.	66000	15628	6190.59	23.68
23	BGVB	18000	1648	1189.23	9.16
24	PBGB	8000	1115	1138.01	13.94
25	UBKGB	3000	268	110.89	8.93
B	Total of RRBs	29000	3031	2438.13	10.45
C	WBSt.Coop.Bk.	5000	13063	1051.45	261.26
D	WBCARD BANK LTD.				0.00
Grand Total (A+B+C+D)		100000	31722	9680.17	31.72

Bank wise flow of credit to New Farmers under ACP 2016-17
(Position from 01.04.2016- 30.09.2016)

(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	9029	2289.10	18.81
2	Andhra Bank	200			0.00
3	Bank of Baroda	7400	746	525.00	10.08
4	Bank of India	15800	15981	20155.01	101.15
5	Bank of Maharashtra	0			0.00
6	Canara Bank	5400	7711	6246.70	142.80
7	Central Bank of India	20400	4852	2389.61	23.78
8	Corporation Bank	0			0.00
9	Dena Bank	200	265	132.74	132.50
10	Indian Bank	2800	82	162.14	2.93
11	Indian Overseas Bank	4800	246	233.80	5.13
12	Oriental Bank of Commerce	2800	192	196.14	6.86
13	Punjab National Bank	10400	15557	9405.00	149.59
14	Punjab & Sind Bank	200	23	13.45	11.50
15	Syndicate Bank	3800	1509	619.21	39.71
16	State Bank of India	77000	65239	45321.11	84.73
17	Union Bank of India	5400	678	1512.11	12.56
18	United Bank of India	65000	18746	16845.62	28.84
19	UCO Bank	30000	3165	2296.10	10.55
20	Vijaya Bank	300	124	184.11	41.33
21	ICICI Bank	0			0.00
22	Axis Bank	100			0.00
23	IDBI Bank	0			0.00
24	Federal Bank	0	134	78.14	0.00
25	South Indian Bank		21	12.78	
A	Total Com.Bks.	300000	144279	108605.09	48.09
26	BGVB	45000	5454	3255.47	12.12
27	PBGB	25000	4195	3903.21	16.78
28	UBKGB	20000	967	551.23	4.84
B	Total of RRBs	90000	10616	7709.91	11.80
C	WB St.Coop.Bk.	110000	21792	4078.65	19.81
D	WBSCARDB	0	430	519.23	0.00
E	WBFC & Others	0			0.00
Grand Total (A+B+C+D+E)		500000	177117	120912.88	35.42

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	17139* (April-September)	79
2016-2017	20918	16593 (April-September)	79
Growth (Over last year)	-3.88%	-3.18%	---

* Performance of MSE+ME

The disbursement during the period April to September 2016 is Rs. 16593 crore recorded an no increase over the disbursement of Rs.17139 crore made during the corresponding period of last year 2015-16.

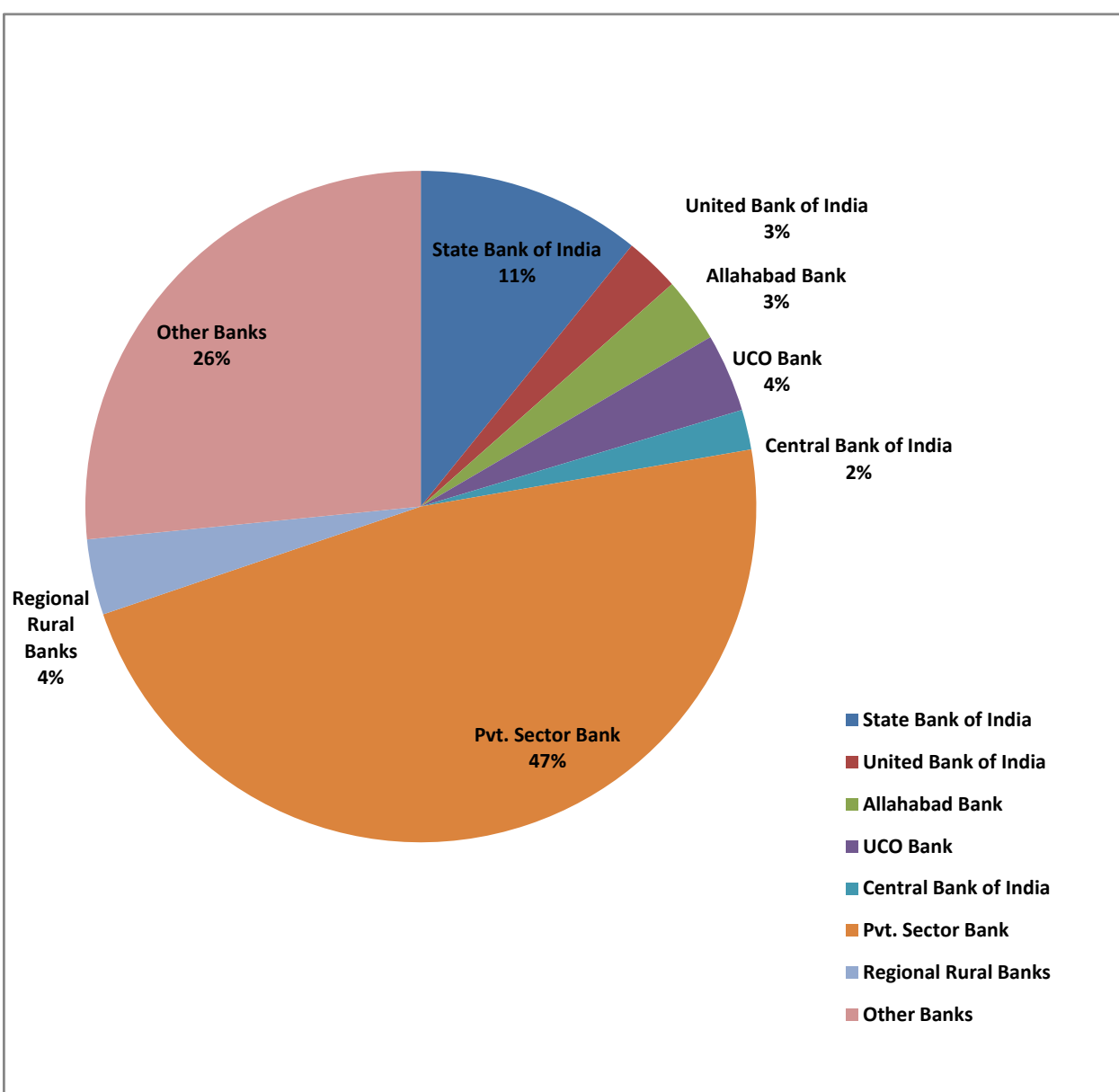
Agency wise achievement Status of MSE / MSME under ACP in West Bengal Status reports of last 5 Yrs and as on September 2016 are as under:

(Amt. Rs. in crore)

Plan Year	Parameter	Commercial Banks	RRBs	CO-Operatives	Others	Total
2011-12 (April-Sept.)	Target	6856	1281	684	279	9000
	Achievement	2315	223	215	1408	4161
	% of Achv	35	17	32	321	46
2012-13 (April-Sept.)	Target	9892	1940	1010	658	13500
	Achievement	3821	176	192	142	4331
	% of Achv	39	9	19	22	32
2013-14 (April-Sept.)	Target	11872	2328	1211	789	16200
	Achievement	7158	1346	114	282	8900
	% of Achv	60	58	9	36	55
2014-2015 (April-Sept.)	Target	11961	2345	1221	796	16323
	Achievement	5601	625	137	87	6450
	% of Achv	47	27	11	11	40
2015-16 (April-Sept.)	Target	16968	3018	1775	0	21762
	Achievement	16684	347	108	0	17139
	% of Achv	98	12	6	0	79
2016-17 (April-Sept.)	Target	16459	2813	1647	0	20919
	Achievement	15820	604	169	0	16593
	% of Achv	96	21	10	0	79

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 30.09.2016		
Bank Name	Actual Achievement	% of Share
State Bank of India	1797.22	10.83
United Bank of India	438.47	2.64
Allahabad Bank	515.57	3.11
UCO Bank	626.07	3.77
Central Bank of India	318.98	1.92
Pvt. Sector Bank	7885.56	47.52
Regional Rural Banks	603.73	3.64
Other Banks	4407.52	26.56
Total	16593.12	100.00



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

(Rs.in crore)

Sl.No.	Name of Bank	MSE					
		2015-16 (April- September)			2016-17 (April- September)		
		Target	Achievement	% of	Target	Achievement	% of
				Achivement			Achivement
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Allahabad Bank	1596.44	500.82	31	1477.68	515.57	34.89
2	Andhra Bank	131.56	20.32	15	117.70	25.16	21.38
3	Bank of Baroda	515.17	85.25	17	685.38	236.92	34.57
4	Bank of India	912.75	457.25	50	964.70	451.56	46.81
5	Bank of Maharashtra	27.69	6.83	25	34.61	12.36	35.71
6	Canara Bank	578.02	145.91	25	620.30	81.85	13.20
7	Central Bank of India	853.69	146.44	17	949.28	318.98	33.60
8	Corporation Bank	131.99	36.53	28	127.59	91.40	71.64
9	Dena Bank	104.04	235.55	226	76.24	145.35	190.65
10	Indian Bank	192.54	416.10	216	176.81	95.65	54.10
11	Indian Overseas Bank	355.75	113.84	32	377.59	958.85	253.94
12	Oreintal Bank of Commerce	228.03	247.77	109	249.13	140.73	56.49
13	Punjab National Bank	777.28	993.01	128	958.97	794.87	82.89
14	Punjab & Sind Bank	67.60	193.45	286	59.28	30.33	51.16
15	Syndicate Bank	283.30	869.63	307	328.50	579.40	176.38
16	State Bank of India	4278.02	3047.78	71	3367.42	1797.22	53.37
17	Union Bank of India	429.02	181.14	42	543.88	291.56	53.61
18	United Bank of India	2839.32	516.35	18	2025.47	438.47	21.65
19	UCO Bank	1260.05	1242.53	99	1154.23	626.07	54.24
20	Vijaya Bank	82.68	11.29	14	94.67	7.24	7.65
21	IDBI Bank Ltd.	180.39	723.13	401	213.37	276.63	129.65
22	SBH	13.87		0	27.74	7.72	27.83
23	SBBJ	19.90	6.49	33	25.62	10.54	41.14
24	AXIS Bank	396.24	1355.94	342	600.19	1879.12	313.09
25	HDFC Bank	306.64	795.88	260	542.99	799.54	147.25
26	ICICI Bank	280.75	1289.71	459	517.46	1735.34	335.36
27	Bandhan Bank		2681.79		82.62	3087.51	3737.00
28	South Indian Bank					0.84	
29	Other Banks	125.74	363.27	289	59.29	383.21	646.33
A	Total Com.Bks.	16968.47	16684.00	98	16458.71	15819.99	96.12
30	BGVB	2091.90	99.11	5	1663.89	285.08	17.13
31	PBGB	651.19	239.16	37	890.29	301.56	33.87
32	UBKGB	274.94	8.52	3	258.62	17.09	6.61
B	Total of RRBs	3018.03	346.79	11	2812.80	603.73	21.46
C	St.Coop.Bk.	1088.49	108.34	10	797.31	167.68	21.03
D	WBFC & Others	487.19	0	0	617.21		0.00
E	WBCARDB	199.73	0	0	232.52	0.00	0.00
F	SIDBI	0.00	0	0		1.72	0.00
Grand Total (A+B+C+D+E+F)		21761.91	17139.13	79	20918.55	16593.12	79.32

Flow of credit to Other Priority Sectors

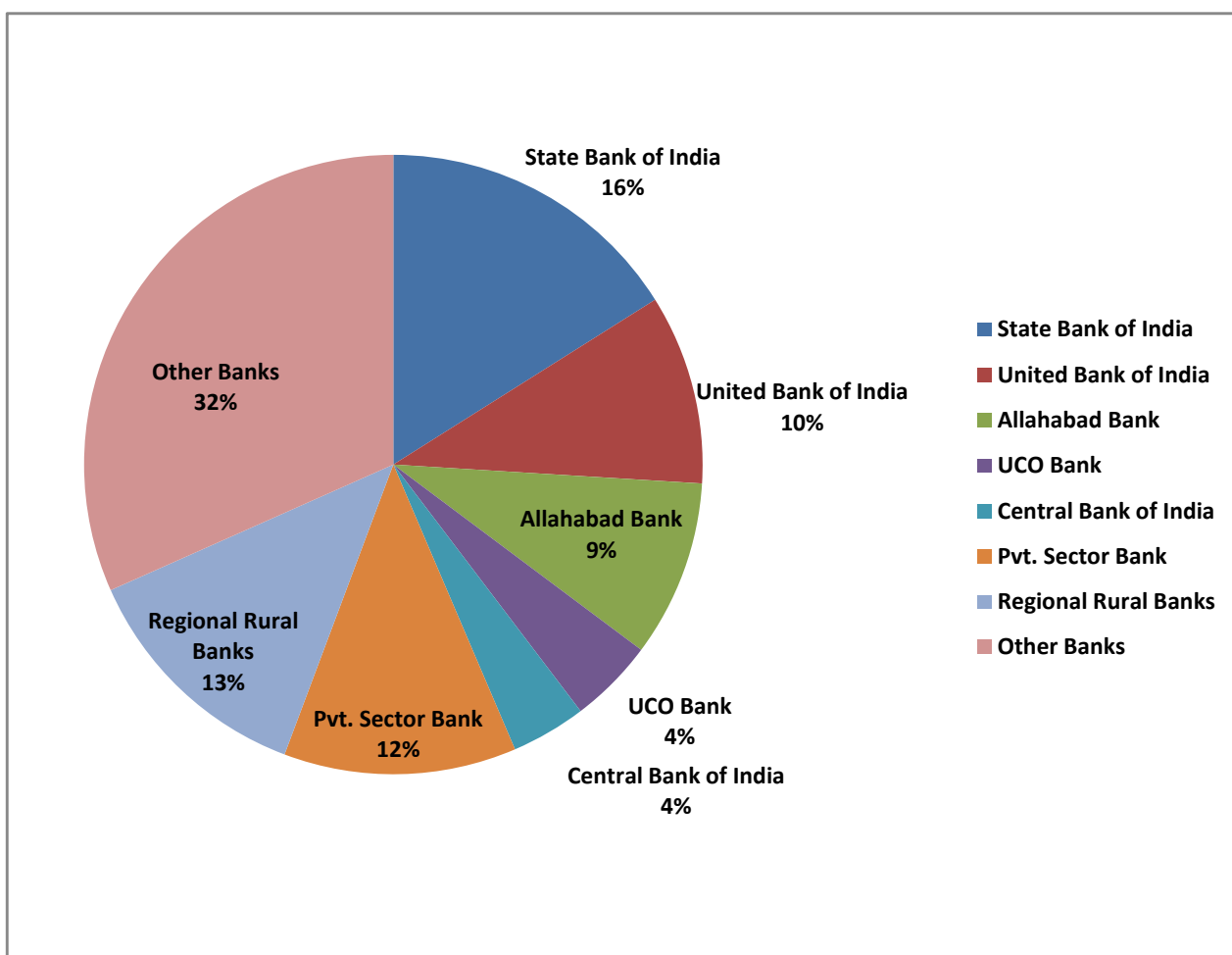
The position of credit disbursement to Other Priority Sectors against the Annual Credit Plan for the State of West Bengal for last 5 years is given below-

(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	6568 (April-Sept.)	90
2016-2017	9522	7171 (April-Sept.)	75
Growth (Over last year)	30.98 %	9.18 %	-

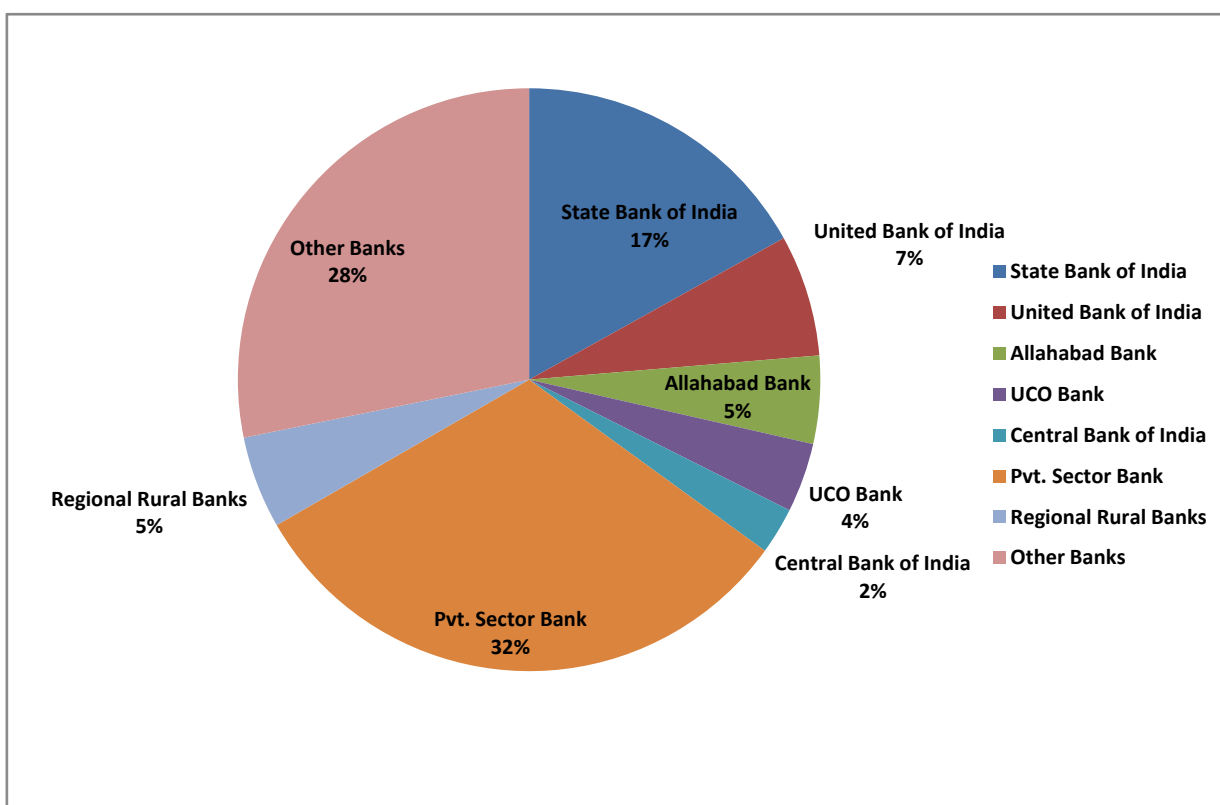
All banks disbursed **Rs. 7171 crore** during the period April to September 2016 recording a growth of 9.18 % over the disbursement of **Rs. 6568 crore** made during last corresponding period 2015-16.

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 30.09.2016		
(Amount in Rs.crores)		
Bank Name	Actual Achievement	% of Share
State Bank of India	1152.06	16.07
United Bank of India	710.46	9.91
Allahabad Bank	662.4	9.24
UCO Bank	318.4	4.44
Central Bank of India	280.68	3.91
Pvt. Sector Bank	871.78	12.16
Regional Rural Banks	905.74	12.63
Other Banks	2269.26	31.65
Total	7170.78	100.00



Share of Banks in achievement of ACP 2016-17 under Priority Sector as on 30.09.2016		
(Amt. in Rs. Crore)		
Bank Name	Actual Achievement	% of Share
State Bank of India	6861.96	16.93
United Bank of India	2733.29	6.74
Allahabad Bank	1975.14	4.87
UCO Bank	1559.7	3.85
Central Bank of India	1047.03	2.58
Pvt. Sector Bank	12851.91	31.71
Regional Rural Banks	2076.43	5.12
Other Banks	11425.33	28.19
Total	40530.79	100.00



SELF HELP GROUP

Action Points emerged in the 134th SLBC Meeting held on 26.09.2016:

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

Status of implementation:

At the quarter ended September 2016 of F.Y 2016-17, credit linkage of SHG stood at Rs. 1312.13 crore (40% of financial target) covering 1,00,135 nos of SHGs. (40% of physical target) as compared to Credit Linkage to 76,452 groups during the corresponding period of last financial year 2015-16. Average Credit per SHG as on 30.09.2016 for F.Y. 2016-17 stood at Rs 1,31,036/- against average SHG credit of Rs 76554/- during the year 2015-16, thereby registering an increase of Rs. 54482/- per SHG.

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

Year	Target No.		Achievement-Deposit Linked No.	Achievement-Credit Linked	
	Deposit Link	Credit Link		No.	Amt.
2010-2011	150000	150000	103732	114255	530.72
2011-2012	150000	100000	86839	93425	553.35
2012-2013	150000	150000	126398	108924	674.41
2013-2014	150000	150000	137222	129333	925.91
2014-2015	150000	158000	63384	114041	1026.03
2015-2016	150000	178515	96309	200967	2084.08
2015-2016(April - Sept)	150000	178515	44799	76452	585.27
2016-2017(April – Sept)	150000	250018	51747	100135	1312.13

All Banks in the State, Savings linked to 51,747 Groups upto the quarter ended September 2016 of F.Y. 2016-17.

All the Banks in the State, Credit linked to 1,00,135 Groups with financial outlay of Rs. 1312.13 crore during the period April to September 2016.

Performance of Banks operating in the State as on 30.09.2016 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 September quarter for the year 2016-17											
S No.	Bank Name	Target of Credit Linked		Credit Linked for the year ended September 2016		Outstanding Credit Linked Balance as on 30.09.2016		Savings Linked for the year ended September 2016		Outstanding Savings Linked Balance as on 30.09.2016	
		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	9643	11421.75	42756	40412.23	1248	52.84	44901	3787.67
2	Andhra Bank	0	0.00	12	12.16	2239	1064.07	16	3.15	2697	167.45
3	Bank of Baroda	2366	3048.66	78	70.83	24164	20251.03	94	13.37	24363	284.07
4	Bank Of India	6146	7985.55	401	367.95	39252	39627.00	1536	21.22	44350	6667.08
5	Canara Bank	1677	2126.75	173	265.75	18874	19638.48	521	19.84	21156	2514.64
6	Central Bank of India	12170	15355.70	3444	3083.77	57603	49176.04	805	28.65	58452	3034.45
7	Corporation Bank	16	20.00	6	6.40	6487	5623.74	16	2.84	6532	632.78
8	Dena Bank	15	18.75	1	1.20	2276	1145.24	24	3.14	2897	1938.47
9	IDBI Bank	0	0.00	1798	4222.67	4799	8246.84	124	22.54	4916	238.14
10	Indian Bank	632	825.27	135	264.97	2994	2084.74	168	26.64	3007	1167.16
11	Indian Overseas Bank	1283	1668.68	356	406.63	7216	6534.12	467	4.86	9964	812.35
12	Oriental Bank of Commerce	361	451.25	1	0.50	2214	2038.46	39	4.23	2347	247.14
13	Punjab National Bank	7124	9007.90	1509	1586.66	39563	36797.51	589	24.34	40678	6078.21
14	State Bank of India	27936	34375.15	4976	5852.25	32354	23291.11	6745	134.01	37964	8321.01
15	State Bank of Bikaner & Jaipur			1	7.11					1	7.11
15	Syndicate Bank	1165	1450.84	223	280.98	10787	10984.44	317	16.34	11167	1284.79
16	Uco Bank	8925	12136.83	908	1135.40	38741	37846.32	1882	60.46	42357	3764.13
17	Union Bank of India	2360	3219.78	197	253.22	11404	2222.54	288	18.54	13741	2114.51
18	United Bank of India	27108	29425.05	2830	3257.84	62483	54463.14	1264	70.68	67894	4857.35
19	Vijaya Bank	156	155.60	43	53.65	4414	3617.11	84	12.87	4427	60.89
20	HDFC	0	0.00	73	38.24	1467	1316.47	118	18.19	1998	186.32
21	Axis Bank	21	26.25		0.00		0.00		0.00		0.00
	Sub Total of Commercial Banks	116697	144555	26808	32589.93	412087	366380.63	16345	558.75	445809	48165.72
22	BGVB	56442	77275.78	17041	27639.05	112330	114156.79	14323	264.15	135233	40737.01
23	PBGB	53157	75655.61	19968	44523.70	74219	85531.82	8155	158.11	78071	13818.11
24	UBKGB	10474	13282.23	2988	4777.95	28689	30440.00	3108	9.43	35683	7336.00
	Sub Total of RRBs	120073	166213.62	39997	76940.7	215238	230128.61	25586	431.69	248987	61891.12
25	W.B St.Co-op Bank	13248	15520.25	33330	21681.98	167415	85634.14	9816	148.35	195643	33988.24
	Sub Total of Co-op. Bank	13248	15520.25	33330	21681.98	167415	85634.14	9816	148.35	195643	33988.24
	GRAND TOTAL	250018	326288.87	100135	131212.61	794740	682143.38	51747	1138.79	890439	144045.08

DISTRICT WISE PROGRESS DATA OF SHG-BANK LINKAGE AS ON SEPTEMBER 2016.								
State : West Bengal								
SL	Name of the District	Target for 2016-17		Achievement as on SEPT 2016		% of achievement		Average
		NO	Amt (in lac)	No	Amt (in Lac)	No	Amt	Rs.(lac)
1	Alipurduar	2174	3036.75	1643	2699.65	75.57	88.90	1.64
2	Bankura	17910	22942.45	10473	11748.89	58.48	51.21	1.12
3	Birbhum	27397	40255.02	5063	10272.74	18.48	25.52	2.03
4	Coochbehar	12526	15657.50	5509	7749.86	43.98	49.50	1.41
5	Jalpaiguri	6045	7803.05	3699	5718.25	61.19	73.28	1.55
6	Malda	8701	10969.45	5239	5198.96	60.21	47.39	0.99
7	Purulia	13768	15417.11	3359	3936.37	24.40	25.53	1.17
8	Purba Medinipur	20410	27820.50	10917	17914.05	53.49	64.39	1.64
9	South 24 Pargana	13787	16234.75	3974	4756.55	28.82	29.30	1.20
10	Darjeeling (GTA)	1764	2205.00	884	1469.68	50.11	66.65	1.66
11	Siliguri (MP)	2540	3176.00	1111	1777.82	43.74	55.98	1.60
12	Dakshin Dinajpur	6035	7544.25	1692	2183.57	28.04	28.94	1.29
13	Uttar Dinajpur	6630	8419.99	1884	2537.16	28.42	30.13	1.35
14	Murshidabad	13608	17011.00	4063	5619.30	29.86	33.03	1.38
15	Nadia	16334	20437.70	11426	7624.35	69.95	37.31	0.67
16	Burdwan	18829	24658.80	4082	6374.29	21.68	25.85	1.56
17	Paschim Medinipur	13988	17485.25	9634	10828.67	68.87	61.93	1.12
18	North 24 Pargana	12626	18715.85	5555	7435.23	44.00	39.73	1.34
19	Hooghly	20528	27346.29	6102	8175.40	29.73	29.90	1.34
20	Howrah	14418	19152.16	3827	7191.82	26.54	37.55	1.88
	Total	250018	326288.87	100136	131212.61	40.05	40.21	1.31

JOINT LIABILITY GROUPS

Action Points emerged in the 134th SLBC Meeting held on 26.09.2016:

Banks would exert efforts to promote JLG financing in the State and to achieve target of JLG financing during the financial year 2016-17.

Status of implementation:

Against the target of 80,000 JLG financing (fixed by NABARD) in West Bengal, 6576 no. of JLGs have been promoted and credit linked during April to September 2016 by the all the member banks amounting to Rs. 4147.93 lac.

Bank wise and District wise performance under JLGs financing as on 30.09.2016 is furnished in the Annexure.

**Statement for the progress Report of JLG(Joint Liability Groups) of Farmers for the quarter ended
September 2016**

West Bengal

S No.	Name of Bank	Bank wise Target of JLGs for 2015-16	No. of JLGs credit linked during the year 2016-17 (from 01.04.106 to 30.09.2016)		Cumulative No. of JLGs credit linked upto the quarter	Cumulative Loan disbursed upto the quarter (Amount Rs. in lac)
			No.	Amount (Rs. In lac)		
1	Allahabad Bank	4500	136	127.11	1476	816.12
2	Andhra Bank	80				
3	Bank of Baroda	1000	72	44.14	1186	645.45
4	Bank Of India	3000	1055	126.61	3015	361.22
5	Bank of Maharastra	80	2	3.01	2	3.01
6	Canara Bank	1200	87	41.56	1458	723.34
7	Central Bank of India	3000	54	14.5	266	142.51
8	Corporation Bank	100	16	4.42		
9	Dena Bank	80				
10	IDBI Bank	450	7	12.41	13	6.51
11	Indian Bank	350	24	8.45		
12	Indian Overseas Bank	550	42	16.54	864	422.17
13	Oriental Bank of Commerce	550	40	30.56		
14	Punjab & Sind Bank	50				
15	Punjab National Bank	2000	54	68	8910	4043.16
16	State Bank of India	10000	874	426.11	9341	5822.14
17	Syndicate Bank	800	28	12.32		
18	Uco Bank	3500	122	106.12	2141	1458.86
19	Union Bank of India	1000	42	37.45	456	212.14
20	United Bank of India	8000	1241	965.44	3267	1341.15
21	Vijaya Bank	50				
22	HDFC	200				
23	ICICI	200				
24	Axis Bank	200				
	Sub Total of Commercial Banks	40940	3896	2044.75	32395	15997.78
25	BGVB	8060	1207	1129.56	13628	10776.69
26	PBGB	3500	173	148.52	12701	9828.21
27	UBKGB	2500	184	123.28	10455	6228.19
	Sub Total of RRBs	14060	1564	1401.36	36784	26833.09
28	W.B St.Co-op Bank	25000	1116	701.82	8015	5692.12
	Sub Total of Co-op. Bank	25000				
	GRAND TOTAL	80000	6576	4147.93	77194	48522.99

Statement of District wise progress report of JLG (Joint Liability Groups) of Farmers for the quarter ended September 2016

West Bengal

(Rs. In Lac)

S. No.	Name of the District	No. of JLGs Target 2016-17	No. of JLGs credit linked during F.Y. 2016-17(April to September)	Loan Disbursed under JLG during F.Y. 2016-17 (April to September)	Cumulative No. of JLGs credit linked as on 30.09.2016	Cumulative amount of Loan disbursed under JLG as on 30.09.2016
1	Bankura	7200	124	64.58	809	238.49
2	Burdwan	8800	128	98.56	3550	3081.37
3	Birbhum	6000	114	112.23	1485	1142.12
4	Dakshin Dinajpur	1600	106	105.22	740	342.74
5	Darjeeling	800	84	81.12	535	301.01
6	Howrah	1600	267	239.11	1685	742.31
7	Hooghly	4000	444	184.56	3425	367.93
8	Jalpaiguri	2000	124	84.66	3082	2157.54
9	Cooch Behar	2400	324	78.16	4421	3241.14
10	Malda	5600	21	11.78	1106	389.16
11	Murshidabad	7200	557	242.81	12866	5039.6
12	Nadia	2000	644	404.12	5421	4235.87
13	24 Parganas North	3600	948	502.14	6641	8452.78
14	Paschim Medinipur	9600	1532	1084.56	14186	5882.3
15	Purba Medinipur	6400	704	603.07	4209	2559.03
16	Purulia	4000	84	71.24	2021	1745.12
17	24 Parganas South	4000	322	148.12	8452	6235.78
18	Uttar Dinajpur	3200	49	31.89	2560	2368.7
	Total	80000	6576	4147.93	77194	48522.99

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

Action Points emerged in the 134th SLBC Meeting held on 26.09.2016:

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 134th SLBC Meeting held on 26.09.2016:

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.

It is also worth mentioning that majority of the Bankers expressed their concern at the non issue of recovery certificates and abnormal delay in getting approvals from District Magistrates for physical possession of property under SARFAESI Act.

As some Bankers suggested that in states like Kerala, an online portal is maintained by the State Government, wherein all the Recovery certificate applications are uploaded and they are immediately flagged to the concerned Gram Panchayat for issuance of RCs and the same can be adopted in West Bengal also. This will be a master database for the Government / Bankers to track each application form / delays, etc. Similarly, DMs may be advised by the State Government to clear the applications for approval for physical possession under SARFAESI Act. In some cases the approval is being given by Asst. / Addl. DMs , whereby the borrowers are approaching higher courts to get stay only on this ground or the DMs in many cases are either inordinately delaying the approvals or NOT giving the same .

State Government should initiate suitable steps for speedy disposal off SARFAESI cases pending to the DMs / ADMs on priority basis.

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 30.09.2016

Overall recovery percentage consisting of three broad sectors viz. Agriculture, MSE and OPS as on 30.09.2016 stood at 53%.

Recovery Status of PRISEC loans as on 30.09.2016 is given below:

Sector	September 2015			September 2016		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	12592	6924	55	12590	6357	50
MSE	9552	5427	57	9385	5161	55
OPS	3733	1738	47	4496	2495	55
TOTAL	25876	14089	54	26471	14013	53

2. Scheme-wise recovery as on 30.09.2016

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

Sector	September 2015			September 2016		
	Demand	Recovery	%	Demand	Recovery	%
PMRY	65	14	21	43	12	28
PMEGP	164	63	38	147	61	42
SJSRY	28	10	37	20	9	43
BSKP	246	93	38	240	94	39
REGP	52	16	31	53	16	30
SCP/TSP	157	35	22	137	26	19
SGSY (Individual)	47	18	38	27	14	52
SGSY (Gr)	455	343	75	378	270	71
SHG	882	756	86	1002	822	82

Bank wise positions as on 30.09.2016 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 30.09.2016

Sl No	Bank	Agril & Allied Activities			MSE			OPS			(Rs.in lac)		
		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	166666.23	77049.80	46	240889.91	156771.15	65	82318.92	61014.78	74	489875.06	294835.73	60
2	Andhra Bank	2884.25	1084.23	38	468.59	224.14	15	61.12	12.28	20	3413.96	1320.65	39
3	Bank of Baroda	13214.65	3084.56	23	28125.64	14008.45	50	15124.48	8124.32	54	56464.77	25217.33	45
4	Bank of India	60159.00	29858.00	50	100121.00	48722.00	49	24513.00	11956.00	49	184793.00	90536.00	49
5	Bank of Maharashtra	72.35	24.59	34	346.89	112.41	32	487.56	41.11	8	906.80	178.11	20
6	Canara Bank	37745.39	14329.02	38	11715.56	4433.78	38	16815.25	8758.11	52	66276.20	27520.91	42
7	Central Bank of India	5438.00	2358.00	43	11835.00	4635.00	39	2185.00	1098.00	50	19458.00	8091.00	42
8	Corporation Bank	6151.00	2658.61	43	9841.56	3451.49	35	1056.23	245.16	23	17048.79	6355.26	37
9	Dena Bank	52.65	26.31	50	959.63	221.14	23	558.52	184.21	33	1419.00	431.66	30
10	Indian Bank	4779.31	1984.56	42	21674.89	5936.79	27	4841.67	1016.75	21	31295.87	8938.10	29
11	Indian Overseas Bank	2684.23	1358.98	51	2967.31	1184.21	40	1023.64	374.56	37	6675.18	2917.75	44
12	Oriental Bank of Commerce	17846.12	9014.16	51	15896.65	6896.32	43	2846.56	988.36	35	36589.33	16898.84	46
13	Punjab National Bank	4618.00	2089.88	45	1845.56	1021.32	55	384.11	118.41	31	6847.67	3229.61	47
14	Punjab & Sind Bank	1584.26	577.14	36	8198.98	3781.85	46	7895.66	3510.78	44	17678.90	7869.77	45
15	Syndicate Bank	3132.00	2011.00	64	17465.58	10859.63	62	7684.56	4380.00	57	28282.14	17250.63	61
16	State Bank of India	79607.00	42741.11	54	78997.00	44178.02	56	96191.00	64824.00	67	254795.00	151743.13	60
17	Union Bank of India	10947.13	4684.15	43	5884.12	1089.56	19	3478.12	1814.23	52	20309.37	6892.32	34
18	United Bank of India	148142.32	70977.08	48	59856.32	31846.56	53	39898.14	17121.34	43	247896.78	119944.98	48
19	UCO Bank	7948.14	4189.99	53	6578.23	2023.56	31	14224.14	3339.87	23	28750.51	9553.42	33
20	Vijaya Bank	481.12	289.99	60	7689.23	2289.56	30	1948.12	315.84	16	10118.47	2895.39	29
21	IDBI Bank	4381.51	2214.31	51	17854.25	9874.44	55	13495.14	8013.21	59	35730.90	20101.96	56
A	Comm.Bks.Total	578534.66	272605.47	47	649211.90	353561.38	54	337030.94	197251.32	59	1564625.70	822722.55	53
SBI ASSOCIATES													
22	SBI			#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	7325.62	6408.05	87	26797.97	20310.39	76	2957.65	2521.82	85	37081.24	29240.26	79
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	43487.29	20938.47	48	121418	79035	65	3141	2615		168047.09	102588.88	61
(A+B+C)	Total of Comm.Bks	622021.95	293543.94	47	770630.25	432596.33	56	340172.39	199866.78	59	1732672.79	925311.43	53
REGIONAL RURAL BANKS													
30	BGVB (UBI)	92748.56	50172.41	54	100848.56	55045.98	55	56434.15	30952.40	55	250031.27	136170.79	54
31	PBGB (UCO)	51743.00	26314.11	51	22444.21	9684.12	43	6102.32	2764.31	45	80289.53	38762.54	48
32	UBKGB	31815.14	16524.32	52	3984.56	2064.13	52	27846.00	15844.12	57	63645.70	34432.57	54
D	RRBs Total	176306.70	93010.84	53	127277.33	66794.23	52	90382.47	49560.83	55	393966.50	209365.90	53
E	W.B. St. Co-op.Bk	395684.26	239064.32	60	40547.64	16697.70	41	23128.22	19074.11	82	459360.12	274836.13	60
F	WBSCARD Bank Ltd.	65014.69	10092.21	16			#DIV/0!			#DIV/0!	65014.69	10092.21	16
	Grand Total (A+B+C+D+E+F)	1259027.60	635711.31	50	938455.22	516088.26	55	449628.97	249510.08	55	2647111.79	1401309.65	53

BANK-WISE AND SCHEME-WISE RECOVERY PERFORMANCE AS ON 30.09.2016

SI No	Bank	(Rs.in lac)																	
		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!	84.00	46.81	56	222.00	129.09	58	74.00	16.61	22	320.00	111.94	35	415	249	60
2	Andhra Bank			0			0			#DIV/0!	5.87	2.99	51	11.34	7.54	66	96	39	41
3	Bank of Baroda	0.00	0.00	#DIV/0!	34.00	11.23	33	76.00	34.12	45	40.00	16.00	40	47.00	14.00	30	63	22	35
4	Bank of India	12.00	4.50	38	155.00	82.00	53	5811.00	2455.00	42	901.00	455.00	50	79.00	42.00	53	5122	1705	33
5	Bank of Maharashtra	0	0	0	0.00	0.00	0	0.00	0.00	#DIV/0!	0.00	0.00	0	16.88	1.23	7	26	6	23
6	Canara Bank	0.00	0.00	0	191.41	142.54	74	112.34	48.65	43	173.01	154.23	89	640.58	406.12	63	458	274	60
7	Central Bank of India	0	0	0	42.25	19.00	45	658.00	259.00	39	5.95	2.15	36	138.50	47.45	34	388	90	23
8	Corporation Bank			0			#DIV/0!			#DIV/0!	1.92	0.99	52	8.00	5.07	63	40.41	18.19	45
9	Dena Bank	4.00	0.00	0	4.00	2.00	50	0.00	0.00	#DIV/0!	1.00	0.00	0	27.45	6.54	24	23.00	11.14	48
10	Indian Bank	0.00	0.00	#DIV/0!	17.85	2.85	16	0.00	0.00	#DIV/0!	54.02	5.60	10	166.28	4.14	2	379.54	34.56	9
11	Indian Overseas Bank	0.00	0.00	#DIV/0!	26.54	8.36	31	36.14	3.14	9	0.00	5.44	#DIV/0!	16.32	1.01	6	28.14	10.54	37
12	Oriental Bank of Commerce			#DIV/0!	2.05	1.24	60			#DIV/0!	1.36	0.41	30	1.48	0.61	41	2.12	1.10	52
13	Punjab National Bank			#DIV/0!			0	315.12	207.44	66	349.23	44.12	13	425.00	41.00	10	533.14	205.14	38
14	Punjab & Sind Bank			#DIV/0!			0			#DIV/0!			0	0.44	0.08	18	20	1	6
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	519.00	328.01	63	388.00	252.31	65	174.00	88.00	51	1548.00	365.00	24	1350	608	45
17	Union Bank of India			#DIV/0!	36.87	28.84	78	48.84	13.84	28	21.12	3.84	18	144.23	8.24	6	23.04	7.54	33
18	United Bank of India			0			#DIV/0!	1024.15	629.32	61	74.44	40.15	54	248.14	58.16	23	1349	611	45
19	UCO Bank	2.12	1.02	48	406.25	304.12	75	219.26	108.23	49	67.24	13.14	20	387.00	47.00	12	224	85	38
20	Vijaya Bank				8.12	1.12	14			#DIV/0!	30.84	6.27	20	6.28	1.98	32	5.44	1.11	20
21	IDBI BANK																		
A	Comm.Bks.Total	19.12	5.52	29	1527.34	978.12	64	9139.85	4321.14	47	1987.00	858.94	43	4279.92	1190.11	28	10673.98	4014.54	38
REGIONAL RURAL BANKS																			
22	BGVV (UBI)	0.00	0.00	#DIV/0!	0.00	0.00	0	14579.22	11451.22	79	0.00	0.00		0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
23	PBGB (UCO)	248.31	119.41	48	338.12	212.41	63	668.46	543.78	81	0.00	0.00		0.00	0.00	#DIV/0!	1923.00	746.14	39
24	UBKGB	496.24	18.74	4	643.12	124.14	19	12856.14	10245.14	80	0.00	0		0.00	0.00	#DIV/0!	463.00	186.32	40
B	RRBs Total	744.55	138.15	19	981.24	336.55	34	28103.82	22240.14	79	0.00	0.00		0.00	0.00	#DIV/0!	2386.00	932.46	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)	763.67	143.67	19	2669.58	1377.67	52	37772.67	26974.28	71	1999.88	862.35	43	4339.51	1211.12	28	14727.20	6120.64	42

West Bengal

BANK-WISE AND SCHEME-WISE RECOVERY PERFORMANCE AS ON 30.09.2016

(Rs.in lac)

Sl No	Bank	SSEP			SESRU/USKP			SCP/TSP			SHG			SCC		
		Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%
(1)	(2)	(3)	(4)	(5)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(15)	(16)	(17)
COMMERCIAL BANKS																
1	Allahabad Bank	0.00	0.00	#DIV/0!	245.43	89.46	36	342.00	150.07	44	1127.00	801.52	71	7.00	1.16	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!	44.00	23.00	52	37.00	16.00	43	0.00	0.00	#DIV/0!
4	Bank of India	55.00	34.00	62	921.00	419.00	45	998.00	365.00	37	5589.00	2758.00	49	487.00	256.00	53
5	Bank of Maharashtra			#DIV/0!			0			#DIV/0!			0			
6	Canara Bank	0.00	0.00	#DIV/0!	120.01	63.34	53	19.14	11.54	60	488.12	284.12	58	4.15	1.58	38
7	Central Bank of India	6.00	3.00	50	20.52	6.87	33	31.25	13.15	42	2185.15	1320.57	60	6.85	2.11	31
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!	15.85	3.89	25	4.50	0.12	3	1531.75	535.18	35	0.05	0.04	80
11	Indian Overseas Bank	0.00	0	#DIV/0!	1.98	0.24	12	18.14	0.60	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!	16.78	7.44	44	1325.00	820	62	1347.43	845.12	63	247.11	99.84	40
14	Punjab & Sind Bank			#DIV/0!	8.8	2.68	30			0			0			0
15	Syndicate Bank	0.00	0	#DIV/0!	52.64	31.11	59	0.00	0.00	0	242.31	182.37	75	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	5012.11	4213.11	84	3.00	1.00	33
17	Union Bank of India			#DIV/0!			#DIV/0!	98.78	23.84	24	413.34	198.56	48	354.88	115.18	32
18	United Bank of India	11.45	2.64	23	103.24	46.24	45	612.23	247.16	40	2085.19	1284.54	62	22.45	10.46	47
19	UCO Bank	36.14	18.11	50	1846.00	961.00	52	75.00	34.00	45	749.64	518.64	69	1.00	0.37	37
20	Vijaya Bank			0			#DIV/0!	5	0.9	18	14.24	5.28	37			#DIV/0!
21	IDBI BANK															
A	Comm.Bks.Total	126.59	59.75	47	5663.25	2951.27	52	11197.04	1721.38	15	20822.28	12963.01	62	1134.49	488.74	43
REGIONAL RURAL BANKS																
22	BGVV (UBI)	0	0		0.00	0.00		1028.37	379.55	37	15124.92	11086.78	73	3754.14	1946.14	52
23	PBGB (UCO)	138.00	71.00	51	89.00	42.00	47	1009.00	371.00	37	2347.00	1894.00	81	467.00	148.11	32
24	UBKGB	0.00	0.00	#DIV/0!	26.00	14.13	54	423.14	134.26	32	13226.14	10456.32	79	744.12	222.35	30
B	RRBs Total	138.00	71.00	51	115	56.13	49	2460.51	884.81	36	30698.06	23437.10	76	4965.26	2316.60	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)	264.59	130.75	49	5778.25	3007.40	52	13657.55	2606.19	19	100167.89	82203.66	82	6099.75	2805.34	46

West Bengal

BANK-WISE AND SCHEME-WISE RECOVERY PERFORMANCE AS ON 30.09.2016

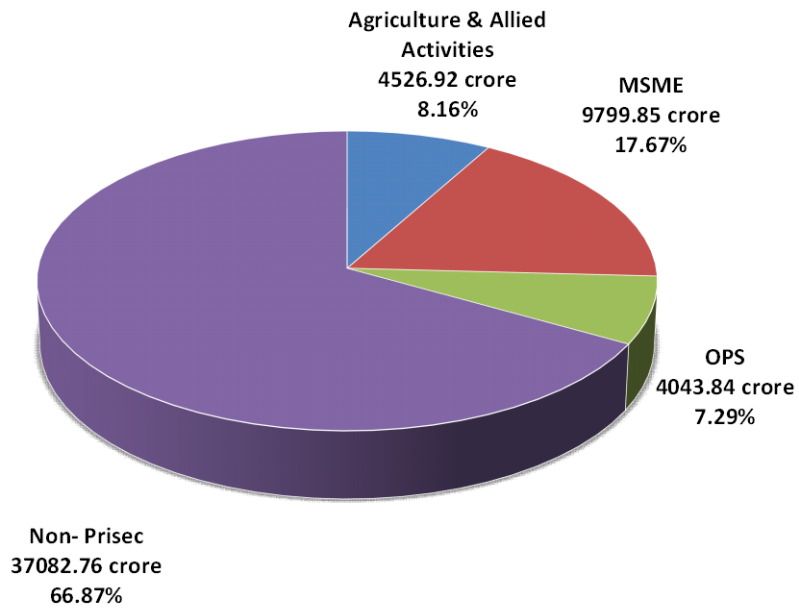
(Rs.in lac)

Sl No	Bank	GJRHFS			DRI			SEEUY			SEPUP			SUME		
		Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
COMMERCIAL BANKS																
1	Allahabad Bank	342.00	86.42	25	342.00	86.42	25	0.00	0.00	#DIV/0!	17.42	2.13	12		0	0
2	Andhra Bank			#DIV/0!									#DIV/0!			
3	Bank of Baroda	69.00	41.00	59	0.84	0.19	23	0.00	0.00		0.00	0.00	#DIV/0!	0	0	
4	Bank of India	6055.00	2579.00	43	60.00	22.00	37	9.00	3.00	33	21.00	9.00	43	5.00	1.50	30
5	Bank of Maharashtra			#DIV/0!			0						#DIV/0!			
6	Canara Bank	14.12	8.12	58	975.86	654.12	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	42.25	3.75	9	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!	25.89	9.54	37	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	1356.11	858.12	63	1076.45	646.66	60	18.01	7.67	43	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!	187.00	75.00	40	5.00	0.00	0	2.00	0.00	0	19.00	13.00	68
17	Union Bank of India	69.41	32.41	47	961.00	130.14	14	40.14	11.31	28			#DIV/0!	70.12	24.12	34
18	United Bank of India			#DIV/0!	31.75	10.84	34	6.84	1.32	19	6.78	1.28	19	2.89	0.84	29
19	UCO Bank	25.27	11.64	46	4.01	1.24	31	18.12	6.23	34	0.45	0.23	51	1.20	0.33	28
20	Vijaya Bank			#DIV/0!												
21	IDBI BANK			#DIV/0!												
A	Comm.Bks.Total	8118.91	3687.71	45	3711.05	1641.90	44	97.99	29.63	30	52.65	15.64	30	118.21	50.79	43
REGIONAL RURAL BANKS																
22	BGVB (UBI)	0.00	0.00	0	0	0		0	0		0	0		0	0	
23	PBGB (UCO)	98.00	83.14	85	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	98.00	83.14	85	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)		8216.91	3770.85	46	3736.05	1642.90	44	97.99	29.63	30	52.65	15.64	30	118.21	50.79	43

West Bengal

Sl No	Bank	REGP(MMS)			BSKP			ONFWM			ACC			LUCC			KCC		
		Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
COMMERCIAL BANKS																			
1	Allahabad Bank	9.23	2.32	25	791.23	314.23	40	25.56	11.32	44	31.00	7.16	23	132.00	44.43	34	5823.12	3193.33	55
2	Andhra Bank			#DIV/0!	173.05	51.44	30			0			0			0	22.13	12.02	54
3	Bank of Baroda	0.00	0.00	#DIV/0!	94.14	44.13	47	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!			#DIV/0!	6584.12	4315.26	66
4	Bank of India	301.00	71.00	24	6522.00	1857.00	28	0.00	0.00	#DIV/0!	2185.00	785.00	36	2422.00	901.00	37	30122.00	19600	65
5	Bank of Maharashtra			#DIV/0!													62.35	40.13	64
6	Canara Bank	14.12	9.23	65	119.46	81.65	68	0.00	0.00		22.14	15.84	72	115.14	74.23	64	9602.32	5024.65	52
7	Central Bank of India	1087.00	397.00	37	263.21	20.54	8	16.00	2.00	13	0.52	0.26	50	107.00	52.32	49	125.00	35.00	28
8	Corporation Bank			#DIV/0!			#DIV/0!			0			0	986.25	652.21	66	256.88	126.31	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	11.24	7.14	64
10	Indian Bank	0.00	0.00	#DIV/0!	243.15	50.18	21	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	1625.26	491.56	30
11	Indian Overseas Bank	0.00	0	#DIV/0!	48.74	32.11	66	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	1394.23	401.23	29
12	Oriental Bank of Commerce			#DIV/0!		16	#DIV/0!			0			0			0	219.84	81.65	37
13	Punjab National Bank			#DIV/0!	123.44	77.14	62			0	123.47	25.24	20	44.00	23.00	52.27	9827.23	4839.37	49
14	Punjab & Sind Bank			#DIV/0!			0			0	0.51	0	0	2.01	0.01	0.50	14.44	6.51	45
15	Syndicate Bank	0.00	0.00	#DIV/0!	108.53	89.56	83	0.00	0.00		38.00	21.00	55	12.00	10.00	83	351.00	106.31	30
16	State Bank of India	1015.00	142.00	14	35.68	16.38	46	44.00	20.00	45	78.00	24.00	31	0.00	0.00	#DIV/0!	24263.00	17248.00	71
17	Union Bank of India			#DIV/0!			#DIV/0!			#DIV/0!			#DIV/0!			0	726.23	281.14	39
18	United Bank of India	1988.11	603.12	30	3424.13	1603.21	47	69.41	24.16	35	90.12	41.11	46	896.66	350.13	39	33864.18	20487.23	60
19	UCO Bank	76.13	34.18	45	438.47	172.15	39	1.00	0.00	0	22.31	4.23	19	37.00	8.00	22	1834.47	1031.49	56
20	Vijaya Bank			0	49.66	8.11	16			0			0			0	78.23	14.44	18
21	IDBI BANK																		
A	Comm.Bks.Total	4490.59	1258.85	28	12434.89	4433.83	36	155.97	57.48	37	2591.07	923.84	36	4781.06	2139.33	45	126807.27	77342.77	61
REGIONAL RURAL BANKS																			
22	BGVB (UBI)	0	0	0	5874.04	2584.17	44	0.00	0.00	0	0.00	0.00	#DIV/0!	748.14	433.22	58	60414.17	49687.34	82
23	PBGB (UCO)	344.00	214.00	62	2546.00	746.53	29	0.00	0.00	0	177.00	83.11	47	3	2	66.67	47216.14	30084.14	64
24	UBKGB	0.00	0.00	#DIV/0!	1437.00	998.00	69	0.00	0.00	#DIV/0!	462.00	163.00	35	0	0		21708.11	17291.45	80
B	RRBs Total	344.00	214.00	62	9857.04	4328.70	44	0.00	0.00	#DIV/0!	639.00	246.11		751.14	435.22	58	129338.42	97062.93	75
C	W.B. St. Co-op.Bk	420.00	105	25	1751.00	631.00	36			0				0			395684.26	289064.32	73
D	WBSCARD Bank Ltd.			#DIV/0!			#DIV/0!							0					#DIV/0!
E	HDFC Bank																2899.51	2500.16	86
F	Federal Bank																270.11	165.01	61
Grand Total (A+B+C+D+E+F)		5254.59	1577.85	30	24042.93	9393.53	39	155.97	57.48	37	3230.07	1169.95	36	5532.20	2574.55	47	654999.57	466135.19	71

NPA Position as on 30.09.2016



NPA position of Banks as on 30.09.2016

(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	241301.89	45009.51	577807.47	111129.51	113323.76	76349.73	932433.12	232488.75	1181160.70	335529.67	2113593.82	568018.42
2	Andhra Bank	34698.13	22.90	129417.05	32915.67	24640.17	648.84	188755.35	33587.41	311012.28	68851.89	499767.63	102439.30
3	Bank of Baroda	47057.00	4871.14	224290.14	13297.12	116813.00	8150.02	388160.14	26318.28	835940.01	67414.42	1224100.15	93732.70
4	Bank of India	182125.14	13122.14	393309.00	48556.13	82572.00	11526.01	658006.14	73204.28	1021807.23	159709.45	1679813.37	232913.73
5	Bank of Maharashtra	1756.11	38.11	49856.00	422.23	7077.34	466.00	58689.45	926.34	178563.01	27688.00	237252.46	28614.34
6	Canara Bank	55025.98	6388.00	179666.57	58811.12	51875.16	1232.14	286567.71	66431.26	450587.78	61698.12	737155.49	128129.38
7	Central Bank of India	126548.70	8108.25	159916.42	31425.72	61310.52	5279.41	347775.64	44813.38	500513.89	183946.43	848289.53	228759.81
8	Corporation Bank	23802.88	6581.67	47972.74	9451.49	25158.86	989.78	96934.48	17022.94	430122.16	139794.74	527056.64	156817.68
9	Dena Bank	3682.84	444.00	79273.44	6792.00	4601.01	1105.45	87557.29	8341.45	201174.31	36055.14	288731.60	44396.59
10	Indian Bank	8048.27	2197.83	43149.10	7365.96	12104.18	959.96	63301.55	10523.75	263231.86	29596.12	326533.41	40119.87
11	Indian Overseas Bank	105006.00	68879.48	331122.00	159689.00	19350.78	5549.00	455478.78	234117.48	247583.22	144623.35	703062.00	378740.83
12	Oreintal Bank of Commerce	53818.00	10858.09	231177.15	39206.03	24093.00	1359.00	309088.15	51423.12	533021.00	193337.00	842109.15	244760.12
13	Punjab National Bank	381956.16	21655.14	218266.12	60533.12	368639.23	181244.14	968861.51	263432.40	701524.44	106728.14	1670385.95	370160.54
14	Punjab & Sind Bank	3822.14	51.14	63591.14	12851.45	45491.13	512.34	112904.41	13414.93	210227.00	13412.12	323131.41	26827.05
15	Syndicate Bank	39260.01	2489.11	109086.11	23868.00	36401.23	4658.11	184747.35	31015.22	501497.00	105112.14	686244.35	136127.36
16	State Bank of India	306445.00	49592.00	623795.00	38977.00	738225.00	6973.00	1668465.00	95542.00	4799483.00	1272713.00	6467948.00	1368255.00
17	Union Bank of India	95508.15	14747.14	203672.22	38885.80	62049.82	7628.14	361230.19	61261.08	578556.61	85853.85	939786.80	147114.93
18	United Bank of India	584700.00	60844.12	509814.14	104156.32	332846.78	14168.23	1427360.92	179168.67	1850273.44	42008.14	3277634.36	221176.81
19	UCO Bank	233266.50	16511.14	557153.80	63179.17	82816.44	18733.14	873236.74	98423.45	823190.11	437040.13	1696426.85	535463.58
20	Vijaya Bank	16764.85	154.14	128764.10	4254.13	13699.41	1564.00	159228.36	5972.27	184887.02	38597.38	344115.38	44569.65
21	IDBI Bank	49062.46	748.56	163446.56	22451.23	148200.22	6384.15	360709.24	29583.94	504800.00	47854.14	865509.24	77438.08
A	Comm.Bks.Total	2593656.21	333313.61	5024546.27	888218.20	2371289.04	355480.59	9989491.52	1577012.40	16309156.07	3597563.37	26298647.59	5174575.77
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	93142.18	1068.14	334373.77	4429.30	60611.73	310.59	488127.68	5808.03	1112233.34	20569.48	1600361.02	26377.51
28	AXIS Bank (UTI)	73542.20	4019.89	187911.89	3641.23	51421.32	2121.44	312875.41	9782.56	726470.88	34458.77	1039346.29	44241.33
29	ICICI Bank	74214.14		233914.11		55549.11		363677.36	0.00	1451117.00	0.00	1814794.36	0.00
30	Federal Bank	22561.38	183.68	19123.88	2010.09	6305.36	149.26	47990.62	2343.03	151697.72	22139.25	199688.34	24482.28
31	Bandhan Bank	372618.00	0.00	410098.00	0.00	162229.00		944945.00	0.00	0.00	0.00	944945.00	0.00
32	Indusind Bank	36241.34	427.61	87861.62	1481.19	44.05	16.67	124147.01	1925.47	380574.37	1263.66	504721.38	3189.13
33	Ratnakar Bank Ltd.	2007.79		5854.12		16391.70		24253.61	0.00			24253.61	0.00
34	Kotak Mahindra Bank	22945.61		32895.64		894.45		56735.70	0.00			56735.70	0.00
35	South Indian Bank	12581.40	1159.58	30933.33	297.19	15122.01	9.42	58636.74	1466.19	3596.51	1499.93	62233.25	2966.12
C	Total	709854.04	6858.90	1342966.36	11859.00	368568.73	2607.38	2421389.13	21325.28	3825689.82	79931.09	6247078.95	101256.37
(A+B+C)	Total of Comm.Bks.	3303524.99	340172.51	6370709.64	900227.20	2742525.86	358565.97	12416760.49	1598965.68	20499653.15	3677494.46	32916413.64	5276460.14
REGIONAL RURAL BANKS													
36	BGVB (UBI)	246487.62	49092.52	148395.98	29555.78	93248.37	18572.12	488131.97	97220.42	60330.92	12016.01	548462.89	109236.43
37	PBGB (UCO)	87663.00	5680.57	90088.00	6007.52	17291.00	1422.45	195042.00	13110.54	16425.46	3062.33	211467.46	16172.87
38	UBKGB	59088.01	8770.14	21804.00	4801.14	40497.45	10497.14	121389.46	24068.42	41208.00	2949.00	162597.46	27017.42
D	RRBs Total	393238.63	63543.23	260287.98	40364.44	151036.82	30491.71	804563.43	134399.38	117964.38	18027.34	922527.81	152426.72
E	W.B. St. Co-op.Bk	596108.46	22273.16	55179.42	8793.71	246287.64	15326.07	897575.52	46392.94	417702.51	12754.59	1315278.03	59147.53
F	WBSCARD Bank Ltd.	108555.27	26703.10	0.00				108555.27	26703.10	0.00		108555.27	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)		4401427.35	452692.00	6776293.04	979985.35	3139850.32	404383.75	14317570.71	1837061.10	21035320.04	3708276.39	36853089.00	5545337.49
H	Medium Enterprises							1500198.25					
	Total Prisec							15817768.96					

NPA position of Banks as on 30.09.2016

(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	113508.28	5320.49	14500.86	873.42	10614.62	3012.44	9444.18	890.4	2917.22	230.36	7399.1	217.22
2	Andhra Bank	6935.37	617.41	1009.60	72.11	18.00	18.00	122.75	30.00	2.53	0.22	0.00	0.00
3	Bank of Baroda	92618.23	2949.41	7686.14	414.64	691.00	131.00	1065.00	277.00	160.00	19.00	277.00	56.00
4	Bank of India	80156.11	7989.14	26815.78	2398.99	12015.45	4325.47	18256.00	4758.48	1356.00	201.14	7815.00	2556.14
5	Bank of Maharashtra	8236.00	332.11	650.00	66.00	22.01	2.21			1.24	0.00	1	0.00
6	Canara Bank	41342.52	4502.00	10502.63	233.00	890.46	230.14	135.01	11.20	46.25	12.10	82.71	20.56
7	Central Bank of India	67943.73	2919.20	11373.00	674.62	733.29	445.38	4368.50	2062.00	118.47	54.16	128.35	65.01
8	Corporation Bank	29473.94	338.18	1115.80	51.33	5.07	5.07	39.87	3.87	3.74	1.92		
9	Dena Bank	3950.14	648.14	1283.00	90.64	100.00	24.00			6.00		153.00	89.00
10	Indian Bank	14798.36	964.54	1021.81	116.88	164.41	128.69	325.25	86.26	30.00	25.00	1728.02	398.65
11	Indian Overseas Bank	14456.68	1195.92	2361.10	213.01	742.14	188.12	968.48	208.56	166.49	20.34	310.22	96.47
12	Oriental Bank of Commerce	25754.01	856.00	3640.12	549.00	90.00	13.16	285.11	19.01	14.11	8.01	49.11	20.05
13	Punajb National Bank	57985.00	3724.15	16149.00	1811.00	3142.12	356.24	586.42	103.54	201.14	44.56	6784.12	486.65
14	Punajb & Sind Bank	13178.00	389.16	544.00	52.21	32.45	16.14			0.16	0.11		
15	Syndicate Bank	32893.41	3628.41	2460.00	285.46	56.00	0.00	511.00	187.00	323.00	0.00	1984.00	85.00
16	State Bank of India	994126.00	4502.00	66775.00	2302.00	6030.00	469.00	540.00	114.00	414.00	165.00	2580.00	867.00
17	Union Bank of India	48984.51	2784.14	8244.81	412.22	544.15	322.14	674.14	154.14	50.51	28.49	924.32	87.45
18	United Bank of India	268014.52	4187.56	21013.14	3012.47	7214.46	3215.48	17865.30	7889.54	1122.00	786.58	16106.16	2144.56
19	UCO Bank	83664.13	9617.17	7534.44	2496.14	1186.00	968.00	8454.00	6107.00	1694.00	674.00	2453	572.00
20	Vijaya Bank	82641.13	432.22	1650.00	165.44	352.17	71.52	156.98	24.16	76.99	12.64	34.66	8.48
21	IDBI Bank	126051.06	2014.23	1826.73	62.37	20.78							
A	Comm.Bks.Total	2206711.13	59911.58	208156.96	16352.95	44664.58	13942.20	63797.99	22926.16	8703.85	2283.63	48809.77	7770.24
SBI ASSOCIATES													
22	SBoI												
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	60812.63	48.96	1247.23	1.45					1.36	0.02	0	0
28	AXIS Bank (UTI)	18332.12	1701.22	98.02	5.98	281.44	26.48	288.44	34.56	20.00	1.00	640	27
29	ICICI Bank	347665.00		136.00		16.12	0.00					0.16	
30	Federal Bank	7997.12	149.26	153.34	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	434806.87	1899.44	1634.59	7.43	297.56	26.48	6255.44	1006.56	21.36	1.02	7798.16	313.00
(A+B+C)	Total of Comm.Bks.	2644264.18	61811.02	210229.55	16360.38	44962.14	13968.68	70053.43	23932.72	8725.21	2284.65	56607.93	8083.24
REGIONAL RURAL BANKS													
32	BGVB (UBI)	70743.14	548.14	974.52	0.00	11254.45	54.47	26204.93	1088.44	18768.58	0.00	66436.43	647.44
33	PBGB (UCO)	15329.00	589.14	585.11	14.00			6173.00	804.00			1711	29.00
34	UBKGB	9702.44	805.14	437.21	153.24	859.00	326.00	4066.00	1327.00			14104	5400.00
D	RRBs Total	95774.58	1942.42	1996.84	167.24	12113.45	380.47	36443.93	3219.44	18768.58	0.00	82251.43	6076.44
E	WBSCARD Bank Ltd.	0.00											
F	W.B. St. Co-op.Bk	67948.13	2094.62	274.00	19.84	674.23	298.56	2388.41	798.65	130.56	56.88	1145.58	867.15
Grand Total (A+B+C+D+E+F)		2807986.89	65848.06	212500.39	16547.46	57749.82	14647.71	108885.77	27950.81	27624.35	2341.53	140004.94	15026.83

DISPOSAL OF CERTIFICATE CASES AS ON 30.09.2016.					
(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	632	251.11	34	10.79
2	Andhra Bank				
3	Bank of Baroda				
4	Bank of India	465	1926.11	319	1483.17
5	Bank of Maharashtra				
6	Canara Bank				
7	Central Bank of India	374	1384.56	27	6.87
8	Corporation Bank				
9	Dena Bank				
10	Indian Bank				
11	Indian Overseas Bank	189	161.23	53	72.15
12	Oriental Bank of Commerce				
13	Punjab National Bank				
14	Punjab & Sind Bank				
15	Syndicate Bank				
16	State Bank of India	1314	5116.12	59	224.16
17	Union Bank of India				
18	United Bank of India	4567	4288.13	786	449.36
19	UCO Bank	3476	426.89	2574	316.58
20	Vijaya Bank				
A	Comm.Bks.Total	11017	13554.15	3852	2563.08
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)		12179	17445.53	4179	2815.73

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

Parameters	September 2015	March 2016	September 2016	(Amt. Rs. in crore) Variation over September,15	
				Amt.	%
Deposit	550326	588352	606021	55695	10.12
Advance	333004	356011	415452	82448	24.76
CD Ratio	61	61	69	-	8
Investments	78134	92826	95511	17240	22.24
(C+I)D Ratio	75	76	84	-	9
Priority Sector Credit) (PRISEC)	132726	147553	158178	25446	19.18
% to ANBC	37	41	44	-	7
Sectoral deployment of PRISEC Agriculture	34969	42484	44014	9045	25.87
% to ANBC *	10	11.90	13.21	---	3.21
MSME	69980	75086	82765	12785	18.27
% to ANBC	19.61	21.04	24.85	---	5.24
OPS	27778	29983	31398	3620	13.03
% to ANBC	7.78	8.40	9.43	----	1.65
Major Sub-Sectors of PRISEC					
i) Weaker section	33183	39171	39716	6533	19.69
% to ANBC	9.30	10.97	11.93	---	2.63
ii) SC/ST	12657	14841	14423	1766	13.95
% to ANBC	3.55	4.16	4.33	----	0.78
iii) Women Entrepreneur	18457	26384	29461	11004	59.62
% to ANBC	5.17	7.39	8.85	----	3.68
iv) Minority Community	20554	23523	26142	5588	27.19
% to Prisec Advance	15.49	16	17	----	1.51

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 corresponding period of last year **ANBC = Rs.3,33,004.00 crore.**

West Bengal

**Bank-Wise and Population Group wise Branch Net work and
Deposits as on September 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	273	82	100	89	544	891373.00	523517.11	1358067.00	1750199.00	4523156.11
2	Andhra Bank	11	8	33	20	72	9521.89	7669.35	143616.67	190178.78	350986.69
3	Bank of Baroda	44	40	54	68	206	153900.00	158800.00	747400.00	925200.00	1985300.00
4	Bank of India	161	65	69	66	361	241922.00	229987.00	996251.00	1260415.00	2728575.00
5	Bank of Maharashtra	4	3	9	19	35	8840.00	9508.00	39306.00	155352.00	213006.00
6	Canara Bank	125	55	47	54	281	118566.77	115152.30	262823.31	804608.11	1301150.49
7	Central Bank of India	144	63	66	61	334	374611.00	358125.69	594014.00	586458.00	1913208.69
8	Corporation Bank	10	12	13	22	57	16299.52	33496.61	53017.45	505307.42	608121.00
9	Dena Bank	13	5	12	27	57	15749.00	22609.00	49413.00	186338.00	274109.00
10	Indian Bank	12	10	27	31	80	41636.02	75903.22	207954.04	578654.72	904148.00
11	Indian Overseas Bank	36	23	46	61	166	83877.00	45082.00	475544.00	627583.00	1232086.00
12	Oriental Bank of Commerce	23	22	36	25	106	54801.00	45262.00	324884.00	574858.00	999805.00
13	Punjab National Bank	140	23	54	61	278	762902.00	248352.00	623708.00	554838.00	2189800.00
14	Punjab & Sind Bank	4	4	11	20	39	8500.00	2120.01	26764.00	162032.02	199416.03
15	Syndicate Bank	33	30	23	34	120	29022.00	83086.00	226969.00	390108.00	729185.00
16	State Bank of India	548	208	252	228	1236	3144764.00	2432972.00	4557060.00	5196581.00	15331377.00
17	Union Bank of India	54	39	52	42	187	119226.00	92222.00	150776.00	1175744.00	1537968.00
18	United Bank of India	425	135	146	148	854	1483123.14	850868.14	2054627.89	1793724.56	6182343.73
19	UCO Bank	156	69	73	84	382	405415.00	432443.00	945969.00	918941.00	2702768.00
20	Vijaya Bank	4	2	21	27	54	11089.81	9198.13	94183.72	323110.95	437582.61
21	IDBI Bank	21	21	31	24	97	40631.00	100097.00	308161.00	1016513.00	1465402.00
A.	Sub.Total	2241	919	1175	1211	5546	8015770.15	5876470.56	14240509.08	19676744.56	47809494.35
SBI ASSOCIATES											
22	SBoI				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	42379.72	121141.53	576298.79	1799456.75	2539276.79
28	AXIS Bank Ltd. (UTI)	17	53	75	66	211	99659.29	385515.47	1189477.04	1418577.04	3093228.84
29	ICICI Bank	19	41	70	88	218	170551.00	368030.00	628345.00	789919.00	1956845.00
30	Kotak Mahindra Bank Ltd.	2	1	0	12	15	2401.45	984.23	874.12	140116.74	144376.54
31	Federal Bank	5	4	5	18	32	3046.30	1977.55	12656.62	235987.48	253667.95
32	Indusind Bank	4	14	9	16	43	2930.75	18490.47	24626.53	293199.29	339247.04
33	Bandhan Bank	186	48	43	41	318	90384.00	57989.00	109561.00	290796.00	548730.00
34	Ratnakar Bank Ltd.	0	0	0	4	4	0.00	0.00	0.00	138869.21	138869.21
35	South Indian Bank	1	0	6	11	18	789.31	0.00	3001.28	76950.12	80740.71
C	Sub.Total	259	194	264	320	1037	412141.82	954128.25	2544840.38	5183871.63	9094982.08
(A+B+C)	Total	2500	1113	1441	1563	6617	8427911.97	6830598.81	16790351.02	25074213.79	57123075.59
REGIONAL RURAL BANKS											
36	BGVB (UBI)	496	68	23	0	587	481863.76	152802.18	99671.38	0.00	734337.32
37	PBGB (UCO)	204	16	7	3	230	407251.00	7857.00	897.00	1134.00	417139.00
38	UBKGB	88	47	7	0	142	97262.87	126265.85	28273.59	0.00	251802.31
D	RRBs Total	788	131	37	3	959	986377.63	286925.03	128841.97	1134.00	1403278.63
E	W.B. St. Co-op.Bk	190	53	84	16	343	871269.16	180115.31	504149.35	501342.44	2056876.26
F	WBSCARD Bank Ltd.	109				109	18906.65				18906.65
	Grand Total (A+B+C+D+E+F)	3587	1297	1562	1582	8028	10304465.41	7297639.15	17423342.34	25576690.23	60602137.13

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

(Amt.in Rs. Lac)										
SL No.	BANKS	ADVANCES				CREDIT - DEPOSIT RATIO (%)				
		Rural	Semi-urban	Urban	Metro-politan	TOTAL	Rural	Semi-urban	Urban	Metropolitan
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
PUBLIC SECTOR BANKS										
1	Allahabad Bank	191277.00	117337.00	257467.00	1547512.00	2113593.00	21	22	19	88
2	Andhra Bank	1495.70	5022.86	25027.18	380863.85	412409.59	16	65	17	200
3	Bank of Baroda	30300.00	32300.00	161500.00	960000.00	1184100.00	20	20	22	104
4	Bank of India	125581.00	135589.00	325789.00	1162011.00	1748970.00	52	59	33	92
5	Bank of Maharashtra	979.00	1536.00	7898.00	186239.00	196652.00	11	16	20	120
6	Canara Bank	204815.87	187046.33	108723.75	215569.54	716155.49	173	162	41	27
7	Central Bank of India	93584.85	63223.21	107252.31	584229.16	848289.53	25	18	18	100
8	Corporation Bank	5303.70	6244.77	16050.91	499370.92	526970.30	33	19	30	99
9	Dena Bank	1652.00	4248.00	10605.00	277853.00	294358.00	10	19	21	149
10	Indian Bank	6709.00	21559.94	27661.81	269502.26	325433.01	16	28	13	47
11	Indian Overseas Bank	16546.00	10818.00	114363.00	561344.00	703071.00	20	24	24	89
12	Oriental Bank of Commerce	22966.00	18009.00	139939.00	639195.00	820109.00	42	40	43	111
13	Punjab National Bank	361862.00	108072.00	216374.00	900692.00	1587000.00	47	44	35	162
14	Punjab & Sind Bank	1481.11	401.00	10060.00	281360.00	329302.11	17	19	38	174
15	Syndicate Bank	21405.00	117684.00	154156.00	356999.00	650244.00	74	142	68	92
16	State Bank of India	487832.00	412058.00	857150.00	4710907.00	6467947.00	16	17	19	91
17	Union Bank of India	30177.00	69489.00	97354.00	765002.00	962022.00	25	75	65	63
18	United Bank of India	890982.74	361094.41	485687.46	1519473.44	3257238.05	60	42	24	85
19	UCO Bank	72993.00	102190.00	218978.00	1065691.00	1459852.00	18	24	23	116
20	Vijaya Bank	2222.03	1881.41	16792.88	307253.45	328149.77	20	20	18	95
21	IDBI Bank	17905.56	21224.64	116974.67	735984.22	892089.09	44	21	38	72
A	Sub.Total	2588070.56	1797028.57	3475803.97	17927051.84	25787954.94	32	31	24	91
SBI ASSOCIATES										
22	SBI				62167.64	62167.64	0	0	0	192
23	SBBJ			1973.65	124683.64	126657.29			39	148
24	SBoP				38164.13	38164.13	0	0	0	146
25	SBoM				152631.57	152631.57	0	0	0	71
B	Sub.Total	0	0	1973.65	377646.98	379620.63	0	0	0	177
OTHER BANKS										
26	HDFC Bank	6907.71	105060.28	239683.41	1317690.35	1669341.75	16	87	42	73
27	AXIS Bank Ltd.(UTI)	2710.42	47737.67	191602.84	1274348.93	1516399.86	3	12	16	90
28	ICICI Bank	157246.00	339320.00	579327.00	728296.00	1804189.00	92	92	92	92
29	Kotak Mahindra Bank Ltd	4884.11	53.44	68.74	130657.32	135663.61	203	5	8	93
30	Federal Bank	1841.91	2507.94	4952.08	189386.42	198688.35	60	127	39	80
31	Indusind Bank	1950.41	19557.64	109634.2	361463.13	492605.38	67	106	445	123
32	SIDBI	0	0	0	89252.00	89252.00	0	0	0	0
33	Ratnakar Bank Ltd.	0	0	0	353316.58	353316.58	0	0	0	254
34	South Indian Bank	207.93	0	4368.22	189931.01	194507.16	26	0	146	247
35	Bandhan Bank	439503.00	144838.00	154259.00	57793.00	796393.00	486	250	141	20
C	Sub.Total	615251.49	659074.97	1283895.49	4692134.74	7250356.69	149	69	50	91
(A+B+C)	Total	3203322.05	2456103.54	4761673.11	22996833.56	33417932.26	38	36	28	92
REGIONAL RURAL BANKS										
36	BGVB (UBI)	429804.16	67981.08	54280.06	0	552065.3	89	44	54	75
37	PBGB (UCO)	208196.00	2645.00	185.00	442.00	211468.00	51	34	21	39
38	UBKGB	72728.53	41604.58	6676.33	0	121009.44	75	33	24	0
D	RRBs Total	710728.69	112230.66	61141.39	442.00	884542.74	72	39	47	39
E	W.B. St. Co-op.Bk	610128.86	112698.53	217944.15	348456.16	1289227.7	70	63	43	70
F	WBSCARD Bank Ltd.	105862.29				105862.29	560	0	0	0
Grand Total (A+B+C+D+E+F)		4630041.89	2681032.73	5040758.65	23345731.72	35697564.99	45	37	29	91
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						41545164.99				69

Position of ATMs in West Bengal as on 30.09.2016

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	12	20
6	Canara Bank	163	48	50	137	398
7	Central Bank of India	146	62	71	42	321
8	Corporation Bank	6	15	19	27	67
9	Dena Bank	2	5	5	7	19
10	Indian Bank	5	10	22	35	72
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	4	11	15	33
15	Syndicate Bank	33	30	23	34	120
16	State Bank of India	807	904	1168	771	3650
17	Union Bank of India	45	58	86	88	277
18	United Bank of India	366	219	231	147	963
19	UCO Bank	73	71	86	109	339
20	Vijaya Bank	4	2	21	27	54
21	IDBI Bank	21	28	78	38	165
A.	Comm.Bks.Total	2073	1703	2365	2075	8216
22	WB State Coop. Bank	24	7	29	2	62
B.	Private Banks					
23	AXIS Bank	316	268	316	292	1192
24	ICICI Bank	58	54	134	353	599
25	HDFC Bank	18	63	160	197	438
26	Kotak Mahindra Bank	2	1	2	20	25
27	Federal ank	1	3	4	17	25
28	Indusind Bank	5	17	11	70	103
29	Bandhan Bank	1	12	38	39	90
30	Ratnakar Bank Ltd.	0	0	0	3	3
31	South Indian Bank	1	0	11	17	29
TOTAL		402	418	676	1008	2504
GRAND TOTAL		2499	2128	3070	3085	10782

	B	C	D	E	F	G	H	I	J	K	L	M	N
4													
5													
6													
7													
8													
9	SL	BANKS	Agril & Allied Activities		Of which Direct		MSE		OPS		T O T A L		(Amt.in Rs. Lac)
10	NO				Agriculture								% of Pr.
11			A/C	Amount	A/C	Amount	A/C	Amount	A/C	Amount	A/C	Amount	Sec.Adv.
12	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(11)	(12)	(13)	(14)	Total ANBC.
13	PUBLIC SECTOR BANKS												
14	1	Allahabad Bank	171157	241301.89	149721	192216.11	62976	577807.47	26523	113323.76	260656	932433.12	45
15	2	Andhra Bank	328	34698.13	289	25847.13	3446	129417.05	1248	24640.17	5022	188755.35	51
16	3	Bank of Baroda	22484	47057.00	21448	39601.00	20852	224290.14	15149	116813.00	58485	388160.14	32
17	4	Bank of India	152981	182125.14	152981	182125.14	127021	393309.00	19512	82572.00	299514	658006.14	44
18	5	Bank of Maharashtra	1421	1756.11	1311	1361.66	1495	49856.00	2478	7077.34	5394	58689.45	30
19	6	Canara Bank	62875	55025.98	53444	30822.40	23997	179666.57	24716	51875.16	111588	286567.71	34
20	7	Central Bank of India	124821	126548.70	124821	126548.70	41679	159916.42	14405	61310.52	180905	347775.64	38
21	8	Corporation Bank	2642	23802.88	2348	9451.64	5584	47972.74	3566	25158.86	11792	96934.48	19
22	9	Dena Bank	704	3682.84	675	1228.01	2662	79273.44	1021	4601.01	4387	87557.29	35
23	10	Indian Bank	5993	8048.27	5993	8048.27	3675	43149.10	2628	12104.18	12296	63301.55	20
24	11	Indian Overseas Bank	12728	105006.00	11689	34896.00	15928	331122.00	4650	19350.78	33306	455478.78	54
25	12	Oreintal Bank of Commerce	5286	53818.00	4786	8962.23	9764	231177.15	5071	24093.00	20121	309088.15	37
26	13	Punjab National Bank	298531	381956.16	298531	381956.16	35612	218266.12	86458	368639.23	420601	968861.51	60
27	14	Punjab & Sind Bank	351	3822.14	255	2021.44	3251	63591.14	3157	45491.13	6759	112904.41	34
28	15	Syndicate Bank	9678	39260.01	9397	6155.41	11534	109086.11	3809	36401.23	25021	184747.35	29
29	16	State Bank of India	409761	306445.00	409761	306445.00	86011	623795.00	134899	738225.00	630671	1668465.00	26
30	17	Union Bank of India	26825	95508.15	24584	47998.13	17884	203672.22	7654	62049.82	52363	361230.19	40
31	18	United Bank of India	549038	584700.00	533396	528995.00	141235	509814.14	63894	332846.78	754167	1427360.92	46
32	19	UCO Bank	133160	233266.50	103772	105961.10	41132	557153.80	22895	82816.44	197187	873236.74	58
33	20	Vijaya Bank	1746	16764.85	1644	4120.37	5846	128764.10	3278	13699.41	10870	159228.36	54
34	21	IDBI	107087	49062.46	107048	37353.29	29467	163446.56	15990	148200.22	152544	360709.24	50
35	A.	Public Sector Bks.Total	2099597	2593656.21	2017894	2082114.19	691051	5024546.27	463001	2371289.04	3253649	9989491.52	39
36	SBI ASSOCIATES												
37	22	SBI									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	70550	93142.18	70550	93142.18	303760	334373.77	18877	60611.73	393187	488127.68	35
45	28	AXIS Bank (UTI)	11647	73542.20	9741	23906.47	7570	187911.89	6571	51421.32	25788	312875.41	27
46	29	ICICI Bank	52597	74214.14	52537	35581.11	16753	233914.11	7528	55549.11	76878	363677.36	21
47	30	Federal Bank	2745	22561.38	2605	6715.34	526	19123.88	786	6305.36	4057	47990.62	25
48	31	Kotak Mahindra Bank	386	22945.61	188	13654.21	40411	32895.64	411	894.45	41208	56735.70	44
49	32	Indusind Bank	16211	36241.34	16211	36241.34	34744	87861.62	17	33.05	50972	124136.01	30
50	33	Bandhan Bank	1574179	372618.00	1574179	372618.00	1362329	410098.00	425147	162229.00	3361655	944945.00	203
51	34	Ratnakar Bank Ltd.	7001	2007.79	7001	2007.79	5669	5854.12	81235	16391.70	93905	24253.61	#DIV/0!
52	35	South Indian Bank	54	12581.40	35	550.97	414	30933.33	134	15122.01	602	58636.74	#DIV/0!
53	C	Total	1735370	709854.04	1733047.00	584417.41	1772176.00	1342966.36	540706.00	368557.73	4048252.00	2421378.13	44
54	(A+B+C)	Comm.Bks.Total	3834970	3303524.99	3750941.00	2666531.60	2463377.00	6370709.64	1004185.00	2742514.86	7302532.00	12416749.49	40
55	REGIONAL RURAL BANKS												
56	36	BGVV (UBI)	487125	246487.62	487125	246487.62	215647	148395.98	114275	93248.37	817047	488131.97	98
57	37	PBGB (UCO)	114468	87663.00	114468	87663.00	105069	90088.00	5430	17291.00	224967	195042.00	109
58	38	UBKGB	121728	59088.01	101660	57894.11	12982	21804.00	54748	40497.45	189458	121389.46	108
59	D	RRBs Total	723321	393238.63	703253	392044.73	333698	260287.98	174453	151036.82	1231472	804563.43	102
60	E	W.B. St. Co-op.Bk	1957302	596108.46	1662267	351308.98	25928	55179.42	177976	246287.64	2161206	897575.52	75
61	F	WBSCARD Bank Ltd.	8296	108555.27	8232	89110.62					8296	108555.27	101
62	G	SIDBI						90116.00				90116.00	246
63	Grand Total (A+B+C+D+E+F+G)		6523889	4401427.35	6124693	3498995.93	2823003	6776293.04	1356614	3139839.32	10703506	14317559.71	43
64	Medium Enterprise							1500198.25				1500198.25	
65	Total MSME							8276491.29					
66	Total Prisec											15817757.96	48

	Q	R	S	T	U	V	W	X	Y	Z	AA	AB	AC	AD
4		West Bengal												
5		BANK-WISE SECTORAL OUTSTANDING CREDIT UNDER PRIORITY SECTOR												
6		as on September 2016												
7		(Amt.in Rs. Lac)												
8														
9	SL	BANKS	Of Which Weaker		Of Which		Of Which Women		Of Which Minority		outstanding Advance to		Of Which Under	
10	NO		Section		Under SC/ST		Entrepreneur		Community		OBC		DRI Scheme	
11			A/C	Amount	A/C	Amount	A/C	Amount	A/C	Amount	A/C	Amount	A/C	Amount
12	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
13	PUBLIC SECTOR BANKS													
14	1	Allahabad Bank	154461	205239.88	61143	118272.26	49858	117774.69	72912	151984.95	61191	133368.87	6070	2408.04
15	2	Andhra Bank	1116	720.99	433	469.67	2857	4924.57	3884	35584.51	389	1405.74	18	0.88
16	3	Bank of Baroda	21442	44059.00	3965	8626.00	12788	31032.00	18049	56845.26	1987	2891.00	178	39.12
17	4	Bank of India	51336	86619.00	49315	148256.11	67889	95622.12	46201	116258.00	12056	12879.00	1125	249.00
18	5	Bank of Maharashtra	678	36987.45	522	1151.14	1238	2423.23	1285	19247.56	0	0.00	7	0.26
19	6	Canara Bank	51799	24266.47	10549	7585.93	53141	29868.78	30958	39741.44	2478	4559.91	13454	1545.92
20	7	Central Bank of India	118905	83029.70	13608	6265.00	38635	43315.11	29856	57365.11	22435	1725.12	2084	258.45
21	8	Corporation Bank	3357	12413.42	943	2070.49	2050	9496.84	2489	32521.13	540	1548.19	10	0.91
22	9	Dena Bank	890	2525.25	781	1347.14	1246	10184.25	814	12253.35	2341	28082.32	132	15.10
23	10	Indian Bank	3941	3687.14	1584	1867.32	1284	4165.14	2147	43925.11	764	956.12	137	38.56
24	11	Indian Overseas Bank	14864	13246.54	4154	7124.32	11657	12324.00	16591	25698.56	8644	6815.23	841	60.32
25	12	Oriental Bank of Commerce	12896	39619.00	1812	19235.14	4084	15024.00	3937	38896.21	412	8597.01	57	34.00
26	13	Punjab National Bank	201919	298484.23	39730	125216.90	109466	163639.14	69013	148970.40	13010	17124.12	9010	1263.60
27	14	Punjab & Sind Bank	952	3067.15	623	2181.14	775	3813.21	874	122631.12	967	9930.12	0	0.00
28	15	Syndicate Bank	16322	22309.32	4057	6224.14	10963	18785.23	7274	39415.14	1466	1791.14	86	3.60
29	16	State Bank of India	473609	721022.00	111559	198415.00	218725	269916.00	261520	345831.00	98376	176219.00	2154	557.00
30	17	Union Bank of India	30389	56543.68	8226	9725.98	4227	10297.91	12067	50591.49	10451	23457.14	987	115.24
31	18	United Bank of India	301268	384084.32	214564	202986.64	315886	326908.78	196564	282824.22	121808	198418.74	16881	1881.01
32	19	UCO Bank	70731	106981.00	38576	61041.00	44250	54175.00	39837	35889.11	23513	22821.14	2333	4676.88
33	20	Vijaya Bank	3678	37654.79	1628	5376.72	3246	20859.14	1394	16699.64	4157	23874.65	529	2284.56
34	21	IDBI Bank	130477	87152.97	29421	14092.96	113945	150027.31	43880	47104.26	3276	8040.10	28	14.13
35	A.	Public Sector Bks.Total	1665030	2269713.30	597193	947531	1068210	1394576.45	861546	1720277.57	390261.12	684504.66	56121	15446.58
36	SBI ASSOCIATES													
37	22	SBoI												
38	23	SBBJ												
39	24	SBoS												
40	25	SBoP												
41	26	SBoM	89	170.41	58	88.23	187	714.45	194	967.12			38	1.98
42	B	Total	89	170.41	58	88.23	187	714.45	194	967.12	0	0.00	38	1.98
43	OTHER BANKS													
44	27	HDFC Bank	322004	88821.52	2481	1995.39	307512	91134.46	119898	42125.04	11035	3006.31		
45	28	AXIS Bank (UTI)	12324	30874.44	1398	3827.16	7584	24785.62	2587	53894.11	144	528.46		
46	29	ICICI Bank	43655	37184.14	7874	5551.12	40212	340808.10	28979	41687.47	0	0.00	0	0.00
47	30	Federal Bank	2481	8572.59	20	32.28	1710	3455.12	1513	6597.12	0.00	0.00		
48	31	Kotak Mahindra Bank	558	1024.36	558	1024.36			1485	8562.32				
49	32	Indusind Bank	25268	11845.01	2987	1107.82	7810	14602.09	15247	27319.74				
50	33	Bandhan Bank	2825942	701185.00	926491	226291.00	2825942	701185.00	896002	226522.00				
51	34	Ratnakar Bank Ltd.	93704	18546.78	10411	1961.72	78515	15250.05	694	139.70	59818.00	11705.52		
52	35	South Indian Bank	54	101.01	1	1.07	52	463.41	12	77.48	1.00	14.56	0	0.00
53	C	Total	3325990	898154.85	952221	241791.92	3269337	1191683.85	1066405	406924.98	11179	3534.77	0	0
54	(A+B+C)	Total of Comm.Bks.	4991109	3168038.56	1549472	1189411.15	4337734	2586974.75	1928145	2128169.67	401440.12	688039.43	56159	15448.56
55	REGIONAL RURAL BANKS													
56	36	BGVV (UBI)	681415	292275.87	155142	90859.14	192414	139832.86	182817	124907.57	37645	11574.12	0	0.00
57	37	PBGB (UCO)	103322	101030.00	53119	27742.00	86802	82335.11	25007	68237.00	36665	25322.00	0	0.00
58	38	UBKGB	169283	66334.00	66532	19385.14	79806	26974.12	40234	20467.13	27867	12317.00	44	0.00
59	D	RRBs Total	954020	459639.87	274793	137986.28	359022	249142.09	248058	213611.70	102177	49213.12	44	0.00
60	E	W.B. St. Co-op.Bk	1599852	343376.34	502267	112284.64	661753	109082.34	570012	269826.17	201962	40105.03		
61	F	WBSCARD Bank Ltd.	441	531.69	2196	2650.13	710	856.72	2152	2596.13	430	519.23	0	0.00
62														
63		Grand Total (A+B+C+D+E+F)	7545422	3971586.46	2328728	1442332.20	5359219	2946055.90	2748367	2614203.67	706009	777876.81	56203	15448.56

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 30.09.2016 and outstanding balance at the end of September 2016 is annexed. All Banks have collectively disbursed Rs. 1994.96 crore against 29668 accounts during the period April to September 2016.

2.Education Loan:

A report on Bank wise outstanding balance under Education loan scheme as on March 2013, March 2014, March 2015 and September 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 30.09.2016
1653.41	1896.89	1758.28	2125.01

During the period from 01.04.2016 to 30.09.2016, all the Banks disbursed Rs. 171.77 crore against 7675 cases.

3.General Credit Card (GCC):

30369 GCCs have been issued during April to September 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 30.09.2016
(Rs.in lac)

SL. No	Banks	Outstanding Balance	
		No.	Amount
(1)	(2)	(3)	(4)
1	Allahabad Bank	19135	113508.28
2	Andhra Bank	1428	6935.37
3	Bank of Baroda	16815	92618.23
4	Bank of India	9978	80156.11
5	Bank of Maharashtra	1015	8236.00
6	Canara Bank	4631	41342.52
7	Central Bank of India	9448	67943.73
8	Corporation Bank	2911	29473.94
9	Dena Bank	760	3950.14
10	Indian Bank	2685	14798.36
11	Indian Overseas Bank	2291	14456.68
12	Oreintal Bank of Commerce	3558	25754.01
13	Punjab National Bank	11777	57985.00
14	Punjab & Sind Bank	1549	13178.00
15	Syndicate Bank	3062	32893.41
16	State Bank of India	122985	994126.00
17	Union Bank of India	6354	48984.51
18	United Bank of India	44368	268014.52
19	UCO Bank	19937	83664.13
20	Vijaya Bank	2694	82641.13
21	IDBI Bank	13856	126051.06
A	Comm.Bks.Total	301237	2206711.13
<u>SBI ASSOCIATES</u>			
22	SBoI		
23	SBoS		
24	SBoP		
25	SBoM	494	2746.18
26	SBBJ		
B	Total	494	2746.18
<u>OTHER BANKS</u>			
27	HDFC Bank	14884	60812.63
28	AXIS Bank (UTI)	3515	18332.12
29	ICICI Bank	14668	347665.00
30	IDBI Bank		
31	Federal Bank	781	7997.12
C	Total	33848	434806.87
(A+B+C)	Total of Comm.Bks.	335579	2644264.18
<u>REGIONAL RURAL BANKS</u>			
32	BGVB (UBI)	19744	70743.14
33	PBGB (UCO)	3973	15329.00
34	UBKGB	2597	9702.44
D	RRBs Total	26314	95774.58
E	WBSCARD Bank Ltd.		
F	W.B. St. Co-op.Bk	3602	67948.13
Grand Total (A+B+C+D+E+F)		365495	2807986.89

Disbursement position of Banks from 01.04.2016-30.09.2016

(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	4421	21945.40	1259	1392.81
2	Andhra Bank	104	973.39	98	144.74
3	Bank of Baroda	193	2317.14	32	198.12
4	Bank of India	1007	8503.11	397	1195.01
5	Bank of Maharashtra	28	31.08	23	54.89
6	Canara Bank	1207	6282.23	1496	1666.28
7	Central Bank of India	1009	4853.30	699	826.11
8	Corporation Bank	222	2939.19	35	90.01
9	Dena Bank	39	419.11	26	114.03
10	Indian Bank	205	1767.27	61	113.41
11	Indian Overseas Bank	110	498.21	189	386.56
12	Oriental Bank of Commerce	186	2027.46	111	189.89
13	Punjab National Bank	1242	1744.01	784	1138.56
14	Punjab & Sind Bank	49	254.22	9	14.96
15	Syndicate Bank	226	6106.06	353	436.66
16	State Bank of India	3105	56368.01	519	4794.14
17	Union Bank of India	629	1848.11	242	786.23
18	United Bank of India	3074	24761.34	468	989.01
19	UCO Bank	566	4864.17	106	393.05
20	Vijaya Bank	142	841.83	33	44.28
21	IDBI Bank	876	8235.64	68	125.68
A	Total	18640	157580.28	7008	15094.43
SBI ASSOCIATES					
22	SBol				
23	SBoS				
24	SBoP				
25	SBoM	94	542.14	22	36.35
26	SBBJ				
B	Total	94	542.14	22	36.35
Total Public Sector Banks				7030	15130.78
PRIVATE SECTOR BANKS					
27	HDFC Bank	4815	4536.65	193	288.67
28	AXIS Bank (UTI)	2591	10904.03	343	1557.82
29	ICICI Bank	1209	6626.50	0	0.00
30	Federal Bank	43	760.57	28	38.54
31	South Indian Bank	76	104.63	6	13.39
C	Total	8734	22827.75	570	1898.42
(A+B+C)	Total of Comm.Bks.	27468	180950.17	7600	17029.2
REGIONAL RURAL BANKS					
32	BGVB (UBI)	354	2111.35	32	48.98
33	PBGB (UCO)	210	1140.12	9	19.21
34	UBKGB	66	272.11	21	32.88
D	RRBs Total	630	3523.58	62	101.07
E	WBSCARD Bank Ltd.	124	284.14		
F	W.B. St. Co-op.Bk	1446	14738.14	13	47.16
Grand Total (A+B+C+D+E+F)		29668	199496.03	7675	17177.43

Position of Disbursement under Education Loan Scheme for the quarter ended September, 2016					
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 30.09.2016)	Amount of Loan disbursed during the Quarter (from 01.07.2016 to 30.09.2016) (Rs in Crore)	Cumulative amount of loan disbursed during the year (From 01.04.2016 to 30.09.2016) (Rs in Crore)	Amount Outstanding (as on 30.09.2016) (Rs in Crore)
1	Allahabad Bank	5814	4.31	13.93	145.01
2	Andhra Bank	422	1.11	1.45	10.1
3	Bank of Baroda	2387	2.15	1.98	76.86
4	Bank Of India	7955	4.7	11.95	268.16
5	Bank of Maharastra	271	0.25	0.33	6.5
6	Canara Bank	1767	2.58	14.96	105.03
7	Central Bank of India	3344	5.96	8.26	113.73
8	Corporation Bank	393	0.1	0.9	11.16
9	Dena Bank	337	0.32	1.14	12.83
10	IDBI	629	0.88	1.26	18.27
11	Indian Bank	409	0.68	1.13	10.22
12	Indian Overseas Bank	912	0.8	3.87	23.61
13	Oriental Bank of Commerce	1533	0.42	1.9	36.4
14	Punjab & Sind Bank	309	0.31	0.15	5.44
15	Punjab National Bank	5432	5.84	11.39	161.49
16	State Bank of India	22240	52.74	47.94	667.75
17	Syndicate Bank	1025	2.15	4.36	24.6
18	Uco Bank	3981	1.16	3.93	75.34
19	Union Bank of India	1957	2.54	7.86	82.45
20	United Bank of India	8267	4.73	10.21	210.13
21	Vijaya Bank	564	0.19	0.44	16.5
22	SBI & Associates	199	0.11	0.36	4.38
	Public Sector Banks Total	70147	94.03	149.7	2085.96
23	Axis Bank	96	0.11	15.58	0.98
24	Federal Bank	98	0.12	0.39	1.53
25	HDFC Bank	519	1.1	3.89	12.47
26	ICICI	98	0.2	0.4	1.36
27	South Indian Bank			0.13	
	Private Sector Banks Total	811	1.53	20.39	16.34
28	BGVB	541	0.04	0.49	9.75
29	PBGB	361	0.02	0.19	5.85
30	UBKGB	326	0.05	0.53	4.37
	RRBs Total	1228	0.11	1.21	19.97
31	WBSC Bank	168	1.18	0.47	2.74
	WB Co-operative Bank			0.47	
	GRAND TOTAL	72354	96.85	171.77	2125.01

General Credit Card (GCC) 2016-17
(Position from 01.04.2016- 30.09.2016)

(Rs.in lac)

SI No	Bank	Issued	
		No	Amount
COMMERCIAL BANKS			
1	Allahabad Bank	1338	295.09
2	Andhra Bank	74	54.11
3	Bank of Baroda	43	34.12
4	Bank of India	1758	827.14
5	Bank of Maharashtra		
6	Canara Bank	2934	639.40
7	Central Bank of india	88	140.38
8	Corporation Bank	123	81.45
9	Dena Bank	34	29.11
10	Indian Bank		
11	Indian Overseas Bank	35	28.49
12	Oriental Bank of Commerce	0	0.00
13	Punjab National Bank	1048	224.88
14	Punjab & Sind Bank		
15	Syndicate Bank	241	134.12
16	State Bank of India	3513	433.05
17	Union Bank of India	84	98.79
18	United Bank of India	3069	2916.22
19	UCO Bank	357	407.45
20	Vijaya Bank		
21	IDBI Bank Ltd.	37	17.02
A	Comm.Bks.Total	14776	6360.82
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.	18145	8161.77
REGIONAL RURAL BANKS			
30	BGVB (UBI)	1084	412.21
31	PBGB (UCO)	1302	1986.14
32	UBKGB	264	228.14
D	RRBs Total	2650	2626.49
E	W.B. St. Co-op.Bk	9574	2438.54
F	WBSCARD Bank Ltd.		
Grand Total (A+B+C+D+E+F)		30369	13226.80

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

Progress on June as on **30.09.2016** for the year 2016-17 is furnished below:

(In Numbers)

	2015-16			2016-17(April to September)		
	Sponsor	Sanc.	Disb.	Sponsor	Sanc.	Disb.
PMEGP	18905	2539	182	0	0	0
NULM (Individual)	1380	143	143	384	183	183
NULM (Group)	0	0	0	0	0	0
SCP	31296	27704	6192	9820	9498	743
SVSKP	59322	25862	24694*	23313	9874	13464*
USKP	1467	1227	1054	826	680	613
SCC	13499	13499	13499	6748	6748	6748
ACC	6091	6091	6091	2844	2844	2844
Total:	142205	83294	58084	43935	29827	24595

*including spill over cases.

29827 nos of self-employment cases have been sanctioned upto the quarter ended September 2016 (Financial Year 2016-17) and disbursed 24595 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 : 21-11-2016

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 21-11-2016 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 DLITC	No. of applications Recommended by DLITC	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 2015-16 , disbursed during the year 2016-17 ,As on 21-11-2016)						Out of disbursement, share of SC,ST & Women						EDP given						
		No. of Unit	MM (Rs. in lakhs)	Emp (in nos.)					No. of applications forwarded to Banks	No. of sanctioned applications remain pending for disbursement during 2015-16	No. of applications sanctioned by Banks during 2016-17	No. of applications rejected by Banks		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 (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	585	1169.34	4676	3904	-	-	-	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	1169	2338.68	9354	4403	-	-	-	1204	3046.32	0	0	0	651	1139.82	4556	0	0	0	651	1139.82	4556	0	0	0	0	0	0	0	5		
3.	DIC	1169	2338.68	9354	5894	-	-	-	1014	1854.13	0	0	0	846	1269.01	5922	0	0	0	846	1269.01	5922	0	0	0	0	0	0	0			
Total		2923	5846.7	23384	14201	-	-	-	2359	5304.81	0	0	0	1612	2656.63	11276	0	0	0	1612	2656.63	11276	0	0	0	0	0	0	0	1775		
ON LINE UP LOADED 748 NO.M.M. 1311.25 LAKH AND DISBURSEMENT MADE																		710	1203.98		2322	3860.61										

Asstt. Director - II (PMEGP)

State Director

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

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	ASANSOL MC	ALLAHABAD BANK	Asansol Apcar Garden	0	0	1			
Total :				0	0	1	0	0	0
2	BHADRESWAR	BANK OF INDIA	BHADRESWAR	0	0	9			
Total :				0	0	9			
3	BONGAON	ALLAHABAD BANK	BONGAON	11	0	11			
4		UNITED BANK OF INDIA	BONGAON	31	0	31			
5		BANGYA GRAMIN BIKASH BANK	BONGAON						
6		STATE BANK OF INDIA	BONGAON						
Total :				42	0	60	0	0	0
7	CHANDERNAGORE MC	INDIAN OVERSEAS BANK	CHANDERNAGORE	8	0	8			
8		PUNJAB NATIONAL	CHANDERNAGORE	9	0	9			
9		UNITED BANK OF INDIA	CHANDERNAGORE	2	0	2			
10		UNITED BANK OF INDIA	KHALISANI	7	0	7			
Total :				26	0	26	0	0	0
11	DUM DUM	ALLAHABAD BANK	DUM DUM CANTONMENT	3	0	3			
12	DUM DUM	ALLAHABAD BANK	RAJBATI	22	11	11			
Total :				25	11	14	0	0	0
13	HALDIA	INDIAN OVERSEAS BANK	HALDIA	1	0	1			
Total :				1	0	1	0	0	0
14	JALPAIGURI	INDIAN OVERSEAS BANK	JALPAIGURI	1	1	0			
15		ORIENTAL BANK OF COMMERCE	JALPAIGURI	2	2	0			
16		SYNDICATE BANK	JALPAIGURI	25	0	25			
17		UNION BANK OF INDIA	JALPAIGURI	20	20	0			
18		BANK OF BARODA	JALPAIGURI						
Total :				48	23	25	0	0	0

0	KALYANI	ALLAHABAD BANK	KALYANI	1	1	0			
20		BANK OF INDIA	KALYANI	7	7	0			
21		STATE BANK OF INDIA	IGC, Kalyani	1	0	1			
22		STATE BANK OF INDIA	Kalyani	4	4	0			
23		UNION BANK OF INDIA	Rathtala	17	0	17			
24		UNITED BANK OF INDIA	Central Park	4	4	0			
25		CANARA BANK	KALYANI						
26		CENTRAL BANK OF INDIA	KALYANI						
27		UCO BANK	KALYANI						
Total :				34	16	18	0	0	0
28	KANCHRAPARA	CANARA BANK	Kanchrapara	4	0	4			
29		STATE BANK OF INDIA	KANCHRAPARA	6	0	6			
Total :				10	0	10	0	0	0
30	MAHESHTALA	Bangiya Gramin Vikash Bank	JAGANNATHNAGAR	3	0	3			
31		UCO BANK	NANGI	1	0	1			
32		UNITED BANK OF INDIA	BATANAGAR	2	0	2			
33		UNITED BANK OF INDIA	MAHESHTALA	2	0	2			
34		VIJAYA BANK	BATANAGAR	1	0	1			
Total :				9	0	9	0	0	0
35	MIDNAPORE	ALLAHABAD BANK	MIDNAPORE BRANCH	4	0	9			
36		Bangiya Gramin Vikash Bank	KERANITOLA BRANCH	0	10	1			
37		BANGYA GRAMIN BIKASH BANK	MIDNAPORE BRANCH	2	0	2			
38		BANK OF BARODA	MIDNAPORE	3	0	7			
39		BANK OF INDIA	MEDINIPUR	1	0	1			
40		CANARA BANK	MIDNAPORE	1	0	1			
41		CENTRAL BANK OF INDIA	MIDNAPORE	1	0	1			
42		CORPORATION BANK	MIDNAPORE	0	19	0			
43		INDIAN BANK	MIDNAPORE	6	2	6			
44		INDIAN OVERSEAS BANK	MIDNAPORE	17	2	16			
45		PUNJAB NATIONAL BANK	MIDNAPORE BRANCH	1	0	1			
46		UCO BANK	MIDNAPORE BRANCH	1	0	1			
47		UNION BANK	MIDNAPORE	1	0	1			
48		UNITED BANK OF INDIA	SCHOOL BAZAR BRANCH MIDNAPORE	4	2	2			
49		UNITED BANK OF INDIA	SEPOYBAZAR BRANCH MIDNAPORE	6	0	6			
50		UCO BANK	UCO BANK VIDYASAGAR UNIVERSITY BRANCH						
51		UNITED BANK OF INDIA	SCHOOL BAZAR BRANCH MIDNAPORE						
52		BANGYA GRAMIN BIKASH BANK	RANGAMATI BRANCH						
53		BANGYA GRAMIN BIKASH BANK	MIDNAPORE BRANCH						
Total :				48	35	55	0	0	0

54	PURULIA	ALLAHABAD BANK	Purulia Branch	1	2	0			
55		BANK OF INDIA	Purulia Branch, West Bengal	9	16	1			
56		INDIAN BANK	Purulia Branch	0	7	0			
57		INDIAN OVERSEAS BANK	Purulia Branch	0	2	4			
58		SYNDICATE BANK	Purulia Branch	1	1	0			
59		UNION BANK OF INDIA	Purulia Branch	0	7	0			
60		UNITED BANK OF INDIA	Purulia Branch	1	1	0			
61		Purulia Central Co-operative Bank - Evening Branch	Purulia Branch, West Bengal						
		Total :			12	36	5	0	0
62	RAIGANJ	ALLAHABAD BANK	Raiganj	2	2	0			
63		PUNJAB NATIONAL	RAIGANJ	10	10	0			
64		STATE BANK OF INDIA	MOHANBATI BAZAR	27	27	0			
65		STATE BANK OF INDIA	RAIGANJ	22	22	0			
66		UNITED BANK OF INDIA	Debinagar						
67		UNITED BANK OF INDIA	RAIGANJ						
68		BANGYA GRAMIN BIKASH BANK	RAIGANJ						
69		BANGYA GRAMIN BIKASH BANK	Raiganj Br.						
70		Central Co-Operative Bank	RAIGANJ						
71		Raigunj Central Co-operative Bank	RAIGANJ						
Total :				61	61	0	0	0	0
72	RAJPUR-SONARPUR	BANK OF TOKYO-	GARIA	0	0	1			
Total :				0	0	1	0	0	0

73	SURI	ALLAHABAD BANK	SURI	3	0	3			
74		BANK OF BARODA	SURI	4	0	4			
75		CANARA BANK	SURI	7	0	7			
76		CENTRAL BANK OF	SURI	2	0	2			
77		INDIAN BANK	SURI	11	0	11			
78		PUNJAB NATIONAL BANK	SURI	3	0	3			
79		STATE BANK OF INDIA	SURI	5	0	5			
80		SYNDICATE BANK	SURI	6	0	6			
81		UCO BANK	HATZAN BAZAR	4	0	4			
82		UCO BANK	SURI	8	0	8			
83		UNION BANK OF INDIA	SURI	1	0	1			
Total :				54	0	54	0	0	0
84	TAMLUK	ALLAHABAD BANK	Tamluk Maniktala	2	0	2			
85		ANDHRA BANK	TAMLUK	1	0	1			
86		Bangiya Gramin Vikash Bank	Tamluk	1	1	0			
87		BANK OF INDIA	TAMLUK	1	0	1			
88		CANARA BANK	TAMLUK	2	0	2			
89		PUNJAB NATIONAL BANK	Tamluk	3	0	3			
90		UNITED BANK OF INDIA	SALGACHIA	2	0	2			
91		UNITED BANK OF INDIA	Tamluk	1	0	1			
Total :				13	1	12	0	0	0
92		BANK OF BARODA	BHANGA KUTHI	1	0	1			
Total :									
	HABRA	PUNJAB NATIONAL BANK	HABRA MUNICIPALITY COMPLEX						
	KRISHNANAGAR	ALLAHABAD BANK	KRISHNANAGAR MAIN NADIA						
		UCO BANK	DUM DUM CANTONMENT						
		STATE BANK OF INDIA	COLLAGEPARA						
		UTTARBANGA KSHETRIYA GRAMIN BANK	RATHKHOLA						
		STATE BANK OF INDIA	SAKTINAGAR CSP						
		AGRICULTURE AND RURAL DEVELOPMENT BANK	Alipurduar						
	Madhyamgram	BGVB	Ganganagar Branch						
UBI				Madhyamgram					
			GRAND TOTAL	384	183	301	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 30.09.2016													
NAME OF DISTRICT	TARGET	NO OF CASES		APPROVED BY CORPORATION & FUND INVOLVED			DISBURSED BY BANK			NO OF CASES	MARGIN		REPORT UP TO
		SPON- SORED	SANCD BY BANK	NO OF CASES	OUT OF TOTAL	WOMEN	P/H	SUBSIDY	MARGIN MONEY	BANK LOAN	SUBSIDY	MARGIN MONEY	
ALIPURDUAR		228	36	36	13	0	0	360,000	36,000	324,000	0	0	0 AUG
BANKURA		351	351	0	0	0	0	0	0	0	0	0	0 SEP
BARDHAMAN		1,396	1,396	1,330	556	0	0	13,300,000	0	13,300,000	0	0	0 SEP
BIRBHUM		564	564	564	279	0	0	5,640,000	0	5,640,000	179	1,790,000	0 1,790,000 SEP
COOCHBIHAR		579	579	579	181	0	0	5,783,500	196,550	8,567,950	25	247,500	12,750 297,990 SEP
DAKSHIN DINAJPUR		113	113	0	0	0	0	0	0	0	0	0	0 AUG
DARJEEING HILL													
HOOGHLY		298	298	298	60	0	0	2,980,000	0	3,776,000	137	1,370,000	0 1,380,000 SEP
HOWRAH		156	156	75	56	0	0	750,000	15,000	765,000	55	550,000	580,000 SEP
JALPAIGURI		692	562	108	34	0	0	1,080,000	93,000	1,052,000	0	0	0 0 SEP
KOLKATA													
MALDAHA		1,362	1,362	170	67	0	0	1,700,000	0	1,700,000	113	1,130,000	0 1,130,000 sep
MURSHIDABAD		751	751	672	201	0	0	6,720,000	0	6,720,000	23	230,000	0 230,000 SEP
NADIA													
NORTH 24-PGS		403	403	293	86	0	0	2,930,000	137,000	2,600,000	0	0	0 0 SEP
PASCHIM MEDINIPUR		383	383	386	103	0	0	3,650,000	4,000	4,016,000	67	670,000	0 670,000 SEP
PURBA MEDINIPUR													
PURULIA		82	82	0									0 SEP
SILIGURI													
SOUTH 24-PGS		1,705	1,705	850	372	0	0	8,498,860	0	8,498,860	45	450,000	0 450,000 SEP
UTTAR DINAJPUR		757	757	757	427	0	0	7,570,000	0	7,570,000	99	990,000	0 990,000 AUG
TOTAL	0	9,820	9,498	6,118	2,435	0	0	60,972,360	481,550	64,529,810	743	7,427,500	12,750 7,517,990

Department of Self Help Group & Self Employment Swami Vivekananda Swanirbhar Karmasanthan Prakalpa (SVSKP) Yearwise Performance Report (Urban + Rural) as on 31-10-2016.										
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	8234.13	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	28348	12856.41	48	14.51
2012-2013	69614	28947	65272.83	16043.74	23456	11202.77	22273	10327.98	70	28.17
2013-2014	61326	28141	71536.15	18490.04	25658	15602.97	24590	14783.62	127	78.17
2014-2015	64197	30890	73974.10	21303.65	26430	18190.03	25005	17067.09	541	412.25
2015-2016	66991	32792	86502.73	23956.57	32580	23623.09	28228	20499.85	3706	2693.80
2016-2017	23313	9874	27537.50	8201.27	15246	11948.25	13464	10328.52	1692	1555.84
TOTAL	619781	272094	622443.23	147514.04	251109	132313.24	232733	121235.79	6229	4794.86

Department of Self Help Group & Self Employment Swami Vivekananda Swanirbhar Karmasansthan Prakalpa (SVSKP) District wise Performance Report (Urban + Rural) as on 31-10-2016										
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	A mount (Rs in Lakhs)	No. of cases	Amount of subsidy (Rs in Lakhs)	No. of cases	A mount of subsidy (Rs in Lakhs)
			29698	14803						
BANKURA	52920	22607	59524.83	14523.21	20087	12258.53	17943	10721.06	765	702.36
BARDHAMAN	36967	19274	41869.27	10415.19	16243	8334.25	14909	7589.29	506	320.40
BIRBHUM	24405	11994	22623.36	5643.64	11530	5347.85	10964	5020.30	384	202.95
COOCHBEHAR	34773	14821	27120.88	6834.99	14432	6519.72	13741	6162.61	296	179.08
DAKSHIN 24 PARAGANAS	19364	11006	23690.43	4690.10	10542	4794.16	9610	4337.12	236	144.71
DAKSHIN DINAJPUR	9217	3192	6630.18	1666.96	2978	1580.86	2636	1389.71	75	87.20
HOOGLY	37494	16234	37381.18	9956.50	14592	8053.32	13901	7584.74	293	274.49
HOWRAH	33549	12005	20507.15	4891.33	12177	5083.72	11524	4788.71	142	92.38
JALPAIGURI	16739	10126	32311.85	6356.03	9591	5856.88	8266	4887.71	561	503.88
KOLKATA	22278	9607	17025.30	4204.81	9629	4104.36	8013	3434.33	223	193.04
MALDA	54234	14008	35343.61	7243.20	13384	6855.14	12622	6431.48	170	113.76
MURSHIDABAD	37529	19563	44951.75	10282.95	18961	9694.80	17469	8831.79	537	368.88
NADIA	37278	16039	33382.33	8077.82	13802	6766.57	13145	6421.24	22	14.15
PASCHIM MEDINIPUR	45309	18241	56760.05	12526.18	14045	9318.39	13475	8926.82	99	115.41
PURBA MEDINIPUR	26133	15288	31593.42	8790.47	15405	9175.12	14433	8540.07	311	216.75
PURULIA	22337	8613	24328.88	5358.40	7914	4801.97	7391	4432.49	250	187.81
UTTAR 24 PARAGANAS	51556	20934	38599.73	9027.94	20468	8726.64	19539	8221.02	193	122.56
UTTAR DINAJPUR	19616	9726	23470.64	5792.88	8638	5175.61	8014	4691.17	417	366.66
ALIPURDUAR	8385	4013	11059.50	2661.23	4021	2594.52	3685	2334.96	289	237.51
TOTAL	619781	272094	622443.23	147514.04	251109	132313.24	232733	121235.79	6229	4794.86

Programme Year 2016-17
USKP
Progress in implementation as on 30.09.2016

(Rs.in lac)

Sl No	Bank	Target No	Proposals Sponsored NO	Proposals Sanctioned		Proposals Disbursed		Proposals Rejected No	Proposals Pending No
(1)	(2)	(3)	(4)	No	Amt.	No	Amt.	(9)	(10)
COMMERCIAL BANKS									
1	AB	200	73	56	39.99	45	34.41	7	10
2	AND.BK	30							0
3	BOB	150	11	7	6.14	5	4.13	0	4
4	BOI	150	107	97	35.55	81	29.12	7	3
5	BOM	30							0
6	CB	150	28	24	23.84	22	20.45	0	4
7	CBI	150	116	106	48.01	85	30.51	0	10
8	CORP.BK	50							0
9	DB	50	5	3	4.01	3	4.01	0	2
10	IB	100	45	29	10.75	25	9.13	1	15
11	IOB	75	26	21	14.74	18	10.18	0	5
12	OBC	125							0
13	PNB	150							0
14	P & SB	75	4	3	0.84	3	0.78	0	1
15	SB	75	11	10	37	9	37	0	1
16	SBI	400	91	72	28.15	68	25.24	10	9
17	UB	100							0
18	UBI	300	76	67	58.41	60	51.64	0	9
19	UCO	150	92	65	104.00	75	101.00	0	27
20	VB	30							0
A	Comm.Bks.Total	2540	685	560	411.43	499	357.60	25	100
SBI ASSOCIATES									
21	SBIol	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	685	560	411.43	499	357.60	25	100
REGIONAL RURAL BANKS									
26	BGVB (UBI)	150	115	98	98.14	92	62.32	0	17
27	PBGB (UCO)	125	26	22	51.01	22	51.01	4	0
28	UBKGB	75							0
C	RRBs Total	200	141	120	149	114	113	4	17
29	WB Co-op.Bk	100							
30	ARDB	85							
D	Total of Co Op Bank	185							
Grand Total (A+B+C+D)			2925	826	680	561	471	29	117

Swarozgar Credit Card (SCC) 2016-17
(Position from 01.04.2016- 30.09.2016)

(Rs.in lac)

SI	Bank	Target	Issued		Achievement
		No	No.	Amt.	(N0) in %
COMMERCIAL BANKS					
1	Allahabad Bank	1490	47	24.32	3
2	Andhra Bank	90	14	5.47	16
3	Bank of Baroda	420			0
4	Bank of India	1050	451	225.50	43
5	Bank of Maharashtra	90			0
6	Canara Bank	240	37	39.85	15
7	Central Bank of India	1370	126	24.14	9
8	Corporation Bank	90	26	8.14	29
9	Dena Bank	90	18	8.15	20
10	Indian Bank	120	21	8.54	18
11	Indian Overseas Bank	120	36	8.65	30
12	Oriental Bank of Commerce	120	44	4.25	37
13	Punjab National Bank	1470	274	74.56	19
14	Punjab & Sind Bank	90	19	4.24	21
15	Syndicate Bank	180	19	3.14	11
16	State Bank of India	2820	151	71.25	5
17	Union Bank of India	300	37	10.15	12
18	United Bank of India	2620	544	143.56	21
19	UCO Bank	1550	218	51.78	14
20	IDBI Bank	200	23	7.38	12
21	Vijaya Bank	180	24	5.48	13
A	Comm.Bks.Total	14700	2129	728.55	14
SBI ASSOCIATES & OTHERS					
22	HDFC	75	11	2.1	15
23	ICICI	75	16	4.51	21
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
					0
B	Total	300	52	16.12	17
(A+B)	Total of Comm.Bks.	15000	2181	744.67	15
REGIONAL RURAL BANKS					
30	BGVB (UBI)	2550	1531	587.33	60
31	PBGB (UCO)	1940	101	42.12	5
32	UBKGB	1510	891	341.25	59
C	RRBs Total	6000	2523	970.70	42
					42
D	W.B. St. Co-op.Bk	8000	2044	578.46	26
E	WBSCARD Bank Ltd.	1000			0
Grand Total (A+B+C+D+E)		30000	6748	2293.83	22

West Bengal

Artisan Credit Card (ACC) -2016-17 (Position from 01.04.2016- 30.09.2016)

(Rs.in lac)

SI No.	Bank	Target No.	Issued	
			No	Amount
(1)	(2)	(3)	(4)	(5)
COMMERCIAL BANKS				
1	Allahabad Bank	5000	184	77.86
2	Andhra Bank	50	16	12.47
3	Bank of Baroda	1000	14	10.64
4	Bank of India	2000	401	181.00
5	Bank of Maharashtra	50	22	7.84
6	Canara Bank	600	84	38.22
7	Central Bank of India	2000	140	17.58
8	Corporation Bank	100	28	4.56
9	Dena Bank	100	17	14.01
10	Indian Bank	300	12	7.14
11	Indian Overseas Bank	400	8	0.84
12	Oriental Bank of Commerce	400	42	16.47
13	Punjab National Bank	1800	94	30.84
14	Punjab & Sind Bank	100	14	4.65
15	Syndicate Bank	500	34	23.44
16	State Bank of India	8000	630	181.11
17	Union Bank of India	600	97	24.14
18	United Bank of India	6000	502	302.84
19	UCO Bank	3000	245	84.41
20	Vijaya Bank	100	21	4.46
Comm.Bks.Total		32100	2605	1044.52
21	PBGB	200	78	15.12
22	BGVB	500	117	56.14
23	UBKGB	200	44	16.78
TOTAL RRBs		900	239	88.04
24	WBSCB Bk	0	6	2.45
TOTAL		33000	2844	1132.56

Agenda No.- 19

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, xii) Birbhum, xiii) Darjeeling, xiv) Jalpaiguri, xv) Alipurduar, xvi) Purba Medinipur, xvii) Paschim Medinipur.

Position of outstanding credit to Minorities in West Bengal as on September 2016 in comparison to September 2015 and March 2016.

(Amt in Rs. crore)

Item	September 2015	March 2016	September 2016
Outstanding Priority Sector Credit to Minority Community	20527	23523	26142
Total Priority Sector Credit in the State	132726	147553	158178

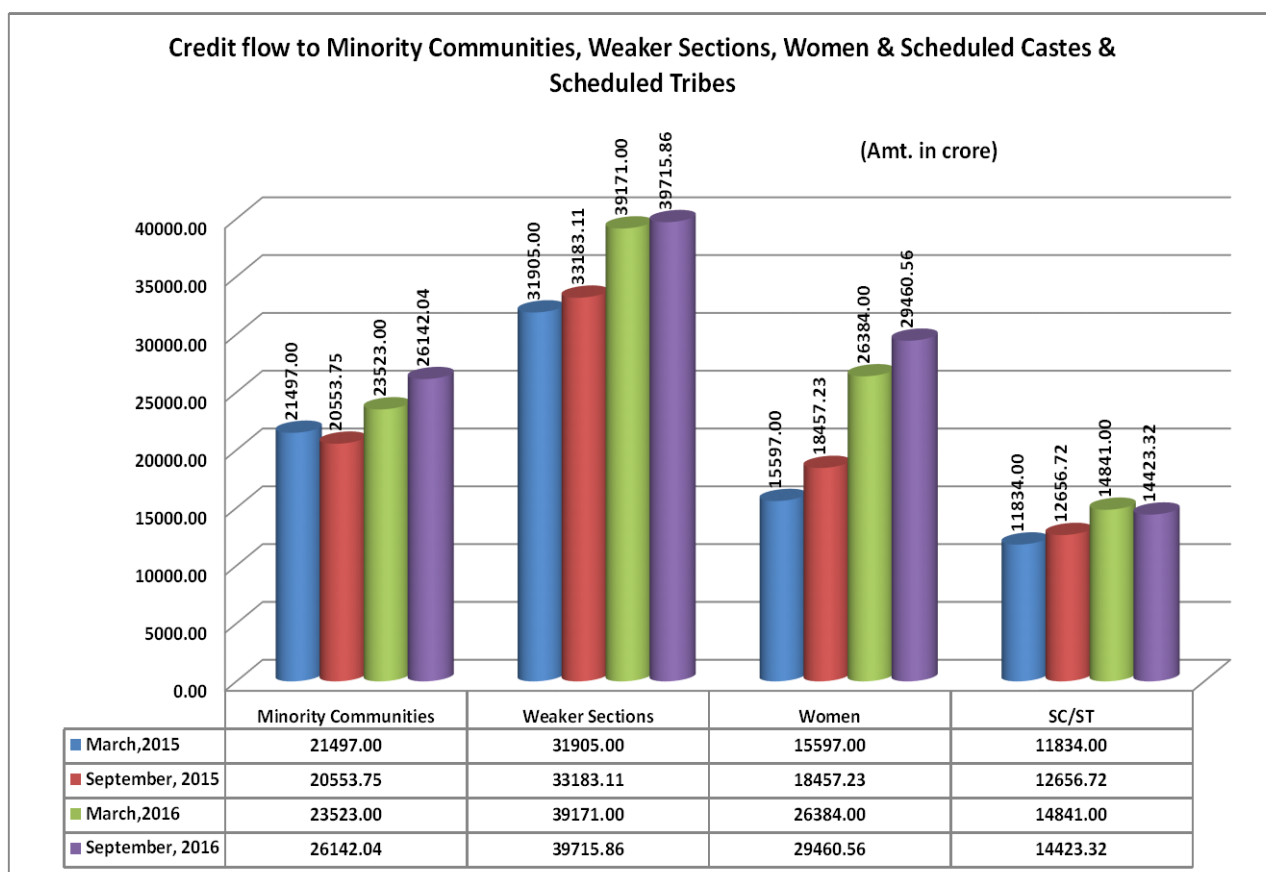
The present Priority sector Advance to Minority Community at the end of September, 2016 has increased by 27.35 % over September, 2015 position. Our objective is to ensure that the Minority communities and backward classes receive a fair and equitable portion of the credit within the overall target of 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 30.09.2016	% to Prisec Advance
		01.04.2008-31.03.2016		01.04.2016-30.09.2016			
		A/C	Amt.	A/C	Amt.		
1	Minority Comm.	3666068	31047.23	387213	2783.26	26142.04	17

SC/ST & OBC :							
(Rs. in crore)							
SI No.	Item	Disbursement made				Otg. Balance on 30.09.2016	% to ANBC
		2015-16		01.04.2016-30.09.2016			
		A/C	Amt.	A/C	Amt.		
2	SC/ST	882605	3761.02	395373	1644.28	14423.32	4.33
3	OBC	195885	2361.67	171222	967.05	7778.77	2.34



**Bank wise Disbursement of Loan & deployment of Credit to Minority Community
for the State of West Bengal as on 30.09.2016**

(Rs.in lac)

Sl.No	Banks	Minority Community (Disbursement)				Outstanding	Of which to	% to
		2008 - 2016		01.04.16 to 30.09.2016		Prisec Advance	Minority community	Prisec
		A/C	Amt.	A/C	Amt.	As on 30.09.2016	Advance	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
COMMERCIAL BANKS								
1	Allahabad Bank	114207	363918.17	4231	4930.81	932433.12	151984.95	16
2	Andhra Bank	944	12046.21	72	76.48	188755.35	35584.51	19
3	Bank of Baroda	13883	18569.73	626	881.11	388160.14	56845.26	15
4	Bank of India	36926	152924.57	2986	13452.12	658006.14	116258.00	18
5	Bank of Maharashtra	546	1756.59	51	1842.12	58689.45	19247.56	33
6	Canara Bank	37043	89097.43	1973	8501.51	286567.71	39741.44	14
7	Central Bank of India	54221	62802.59	2321	13027.60	347775.64	57365.11	16
8	Corporation Bank	5344	20982.94	188	324.47	96934.48	32521.13	34
9	Dena Bank	737	1098.02	129	1921.14	87557.29	12253.35	14
10	Indian Bank	1693	1727.64	132	592.21	63301.55	43925.11	69
11	Indian Overseas Bank	9021	7122.28	187	407.29	455478.78	25698.56	6
12	Oriental Bank Commerce	4625	20695.47	247	805.05	309088.15	38896.21	13
13	Punjab National Bank	46649	29439.190	901	948.17	968861.51	148970.40	15
14	Punjab & Sind Bank	589	2892.23	36	70.32	112904.41	122631.12	109
15	Syndicate Bank	18483	27820.92	2350	3701.64	184747.35	39415.14	21
16	State Bank of India	445226	395857.94	2983	3400.06	1668465.00	345831.00	21
17	Union Bank of India	8467	19301.52	637	2567.15	361230.19	50591.49	14
18	United Bank of India	285289	219475.58	5244	4408.61	1427360.92	282824.22	20
19	UCO Bank	95376	124627.38	3588	9804.50	873236.74	35889.11	4
20	Vijaya Bank	3058	10903.47	324	521.44	159228.36	16699.64	10
21	IDBI Bank	20266	40576.59	2337	749.42	360709.24	47104.26	13
A	Comm.Bks.Total	1202593	1623636.46	31543	72933.22	9989491.52	1720277.57	17
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	1847	1824.62	488127.68	42125.04	9
28	AXIS Bank (UTI)	13801	317011.47	1084	1188.96	312875.41	53894.11	17
29	ICICI Bank	71978	65282.51	13342	14071.12	363677.36	41687.47	11
30	South Indian Bank			28	56.18	58636.74	77.48	
31	Federal Bank	4554	86663.68	1054	17645.63	47990.62	6597.12	14
32	Kotak Mahindra Bank					56735.70	8562.32	15
33	Indusind Bank					124136.01	27319.74	22
34	Bandhan Bank	628874	244472.00	164773	72575.00	944945.00	226522.00	24
35	Ratnakar Bank Ltd.			757	33.74	24253.61	139.70	
C	Total	746237	743342.62	182885	107395	2421378.13	406924.98	17
	(A+B+C)	1948904	2367389.96	214428	180328.47	12416749.49	2128169.67	17
REGIONAL RURAL BANKS								
36	BGVB (UBI)	185869	273523.49	4723	6652.99	488131.97	124907.57	26
37	PBGB (UCO)	110545	60052.00	2458	6538.00	195042.00	68237.00	35
38	UBKGB	76320	51178.00	2083	2107.47	121389.46	20467.13	17
D	RRBs Total	372734	384753.49	9264	15298.46	804563.43	213611.70	27
E	W.B. St. Co-op.Bk	1344430	352579.83	163521	82699.01	897575.52	269826.17	30
F	WBSCARD Bank Ltd.	0	0	0	0	108555.27	2596.13	2
G	SIDBI		0	0	0	90116.00		0
	(A+B+C+D+E+F+G)	3666068	3104723.28	387213	278325.94	14317559.71	2614203.67	17
	Medium Enterprise					1500198.25		
	Total Prisec					15817757.96		

Bank wise Disbursement of Loan to Scheduled Caste & Scheduled Tribe for the State of West Bengal as on 30.09.2016					
(Rs.in lac)					
Sl.No	Banks	Schedule Cast & Schedule Tribe			
		2013-16		01.04.16 to 30.09.2016	
		A/C	Amt.	A/C	Amt.
(1)	(2)	(3)	(4)	(5)	(6)
COMMERCIAL BANKS					
1	Allahabad Bank	31867	29778.10	3107	4005.66
2	Andhra Bank	337	618.37	43	60.09
3	Bank of Baroda	2044	4326.00	158	549.14
4	Bank of India	5261	50291.00	1756	8562.32
5	Bank of Maharashtra	119	402.33	44	93.14
6	Canara Bank	4294	1393.47	228	287.41
7	Central Bank of India	10721	9988.00	2385	8578.00
8	Corporation Bank	1306	2803.23	67	92.84
9	Dena Bank	513	938.12	110	217.14
10	Indian Bank	747	970.30	1268	563.47
11	Indian Overseas Bank	3795	2779.33	282	600.26
12	Oriental Bank of Commerce	1074	6923.12	217	1129.01
13	Punjab National Bank	7347	5360.00	1304	980.74
14	Punjab & Sind Bank	156	448.61	27	44.23
15	Syndicate Bank	4276	4931.00	540	973.14
16	State Bank of India	287682	16469.00	3693	2413.01
17	Union Bank of India	4697	2830.48	230	282.23
18	United Bank of India	4886	2816.60	2478	1454.78
19	UCO Bank	16423	15892.23	3109	4870.14
20	Vijaya Bank	861	2129.93	116	268.48
21	IDBI Bank	9812	9328.29	14612	4503.37
A	Comm.Bks.Total	398218	171417.51	35774	40528.60
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	316	264.14
28	AXIS Bank (UTI)	589	1027.41	17	8.14
29	ICICI Bank	14819	8732.00	3015	2203.01
30	Federal Bank	23	21.04	23	28.43
31	Bandhan Bank	610421	228592.00	155363	63746.00
32	Ratnakar Bank Ltd.			9224	477.36
33	South Indian Bank			2	0.55
C	Total	627225	239433.79	167960	66727.08
(A+B+C)		1025456	410860.76	203734	107255.68
REGIONAL RURAL BANKS					
34	BGVB (UBI)	24636	67308.81	5417	3621.28
35	PBGB (UCO)	24354	8055.00	2286	2374.00
36	UBKGB	44929	34281.00	2156	1851.45
D	RRBs Total	93919	109644.81	9859	7846.73
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	395373	164427.53

**Bank wise Disbursement of Loan to Other Backward Classes
for the State of West Bengal as on 30.09.2016**

(Rs.in lac)

Sl.No	Banks	Other Backward Classes			
		2013-16	01.04.16 to 30.09.2016		
		A/C	Amt.	A/C	Amt.
(1)	(2)	(3)	(4)	(5)	(6)
COMMERCIAL BANKS					
1	Allahabad Bank	37491	55009.53	4286	5824.21
2	Andhra Bank	356	9175.00	19	3.12
3	Bank of Baroda	1523	5978.14	137	400.11
4	Bank of India	3258	48699.00	1356	7562.32
5	Bank of Maharashtra	109	536.37	32	114.11
6	Canara Bank	1094	368.51	166	194.10
7	Central Bank of India	8882	9307.00	3968	11876.00
8	Corporation Bank	379	810.06	49	45.62
9	Dena Bank	2066	165635.57	37	2525.00
10	Indian Bank	322	421.75	557	871.10
11	Indian Overseas Bank	4757	3391.76	561	323.85
12	Oriental Bank of Commerce	790	1249.35	66	132.00
13	Punjab National Bank	4043	2942.05	586	418.23
14	Punjab & Sind Bank	177	716.12	23	21.45
15	Syndicate Bank	1296	2397.00	655	619.48
16	State Bank of India	157943	15663.00	4262	4858.10
17	Union Bank of India	4175	8679.97	204	306.17
18	United Bank of India	3858	1014.38	1487	1688.46
19	UCO Bank	8903	6216.11	1038	1089.71
20	Vijaya Bank	2742	20660.47	26	34.46
21	IDBI Bank	2067	8088.79	368	201.58
A	Comm.Bks.Total	246231	366959.93	19883	39109.18
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
32	Ratnakar Bank Ltd.			40091	2004.40
33	South Indian Bank			3	5.03
C	Total	43061	17113.62	52746	7027.92
(A+B+C)		289295	384083.01	72629	46137.10
REGIONAL RURAL BANKS					
34	BGVB (UBI)	5104	8234.71	1784	3031.71
35	PBGB (UCO)	12501	14806	2925	4115
36	UBKGB (CBI)	16742	10925	1298	1216.14
D	RRBs Total	34347	33965.71	6007	8362.85
E	W.B. St. Co-op.Bk	280861	102207.79	92586	42204.51
F	WBSCARD Bank Ltd.	0	0		
Grand Total (A+B+C+D+E+F)		604503	520256.51	171222	96704.46

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 September quarter, all 19 RSETIs have collectively conducted 2909 training programmes and trained 79813 .The District wise RSETI performance is furnished in Annexure.

Status of District wise (RSETI) settlement of trained candidates as on 30.09.2016 in West Bengal

S No.	District Name	No of training conducted	No of candidates trained	Total settled	Self Employed		Wage employed	In process	% of settlement
					Bank	Own			
1	Birbhum	205	8582	5031	3609	1422	6	3551	59
2	Paschim Midnapore	114	4015	2856	2211	645	121	1152	71
3	North 24 Parganas	151	4053	3634	2032	1602	-	418	90
4	Coochbehar	66	1729	1261	609	652	-	468	73
5	Darjeeling	41	1037	683	487	196	-	354	66
6	Jalpaiguri	183	3521	2744	2576	168	9	777	78
7	Purba Midnapore	126	3656	2729	1291	1438	26	926	75
8	Murshidabad	193	5745	3803	2013	1790	-	1942	66
9	Malda	131	4019	2380	1571	809	200	1639	59
10	Nadia	119	3009	1913	694	1219	-	1096	64
11	Burdwan	145	3723	2656	1367	1289	-	1067	71
12	Hooghly	156	4124	2915	2472	443	-	661	71
13	Howrah	118	3711	2628	2627	1	-	1072	71
14	Bankura	192	4373	2465	1478	987	517	1797	56
15	Dakshin Dinarpur	114	3069	2009	995	1014	206	1019	65
16	Howrah	438	10809	8395	1540	6861	524	2169	78
17	Purulia	98	2457	1232	893	339	-	1159	50
18	South 24 Parganas	193	5118	3509	3036	473	33	1589	69
19	Uttar Dinajpur	126	3063	2004	1462	542	7	1058	65
	Total	2909	79813	54847	32963	21890	1649	23914	69

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	September 2015	March 2016	September 2016
1	Allahabad bank	02.05.2015	07.11.2015	29.04.2016	18.11.2016
2	Andhra Bank	22.04.2015	07.11.2015	10.05.2016	24.10.2016
3	Bank of Baroda	13.05.2015	30.10.2015	10.05.2016	17.11.2016
4	Bank of India	11.05.2015	03.11.2015	03.05.2016	01.11.2016
5	Bank of Maharashtra	13.05.2015	19.11.2015	11.05.2016	24.11.2016
6	Canara Bank	13.05.2015	07.11.2015	07.05.2016	19.11.2016
7	Central Bank of India	12.05.2015	09.11.2015	10.05.2016	01.11.2016
8	Corporation Bank	14.05.2015	17.11.2015	04.05.2016	16.11.2016
9	Dena Bank	27.04.2015	30.10.2015	29.04.2016	25.10.2016
10	Indian Bank	14.05.2015	05.11.2015	29.04.2016	17.11.2016
11	Indian Overseas Bank	02.05.2015	29.10.2015	27.04.2016	18.11.2016
12	Oriental Bank of Commerce	02.05.2015	09.11.2015	11.05.2016	29.11.2016
13	Punjab National Bank	02.05.2015	04.11.2015	19.04.2016	17.11.2016
14	Punjab & Sind bank	06.05.2015	17.11.2015	27.04.2016	04.11.2016
15	Syndicate Bank	22.04.2015	05.11.2015	29.04.2016	28.10.2016
16	State Bank of India	02.05.2015	11.11.2015	12.05.2016	08.11.2016
17	Union Bank of India	12.05.2015	07.11.2015	10.05.2016	10.11.2016
18	United Bank of India	12.05.2015	09.11.2015	22.04.2016	25.10.2016
19	UCO Bank	15.05.2015	07.11.2015	11.05.2016	22.11.2016
20	Vijaya Bank	22.04.2015	03.11.2015	11.05.2016	02.11.2016
21	BGVB	27.04.2015	03.11.2015	22.04.2016	28.10.2016
22	PBGB	27.04.2015	02.11.2015	07.05.2016	28.10.2016
23	UBKGB	14.05.2015	31.10.2015	12.05.2016	01.11.2016
24	HDFC Bank	22.04.2015	11.11.2015	15.04.2016	18.10.2016
25	AXIS Bank	27.04.2015	07.11.2015	27.04.2016	-
26	ICICI Bank	22.04.2015	09.11.2015	22.04.2016	26.10.2016
27	SBOM	-	-	-	-
28	Bandhan Bank	-	02.11.2015	10.05.2016	26.10.2016
29	Indusind Bank	-	29.10.2015	17.05.2016	25.10.2016
30	Federal Bank	02.05.2015	31.10.2015	21.04.2016	01.11.2016
31	Ratnakar Bank Ltd.	-	-	16.04.2016	15.11.2016
	South Indian Bank	-	-	-	17.11.2016
32	WB St. Co-o p Bank	14.05.2015	19.11.2015	12.05.2016	
33	WBSCARDB	-	31.10.2015	22.04.2016	15.11.2016
34	SIDBI	-	-	-	-
35	IDBI Bank	30.04.2015	11.11.2015	12.05.2016	31.10.2016
36	WBFC	-	09.10.2015	-	-

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



युनाइटेड बैंक ऑफ़ इंडिया
अग्रणी बैंक प्रभाग
प्रधान कार्यालय
11, हेमन्त 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./583(1-
100)/2016-17 दिनांक : 07.10.2016

Ref: LBD/SLBC/West Bengal/583(1-100)/2016-
17 Date: 07.10.2016

एसएलबीसी के सभी सदस्य

All Members of SLBC

प्रिय महोदय/ महोदया,

Dear Sir/ Madam,

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

Subject: Proceedings of the 134th Meeting of
SLBC for West Bengal.

हम इसके साथ दिनांक 26.09.2016 को होटल "द
ललित ग्रेट ईस्टर्न", कोलकाता में सम्पन्न पश्चिम
बंगाल राज्य स्तरीय बैंकर्स समिति की 134वीं बैठक की
कार्यवाही भेज रहे हैं।

We send herewith the proceedings of the 134th
meeting of State level Bankers' Committee for
West Bengal held at "The Lalit Great Eastern"
Hotel, Kolkata on 26.09.2016.

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

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

भवदीय,

Yours faithfully,

MA-PS 02

महाप्रबंधक

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

(वि.समावेशन और प्राइसेक) और

संयोजक : पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति

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

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

**Minutes of the 134th State Level Bankers' Committee Meeting for the State
of West Bengal held on 26.09.2016**

The 134th SLBC meeting for the State of West Bengal was convened at The Lalit Great Eastern at 11.00 a.m. on 26.09.2016 to review the performance of Banks for the period April to June 2016 for the financial year 2016-17. 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, Mr. Ariz Aftab, Principle Secretary, SHG & SE, Shri Pawan Bajaj, MD & CEO, United Bank of India and Co-Chairman, SLBC, West Bengal, Shri Sanjay Arya, Executive Director, United Bank of India, Ms. Rekha G. Warriar, Regional Director, RBI, Kolkata, Shri G. N. Rath, Chief General Manager, RBI, Kolkata, Shri A.K. Ray Barman, Chief General Manager, NABARD, Kolkata. Top Executives from different departments of 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 hoped that the gracious presence of Dr. Mitra would definitely contribute towards creating the right atmosphere in the SLBC meeting. He requested Dr. Mitra to guide the house along the right track so that all the members present may utilize the platform of SLBC by way of discussion & deliberation.

Initiating the discussion Dr. Mitra raised the pending issue of opening of Brick & Motor branches in the state. He mentioned that the number of bank branches in the state was 5886 in 2011 and this has increased to 7994 at the end of June 2016. The number of population served per Bank branch in the state stood at 11427 as on 30.06.2016 against national average of 12233. In terms of area in sq.k.m. served per bank branch, the state enjoys a better position in terms of national average. As against national average of 32.11 sq.k.m. served per bank branch the West Bengal's position was 11.10 sq.k.m. Dr. Mitra requested Shri Bajaj to ensure as SLBC Co-Chairman that the state doesn't remain underserved in terms of banking services.



Dr.Mitra said that SLBC should come out with a schedule of opening of 359 branches where there is no bank branch within a radius of 5 kms. Member banks should be given target of opening of branches within definite time frame. He wanted bank by bank commitment in this regard. However, Shri Manas Dhar, General Manager, FI & PRISEC, UBI assured of opening 22 Limited Day Operation branches in the identified villages on the part of UBI and Bandhan Bank committed to open 53 branches within 31st March, 2017.

Thereafter Dr. Mitra raised the issue of CD ratio of the state. He mentioned that the state has made good progress in the matter of CD ratio by raising its level from 61% as on March 2016 to 70% as on 30.06.2016. This progress has been achieved after adjustment of outstanding credit figures sanctioned outside the state and funds being utilized within the state. He also mentioned about the resource support received by the state under RIDF. Dr.Mitra advised the bankers not to be complacent with this forward movement in the state's CD ratio. He urged the Bankers to compete with states like Maharashtra where the CD ratio stood at 95.49%. He favoured aggressive but judicious lending by the banks in the state.

Dr.Mitra however expressed his dissatisfaction over the CD ratio of the five districts namely Howrah (29%), Hooghly (25%), 24-Parganas – North (19%), Birbhum (39%) & Bankura (34%). In these five districts the CD ratio remained below 40%. He enquired whether the concerned LDMs have been taking enough measures to raise the CD ratios of their respective districts. He also drew the attention of the respective Bank representatives in this regard. He said bank should look into this aspect as to whether the poor performance of the districts was due to some individuals or there was some systemic failure. He said we need to know the real reasons behind the poor performance and the Government remains committed to extend all possible assistance in this regard.

Dr. Mitra said that every district may have some kind of special characteristics, and we need to know them, analyse them, understand them and suggest remedial measures. He wanted some concrete suggestions and quick remedial actions. Dr.Mitra suggested that SLBC, West Bengal should also conduct some empirical study to find out the reasons of wide ranging disparity amongst the districts in the matter of CD ratio. He hoped that a detailed study report would be placed on this subject in the next SLBC meeting. Shri Manas Dhar, General Manager, FI & PRISEC, UBI and Convener, SLBC West Bengal assured Dr.Mitra about the submission of the report in the next SLBC meeting. However, Dr.Mitra didn't fail to mention the good work done by some districts like Jalpaiguri, Cooch Behar, Alipurduar in this regard.



The performance of the banks under MUDRA scheme in West Bengal was discussed. Dr. Mitra mentioned that during the first quarter of the financial year 2016-17 the banks and NBFCs together have been able to disburse only Rs.1120.14 crore i.e.15% of the annual target of Rs.7588.34 crore. He expressed his dissatisfaction at the level of implementation of the scheme in the state. Shri Manas Dhar, General Manager, FI & PRISEC and Convener, SLBC, West Bengal assured Dr.Mitra that the performance which were discussed was of the initial quarter only and performance of the state under the MUDRA loan scheme would definitely pick up in the remaining quarters.

Performance of the banks in regard to issuance/renewal of Kisan Credit Card was discussed. Dr. Mitra mentioned that in the first quarter the banks had issued 5,26,097 number of KCCs i.e. 31% of the annual target of 17,00,000. During the first quarter of 2015-16 achievement was 24% of the target. The average credit per KCC as on 31.06.2016 marginally increased to Rs.35,690/- from Rs.35,674/- as on 31.03.2016. Shri Manas Dhar, General Manager, FI & PRISEC, UBI and Convener, SLBC West Bengal told that the average credit per KCC of all the banks excluding West Bengal State Co-operative Bank stood at Rs.66,621/-.

The performance of the SHG was also reviewed. At the quarter ending June 2016 credit linkage of SHG stood at Rs.363.47 crore covering 29573 nos. of SHG. Average credit per SHG as on 30.06.2016 stood at Rs.122,907/- against average SHG credit of Rs.92,000/- during the year 2015-16, thus registering an increase of Rs.30,907/- per SHG.

In response to Dr. Mitra's call for further initiative to consolidate the growth already achieved in the SHG sector, Dr.Ariz Aftab, Principle Secretary, SHG & SE told that the Small Sub-Committee on SHG has been reviewing the performance of the Banks at regular intervals. He said that during the last year Banks as a whole recorded a stellar performance, disbursing an amount of Rs.2084 crore under SHG. Such a grand performance last year has raised this year's target to Rs.3262 crore. But during the 1st quarter i.e. as at 30th June 2016 total disbursement stood at Rs.363 crore only which was roughly 11% of the annual target. Dr.Aftab said that the performance of the RRBs was far from encouraging. He suggested that the RRBs attention should be drawn to this effect. However, RRBs contribution in the last year's good performance was acknowledged.



Mr. A.K. Ray Barman, Chief General Manager, NABARD, Kolkata also assured their full co-operation and support in furthering the cause of SHG movement. Dr.Mitra commented that in the SHG sector some positive light could be discernible; the performance of the state remained reasonably good.

While reviewing the performance of the MSME sector Dr.Mitra said that MSME has been the key enabler of employment, job intensity of this sector remained huge. Dr.Mitra said that in a country like ours where providing job to the people has been a major challenge, this sector has huge potentiality.

During the year 2015-16 the credit disbursement target under the MSME sector was Rs.21762 crore and the actual achievement was Rs.22887 crore i.e.105% of the target. During the first quarter of this fiscal (2016-17) 48% of the annual target amounting to Rs.10081 crore has already been disbursed. During the corresponding period last year i.e. 1st quarter of 2015-16 almost identical amount i.e. Rs.10082 crore (46% of the target) was disbursed. Hence, this reflects 2% increase in percentage terms. Dr. Mitra said that in the MSME sector so far the state has done well. Dr.Mitra requested Mr.Bajaj, MD & CEO of UBI to see whether a broad plan of action on the MSME sector could be drawn up for implementation. He also mentioned about both 300 plus identified MSME clusters and around 40 yet to be recognized MSME clusters in the state as the possible destination for the Bankers, as many entrepreneurs, who are potential borrowers, has been waiting to be credit linked.

In the matter of financing Minority community and backward classes Dr. Mitra commented that the credit support to them remained almost static at 16% of the total Priority Sector advance (15.72% June 2015 to 16% June 2016). While the outstanding priority sector credit to the minority community as on June 2015 stood at Rs.20285 crore it moved forward to Rs.22969 crore as on June 2016 registering a growth of 13.23%. Dr.Mitra said that when the minority community population in the state stood at 30% the credit support to this section of population should also register a corresponding increase.

While referring to the advance granted to weaker section including SC/ST community Dr. Mitra said since these people are found at the bottom of the social pyramid, banks should be more sympathetic to their causes and should be more forthcoming while extending credit support. On year-on-year analysis (June 2015 – June 2016) advance to Weaker Section, SC/ST, Women Entrepreneur grew by 31.15%, 13.67% & 67.61% respectively.



Shri Manas Dhar, Convener, SLBC West Bengal flagged an important issue concerning the exporters of the state as well as the bankers. He brought to light some utterly discriminatory importing rates recently fixed by Government of Bangladesh on sanitary wares like water closet manufactured in West Bengal mainly for export to Bangladesh. He mentioned that the issue has been potentially dangerous both for the exporting firms as well as their bankers. The exporters body 'CAPEXIL' has already brought this matter to the notice of Ministry of Commerce & Industry, Govt. of India but nothing tangible happened and this has prompted them to approach SLBC, West Bengal.

Dr. Mitra said that since the matter is related to export of commodity from one country to another sovereign country, the state government cannot deliver any prompt succour. He however assured to lend all possible help to the exporters by seeking favourable intervention from the Ministry of Commerce & Industry, Govt. of India. He advised SLBC, West Bengal to submit all the relevant papers for examination and follow up. He further assured that when the interest of the state would be adversely affected due to some discriminatory practice the government would not sit idle.

Shri Manas Dhar, Convener, SLBC West Bengal sought the kind attention of Dr. Mitra in the matter of amendments to SARFAESI Act. He mentioned that as per the amendment, the process of taking physical possession of the secured assets by the District Magistrate/CMM will have to be completed within 30 days from the date of application and if the DM/CMM is unable to pass order within this time limit, the time limit would be extended to maximum 60 days.

Dr. Mitra suggested formation of a working team for this purpose. He said DM alone might not be able to help in every situation. Working team should be representative in nature, people's representative could also be included in the team for identification of hot spots and creation of a collaborative environment. In the last SLBC meeting dated 16.06.2016 it was decided that state government would issue suitable instructions to the District Magistrates and Police Authorities to dispose of the pending cases under SARFAESI Act 2002. The issue of quick digitization of land records was also discussed.



The importance of observance of Farmers' Financial Inclusion Fortnight during November 7 – 19, 2016 was discussed at length. It was told that this would be a joint move by the SLBC-West Bengal in collaboration with the Agriculture Department, Govt. of West Bengal. Dr.Amit Mitra said that it's a unique opportunity for the Banks to regularize all dormant KCC loan accounts and to bring the farmers under the cover of Bangla Fasal Bima Yojana. The FFIF drive is also to create various awareness amongst the farmers. The role of Bank Mitra's in the task of reactivating dormant KCCs was also discussed. It was mentioned that the Bank Mitra who would perform better would be rewarded in terms of payment of greater amount of commission.

Shri Prasenjit Hans, Joint Secretary, Govt. of West Bengal, Deptt. of Agriculture made a power point presentation on the Bangla Farmers' Financial Inclusion Fortnight. He said initially it was decided to hold the programme in the month of September but later on it was shifted to November 2016 as August/September remains a busy month for the farmers and in November i.e. after the harvesting they would be having sufficient money to repay/renew loans. The road map of the entire campaign programme was spelt out through the PPT. Two bulletins published by the Agriculture Department, Govt. of West Bengal on the Bangla FFIF was also distributed in the SLBC meeting. Reference was also made on the ongoing pilot programme on the Bangla FFIF. The pilot programme has been conducted in four districts (Howrah, Hooghly, 24-Pgs(S) & Murshidabad), eight blocks and in twenty four GPs. Mr.Hans said that in all the Gram Panchayats of the state Nukkad-natak covering the aspects of KCC would be staged. The message of the drama would help build financial awareness. The message would centre around how to free the farmers from the clutches of middle men and money lenders.

The publicity campaign would be carried out through advertisement in the print media, radio, TV, poster, banner, leaflet etc. Street plays would also be staged on the road intersection, market place etc. Workshops would also be conducted in different places highlighting the importance of observance of Bangla FFIF. He said that with the active support of bank, insurance, postal department, all the concerned departments of state government the programme would be a success. He said long term benefits include shrinkage in the number of defunct and dormant KCCs, rise in the average loan per KCC, rise in the total interest subvention amount in the state.



During the campaign period all the financial inclusion initiatives shall have to be expedited. Aadhar seeding remains an area where all the banks should give enough importance, especially in the pension accounts. The percentage of Aadhar seeding in West Bengal stood at only 34.27% compared to the national average of 50.23%. Shri Sanjay Arya, Executive Director, UBI favoured simulation of the Tripura model for speedy Aadhar seeding, where a certificate from a government official in this regard served the purpose. Immediate activation of RuPay card was felt necessary as delayed activation have the ability to cause problems in case of any insurance claim on it. The account holders need to be persuaded to convert their zero balance account into regular SB account by effecting deposits in the account. Bankers were reminded not to resort to any shortcut method of converting the zero balance accounts by depositing a token sum on their behalf.

Dr.Sanjeev Chopra, Addl. Chief Secretary, Agriculture Dept., Govt. of West Bengal said that the success of Bangla Farmers' Financial Inclusion Fortnight programme would largely depend on the involvement of 14,000 Bank Mitras working in the state. He said that the overall GDP of the state varies between Rs.10,00,000 to Rs.10.50,000 lakh crore per year. The contribution of the agriculture & allied sector varied from 15% – 18%. In this kind of situation potential agricultural credit off-take should be around Rs.50,000 crore to Rs.55,000 crore. But in reality annual agricultural credit off-take in the state has been only Rs.10,000 crore to Rs.12,000 crore. Number of KCC had increased in the state, except in Purulia district. In most of the districts KCC coverage stood at 90% - 95%. But the credit off-take per KCC has not been increasing.

So, during Bangla FFIF campaign, more thrust should be laid on the activation of defunct KCC, renewal of NPA KCC. Bank Mitra's have to work with specific involvement and interest. They should get appropriate benefit in the form of commission and incentive. Dr.Chopra said that this year Government of West Bengal has been able to bring in around 25 lakhs of farmers within the coverage of crop insurance. To ensure the active and direct involvement of the Bank Mitras holding of workshops in different places like the one held at Siliguri under the auspices of United Bank of India was favoured. He said that the data base of the Bank Mitras should be shared amongst the stakeholders. Shri Sanjay Arya, Executive Director, UBI said that the data base of the Bank Mitras was already in the SLBC, West Bengal website.



About ensuring the involvement of the Bank Mitras, Shri Pawan Bajaj, MD & CEO, UBI said that the Bank has already held meeting with the Corporate BCs and Area Managers. The Executive Directors of the Bank have conducted video conferences in this regard. Regional Managers, Branch Managers, Officers, employees have also been sensitized. The representative from State Bank of India stated that the training of their CSPs is in progress. Dr. Chopra suggested that the branch managers could be addressed by their Executive Directors, underlining the importance of the Bangla FFIF initiative.

Ms. Rekha G. Warriar, Regional Director, RBI, Kolkata stressed on the importance of data in the policy making. She said data should be captured correctly from the right source. Data should be generated from the CBS source. Data should be consistent, otherwise this may lead to depiction of distorted position. She mentioned that the NPA position of the state remained a great deterrent in enlargement of the credit base. Regarding the imbroglio concerning enforcement of SARFAESI Act, Ms. Warriar said without recycling of funds, units would starve of credit. She advised that the bottlenecks faced by the banks in the matter of enforcement of SARFAESI Act should be brought to the notice of the state authorities on regular basis.

Dr. Sanjeev Chopra, Addl. Chief Secretary, Ministry of Agriculture, Govt. of WB said that if the BC (Bank Correspondent) Model works well then the importance of opening of brick & mortar branches would reduce. In the main, the credit off-take in the state should go up, whether through BC model or through brick & mortar branch. It was discussed that the Bank Mitras work in the grass root level, they know the area and its people more intimately. The issues like registration of BCs, granting of license to them etc. were discussed. The need of the hour was to get quality Bank Mitra / accredited Bank Mitra. Shri Chopra commented whether all banks were clear about what to be done by them. Shri Pawan Bajaj, MD & CEO, UBI said by October another round of familiarization meeting should be held. Ms. Rekha G. Warriar, RD, RBI, Kolkata said RBI's ability to chalk out plan for registration of BCs, granting of license etc. through conducting examinations. She said this would help in the growth of quality BC and accredited BC.



Ms. Rekha G. Wariar, Regional Director, RBI said that she still felt that all the banks should be sincere enough in opening of brick & motor branches atleast to the extent of the 359 branches as identified by themselves. She said that the LDMs should understand their districts better. Particularly the LDMs of the five districts where CD ratio remained below the benchmark 40% should make a study on their own. They should analyse both the Demand & Supply side of the issue i.e. growth of deposit in the district as well as the opportunity of deployment of this fund as credit support.

Shri Pawan Bajaj, MD & CEO, UBI said that although we have been able to register some upward trend in the state's CD ratio, the CD ratio of five districts still remained as a matter of concern. He reminded the Hon'ble Finance Minister's directive for preparation of a study paper on the causes of poor CD ratio of the five districts. The report should be presented in the next SLBC meeting. About opening of 359 brick & motor branches in the state, Shri Bajaj suggested that the new branches should be opened within 3rd quarter of the current fiscal. He said that the financial inclusion drive should receive top most priority. He said banks should go all out to make the Bangla FFIF a grand success. He reminded that our duty doesn't end with the opening of accounts under PMJDY. RuPay card activation remains a sensitive issue. If not timely activated problems would arise in case of insurance claim. He advised bankers to desist from the practice of converting zero balance account through a token deposit of Re.1/- made by them. He said some of the erring banks have already received flaks from the Finance Ministry for such indulgence. He mentioned that this type of activity defeats the spirit of PMJDY scheme. He requested everyone to speed up Aadhar seeding of SB accounts. He said with only 35% coverage we are way behind the national average of 50.23%. He pointed out that in respect of MUDRA loan till now the state's performance was very slow. In respect of StandUp India, the position was not different. He also referred to the problems faced by CAPEXIL in exporting their products to Bangladesh and also the Land Verification issue with the state government.

The Director, Handlooms, Textile Dept said about the 'Tanti Sathee' scheme through which 32,000 looms have been given to the weavers. They plan to achieve a target of distribution of 67,000 looms shortly. It was pleaded on behalf of the weavers that if they could be given a small amount of working capital support say Rs.30,000/- to Rs.40,000/- then a large number of weaving community could be saved from the clutches of money lenders. The department would arrange the required marketing support through Manjusha, Tantuja, Biswa Bangla etc. Shri Manash Dhar, Convener, SLBC, West Bengal said that on receipt of request from the Textile Department, Govt. of West Bengal, the SLBC, West Bengal would approach the member banks for extending credit support to the deserving weavers.



Shri Manas Dhar, Convener, SLBC, West Bengal requested the representative of KVIC to ensure that the amount due to the RSETIs in West Bengal are released immediately.

Representative from the Fishery Dept. requested that a special meeting is required to be convened. They represented that lot of insurance issues are there to be discussed. Dr. Sanjeev Chopra, Addl. Chief Secretary, Dept. of Agriculture suggested convening of a special meeting for discussing fishery issues.

Representative from HUDCO requested popularization of Credit Linked Subsidy schemes like Pradhan Mantri Awas Yojana. In this scheme, upfront subsidy is paid by the agency. Banks were requested to sensitize their branch level functionaries for better implementation of the scheme.

Issue raised by WBSRLM regarding expediting consideration and sanction of pending SHG loan proposals with different Bank branches was discussed. Since Recovery rate in SHG loans remained on the higher side, Bankers were urged to quickly dispose of the pending SHG loan proposals. Bankers' were also requested to take assistance of CBRM mechanism to establish a strong monitoring atmosphere.

Summing up the discussion, Shri Manas Dhar, Convener, SLBC, West Bengal profusely thanked Dr.Amit Mitra for sparing his valuable time and guiding the SLBC on the right path. He also thanked Dr. Sanjeev Chopra, Addl. Chief Secretary, Department of Agriculture for his total involvement with the Bangla Farmers Financial Inclusion Fortnight campaign. He thanked Dr.Ariz Aftab, Principal Secretary, SHG for his commitment and mentioned that due to his timely guidance only, banks could register such unique performance in the last year. He expressed his profound gratitude to Ms. Rekha G. Wariar, Regional Director, RBI, Kolkata for her support to the entire banking fraternity and sage counseling. He thanked Mr.Pawan Bajaj, MD & CEO, UBI for his kind presence and valuable contribution. He thanked Shri Sanjay Arya, ED, UBI for his sustained support to the SLBC, West Bengal. Since this was Shri Arya's last SLBC meeting as he was to demit office on 29.09.2016, Shri Dhar wished him a Happy and active retired life.

The Meeting ended with vote of Thanks to and from the Chair.

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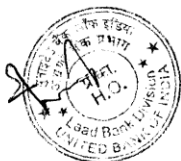


**List of participants of 134th SLBC Meeting of West Bengal held on 26.09.2016 at
The Lalit Great Eastern Hotel, Kolkata**

Sl No.	Names	Designation & Name of the Organisation
CHAired BY		
1	Dr. Amit Mitra	Hon'ble Finance Minister, Government of West Bengal
2	Sri Pawan Bajaj	Managing Director & CEO, United Bank of India
5	Sri Sanjay Arya	Executive Director, United Bank of India
3	Sri Sanjeev Chopra	Add. Chief Secretary, Agriculture Department, GoWB
4	Smt. Rekha G. Warriar	Regional Director, Reserve Bank of India
6	Dr. Ariz Aftab	Principal Secretary, SHG & SE, GoWB
7	Sri G.N. Rath	Chief Regional Manager, Reserve Bank of India
8	Sri A.K. Raybarman	Chief General Manager, NABARD
GOVT. of WEST BENGAL & OTHER GOVT. AGENCIES		
9	Sri Randhir Kumar	Jt. Secretary, Finance, GoWB
10	Sri P. Hans	Jt. Secretary, Agriculture Department, GoWB
11	Ms. Nilanjana Dasgupta	Jt. Secretary & ACEO, WBSRLM, GoWB
12	Sri S.K. Mishra	Regional Chief, HUDCO
13	Sri D. Ghosh	Director, Textile Dept., GoWB
14	Sri Partha Sarathi Dutta	Dy. Director, Institutional Finance, GoWB
15	Sri Saptarsi Biswas	Dy. Director, Fisheries Dept., GoWB
16	Sri A. Debasarma	Jt. Director, Employment Directorate, GoWB
17	Sri A.Chakraborty	Assistant General Manager, HUDCO Ltd.
18	Sri Swapan Kumar Ghosh	RBO, SHG & SE Dept., GoWB
19	Sri A.K. Mondal	Asst. Director, KVIC
20	Sri K.C. Roy	Dy. Director, KVIC
21	Sri Sandip Bairagi	SMM (FI&ME) WBSULM
22	Sri N. Bose	Manager, National Housing Bank
23	Sri Ranjit Roy	Consultant, WBSRLM, GoWB
24	Sri Swapan Biswas	Consultant, WBKVIB Board, GoWB
25	Sri G. Pal	Advisor, SUDA
26	Sri Dilip Kumar Mitra	SPM, WBSRLM
RBI and NABARD		
27	Sri P.N. Das	General Manager, RBI
28	Sri Sudhir Sharma	Deputy General Manager, NABARD



Commercial Banks		
29	Sri Manas Dhar	General Manager, UBI & Convener, SLBC West Bengal
30	Sri Mahesh Goel	General Manager, State Bank of India
31	Sri Umesh Kumar Singh	Field General Manager, Central Bank of India
32	Sri Imran A. Siddiqui	General Manager, Allahabad Bank
33	Sri S.P. Singh	General Manager, UCO Bank
34	Sri S.K. Aggarwal	General Manager, Bank of India
35	Sri D. Sahoo	General Manager, Punjab National Bank
36	Sri J. Suryanarayana	General Manager, Indian Overseas Banks
37	Sri Mukul Ch. Jeishi	Deputy General Manager, State Bank of India
38	Sri S. Chaudhori	Deputy General Manager, Bank of Baroda
39	Sri S.K. Jain	Regional Manager, Syndicate Bank
40	Sri Ashok Kr. Dhamija	Deputy General Manager, Oriental Bank of Commerce
41	Sri C.R. Patra	Deputy General Manager, Union Bank of India
42	Sri N. Veerabhadrapa	Deputy General Manager, Corporation Bank
43	Sri Ghazi Islam	Deputy General Manager, IDBI Bank
44	Sri B. Bhattacharjee	Asst. General Manager, State Bank of India
45	Ms. Manimala. Y	Deputy General Manager, Indian Bank
46	Sri Shakil Akhtar	Assistant General Manager, Canara Bank
47	Sri N. Raghavendran	Asst. General Manager, Dena Bank
48	Sri B. Kr. Baruah	Asst. General Manager, Vijaya Bank
49	Sri Amitava Dasgupta	Regional Head, ICICI Bank
50	Sri Renji Alex	Asst. General Manager, Federal Bank
51	Sri Shrikant M. Abooj	Chief Manager, Andhra Bank
52	Sri D.N. Rao	Chief Manager, Bank of Maharashtra
53	Sri Shyamapada Biswas	Senior Manager, Bank of India
54	Sri P.K. De Sarkar	Senior Manager, Punjab & Sind Bank
55	Sri Neeraj Kumar	Senior Manager, Canara Bank
56	Sri R. Mitra	Senior Manager, UCO Bank
57	Sri A.K. Seth	Senior Manager, Punjab National Bank
58	Sri Pankaj Baidya	Senior Manager, Union Bank of India
59	Sri D.J. Bhowmik	Senior Manager, Syndicate Bank
60	Ms. Chitrani Majumdar	Senior Manager, Indian Bank
61	Sri K.C. Panigrahi	Senior Manager, Bhartiya Mahila Bank
62	Sri Sandip Kumar	Senior Manager, Federal Bank
63	Sri B. Francis	Senior Manager, Axis Bank
64	Dr. H.M. Tahkur	Manager, Bank of Baroda
65	Sri Biswarup Karmakar	Manager, ICICI Bank Ltd.
66	Sri Nitin Narang	Manager, South Indian Bank
67	Sri D. Mukherjee	Manager, South Indian Bank
68	Sri Sujoy Roy	SVP, Bandhan Bank
69	Ms. Arpita Sen	DVP, Bandhan Bank
70	Sri Sanjay Das Gupta	VP, HDFC Bank
71	Sri Atul Barve	BBH, HDFC Bank Ltd.
72	Sri S. Saha	D.V.P., Ratnakar Bank Ltd.
73	Sri Dinesh Kumar	Manager, Central Bank of India
74	Sri Biplab Kr. Das	Manager, IDBI Bank
75	Sri Ranjit Singh	Manager, Indusind Bank
76	Sri Kundan Kumar	Officer, Vijaya Bank



RRBs , Co-operative Banks and National Housing Bank		
77	Sri Umesh Chandra	Chairman, BGVB
78	Sri C. Gupta	Managing Director, WBSCB Ltd.
79	Sri S.S. Negi	General Manager, PBGB
80	Sri S.C.Gupta	General Manager, UBKGB
81	Sri Sudip Ghosh	Assistant General Manager, WBSCARDB Ltd.
82	Sri S.K. Bhattacharjee	OSD, WBFC
Insurance		
83	Sri K.K. Mohapatra	CRM, Agriculture Insurance Company of India Ltd.
84	Sri G.N. Sahu	Regional Manager, National Insurance Company
85	Sri B. Saha	Manager, Agriculture Insurance Company of India Ltd.
Lead District Manager		
86	Sri Ashim Kumar Pandit	LDM, Purba Medinipur
87	Sri R.K. Prasad	LDM, 24 Parganas, North
88	Sri Jyotirmoy Mondal	LDM, Kolkata
89	Sri Gour Chatterjee	LDM, Jalpaiguri
90	Sri Abhoy Kumar Sinha	LDM, Dakshin Dinajpur
91	Sri S.S.P. Gupta	LDM, Burdwan
92	Sri M.R. Das	LDM, Howrah
93	Sri D. N. Thakur	LDM, Birbhum
94	Sri B.K. Swain	LDM, Darjeeling
95	Sri Amit Kumar Sinha	LDM, Murshidabad
96	Sri Shaktipada Paria	LDM, Paschim Medinipur
97	Sri Sanjay Kumar	LDM, Coochbehar
98	Sri Sugata Lahiri	LDM, Nadia
99	Sri T.K. Roy	LDM, Alipurduar
100	Sri S.K. Nandi	LDM, Bankura
101	Sri Manabendra Saha	LDM, Hooghly
102	Sri Rabindranath Sharma	LDM, Malda
103	Sri Srikanta Mahato	LDM, Purulia





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