



137^{वीं}
th

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

Yearly
Review
March'2017



कार्यसूची टिप्पण • AGENDA NOTES

संयोजक
युनाइटेड बैंक ऑफ इंडिया



Convener
UNITED BANK OF INDIA

युनाइटेड टावर
11, हेमन्त बसु सरणी, कोलकाता - 700001

UNITED TOWER
11, HEMANTA BASU SARANI, KOLKATA - 700 001

Visit our website : www.slbcbengal.com



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

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

संयोजक: पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति

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

सन्दर्भ: एलबीडी/एसएलबीसी/पश्चिम बं./372 to 480/2017
दिनांक : 09.06.2017

Ref: LBD /SLBC/ West Bengal /372 to 480/ 2017
Date: 09.06.2017

एसएलबीसी के सभी सदस्य

All Members of SLBC

प्रिय महोदय/ महोदया,

Dear Sir/ Madam,

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

**Subject: Agenda Notes for the 137th Meeting of
SLBC West Bengal.**

उपर्युक्त सन्दर्भ में हम आपको सूचित करते हैं की पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति की 137वीं बैठक दिनांक 16.06.2017 को अपराह्न 3:00 बजे को होटल "द ललित ग्रेट ईस्टर्न", 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 137th meeting of State level Bankers' Committee for West Bengal scheduled to be held at Hotel "The Lalit Great Eastern", Kolkata on 16.06.2017 at 3:00 PM.

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,

मानस ५२

महाप्रबंधक

General Manager,

प्राइसेक, कृषि- ऋण, अग्रणी बैंक प्रभाग एवं
संयोजक : पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति

Prisec, Agri-Credit, Lead Bank Division &
Convener- SLBC for West Bengal

United Bank of India
Lead Bank Division
Head Office

Convener: State Level Bankers' Committee for West Bengal

Agenda Notes
For the 137thSLBC 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 | 6-7 |
| 1 | Confirmation of the proceedings of the 136th meeting of SLBC West Bengal held on 15.03.2017 and review of action points thereof. | 8 |
| 2 | CD Ratio for the State of West Bengal | 9-10 |
| | Bank wise Credit & Investment Deposit Ratio (C+I) | 11 |
| | District wise CD Ratio of West Bengal | 12 |
| 3 | Opening of Brick & Mortar Bank Branches in the State of West Bengal | 13-19 |
| 4 | Issuance of KCC during the year 2016-17 | 20-21 |
| | Bank wise Disbursement under KCC | 22 |
| | Status of KCC as reported by LDMS | 23 |
| | Bank wise Outstanding Position of KCC as on 31.03.2017 | 24 |
| | Bank wise Position of Dormant KCC in West Bengal | 25 |
| | Observance of KCC DAY | 26-27 |
| 5 | Fasal Bima Yojana | 28-29 |
| 6 | Self Help Group | 30 |
| | Bank wise position of SHG Bank Credit Linkage Programme | 31 |
| | District wise position of SHG Bank Credit Linkage Programme | 32 |
| | SHG Target for 2017-18 | 33-35 |
| 7 | Micro, Small and Medium Enterprises (MSME) | 36-37 |
| 8 | Pradhan Mantri Mudra Yojana (PMMY) | 38 |
| | Bank wise Disbursement under PMMY | 39 |
| | District wise Disbursement under PMMY | 40 |
| 9 | Stand-up India (SUI) | 41 |
| | Progress report under Stand-up India as on 31.03.2017 | 42 |

| Agenda No | Particulars | Page No. |
|------------------|---|-----------------|
| 10 | Financial Inclusion | |
| | Pradhan Mantri Jan DhanYojana (PMJDY) | 43-44 |
| | Bank wise PMJDY status report as on 24.05.2017 | 45 |
| | District wise PMJDY status report as on 24.05.2017 | 46 |
| | Social Security Schemes (SSS) | 47 |
| | Bankwise position under SSS as on 31.03.2017 | 48 |
| | Claim position under PMJJBY & PMSBY | 49 |
| | Progress of Financial Inclusion Plan (FIP) | 50 |
| | Opening of Saving accounts under Social Welfare Schemes | 51 |
| 11 | Financial Literacy | 52 |
| | Outreach Programme on completion of 3 years of the Gol | 53 |
| | RUDSETI / RSETI (Rural Self Employment Training Institute) | 54 |
| | Rural Financial Literacy Camp | 55 |
| 12 | Performance of Annual Credit Plan 2016-17 | 56-58 |
| | Bank wise Disbursement under Priority Sector | 59-60 |
| | Bank wise Disbursement under Non-Priority Sector | 61 |
| | Agency wise achievement under Agriculture Sector | 62 |
| | Share of Banks in achievement of ACP 2016-17 under Agriculture as on 31.03.2017 | 63 |
| | Bank wise Target and Achievement under Agriculture Sector | 64 |
| | Bankwise Flow of Credit to Small & Marginal Farmers under ACP | 65 |
| | Bankwise Flow of Credit to Share Croppers / Oral Lessees under ACP | 66 |
| | Bankwise Flow of Credit to Patta Holders under ACP | 67 |
| | Bankwise Flow of Credit to New Farmers under ACP | 68 |
| | Agency wise achievement under MSME Sector | 69 |
| | Share of Banks in achievement of ACP 2016-17 under MSME as on 31.03.2017 | 70 |
| | Bank wise Target and Achievement under MSME Sector | 71 |
| | Flow of Credit to Other Priority Sector | 72 |
| | Share of Banks in achievement of ACP 2016-17 under Other Priority Sector as on 31.03.2017 | 73 |
| | Share of Banks in achievement of ACP 2016-17 under Priority Sector as on 31.03.2017 | 74 |
| 13 | Joint Liability Group | 75 |
| | Bank wise position of JLG Groups | 76 |
| | District wise position of JLG Groups | 77 |
| 14 | Online Land Verification System and Registration of Bank's Charges | 78 |

| Agenda No. | Particulars | Page No. |
|-------------------|--|-----------------|
| 15 | NPA & Recovery | 79-80 |
| | Recovery Performance of Banks | 81 |
| | Bank wise and Sector wise Recovery Performance as on 31.03.2017 | 82 |
| | Bank wise and Scheme wise Recovery Performance as on 31.03.2017 | 83-86 |
| | NPA Position of Banks as on 31.03.2017 | 87-90 |
| | Disposal of Certificate cases as on 31.03.2017 | 91 |
| 16 | Performance of Banks in Key Areas in West Bengal as on 31.03.2017 | 92 |
| | Bank wise Deposit and Branch Network as on 31.03.2017 for the State of West Bengal | 93 |
| | Bank wise Advance and CD Ratio as on 31.03.2017 for the State of West Bengal | 94 |
| | Position of ATMs in West Bengal as on 31.03.2017 | 95 |
| | Bank wise Sectoral Outstanding Credit under Priority Sector | 96-98 |
| 17 | Disbursement under Housing Loan, Education loan and Issuance of GCC | 99 |
| | Affordable Housing Loan | 100-102 |
| | Outstanding Balance under Housing Loan as on 31.03.2017 | 103-104 |
| | Disbursement position of Banks under Housing and Education Loan (01.04.2016 to 31.03.2017) | 105 |
| | Outstanding Balance under Education Loan as on 31.03.2017 | 106-107 |
| | General Credit Card (GCC) | 108 |
| 18 | Progress of Credit – Linked Self Employment Programme (SEP) during the year 2016-17 | 109 |
| | Prime Minister Employment Generation Programme (PMEGP) | 110 |
| | National Urban Livelihood Mission (NULM) | 111-112 |
| | Special Component Plan (SCP) | 113 |
| | Swami Vivekananda Swanirbhar Karmasansthan Prakalp (SVSKP) | 114-115 |
| | Udiyaman Swanirbhar Karmasansthan Prakalpa (USKP) | 116 |
| | Swarozgar Credit Card (SCC) | 117 |
| | Artisan Credit Card (ACC) | 118 |

| Agenda No. | Particulars | Page No. |
|-------------------|---|-----------------|
| 19 | Financing the Minority Community and Backward Classes | 119 |
| | Disbursement under Minority Community and SC/ ST & OBC | 120 |
| | Bank wise disbursement under Minority Community | 121 |
| | Bank wise disbursement under SC/ ST | 122 |
| | Bank wise disbursement under OBC | 123 |
| | Timely submission of SLBC Data by the Banks | 124 |
| | Proceedings of the meeting of SLBC Sub- Committee on coverage of Unbanked GP & Village of West Bengal held on 26.05.2017 | 125-128 |
| | Proceedings of the meeting of SLBC Sub- Committee on coverage of Unbanked GP & Village of West Bengal held on 08.06.2017 | 129-131 |
| | RBI Circular on Rationalisation of Branch Authorisation Policy | 132-141 |
| | Proceedings of the meeting of Sub Committee on SHG under SLBC West Bengal held on 07.04.2017 | 142-145 |
| | Proceedings of the 136th meeting of SLBC West Bengal held on 15.03.2017 | 146-158 |

General Information of West Bengal

| | |
|--|-----------------------------|
| Geographical Area | 88752 sq KM |
| Percentage Area of State to area of Indian Union | 2.74% |
| Average Annual rainfall | 1666 mm |
| Districts | 20 |
| No. of Sub-divisions | 66 |
| No of Blocks | 341 |
| No. of Municipalities | 120 |
| Total No. of Municipal Corporations | 6 |
| No of Villages (inhabited) | 37945 |
| Villages Electrified | 37779 (99.56%) |
| Total No. of Gram Panchayats | 3354 |
| Capital | Kolkata |
| Average population served per Bank Branch(including RRBs) but excluding Cooperative Banks & Foreign Banks (As on March 2017) | 11793 |
| 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 31.03.2017) | Rs 71804.74 |
| Per Capita Advance (as on 31.03.2017) | Rs 45867.22 |
| Average population served per branch (excluding Cooperative banks) (as on 31.03.2017) | 11793 |

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).

3 New Districts viz. Kalimpong, Burdwan Paschim and Jhargram have been carved out in the State from Darjeeling, Burdwan and Paschim Medinipur districts respectively. Lead District responsibility is yet to be assigned in the newly formed districts in the State namely- Kalimpong, Burdwan Paschim and Jhargram.

Bank wise & District wise allocation of Lead Bank Responsibility :

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

3 New Districts viz. Kalimpong, Burdwan Paschim and Jhargram have been carved out in the State from Darjeeling, Burdwan and Paschim Medinipur districts respectively. Lead District responsibility is yet to be assigned in the newly formed districts in the State namely- Kalimpong, Burdwan Paschim and Jhargram.

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

| Population group | March 2015 | March 2016 | March 2017 |
|------------------|------------------|------------------|------------------|
| Rural | 3340 (44.97%) | 3550 (44.64%) | 3552 (43.31%) |
| Semi-urban | 1212 (16.32%) | 1284 (16.14%) | 1398 (17.05%) |
| Urban | 1440 (19.39%) | 1529 (19.23%) | 1630 (19.88%) |
| Metro | 1435 (19.32%) | 1590 (19.99%) | 1621 (19.76%) |
| TOTAL | 7427 (100%) | 7953 (100%) | 8201 (100%) |

Position of ATMs in the State of West Bengal :

| Population group | March 2015 | March 2016 | March 2017 |
|------------------|------------|------------|------------|
| Rural | 2373 | 2429 | 2539 |
| Semi-urban | 1910 | 2104 | 2158 |
| Urban | 2669 | 2998 | 3103 |
| Metro | 2489 | 2929 | 3022 |
| TOTAL | 9441 | 10460 | 10822 |

VITAL BANKING STATISTICS OF WEST BENGAL

(Amount Rs in crore)

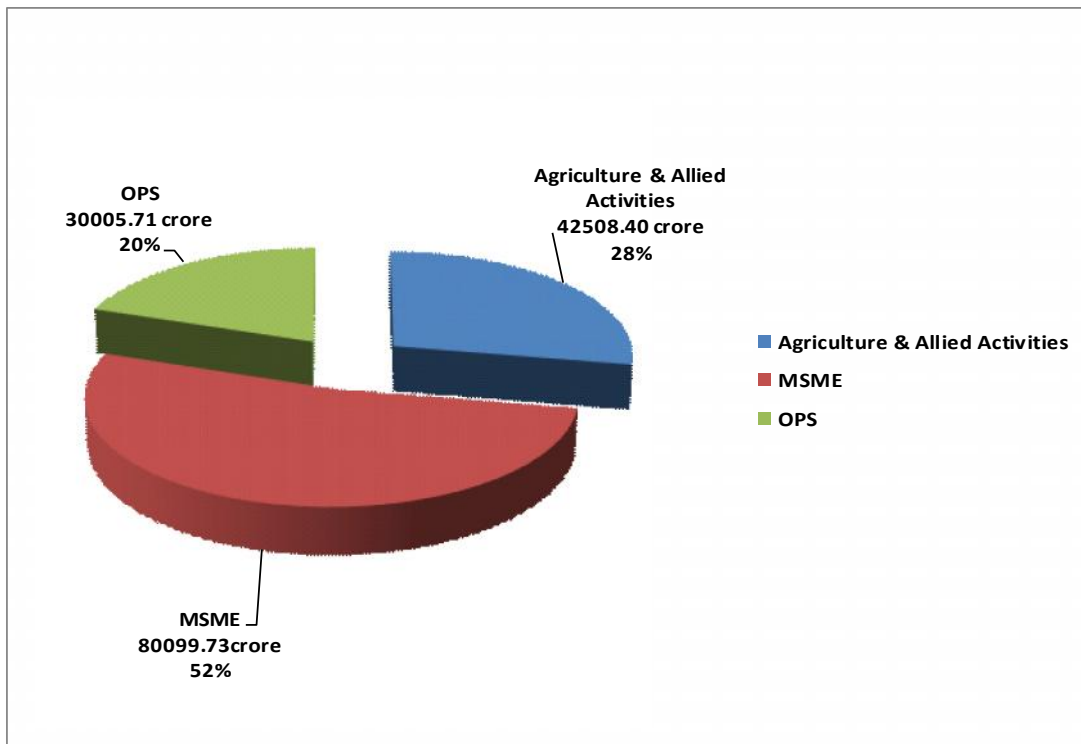
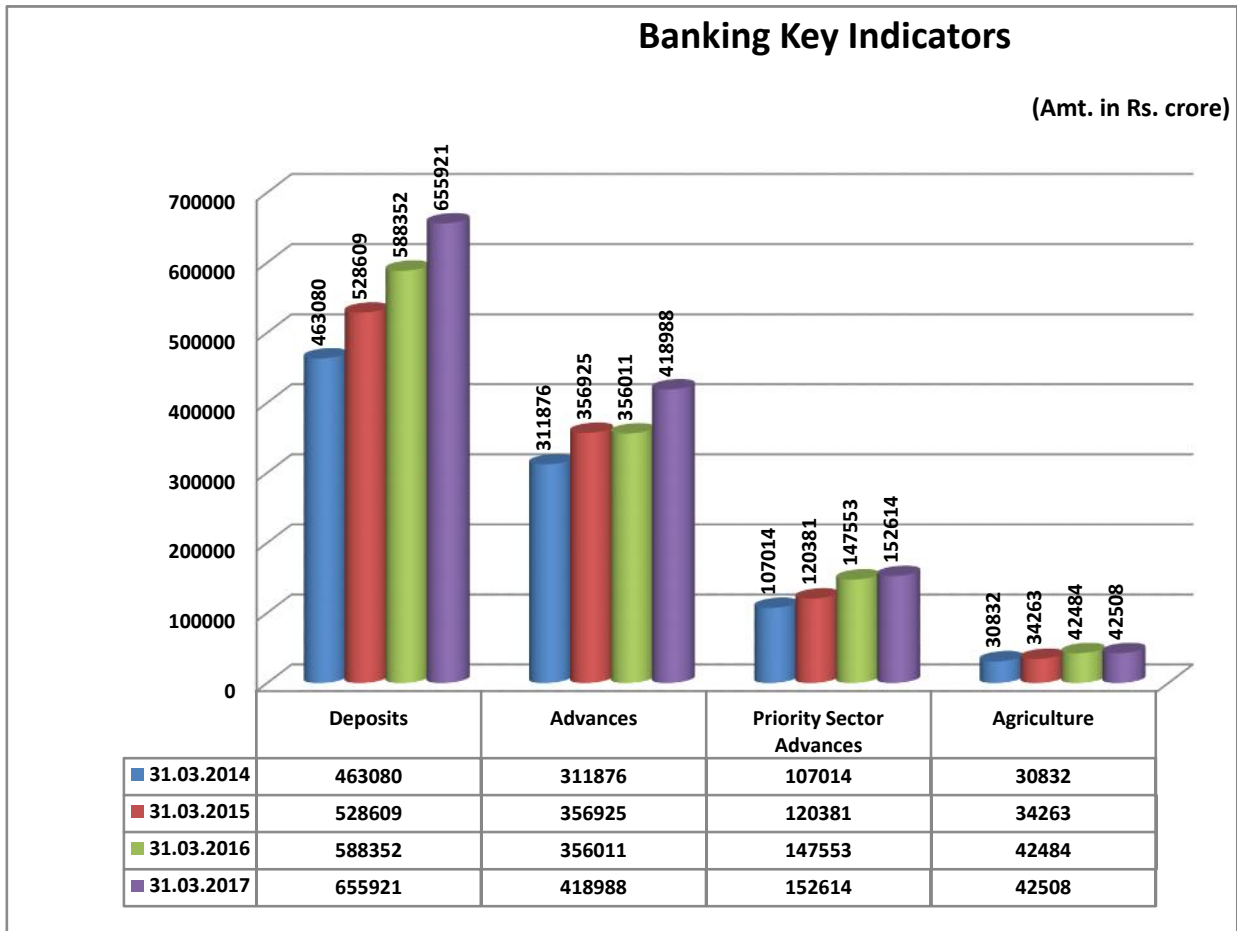
| Sl. No. | Parameter | March 2015 | March 2016 | March 2017 |
|---------|---|------------|------------|------------|
| 1 | No. of Branches | 7427 | 7953 | 8201 |
| 2 | Total Deposits | 528609 | 588352 | 655921 |
| 3 | Total Advances | 356925 | 356011 | 418988 |
| 4 | CD Ratio | 68 | 61 | 64 |
| 5 | C+I: Deposit Ratio | 82 | 76 | 77 |
| 6 | Priority Sector Advances (PSA) | 120382 | 147553 | 152614 |
| 7 | % of PSA to ANBC | 41 | 41 | 43 |
| 8 | Agriculture Advances | 34263 | 42484 | 42508 |
| 9 | % of Agri Advances to ANBC | 11 | 12 | 12 |
| 10 | MSE Advances | 58575 | 61232 | 66762 |
| 11 | MSME(Prisec from 1 st April,2015) | 73797 | 75086 | 80100 |
| 12 | Education Loans | 1758 | 2018 | 2282 |
| 13 | Housing Loans | 21925 | 25485 | 30961 |
| 14 | DRI Advances | 91 | 105 | 132 |
| 15 | % of DRI Advances to ANBC | 0.02 | 0.03 | 0.04 |
| 16 | Schedules Caste/ Scheduled Tribe Advances | 11834 | 14841 | 14929 |
| 17 | Advances to Women Entrepreneurs | 15597 | 26384 | 30175 |
| 18 | % of Advances to Women Entrepreneurs to ANBC | 5 | 7 | 8 |
| 19 | Weaker Section Advances | 31905 | 39171 | 42157 |
| 20 | % of Weaker Advances to ANBC | 10 | 11 | 12 |
| 21 | Minority Community Advances | 21497 | 23523 | 25407 |
| 22 | % of Minority Community Advances to Prisec Advances | 18 | 16 | 17 |

DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

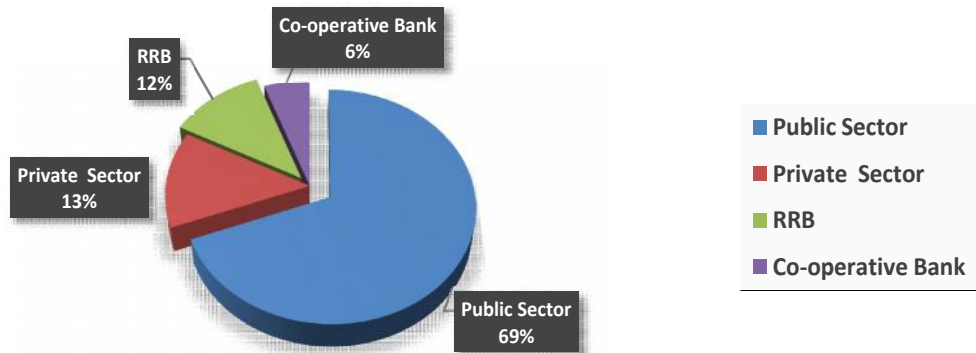
(Amount Rs in crore)

| Sl. No. | Parameter | ACP Plan 2015-16 | ACP achievement | % achieved | ACP Plan 2016-17 | ACP achievement | % achieved |
|---------|--------------------|------------------|-----------------|------------|------------------|-----------------|------------|
| 1 | Agriculture | 43536 | 30930 | 71 | 52551 | 34175 | 65 |
| 2 | MSE | 21762 | 22887 | 105 | 26000 | 29186* | 112 |
| 3 | OPS | 7270 | 10391 | 143 | 9315 | 22684 | 244 |
| 4 | NPS | 9000 | 20167 | 224 | 9000 | 12009 | 133 |
| | Grand Total | 81568 | 84375 | 103 | 96866 | 98054 | 101 |

Banking Key Indicators for the State of West Bengal



% Share in Branch Network

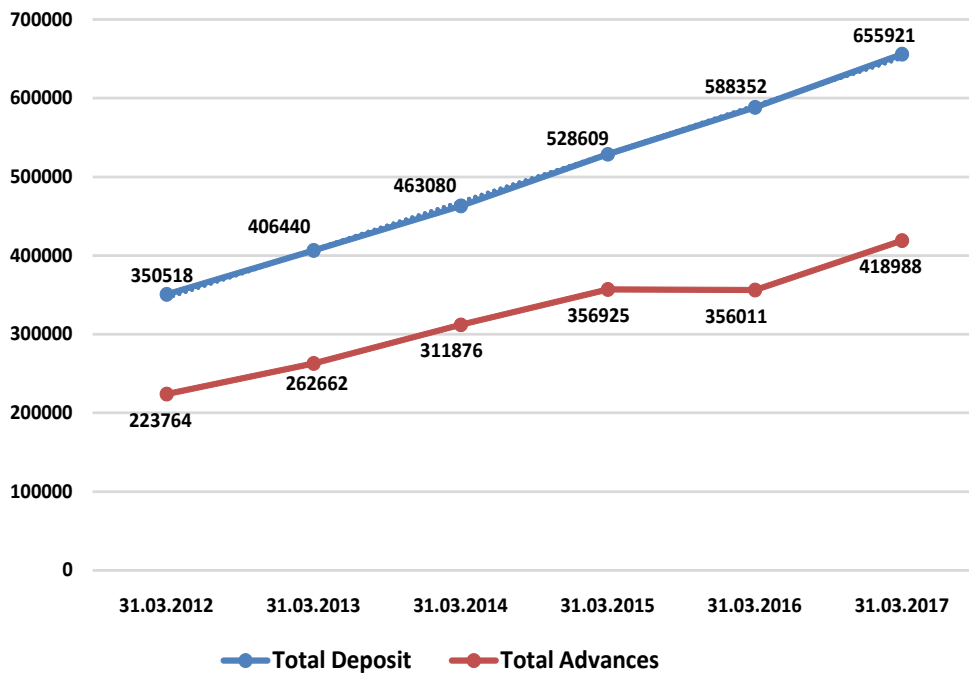


Growth of Deposit and Advances over the Years

(Rs. in crore)

| Year | 31.03.2012 | 31.03.2013 | 31.03.2014 | 31.03.2015 | 31.03.2016 | 31.03.2017 |
|----------------|------------|------------|------------|------------|------------|------------|
| Total Deposit | 350518 | 406440 | 463080 | 528609 | 588352 | 655921 |
| Total Advances | 223764 | 262662 | 311876 | 356925 | 356011 | 418988 |

Growth of Deposit and Advances over the Years (Rs. in crore)



**CONFIRMATION OF PROCEEDINGS OF THE
136th MEETING OF SLBC FOR WEST BENGAL**

The proceedings and action points of 136th SLBC Meeting for West Bengal held in Kolkata on 15th March 2017 was circulated under cover of Convener Bank's letter nos. LBD/SLBC/West Bengal/1447 to 1547 /16-17 dated 29.03.2017. The same may please be confirmed by the House.

CD Ratio for the State of West Bengal

1. Action Points emerged in the 136th SLBC Meeting held on 15.03.2017:

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 64% as on 31.03.2017.

For calculation of CD Ratio of the State as on 31st March 2017, the aforesaid direction is followed, which is furnished below:

| | (Rs. in crore) |
|--|----------------|
| Total Deposit (A) | 655921 |
| Total Advance utilized in the State (B=C+D) | 409832 |
| Out of which outstanding of credit sanctioned from the State (C) | 367643 |
| Credit sanctioned from outside State but utilised in West Bengal (D) | 42189 |
| RIDF Support (E) | 9156 |
| Total Advance to be reckoned (F=B+E) | 418988 |
| CD Ratio (F / A) | 64% |

CD Ratio of the State stood at 64% as on 31.03.2017 as against 61% as on 31.03.2016 registering a y-o-y growth of 3%.

Aggressive but judicious lending especially in MSME and Retail sector in this current quarter is required to push the CD Ratio of the State beyond 70% as on 31.03.2018.

2. Action Points emerged in the 136th SLBC Meeting held on 15.03.2017: (Review upto December 2016)

Particularly in five districts viz. Bankura, Birbhum, Howrah, Hooghly & 24 Parganas (North) 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.

In quarter December 2016, CD ratio of 4 more districts viz. Alipurduar, Paschim Medinipur, Purulia and Burdwan came down below 40% in addition to the existing 5 districts due to the effect of demonetization.

Status of implementation:

4 districts viz. Alipurduar, Paschim Medinipur, Purulia and Burdwan out of the 9 districts have improved their CD ratio to the level of 40% as on March 2017. CD ratio of 5 districts viz. Bankura (38%), Birbhum (33%), Howrah (30%), Hooghly (30%) & 24 Parganas North (20%) is still below 40% level.

SLBC desk is taking proactive steps by way of regular follow up with the LDMs of 5 districts to overcome the threats to increase the CD ratio beyond 40%.

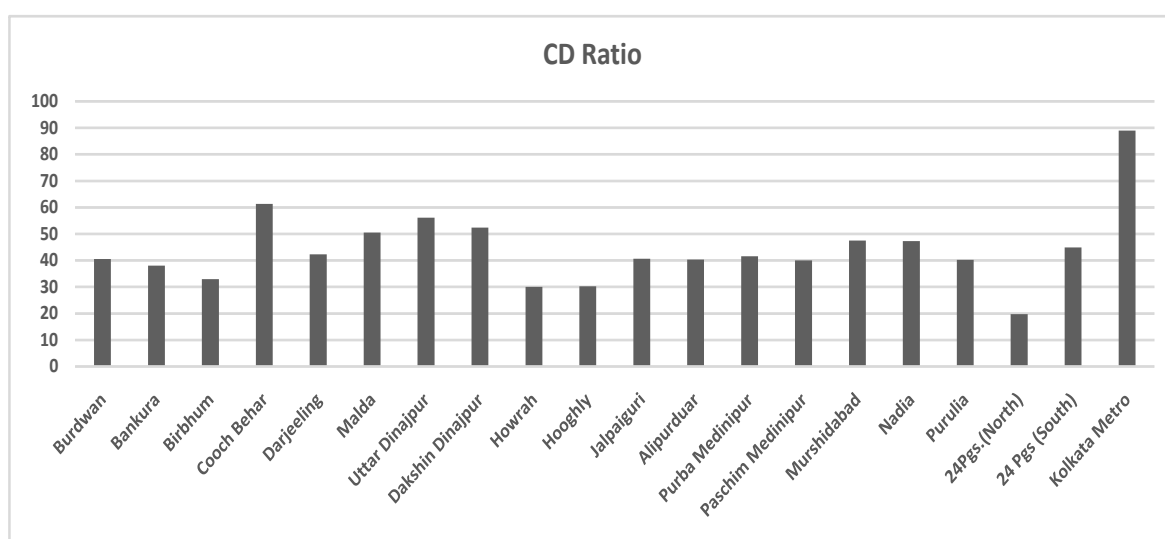
West Bengal
BANK-WISE CREDIT & INVESTMENT DEPOSIT RATIO (C+I)D RATIO AS ON MARCH 2017

(Amt.in Rs. Lac)

| Sl No | Banks | Deposit (Rs.in lac) | Advance (Rs.in lac) | Credit Deposit Ratio (%) | Investment (Rs.in lac) | Credit+Investment Deposit Ratio (%) |
|--|---------------------------|------------------------|------------------------|-----------------------------|---------------------------|--|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) |
| COMMERCIAL BANKS | | | | | | |
| 1 | Allahabad Bank | 4740510.00 | 2285443.00 | 48 | 361458.22 | 56 |
| 2 | Andhra Bank | 489448.37 | 427832.69 | 87 | 19758.97 | 91 |
| 3 | Bank of Baroda | 2276589.00 | 1246984.00 | 55 | 67201.17 | 58 |
| 4 | Bank of India | 3035042.00 | 1760766.00 | 58 | 44215.00 | 59 |
| 5 | Bank of Maharashtra | 230501.82 | 208802.00 | 91 | 8074.34 | 94 |
| 6 | Canara Bank | 1359542.47 | 734080.50 | 54 | 71261.84 | 59 |
| 7 | Central Bank of India | 2079544.25 | 836518.40 | 40 | 283142.62 | 54 |
| 8 | Corporation Bank | 676404.21 | 568649.45 | 84 | 20415.21 | 87 |
| 9 | Dena Bank | 303935.00 | 292041.00 | 96 | 0.00 | 96 |
| 10 | Indian Bank | 918451.97 | 324354.94 | 35 | 61452.74 | 42 |
| 11 | Indian Overseas Bank | 1318302.00 | 719979.00 | 55 | 70412.22 | 60 |
| 12 | Oriental Bank of Commerce | 922051.00 | 862276.00 | 94 | 68745.21 | 101 |
| 13 | Punjab National Bank | 2414500.00 | 1598900.00 | 66 | 84512.22 | 70 |
| 14 | Punjab & Sind Bank | 206803.00 | 298126.00 | 144 | 8045.27 | 148 |
| 15 | Syndicate Bank | 814352.00 | 685129.00 | 84 | 20427.89 | 87 |
| 16 | State Bank of India | 16090805.00 | 6494807.00 | 40 | 1644400.02 | 51 |
| 17 | Union Bank of India | 1624222.99 | 992919.30 | 61 | 89152.68 | 67 |
| 18 | United Bank of India | 6999442.71 | 3306711.36 | 47 | 3416412.11 | 96 |
| 19 | UCO Bank | 2903969.51 | 1455417.94 | 50 | 282767.17 | 60 |
| 20 | Vijaya Bank | 455857.00 | 347142.00 | 76 | 9428.12 | 78 |
| 21 | IDBI Bank | 1646938.51 | 778356.91 | 47 | 0.00 | 47 |
| A | Sub-Total | 51507212.81 | 26225236.49 | 51 | 6631283.02 | 64 |
| SBI ASSOCIATES | | | | | | |
| 22 | SBI | 32456.18 | 62641.12 | 193 | 0.00 | 193 |
| 23 | SBBJ | 89068.78 | 126974.70 | 143 | 0.00 | 143 |
| 24 | SBOP | 27845.14 | 39142.84 | 141 | 0.00 | 141 |
| 25 | SBOM | 71012.04 | 152894.56 | 215 | 0.00 | 215 |
| B | Sub-Total | 220382.14 | 381653.22 | 173 | 0.00 | 173 |
| OTHER BANKS | | | | | | |
| 26 | HDFC Bank | 2778057.39 | 1827382.94 | 66 | 66985.22 | 68 |
| 27 | AXIS Bank Ltd.(UTI) | 3389884.77 | 1541015.31 | 45 | 30618.86 | 46 |
| 28 | ICICI Bank | 2075283.38 | 1827671.36 | 88 | 38834.09 | 90 |
| 29 | Kotak Mahindra Bank Ltd | 144376.54 | 135663.61 | 94 | 0.00 | 94 |
| 30 | Federal Bank | 280963.11 | 192190.42 | 68 | 0.00 | 68 |
| 31 | Indusind Bank | 358552.19 | 506435.24 | 141 | 0.00 | 141 |
| 32 | SIDBI | | 60501.03 | 0 | 0.00 | 0 |
| 33 | Bandhan Bank | 910241.00 | 1047716.00 | 115 | 0.00 | 115 |
| 34 | Ratnakar Bank Ltd. | 149707.00 | 478397.00 | 320 | 0.00 | 0 |
| 35 | South Indian Bank | 90936.52 | 194138.79 | 213 | 0.00 | 0 |
| C | Sub-Total | 10178001.90 | 7811111.70 | 77 | 136438.17 | 78 |
| (A+B+C) | Total | 61905596.85 | 34418001.41 | 56 | 6767721.19 | 67 |
| REGIONAL RURAL BANKS | | | | | | |
| 36 | BGVB (UBI) | 902570.60 | 562273.62 | 62 | 801112.26 | 151 |
| 37 | PBGB (UCO) | 452848.00 | 222452.14 | 49 | 138192.11 | 80 |
| 38 | UBKGB | 270239.62 | 123715.92 | 46 | 82247.84 | 76 |
| D | RRBs Total | 1625658.22 | 908441.68 | 56 | 1021552.21 | 119 |
| E | W.B. St. Co-op.Bk | 2042412.23 | 1330228.36 | 65 | 1082050.06 | 118 |
| F | WBSCARD Bank Ltd. | 18523.10 | 107615.00 | 581 | 3522.00 | 600 |
| Grand Total (A+B+C+D+E+F) | | 65592190.40 | 36764286.45 | 56 | 8874845.46 | 70 |
| Amount sanctioned from outside State but fund utilised in the State of West Bengal | | | 4218856.00 | | | |
| RIDF Support | | | 915647.00 | | | |
| Total Advances in the State | | | 41898789.45 | 64 | | |
| Total Advances+Investment | | | | | 50773634.91 | 77 |

District Wise CD Ratio of West Bengal as on 31.03.2017

| Sl. No. | Name of District | Lead Bank | CD Ratio | | CD Ratio March 2017 (Amount in Rs.crore) | | |
|--|-------------------|-----------|-----------|-----------|---|------------------|-------------------|
| | | | Mar-16 | Dec-16 | Deposit | Advance | CD Ratio (Mar 17) |
| | | | | | | | |
| 1 | Burdwan | UCO | 39 | 37 | 53817.55 | 21796.58 | 41 |
| 2 | Bankura | UBI | 36 | 29 | 10064.24 | 3827.14 | 38 |
| 3 | Birbhum | UCO | 40 | 31 | 11592.72 | 3825.13 | 33 |
| 4 | Cooch Behar | CBI | 67 | 58 | 6032.66 | 3699.84 | 61 |
| 5 | Darjeeling | CBI | 56 | 49 | 15461.82 | 6547.98 | 42 |
| 6 | Malda | UBI | 51 | 49 | 7414.33 | 3744.57 | 51 |
| 7 | Uttar Dinajpur | UBI | 57 | 50 | 4222.57 | 2368.81 | 56 |
| 8 | Dakshin Dinajpur | UBI | 56 | 50 | 2943.64 | 1542.70 | 52 |
| 9 | Howrah | UCO | 33 | 30 | 29965.63 | 8966.4 | 30 |
| 10 | Hooghly | UCO | 27 | 25 | 33334.60 | 10085.63 | 30 |
| 11 | Jalpaiguri | CBI | 42 | 40 | 6569.58 | 2666.82 | 41 |
| 12 | Alipurduar | CBI | 37 | 35 | 3832.49 | 1546.90 | 40 |
| 13 | Purba Medinipur | UBI | 47 | 44 | 18852.93 | 7831.44 | 42 |
| 14 | Paschim Medinipur | UBI | 43 | 37 | 17788.47 | 7122.22 | 40 |
| 15 | Murshidabad | UBI | 50 | 48 | 11547.52 | 5480.74 | 47 |
| 16 | Nadia | UBI | 42 | 41 | 44429.05 | 21015.07 | 47 |
| 17 | Purulia | UBI | 41 | 34 | 7253.82 | 2920.11 | 40 |
| 18 | 24Pgs.(North) | AB | 19 | 17 | 99306.17 | 19581.33 | 20 |
| 19 | 24 Pgs (South) | UBI | 49 | 44 | 20948.53 | 9411.10 | 45 |
| 20 | Kolkata Metro | SBI | 91 | 85 | 250543.58 | 223662.39 | 89 |
| | CD Ratio | | 61 | 54 | 655921.90 | 367642.90 | 56 |
| Amount sanctioned from outside State but fund utilised in the State of West Bengal | | | | | | 42188.56 | |
| RIDF Support | | | | | | 9156.47 | |
| Total Advances in the State | | | | 62 | | 418987.93 | 64 |



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

Rationalization of Branch Authorization Policy- Revision of Guidelines.

Synopsis of Revised guidelines of Branch Authorisation Policy of Reserve Bank of India

- RBI issued circular vide no DBR. No. BAPD.BC.69/22.01.001/2016-17 dated May 18, 2017 on final guidelines on Banking Outlets.
- A “Banking outlet” for a domestic Scheduled Commercial Bank, a Small Finance Bank (SFB) and a Payment Bank (PB) is a fixed point service delivery unit, manned by either Bank’s staff or its Business Correspondents where service of acceptance of deposits, encashment of cheques/ cash withdrawal or lending of money are provided.
- Service is to be provided by the Banking outlets minimum 4 hours per day and atleast 5 days per week.
- Banking outlet not providing service of 4 hours per day or 5 days per week will be considered as Part Time Banking Outlet.
- An Unbanked Rural Centre (URC) is a rural (Tier 5 & Tier 6) centre that does not have a CBS enabled Banking Outlet of a scheduled Commercial Bank, a small finance Bank, a payment Bank or a Regional Rural Bank, local area bank or licensed Co-operative Bank for carrying out customer based banking transactions.
- Extension Counters, Satellite Offices, Part-shifted Branches, Ultra Small branches and specialized branches shall be treated as independent Banking Outlets or Part Time Banking Outlets as the case may be.
- ATM, E- lobbies, Bunch Note Acceptor Machine, Cash Deposit Machines (CDM), E-Kiosks, Point of Sale terminals and Mobile Branches will not be treated as Banking Outlets.

- Domestic Scheduled Commercial Banks other than RRBs are permitted to open, unless otherwise specifically restricted, Banking Outlets in Tier 1 to Tier 6 centers without taking permission from RBI.
- At least 25% of the total Banking outlets opened during a financial year should be opened in unbanked rural centers. Part Time Banking Outlet will be considered with the norm of opening 25% Banking outlets in URC.
- A Banking Outlet/ Part Time Banking Outlet opened in any Tier 3 to Tier 6 centers of Left Wing Extremism (LWE) affected districts as notified by the Government of India from time to time, will be considered as equivalent to opening a Banking Outlet/ Part time Banking Outlet in a URC. West Bengal has identified 3 LWE districts viz. Bankura, Purulia and Paschim Medinipur.
- A full-fledged Brick & Mortar Bank branch opened in a rural (Tier 5 & Tier 6) center, which is presently being served by a fixed point BC outlet by any bank, will be eligible to be treated as equivalent to opening a Banking Outlet in URC, while computing compliance of 25% norms.
- A Banking outlet opened in a rural (Tier 5 and Tier 6) centre, which is presently being served by a banking outlet of Payment Bank, will also be eligible to be treated as equivalent to opening a Banking Outlet in URC, while computing compliance of 25% norms.
- Time given to a bank for opening of banking Outlet is 1 year. If a Bank fails to adhere to the requirement of opening of 25% banking outlets in a year, appropriate penal measures, including restrictions on opening of Tier 1 branches, may be imposed.
- SLBC will compile and have an updated list of all unbanked rural centre in the State which shall be displayed on their website. Banks shall inform and coordinate with the SLBC convener Bank to earmark the center identified by them.
- Bank proposing to undertake Government Business at any of the banking outlets/ Part time banking outlets, it would require prior approval of the Government Authority concerned as also of Government & Bank Accounts, RBI, Central Office.
- Banks having General permission may shift, merge or close all Banking Outlets except Rural outlets and sole semi-urban outlets at their discretion.

- Merger, closure and shifting of any rural banking outlet as well as semi urban banking outlets would require approval from DCC/DLRC.
- Domestic Scheduled Commercial Banks from whom general permission has been withdrawn, shall obtain prior approval of Department of Banking Regulation (DBR), Central Office, RBI for opening of all their branches. In respect of fixed point BC outlets, they shall also approach RBI for permission except for outlets opened in Tier 5 & Tier 6 centers.
- Banks should have the approval of Board of Directors of the Bank for opening of branches. Banks for which prior permission from RBI is required should submit certified copy of such approval along with the proposals of branch opening.
- Banks are allowed to open/operate mobile branches in all centers. Those mobile branches will not be considered as Banking Outlets.

Full circular is annexed.

Action Points emerged in the 136th SLBC Meeting held on 15.03.2017:

A Committee is to be formed to analyze the issue for opening of Brick & Mortar Bank branches in 359 unbanked areas with population above 5000 and no bank branch within a radius of 5km and also to convey a Sub- Committee meeting with Finance Secretary, GoWB to thrash out the impediments.

Status of implementation:

In line with the direction of the Hon'ble Finance Minister, GoWB one Core Committee for opening of branches in unbanked areas of West Bengal was formed under the Chairmanship of Joint Secretary, Finance, Government of West Bengal, representative of RBI & NABARD and other major member Banks. Member of the Core Committee is appended below:

| Member | Role |
|---|-------------|
| Joint Secretary, Finance, GoWB | Chairman |
| Dy. General Manager, Prisec, United Bank of India | Convener |
| Dy. General Manager, MCID & DFIBT, NABARD | Member |
| Dy General Manager, Outreach, SBI | Member |
| Dy. General Manager, Central Bank of India | Member |
| Dy. General Manager, Allahabad Bank | Member |
| Dy. General Manager, Bank of India | Member |
| Assistant General Manager, FIDD, RBI | Member |
| Assistant General Manager, UCO Bank | Member |

In the meanwhile, the RBI has issued one Circular (no.BAPD.BC.69/22.01.001/2016-17) dated May 18th 2017 on Rationalization of Branch Authorization Policy- Revision of Guidelines, in which it has been clarified that scheduled commercial Banks may consider opening of Banking Outlets in Unbanked Rural Centres (Tier 5 & Tier 6 centres). Banking Outlet has been defined as a fixed point service delivery unit operating at least 4 hours a day and 5 days a week, manned by either Bank's staff or its Business Correspondents (BC) where service of acceptance of deposits, encashment of cheques/ cash withdrawal and lending of money are provided.

The aforesaid Sub-Committee of the SLBC West Bengal met on May 26th 2017 under the Chairmanship of Joint Secretary to the Government of West Bengal, Finance Department. It was decided that since the banks are already having service delivery points in various forms at many of these villages, the SLBC convener should circulate a template to all the member banks to find out what sort of banking arrangements each bank have in each unbanked villages/GP. Thereafter, the SLBC should ascertain, with the help of the RBI clarifications if required, which of the arrangements fall within the

ambit of the term “Banking Outlet”, how many unbanked villages are covered with these outlets and how many continue to remain unbanked. **The SLBC West Bengal shall start with 359 villages to arrive at the residual figure.**

Dr. Sudip Kumar Sinha, Joint Secretary, Finance, GoWB requested SLBC to arrange for a official clarification from RBI whether the circular dated May 18, 2017, overrides the earlier guidelines on “Roadmap for opening brick and mortar branches in villages with population more than 5000 without a bank branch of a scheduled commercial bank” contained in the Master Circular dated July 1, 2016 on Lead Bank Scheme. Accordingly SLBC has submitted its representation to GM, FIDD, RBI vide letter no.LBD/SLBC/FLC/182/2017 dated 31.05.2017.

SLBC desk has prepared the template and circulated the same among the member Banks and LDMs vide email dated 30.05.2017.

The information received from the LDMs upon circulation of the template to understand the latest status of 359 unbanked villages is appended below.

| DISTRICT | B& M Branch | 1KM- < 3KM | 3KM- <=5KM | >5KM- <10KM | >=10kM | Grand Total |
|--------------------|-------------|------------|------------|-------------|-----------|-------------|
| Alipurduar | | | 1 | 7 | 3 | 11 |
| Bankura | | | 3 | 5 | | 8 |
| Birbhum | | | | 3 | 1 | 4 |
| Coochbehar | | | 2 | 57 | 5 | 64 |
| Dakshin Dinajpur | | | | 1 | 1 | 2 |
| Darjeeling | 1 | 4 | 8 | 7 | 7 | 27 |
| Hooghly | 2 | | 4 | 12 | | 18 |
| Howrah | 1 | 1 | 2 | | | 4 |
| Jalpaiguri | 7 | 9 | 12 | 13 | 5 | 46 |
| Malda | | 1 | 3 | 5 | 4 | 13 |
| Murshidabad | 4 | 5 | 21 | 33 | | 63 |
| Nadia | | 1 | 2 | 10 | 12 | 25 |
| North Parganas 24 | | | 1 | 1 | | 2 |
| Paschim Medinipur | | 1 | 2 | 1 | | 4 |
| Purba Medinipur | | | | 6 | | 6 |
| Purulia | | 2 | 2 | 3 | | 7 |
| South Parganas 24 | 7 | 8 | 19 | 5 | 1 | 40 |
| Uttar Dinajpur | | 1 | 5 | 7 | 2 | 15 |
| Grand Total | 22 | 33 | 87 | 176 | 41 | 359 |

It is observed from the table that:

- A. 22 villages out of 359 unbanked villages have already been covered by Brick & Mortar Bank branch of different member banks. 33 villages are having Brick & Mortar Bank branch within a radius of 1Km to less than 3 Km.
- B. 87 villages are having Brick & Mortar Bank branch within a radius of 3Km to 5 Km.
- C. 176 villages are having Brick & Mortar Bank branch within a radius of 5Km to less than 10Km.
- D. 41 villages do not have any Brick & Mortar Bank branch with a radius of 10 Km.
- E. Hence as per latest survey, total 217 villages out of 359 unbanked villages with population more than 5000 do not have any Brick & Mortar Bank branch within a radius of 5Km.
- F. Bank may initially consider 217 villages for opening of Brick & Mortar Bank Branch.

As decided in the first SLBC Sub Committee meeting on coverage of unbanked GP & Villages in West Bengal held on 26.05.2017, the 2nd meeting of the said Committee was convened on 08.06.2017 at UBI, HO, Kolkata to finalize the issue of opening of Brick & Mortar Bank branch in 359 villages with population more than 5000 and without having a bank branch within a radius of 5Km.

The outcomes of the meeting dated 08.06.2017 are appended below.

- **The survey conducted by LDMs revealed that 142 villages out of 359 villages are having Brick & Mortar Bank branch within a radius of 5Km. Remaining 217 villages do not have any Brick & Mortar branch within 5Km.** Out of 217, 41 villages do not have any brick & Mortar Bank branch within 10Km The Committee observed that member banks should first focus on establishing Brick and Mortar Bank branches in those 41 villages as per allocations. The Chairman directed the convener to issue a letter to the members banks specifically seeking the status of opening of Brick and Mortar Bank branches in the remaining villages with highlight on the aforesaid 41 villages before the ensuing SLBC meeting on 15th June 2017 so that a concrete report may be placed before the Hon'ble Finance Minister, GoWB.

- Regarding the clarification awaited from the RBI, representative of RBI present mentioned that the Regulator is contemplating coming up with another revised branch opening policy shortly clarifying all dilemmas. Joint Secretary, Finance, reiterated that the State Government is more interested in opening of Brick & Mortar Bank branches in the unbanked villages rather than opening of Banking Outlets or any other form of service delivery points. He suggested to wait for the revised circular by the RBI.
- Dr. Sinha emphasized on taking official clarification from the member banks in respect of opening of Brick & Mortar Bank branches in the unbanked villages allocated to them.
- Government of West Bengal has already published notifications regarding formation of 3 new districts in the State of West Bengal viz. Kalimpong, Burdwan Paschim & Jhargram. In the meeting, RBI has been requested by the House to issue necessary instructions in this regard inviting Bank's willingness to take lead bank responsibility in the 3 newly formed districts of West Bengal.

Meanwhile, Ministry of Finance, Government of India is in the process of implementing "Turn Around Plan" for 10 Public Sector Banks, due to which, these Banks may come under obligation for not adding Branch network for the FY 2017-18, although these banks have Board approved Branch Expansion Plan for FY 2017-18. Moreover, after merger of associate banks of State Bank with State Bank of India, merger of certain SBI branches in the State is a certainty. RBI has also declined the proposal of Bangiya Gramin Vikash Bank for opening new bank branches in unbaked areas as allocated to them due to high NPA Ratio of the Bank.

It may also be kept in mind that almost all banks are already under considerable financial stress. Despite the fact that the State Government has kindly agreed to provide the premises to house the branches at a nominal rent (Rs.1/-), the Banks will face further hardship due to the cost of manpower, technology integration, IT licenses etc. associated with the opening of new branches at centers which may not be viable for various reasons. Hence a fine balance is required to be maintained between the expectation of the State Government for opening of Brick & Mortar Bank branch in the underserved areas of the State and also bottom line of the Bank.

Minutes of the SLBC Sub Committee meeting on coverage of Unbanked GP & Villages in West Bengal held on 26.05.2017, 08.06.2017 and RBI circular in enclosed in the Annexure.

Issuance of KCC during the year 2016-17

Action Points emerged in the 136th SLBC Meeting held on 15.03.2017:

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

Status of implementation:

1. On the basis of KCC disbursement figure during FY 2016-17 made available by member banks to the SLBC desk of Convener Bank, it is revealed that all the Banks operating in the State have issued 16,34,533 no. of KCCs.

2. As per the same report, the total financial outlay for KCC stood at Rs. 5987.94 crore as on 31.03.2017.

3. This tantamount to average per ticket KCC disbursement of Rs. 36634/- as on 31.03.2017 which is an improvement from Rs. 35674/- as on 31.03.2016.

4. Incidentally, in the FY 2016-17, the target was 17 lac against which the achievement was 16.34 lac, thus recording 96% achievement of annual target.

5. Average credit per KCC of all the banks excluding West Bengal State Co-operative Bank stood at Rs. 68368/- while the same for West Bengal State Co-operative Bank stood at Rs. 25146/- as on 31.03.2017.

In the meanwhile, to increase lending volume under KCC in the State, special initiative has been adopted by Agriculture Department, GoWB.

In a recent development to assess the ground level situation, two consecutive Video Conferences have been taken by Additional Chief Secretary, Agriculture Department, GoWB with all the District Magistrates of the State in which representatives from NABARD and respective LDMs of the districts and important related line department participated.

The status of disbursement figure for the FY 2016-17 and outstanding loan amount under KCC reported by each district has been compiled by the SLBC desk and furnished in KCC annexure- 2.

Such compilation has revealed a wide difference from the KCC figure as provided by individual banks through extraction of relevant reports from their CBS system.

In the circumstances, The House is requested to adopt any of the two figures reported by two different authorities i.e. Banks and District Authorities.

Bank wise reports of KCC are furnished in the KCC annexure-1.

| Disbursement under Kisan Credit Card (2016-17) | | | | | |
|---|---------------------------|----------------|----------------|------------------|--------------------|
| (Position from 01.04.2016- 31.03.2017) | | | | | |
| (Rs.in lac) | | | | | |
| SI | Bank | Target | Issued | | Achievement |
| No | | No | No. | Amt. | (No) in % |
| Public Sector Banks | | | | | |
| 1 | Allahabad Bank | 60000 | 31690 | 17997.91 | 53 |
| 2 | Andhra Bank | 500 | 81 | 64.86 | 16 |
| 3 | Bank of Baroda | 6000 | 3106 | 2124.84 | 52 |
| 4 | Bank of India | 45000 | 36937 | 20500.12 | 82 |
| 5 | Bank of Maharashtra | 400 | 76 | 51.22 | 19 |
| 6 | Canara Bank | 8000 | 9341 | 6589.88 | 117 |
| 7 | Central Bank of India | 35000 | 13135 | 6652.30 | 38 |
| 8 | Corporation Bank | 800 | 597 | 402.35 | 75 |
| 9 | Dena Bank | 800 | 283 | 297.88 | 35 |
| 10 | Indian Bank | 8000 | 6970 | 7331.18 | 87 |
| 11 | Indian Overseas Bank | 6000 | 2107 | 1624.55 | 35 |
| 12 | Oriental Bank of Commerce | 6000 | 731 | 460.18 | 12 |
| 13 | Punjab National Bank | 18000 | 12618 | 8475.61 | 70 |
| 14 | Punjab & Sind Bank | 800 | 84 | 58.14 | 11 |
| 15 | Syndicate Bank | 6000 | 3065 | 1789.82 | 51 |
| 16 | State Bank of India | 74000 | 108136 | 74728.00 | 146 |
| 17 | Union Bank of India | 15000 | 7865 | 5132.12 | 52 |
| 18 | United Bank of India | 65000 | 54231 | 32562.66 | 83 |
| 19 | UCO Bank | 55000 | 22886 | 13361.71 | 42 |
| 20 | Vijaya Bank | 1000 | 358 | 246.12 | 36 |
| 21 | IDBI Bank | 4000 | 10542 | 9386.21 | 264 |
| A | Total | 415300 | 324839 | 209837.66 | 78 |
| Private Sector Banks | | | | | |
| 22 | HDFC Bank | 6000 | 5833 | 5587.58 | 97 |
| 23 | ICICI Bank | 6000 | 10035 | 6346.97 | 167 |
| 24 | AXIS Bank (UTI) | 2500 | 204 | 214.12 | 8 |
| 25 | Federal Bank | 200 | 296 | 185.64 | 148 |
| 26 | Bandhan Bank | 24000 | | | |
| B | Total | 38700 | 16368 | 12334.31 | 42 |
| (A+B) | Total of Comm.Bks. | 454000 | 341207 | 222171.97 | 75 |
| Regional Rural Banks | | | | | |
| 27 | BGVB (UBI) | 40000 | 41749 | 27234.97 | 104 |
| 28 | PBGB (UCO) | 35000 | 34785 | 39017.14 | 99 |
| 29 | UBKGB | 20000 | 16695 | 8590.91 | 83 |
| C | RRBs Total | 95000 | 93229 | 74843.02 | 98 |
| D | W.B. St. Co-op.Bk | 1150000 | 1200097 | 301779.28 | 104 |
| E | WBSCARD Bank Ltd. | 1000 | | | 0 |
| Grand Total (A+B+C+D+E) | | 1700000 | 1634533 | 598794.27 | 96 |

Status of KCC as reported by LDMs to the SLBC Desk

(Amt. Rs. in crore)

| S No. | District | No of Farming Family | Total KCC Generated | KCC Outstanding as on 31.03.2017 | | Total KCC dormant as on 31.03.2017 as reported by LDM | | Total KCC active as on 31.03.2017 as reported by LDM | | KCC disbursed (Fresh + Renewal) in 2016-17 | |
|-------|-------------------|----------------------|---------------------|----------------------------------|--------------|---|----------------|--|-----------------|--|----------------|
| | | | | No | Amnt | No | Amnt | No | Amnt | No | Amnt |
| 1 | Alipurduar | 66553 | 30203 | 30203 | 143.00 | 7008 | 40.00 | 23195 | 103.00 | 8658 | 34.22 |
| 2 | Bankura | 380111 | 376000 | 196145 | 699.87 | 42000 | 168.41 | 154145 | 531.46 | 153000 | 531.46 |
| 3 | Birbhum | 450313 | 459319 | 220125 | 710.83 | 95012 | 199.53 | 125113 | 511.3 | 125113 | 450.40 |
| 4 | Burdwan | 472188 | 442126 | 434870 | 1537.01 | 44943 | 186.71 | 389927 | 1350.3 | 263026 | 1116.38 |
| 5 | Coochbehar | 364797 | 328000 | 165512 | 783.92 | 85000 | 317.00 | 80512 | 466.92 | 16815 | 88.38 |
| 6 | Dakshin Dinajpur | 222783 | 215263 | 215137 | 752.29 | 68864 | 232.10 | 146273 | 520.19 | 12762 | 55.70 |
| 7 | Darjeeling | 38002 | 32812 | 32786 | 147.53 | 19481 | 68.18 | 13305 | 79.35 | 2511 | 13.05 |
| 8 | Hooghly | 345908 | 342075 | 345082 | 1356.61 | 82630 | 281.46 | 262452 | 1075.15 | 255000 | 1075.15 |
| 9 | Howrah | 225265 | 124355 | 80697 | 212.60 | 6723 | 12.76 | 73974 | 199.84 | 39624 | 116.49 |
| 10 | Jalpaiguri | 113,290 | 113,077 | 77,336 | 468.94 | 22,013 | 133.85 | 55323 | 335.09 | 40,251 | 283.87 |
| 11 | Malda | 376570 | 292677 | 180129 | 293.74 | 31951 | 20.32 | 148178 | 273.42 | 19960 | 119.08 |
| 12 | Murshidabad | 599107 | 593894 | 310154 | 918.03 | 45302 | 114.52 | 264852 | 803.51 | 15246 | 56.78 |
| 13 | Nadia | 628000 | 622976 | 620304 | 4623.25 | 11136 | 102.7 | 611840 | 4520.55 | 133319 | 992.92 |
| 14 | North 24 Parganas | 444850 | 282967 | 195649 | 576.68 | 77577 | 197.79 | 118072 | 378.89 | 142803 | 524.02 |
| 15 | Paschim Medinipur | 734630 | 711071 | 518614 | 2684.42 | 45028 | 187.04 | 666043 | 2497.38 | 120119 | 555.48 |
| 16 | Purba Medinipur | 390437 | 466726 | 466726 | 932.71 | 60227 | 206.15 | 406499 | 726.56 | 234650 | 534.49 |
| 17 | Purulia | 319923 | 138983 | 138983 | 455.18 | 58610 | 123.08 | 80373 | 332.10 | 23646 | 48.77 |
| 18 | South 24 Parganas | 457000 | 419229 | 419000 | 1425.00 | 48000 | 159.45 | 371000 | 1265.55 | 143000 | 457.20 |
| 19 | Uttar Dinajpur | 285769 | 263962 | 263546 | 747.41 | 80539 | 180.12 | 183007 | 567.29 | 32417 | 113.16 |
| | Total | 6915496 | 6255715 | 4910998 | 19469 | 932044 | 2931.17 | 4174083 | 16537.85 | 1781920 | 7167.00 |

| Bankwise Outstanding Position of KCC as on 31.03.2017 | | | |
|--|---------------------------|----------------|--------------------------------|
| S No. | Bank | NO. | Amount (Rs. in Lac) |
| PUBLIC SECTOR BANKS | | | |
| 1 | Allahabad Bank | 95845 | 49845.23 |
| 2 | Andhra Bank | 308 | 238.18 |
| 3 | Bank of Baroda | 16485 | 10240.11 |
| 4 | Bank of India | 140464 | 66483.12 |
| 5 | Bank of Maharashtra | 236 | 284.16 |
| 6 | Canara Bank | 19385 | 13955.94 |
| 7 | Central Bank of India | 74023 | 37645.62 |
| 8 | Corporation Bank | 2729 | 2281.28 |
| 9 | Dena Bank | 484 | 336.27 |
| 10 | Indian Bank | 11428 | 6524.51 |
| 11 | Indian Overseas Bank | 9249 | 8458.42 |
| 12 | Oreintal Bank of Commerce | 2842 | 1319.58 |
| 13 | Punjab National Bank | 69854 | 45215.52 |
| 14 | Punajb & Sind Bank | 131 | 88.84 |
| 15 | Syndicate Bank | 6895 | 4010.87 |
| 16 | State Bank of India | 258389 | 139175.00 |
| 17 | Union Bank of India | 17848 | 19845.22 |
| 18 | United Bank of India | 297451 | 134578.15 |
| 19 | UCO Bank | 56019 | 24771.93 |
| 20 | Vijaya Bank | 1941 | 1587.19 |
| 21 | IDBI Bank | 14627 | 14597.03 |
| A | Comm.Bks.Total | 1096633 | 581482.17 |
| PRIVATE SECTOR BANKS | | | |
| | | | |
| 22 | HDFC | 72406 | 37677.24 |
| 23 | ICICI | 27472 | 12521.27 |
| 24 | AXIS Bank (UTI) | 4641 | 7254.14 |
| 25 | Federal Bank | 625 | 4840.75 |
| B | Total | 105144 | 62293.4 |
| (A+B) | Total of Comm.Bks. | 1201777 | 643775.57 |
| REGIONAL RURAL BANKS | | | |
| 26 | BGVB (UBI) | 353591 | 146345.85 |
| 27 | PBGB (UCO) | 116495 | 95357.14 |
| 28 | UBKGB | 62989 | 39811.42 |
| | | | |
| C | RRBs Total | 533075 | 281514.41 |
| D | W.B. St. Co-op.Bk | 1517988 | 308200.01 |
| E | WBSCARD Bank Ltd. | | |
| Grand Total (A+B+C+D+E) | | 3252840 | 1233489.99 |

| BANK WISE POSITION OF DORMANT KCC IN WEST BENGAL AS ON 31.03.2017 | | | |
|--|--------------------------------------|--------------------|--------------------------------|
| S No. | BANK NAME | DORMANT KCC | |
| | | NO | Amount (Rs. in lac) |
| 1 | Allahabd Bank | 5495 | 4062.22 |
| 2 | Andhra Bank | 2 | 1.74 |
| 3 | Bank of Baroda | 1441 | 631.45 |
| 4 | Bank of India | 25126 | 13268.51 |
| 5 | Canara Bank | 2425 | 1480.11 |
| 6 | Central Bank of India | 19752 | 13018.60 |
| 7 | Corporation Bank | 234 | 384.56 |
| 8 | Dena Bank | 38 | 15.15 |
| 9 | IDBI Bank | 162 | 158.22 |
| 10 | Indian Bank | 1742 | 925.64 |
| 11 | Indian Overseas Bank | 1513 | 799.29 |
| 12 | Oriental Bank of Commerce | 231 | 132.83 |
| 13 | Punjab National Bank | 10634 | 4856.22 |
| 14 | Punjab & Sind Bank | 16 | 20.14 |
| 15 | State Bank of India | 38284 | 18324.01 |
| 16 | Syndicate Bank | 1839 | 2406.11 |
| 17 | Union Bank of India | 168 | 85.46 |
| 18 | United Bank of India | 39456 | 18246.51 |
| 19 | UCO Bank | 6995 | 3242.71 |
| | TOTAL PSB (A) | 155553 | 82059.48 |
| 20 | AXIS Bank | 483 | 628.27 |
| 21 | Federal Bk. | 78 | 679.48 |
| | Sub Total (B) | 561 | 1307.75 |
| 22 | BGVB | 62541 | 13178.34 |
| 23 | UBKGB | 11658 | 4776.57 |
| 24 | PBGB | 9684 | 5643.18 |
| | TOTAL RRB'S (C) | 83883 | 23598.09 |
| | TOTAL SCBK D= (A+B+C) | 239997 | 106965.32 |
| 25 | WB State Cooperative Bank (E) | 300360 | 78596.27 |
| | GRAND TOTAL (D+E) | 540357 | 185561.59 |

Observance of “KCC DAY”

An emergent Video Conference was held on 23.05.2017 at Nabanna in the presence of Additional Chief Secretary, Agriculture, Government of West Bengal with all the District Magistrates of different districts of West Bengal in presence of Convener, SLBC and other Government line departments to review and discuss the ground level position of KCC issued and utilized in the State. Banks are requested for taking support from the NABARD and State Govt. to accelerate the process of disbursement of KCC for the FY 2017-18 in both Kharif & Rabi season.

In order to improve the penetration and proper utilization of Kisan Credit Card (KCC) and to increase the overall credit flow under KCC in the State, “KCC DAYS” will be observed on the 8th, 22nd June & 7th, 21st July 2017 at all the rural bank branches and PACS during the current Kharif loaning period.

To make the event a success, strategies have been made in the following manner:

- A three-tier monitoring and liaison arrangement through earmarking officers at Bank Branch/ PACS, Blocks, Districts and State Headquarters respectively.
- Prepare Bank Branch/ PACS wise database of KCC and credit flow through it, duly confirmed by LDMs in due course.
- Scale of Finance for notified crops is fixed in the meeting of District level Technical Committee taking into consideration the costs of Agri Labour Payment, Fertilizer, Pesticides, Fungicides, Cost of irrigation, etc. since the cost differs over a period of time. It is prudent to fix the scale of finance/ cost of production for Rabi season crops in the month of July/ August and that for Kharif season crops in the month of March.
- All member Banks have been repeatedly requested from the SLBC desk to strictly follow the scale of Finance/ Cost of production while financing under KCCs. Increase of overall loan amount per KCC upto Rs.1.00 lac.
- Bringing more number of farmers into the fold of KCC by creating awareness about the benefit of KCC & Fasal Bima Yojana.

- Making the farmers aware of maintaining credit discipline in KCC accounts and also the benefit of credit discipline
- Two specific days of a week may be dedicated exclusively for disposal of KCC cases by the Bank branches.
- Banks to share the list of Dormant/inactive/NPA KCC borrowers list with all the stake holders to ensure recovery/ renewal of the dormant/ NPA KCC in camp mode in a time bound manner.

Minutes of the VC held on 23.05.2017 at Nabanna is enclosed in Annexure.

Fasal Bima Yojana

Government of India launched PMFBY scheme last year, where target was bringing all the farmers under the security net of crop insurance who will be growing notified crops in notified areas with or without bank finance.

The national target of coverage under Fasal Bima Yojana has been fixed at 40% level in the Kharif 2017. The Government of West Bengal is bearing full farmers' share since 2011 and is keen to maximize the coverage.

Following decisions has been taken in 35th meeting of SLCCCI held on 07.04.2017:

- The four (4) crops namely Aus Paddy (autumn), Aman Paddy (winter), Jute and Maize will be covered during Kharif 2017 season.
- The Notified Area of insurance under PMFBY/ BFBY (Pradhan Mantri Fasal Bima Yojana/ Bangla Fasal Bima Yojana) will be "Block" for Aus paddy, Jute and maize; the 'Gram Panchayat' will be the notified area for Aman (winter) paddy.
- For all horticulture crops under RWBCIS, "Block" will be unit area.
- The loaning period for crop Jute & Aus Paddy should close on 30th June. For all other crops including Aman Paddy, Maize and Horticulture crops, the date will be 31st July 2017 as proposed. All other dates will be modified accordingly.
- United India Insurance Co. accepted to work in L1 rate while M/s Universal Shompo will be debarred from bidding in the current year.
- The authentication of data of insurance proposals with respect to large number of non-loanee farmers in Kharif 2016 is yet to be completed. The proposal of the Convener, SLBC for linking with CBS platform, will be flagged to Government of India.
- The Agriculture Department, GoWB has invited tender for the Rabi 2016-17 season from registered professional agencies as per recent guidelines of the DAC & FW. The software developed by BAEA & S are now ready to be used for the features of central CCE App; however, the issues are to be finalized after a sitting with Gol officials.

- Four clusters proposed on basis of “Sum Insured” – parity have been accepted. The same clustering will be used for horticulture crops also.

| CLUSTER-1 | | | CLUSTER-2 | | |
|-----------|----------------------------------|--------------------|-----------|---------------------------------|--------------------|
| S No. | DISTRICT | SUM INSURED (Rs.) | S No. | DISTRICT | SUM INSURED (Rs.) |
| 1 | MURSHIDABAD | 4132914395 | 1 | PASCHIM MEDINIPUR | 9399068259 |
| 2 | COOCHBEHAR | 1341738475 | 2 | NADIA | 6915256874 |
| 3 | BANKURA | 5377202600 | 3 | PURULIYA | 3290845114 |
| 4 | JALPAIGURI(Including ALIPURDUAR) | 1313075547 | 4 | DAKHIN DINAJPUR | 1796542738 |
| 5 | SOUTH 24 PARGANAS | 7892104655 | | Total | 21401712985 |
| | Total | 20057035672 | | | |
| CLUSTER-3 | | | CLUSTER-4 | | |
| S No. | DISTRICT | SUM INSURED (Rs.) | S No. | DISTRICT | SUM INSURED (Rs.) |
| 1 | BURDWAN | 12329648543 | 1 | UTTAR DINAJPUR | 1602810955 |
| 2 | HOWRAH | 1997248795 | 2 | 24 PARGANAS (N) | 4606468789 |
| 3 | BIRBHUM | 4910130579 | 3 | HOOGHLY | 4104654170 |
| 4 | MALDA | 1243326691 | 4 | DARJEELING(Including KALIMPONG) | 62008916 |
| | | | 5 | PURBA MEDIPUR | 9433904057 |
| | Total | 20480354608 | | Total | 19809846886 |

- State level and district level training team may be formed for sort out the discrepancies in the present system of crop insurance like duplication of data, area mismatch, incompatibility of figures from bank and insurance agency, incomplete records in land data, insured area, etc. and also the forum of BLBC meeting and block level video Conference facilities may be utilized for training.

SELF HELP GROUP

Action Points emerged in the 136th SLBC Meeting held on 15.03.2017:

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

Status of implementation:

With this (2016-17) year's achievement, SHG credit linkage target set out by NRLM has been achieved by the State for consecutive three years, and more than 2.24 lac of SHGs were credit linked with a financial outlay of Rs. 3329.81 crore, thus recording 60% y-o-y growth. Only three States in the country have achieved target this year (Bihar, Karnataka & West Bengal).

West Bengal has achieved the distinction of becoming 3rd largest State in terms of number of SHGs credit linked and 5th largest State in terms of volume of credit mobilized for SHGs.

Credit linkage of SHG for FY 2016-17 stood at Rs. 3329.81 crore (102% of financial target) covering 2,24,884 nos of groups (90% of physical target) as against Credit Linkage of Rs. 2084.08 crore covering 2,00,967 no of groups during the corresponding period of last financial year 2015-16.

Average Credit per SHG as on 31.03.2017 for F.Y. 2016-17 stood at Rs 1,48,068/- against average SHG credit of Rs. 1,03,703/- during the corresponding period of last year 2015-16, thereby registering an increase of Rs. 44366/- per SHG in a single year.

All 1,02,392 Groups were savings linked during the current financial year 2016-17.

The position of Savings and Credit Linked SHGs for the State of West Bengal for last 5 years are given below: -

(Amt.Rs. in crore)

| Year | Target No. | | Achievement-Deposit Linked No. | Achievement-Credit Linked | |
|-----------|--------------|-------------|--------------------------------|---------------------------|---------|
| | Deposit Link | Credit Link | | No. | Amt. |
| 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 |
| 2016-2017 | 150000 | 250018 | 102392 | 224884 | 3329.81 |

Performance of Banks operating in the State as on 31.03.2017 for the year F.Y 2016-17 has been given in the Annexure.

A Sub- Committee meeting on SHG held on 07.04.2017 to finalize the target of SHG financing in FY 2017-18. Final target for 2017-18 and minutes of the meeting is annexed in the agenda book.

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

Bank-wise position for the year 2016-17

| S No. | Bank Name | Target of Credit Linked | | Credit Linked for the year ended March 2017 | | Outstanding Credit Linked Balance as on 31.03.2017 | | Savings Linked for the year ended March 2017 | | Outstanding Savings Linked Balance as on 31.03.2017 | |
|-------|--------------------------------------|-------------------------|-------------------|---|-------------------|--|-------------------|--|-------------------|---|-------------------|
| | | 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 | 21709 | 27517.76 | 48745 | 49290.53 | 2262 | 59.62 | 50845 | 3065.12 |
| 2 | Andhra Bank | 0 | 0.00 | 1 | 0.50 | 2221 | 1070.48 | 23 | 5.12 | 2741 | 176.45 |
| 3 | Bank of Baroda | 2366 | 3048.66 | 1539 | 1180.40 | 25865 | 22152.77 | 121 | 19.84 | 26745 | 332.15 |
| 4 | Bank Of India | 6146 | 7985.55 | 1122 | 967.31 | 38124 | 40112.54 | 2985 | 31.55 | 40026 | 900.29 |
| 5 | Canara Bank | 1677 | 2126.75 | 610 | 797.71 | 19145 | 20514.56 | 674 | 24.56 | 21721 | 2641.23 |
| 6 | Central Bank of India | 12170 | 15355.70 | 10407 | 10861.03 | 44873 | 37575.36 | 1776 | 38.50 | 46623 | 3065.50 |
| 7 | Corporation Bank | 16 | 20.00 | 26 | 16.40 | 6501 | 5652.10 | 22 | 3.84 | 6584 | 662.58 |
| 8 | Dena Bank | 15 | 18.75 | 2 | 3.70 | 2268 | 1150.59 | 32 | 3.89 | 2784 | 1354.12 |
| 9 | IDBI Bank | 0 | 0.00 | 3274 | 7593.17 | 6121 | 9562.24 | 146 | 36.58 | 6274 | 248.51 |
| 10 | Indian Bank | 632 | 825.27 | 526 | 844.21 | 3215 | 2650.57 | 384 | 20.21 | 3687 | 1184.56 |
| 11 | Indian Overseas Bank | 1283 | 1668.68 | 1311 | 1509.06 | 8112 | 7648.59 | 780 | 56.56 | 10097 | 922.85 |
| 12 | Oriental Bank of Commerce | 361 | 451.25 | 1 | 0.50 | 2183 | 2074.56 | 52 | 8.45 | 2364 | 256.84 |
| 13 | Punjab National Bank | 7124 | 9007.90 | 3534 | 4452.94 | 41152 | 37458.16 | 1876 | 303.11 | 42124 | 2984.16 |
| 14 | State Bank of India | 27936 | 34375.15 | 21863 | 28664.53 | 40082 | 44156.54 | 10523 | 239.11 | 46974 | 5862.23 |
| 15 | Syndicate Bank | 1165 | 1450.84 | 456 | 622.12 | 9856 | 12010.41 | 422 | 22.31 | 11985 | 1421.21 |
| 16 | Uco Bank | 8925 | 12136.83 | 8884 | 28521.58 | 46522 | 51264.47 | 2742 | 231.24 | 49253 | 3947.05 |
| 17 | Union Bank of India | 2360 | 3219.78 | 535 | 665.15 | 10854 | 48112.14 | 348 | 24.89 | 13856 | 2285.74 |
| 18 | United Bank of India | 27108 | 29425.05 | 10136 | 12163.79 | 68451 | 67451.28 | 1985 | 96.34 | 72456 | 5684.22 |
| 19 | Vijaya Bank | 156 | 155.60 | 92 | 139.82 | 4428 | 3710.41 | 96 | 16.22 | 4627 | 74.25 |
| 20 | HDFC | 0 | 0.00 | 127 | 49.89 | 1538 | 1331.46 | 124 | 23.84 | 2187 | 206.54 |
| 21 | ICICI | | | 1 | 1.32 | 2 | 2.64 | | | | |
| | Sub Total of Commercial Banks | 116676 | 144528.75 | 86156 | 126572.89 | 430258 | 464952.40 | 27373 | 1265.78 | 463953 | 37275.60 |
| 22 | BGVB | 56442 | 77275.78 | 41003 | 66226.66 | 142115 | 159496.88 | 50149 | 31023.18 | 156231 | 75722.79 |
| 23 | PBGB | 53157 | 75655.61 | 36945 | 84845.67 | 84561 | 92564.48 | 6212 | 156.09 | 86224 | 16807.14 |
| 24 | UBKGB | 10474 | 13282.23 | 8299 | 12722.19 | 27441 | 30547.25 | 5134 | 25.88 | 30408 | 8985.44 |
| | Sub Total of RRBs | 120073 | 166213.62 | 86247 | 163794.52 | 254117 | 282608.61 | 61495 | 31205.15 | 272863 | 101515.37 |
| 25 | W.B St.Co-op Bank | 13248 | 15520.25 | 52481 | 42613.98 | 175461 | 114568.26 | 13524 | 845.74 | 181748 | 36867.53 |
| | Sub Total of Co-op. Bank | 13248 | 15520.25 | 52481 | 42613.98 | 175461 | 114568.26 | 13524 | 845.74 | 181748 | 36867.53 |
| | GRAND TOTAL | 249997 | 326262.62 | 224884 | 332981.39 | 859836 | 862129.27 | 102392 | 33316.67 | 918564 | 175658.50 |

DISTRICT WISE PROGRESS DATA OF SHG-BANK LINKAGE AS ON MARCH 2017

State : West Bengal

| SL | Name of the District | Target for 2016-17 | | Achievement as on March 2017 | | % of achievement | | Average |
|----|----------------------|--------------------|------------------|------------------------------|------------------|------------------|---------------|-------------|
| | | No | Amt (in lac) | No | Amt. (in Lac) | No | Amt. | Rs.(lac) |
| 1 | Alipurduar | 2174 | 3036.75 | 861 | 1385.61 | 39.60 | 45.63 | 1.61 |
| 2 | Bankura | 17910 | 22942.45 | 10530 | 13219.37 | 58.79 | 57.62 | 1.26 |
| 3 | Birbhum | 27397 | 40255.02 | 17141 | 35840.65 | 62.57 | 89.03 | 2.09 |
| 4 | Coochbehar | 12526 | 15657.50 | 10014 | 10934.15 | 79.95 | 69.83 | 1.09 |
| 5 | Jalpaiguri | 6045 | 7803.05 | 8173 | 10316.35 | 135.20 | 132.21 | 1.26 |
| 6 | Malda | 8701 | 10969.45 | 10750 | 12375.77 | 123.55 | 112.82 | 1.15 |
| 7 | Purulia | 13768 | 15417.11 | 6577 | 7515.99 | 47.77 | 48.75 | 1.14 |
| 8 | Purba Medinipur | 20410 | 27820.50 | 22781 | 33376.90 | 111.62 | 119.97 | 1.47 |
| 9 | South 24 Pargana | 13787 | 16234.75 | 15243 | 19732.46 | 110.56 | 121.54 | 1.29 |
| 10 | Darjeeling (GTA) | 1764 | 2205.00 | 1544 | 2376.54 | 87.53 | 107.78 | 1.54 |
| 11 | Siliguri (MP) | 2540 | 3176.00 | 1605 | 2054.70 | 63.19 | 64.69 | 1.28 |
| 12 | Dakshin Dinajpur | 6035 | 7544.25 | 3167 | 3748.31 | 52.48 | 49.68 | 1.18 |
| 13 | Uttar Dinajpur | 6630 | 8419.99 | 7691 | 8534.98 | 116.00 | 101.37 | 1.11 |
| 14 | Murshidabad | 13608 | 17011.00 | 10741 | 13701.53 | 78.93 | 80.55 | 1.28 |
| 15 | Nadia | 16334 | 20437.70 | 28841 | 29570.53 | 176.57 | 144.69 | 1.03 |
| 16 | Burdwan | 18829 | 24658.80 | 20573 | 46987.35 | 109.26 | 190.55 | 2.28 |
| 17 | Paschim Medinipur | 13988 | 17485.25 | 12073 | 16277.42 | 86.31 | 93.09 | 1.35 |
| 18 | North 24 Pargana | 12626 | 18715.85 | 10920 | 15237.61 | 86.49 | 81.42 | 1.40 |
| 19 | Hooghly | 20528 | 27346.29 | 13226 | 22614.14 | 64.43 | 82.70 | 1.71 |
| 20 | Howrah | 14418 | 19152.16 | 12433 | 27181.03 | 86.23 | 141.92 | 2.19 |
| | Total | 250018 | 326288.87 | 224884 | 332981.39 | 89.95 | 102.05 | 1.48 |

SHG- Credit Linkage Target for 2017-18

| DISTRICT WISE & BANK WISE CREDIT PLAN (TARGET) FOR SHG-BANK LINKAGE IN WEST BENGAL FOR THE YEAR 2017-2018 | | | | | | | | | | | | | | | |
|---|-----------------------|--------------|---------------------|--------------|---------------------|--------------|---------------------|--------------|---------------------|------------------|---------------------|------------------|---------------------|--------------|---------------------|
| S No. | Name of the Bank | Bankura | | Birbhum | | Burdwan | | Cooch Behar | | Dakshin Dinajpur | | Darjeeling (GTA) | | Hooghly | |
| | | No. of SHG | Amount (Rs. In lac) | No. of SHG | Amount (Rs. In lac) | No. of SHG | Amount (Rs. In lac) | No. of SHG | Amount (Rs. In lac) | No. of SHG | Amount (Rs. In lac) | No. of SHG | Amount (Rs. In lac) | No. of SHG | Amount (Rs. In lac) |
| 1 | Alla B | 841 | 1603.92 | 844 | 1415.91 | 2008 | 3687.50 | 504 | 761.63 | 804 | 1297.97 | 9 | 15.00 | 2148 | 3172.42 |
| 2 | Andhra B | | | | | 10 | 12.50 | | | | | | | 89 | 124.60 |
| 3 | BOB | | | | | 168 | 265.00 | 311 | 392.71 | | | 16 | 26.00 | 99 | 142.09 |
| 4 | BOI | 245 | 466.01 | 5 | 6.25 | 1512 | 2872.50 | 46 | 60.33 | 342 | 548.03 | | | 578 | 843.63 |
| 5 | Canara B | 119 | 219.79 | 172 | 312.94 | 120 | 265.00 | 380 | 507.56 | 96 | 167.29 | | | 121 | 184.09 |
| 6 | CBI | 260 | 503.57 | 433 | 680.66 | 804 | 1560.00 | 5029 | 7282.20 | 515 | 825.26 | 479 | 816.25 | 578 | 857.88 |
| 7 | Dena Bank | 8 | 11.13 | | | | | | | | | | | | |
| 8 | Indian B | | | | | 247 | 430.00 | | | 50 | 80.12 | | | | |
| 9 | IOB | | | 64 | 81.04 | | | | | 21 | 33.65 | 2 | 3.25 | 94 | 142.26 |
| 10 | OBC | | | | | 627 | 1000.00 | | | | | | | | |
| 11 | PNB | 953 | 1813.14 | 124 | 260.04 | 354 | 561.25 | | | 130 | 208.32 | | | 1501 | 2227.59 |
| 12 | SBI | 1438 | 2791.65 | 1734 | 2685.42 | 4585 | 8122.50 | 2150 | 3085.97 | 1082 | 1880.94 | 417 | 692.50 | 2936 | 4314.26 |
| 13 | Syndicate B | 110 | 215.62 | 306 | 566.58 | 16 | 31.25 | | | | | 11 | 14.50 | | |
| 14 | Union B | 112 | 216.73 | 396 | 678.04 | 456 | 891.25 | | | 2 | 3.20 | | | 322 | 476.90 |
| 15 | UBI | 1858 | 3556.17 | 740 | 1143.40 | 870 | 1463.75 | 1194 | 1717.59 | 1196 | 2051.12 | 76 | 138.00 | 1721 | 2537.06 |
| 16 | UCO B | 744 | 1452.29 | 2435 | 4119.16 | 2480 | 4210.00 | 73 | 92.80 | 90 | 221.14 | 13 | 22.25 | 1570 | 2351.75 |
| 17 | Vijaya B | | | 75 | 130.15 | | | | | | | | | | |
| 18 | IDBI | | | | | | | | | | | | | | |
| 19 | Corporation B | | | | | | | | | | | | | | |
| 20 | BGVB | 5864 | 11487.58 | | | | | | | 3664 | 7240.45 | | | | |
| 21 | PBGB | | | 10357 | 22075.43 | 8693 | 17213.75 | | | | | | | 2827 | 4348.52 |
| 22 | UBKGB | | | | | | | 7853 | 11525.41 | | | 1038 | 1885.25 | | |
| 23 | HDFC | | | | | | | | | | | | | | |
| 24 | Bandhan Bank | | | | | | | | | | | | | | |
| 25 | ICICI | | | | | | | | | | | | | | |
| 26 | Co-Operative B | 2960 | 2841.15 | | | | | | | | | 48 | 78.75 | 6000 | 4250.00 |
| | All Bank Total | 15512 | 27178.75 | 17685 | 34155.02 | 22950 | 42586.25 | 17540 | 25426.20 | 7992 | 14557.49 | 2109 | 3691.75 | 20584 | 25973.05 |

DISTRICT WISE & BANK WISE CREDIT PLAN (TARGET) FOR SHG- BANK LINKAGE IN WEST BENGAL DURING 2017-2018

| SI | Name of the Bank | Howrah | | Jalpaiguri | | Alipurduar | | Malda | | Murshidabad | | Nadia | | North 24 Pargana | |
|----|-----------------------|--------------|---------------------|--------------|---------------------|-------------|---------------------|--------------|---------------------|--------------|---------------------|--------------|---------------------|------------------|---------------------|
| | | No. of SHG | Amount (Rs. In lac) | No. of SHG | Amount (Rs. In lac) | No. of SHG | Amount (Rs. In lac) | No. of SHG | Amount (Rs. In lac) | No. of SHG | Amount (Rs. In lac) | No. of SHG | Amount (Rs. In lac) | No. of SHG | Amount (Rs. In lac) |
| 1 | Alla B | 1284 | 2328.75 | 275 | 454.75 | 125 | 197.13 | 1150 | 1437.50 | 1170 | 1795.50 | 638 | 929.00 | 2791 | 4401.65 |
| 2 | Andhra B | | | | | | | | | | | | | | |
| 3 | BOB | 814 | 1484.00 | | | | | 41 | 51.25 | 907 | 1466.00 | 49 | 55.50 | 245 | 452.50 |
| 4 | BOI | 565 | 849.50 | 34 | 56.00 | 172 | 235.25 | 232 | 372.50 | 1883 | 3024.25 | 257 | 340.25 | 1628 | 2460.50 |
| 5 | Canara B | | | 10 | 12.50 | | | 142 | 197.50 | 624 | 1022.25 | 129 | 179.70 | 294 | 444.00 |
| 6 | CBI | 109 | 271.25 | 2412 | 4034.25 | 2522 | 3488.88 | 655 | 1146.50 | 190 | 331.25 | 35 | 43.75 | 266 | 404.50 |
| 7 | Dena Bank | | | | | | | | | | | 3 | 4.50 | 44 | 55.00 |
| 8 | Indian B | | | | | | | | | | | | | 79 | 89.40 |
| 9 | IOB | 56 | 97.00 | 9 | 15.00 | | | 32 | 40.00 | 453 | 737.25 | 168 | 243.75 | | |
| 10 | OBC | | | | | | | | | 36 | 54.00 | | | | |
| 11 | PNB | 277 | 484.85 | 511 | 812.00 | | | 163 | 203.75 | 307 | 533.75 | | | 527 | 869.75 |
| 12 | SBI | 1302 | 2118.76 | 747 | 1299.75 | 1404 | 1915.25 | 2953 | 5146.75 | 3794 | 6207.25 | 1245 | 1628.85 | 2269 | 3555.50 |
| 13 | Syndicate B | | | 350 | 610.00 | | | | | 664 | 1042.25 | | | 254 | 391.75 |
| 14 | Union B | 115 | 213.50 | | | 51 | 70.25 | 191 | 290.75 | 171 | 291.75 | 40 | 102.50 | | |
| 15 | UBI | 318 | 573.00 | 1223 | 1990.75 | 390 | 556.75 | 2675 | 4502.00 | 5972 | 9977.50 | 2148 | 2647.55 | 3740 | 6093.00 |
| 16 | UCO B | 1340 | 2587.00 | 336 | 547.50 | 318 | 448.25 | 421 | 740.00 | 541 | 858.50 | | | 799 | 1302.25 |
| 17 | Vijaya B | | | | | | | | | | | | | 59 | 100.00 |
| 18 | IDBI | | | | | | | | | 32 | 53.50 | | | | |
| 19 | Corporation B | | | | | | | | | | | | | | |
| 20 | BGVB | | | | | | | 6536 | 11620.25 | 7324 | 11804.00 | 3345 | 4777.30 | 5363 | 8710.00 |
| 21 | PBGB | 4693 | 10679.90 | | | | | | | | | | | | |
| 22 | UBKGB | | | 4609 | 7812.50 | 2062 | 2891.50 | | | | | | | | |
| 23 | HDFC | | | | | | | | | | | | | | |
| 24 | Bandhan Bank | | | | | | | | | | | | | 57 | 71.25 |
| 25 | ICICI | | | | | | | | | | | | | | |
| 26 | Co-Operative B | | | | | | | 1066 | 1521.50 | 171 | 279.00 | 14393 | 16417.60 | 38 | 62.50 |
| | All Bank Total | 10873 | 21687.51 | 10516 | 17645.00 | 7044 | 9803.26 | 16257 | 27270.25 | 24239 | 39478.00 | 22450 | 27370.25 | 18453 | 29463.55 |

DISTRICT WISE & BANK WISE CREDIT DISBURSEMENT TARGET FOR SHG- BANK LINKAGE IN WEST BENGAL DURING 2017-2018

| SL | Name of the Bank | Paschim Medinipur | | Purba Medinipur | | Purulia | | Siliguri MP | | South 24 Pargana | | Uttar Dinajpur | | All District Total | |
|----|-----------------------|-------------------|---------------------|-----------------|---------------------|--------------|---------------------|-------------|---------------------|------------------|---------------------|----------------|---------------------|--------------------|---------------------|
| | | No. of SHG | Amount (Rs. In lac) | No. of SHG | Amount (Rs. In lac) | No. of SHG | Amount (Rs. In lac) | No. of SHG | Amount (Rs. In lac) | No. of SHG | Amount (Rs. In lac) | No. of SHG | Amount (Rs. In lac) | No. of SHG | Amount (Rs. In lac) |
| 1 | Alla B | 1936 | 3312.50 | 3458 | 6172.70 | 972 | 1381.21 | | | 1685 | 2696.05 | 918 | 1314.77 | 23560 | 38375.86 |
| 2 | Andhra B | | | | | | | | | 28 | 43.29 | | | 127 | 180.39 |
| 3 | BOB | 194 | 362.50 | 7 | 13.24 | 308 | 445.19 | | | 84 | 130.22 | | | 3243 | 5286.20 |
| 4 | BOI | 525 | 839.25 | 592 | 1057.47 | 75 | 113.43 | | | 1356 | 2183.51 | 351 | 520.63 | 10398 | 16849.29 |
| 5 | Canara B | 195 | 291.00 | 138 | 245.92 | 79 | 110.50 | | | 268 | 440.89 | 64 | 81.50 | 2951 | 4682.43 |
| 6 | CBI | 268 | 494.75 | 585 | 1044.23 | 895 | 1304.61 | 982 | 1787.75 | 342 | 534.06 | 1097 | 1690.41 | 18456 | 29102.01 |
| 7 | Dena Bank | | | | | | | | | 15 | 24.40 | | | 70 | 95.03 |
| 8 | Indian B | 283 | 463.25 | 368 | 656.43 | 65 | 93.42 | | | | | | | 1092 | 1812.62 |
| 9 | IOB | 227 | 415.75 | 309 | 552.38 | | | | | 157 | 238.16 | 66 | 98.10 | 1658 | 2697.59 |
| 10 | OBC | 55 | 91.25 | | | | | | | 11 | 17.44 | | | 729 | 1162.69 |
| 11 | PNB | 2801 | 4791.25 | 2857 | 5100.10 | 245 | 364.32 | | | 394 | 651.31 | 238 | 341.32 | 11382 | 19222.74 |
| 12 | SBI | 2999 | 4941.25 | 4387 | 7833.63 | 1695 | 2448.82 | 459 | 858.00 | 3969 | 6343.48 | 2417 | 3566.01 | 43982 | 71436.54 |
| 13 | Syndicate B | | | | | | | | | 101 | 162.58 | | | 1812 | 3034.53 |
| 14 | Union B | 32 | 56.50 | 281 | 501.31 | | | 162 | 316.50 | 606 | 970.41 | 19 | 23.60 | 2956 | 5103.19 |
| 15 | UBI | 5250 | 9150.75 | 6340 | 11318.19 | 4247 | 6102.70 | 208 | 382.25 | 3584 | 5725.38 | 1390 | 2021.35 | 45140 | 73648.26 |
| 16 | UCO B | 583 | 978.50 | 71 | 126.75 | 125 | 180.17 | | | 276 | 438.00 | 110 | 184.23 | 12325 | 20860.54 |
| 17 | Vijaya B | | | | | | | | | | | | | 134 | 230.15 |
| 18 | IDBI | | | | | | | | | | | | | 32 | 53.50 |
| 19 | Corporation B. | | | | | | | | | 12 | 19.35 | | | 12 | 19.35 |
| 20 | BGVB | 2874 | 4947.00 | 6924 | 12360.53 | 4294 | 6405.63 | | | 5412 | 8856.47 | 6035 | 8824.08 | 57635 | 97033.29 |
| 21 | PBGB | | | | | | | | | | | | | 26570 | 54317.60 |
| 22 | UBKGB | | | | | | | 1477 | 2712.50 | | | | | 17039 | 26827.16 |
| 23 | HDFC | | | | | | | | | | | | | 0 | 0.00 |
| 24 | Bandhan Bank | | | | | | | | | | | | | 57 | 71.25 |
| 25 | ICICI | | | | | | | | | | | | | 0 | 0.00 |
| 26 | Co-operative B. | 1128 | 1939.50 | 499 | 889.12 | | | | | | | | | 26303 | 28279.12 |
| | All Bank Total | 19350 | 33075.00 | 26816 | 47872.00 | 13000 | 18950.00 | 3288 | 6057.00 | 18300 | 29475.00 | 12705 | 18666.00 | 307663 | 500381.33 |

Micro, Small and Medium Enterprises (MSME)

Bankers have done excellent job as far as disbursing credit in MSME sector is concerned. In spite of completely being absorbed in Demonetization related work for close to 3 months, all the banks in the State together surpassed even the revised target of Rs.26,000 crore set for FY 2016-17 and disbursed Rs. 29,186 crore (112% of annual target) during the period April to March 2017, thus registering a growth of 28% over the disbursement of Rs. 22,887 crore made during the last financial year.

For the consecutive two financial years, FY 2015-16 & FY 2016-17, Banks in West Bengal surpassed the annual target set under MSME sector. This indicates that ample opportunity has been created in this State for the entrepreneurs and now the Bankers are to convert the opportunity into a reality by financially assisting entrepreneurs.

Achievement of MSME under ACP for the last 5 financial years along with this year is given below:

| Year | Target | Achievement | % of Achievement |
|----------------|---------------|--------------------|-------------------------|
| 2011-12 | 9000 | 8387 | 93 |
| 2012-13 | 13500 | 10464 | 78 |
| 2013-14 | 16200 | 21842 | 135 |
| 2014-15 | 16323 | 15047 | 92 |
| 2015-16 | 21762 | 22887 | 105 |
| 2016-17 | 26000 | 29186 | 112 |

**Bank - wise Targets and Achievement in MSME for 2016-17
for the State of West Bengal under ACP 2016-17 as on March 2017**

(Rs.in crore)

| Sl.No. | Name of Bank | MSME | | | | | |
|----------|----------------------------------|------------------------|-----------------|--------------------|-------------------------|-----------------|--------------------|
| | | 2015-16 (April- March) | | | 2016-17 (April- March) | | |
| | | Target | Achievement | % of Achivement | Target | Achievement | % of Achivement |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
| 1 | Allahabad Bank | 1596.44 | 1087.22 | 68 | 1477.67 | 998.53 | 67.57 |
| 2 | Andhra Bank | 131.56 | 269.43 | 205 | 117.70 | 38.57 | 32.77 |
| 3 | Bank of Baroda | 515.17 | 1671.55 | 324 | 685.38 | 386.14 | 56.34 |
| 4 | Bank of India | 912.75 | 725.13 | 79 | 964.70 | 884.87 | 91.72 |
| 5 | Bank of Maharashtra | 27.69 | 16.35 | 59 | 34.60 | 12.36 | 35.72 |
| 6 | Canara Bank | 578.02 | 307.73 | 53 | 620.30 | 175.09 | 28.23 |
| 7 | Central Bank of India | 853.69 | 252.81 | 30 | 1249.28 | 1048.25 | 83.91 |
| 8 | Corporation Bank | 131.99 | 140.96 | 107 | 327.59 | 171.87 | 52.46 |
| 9 | Dena Bank | 104.04 | 93.42 | 90 | 76.24 | 87.96 | 115.37 |
| 10 | Indian Bank | 192.54 | 47.82 | 25 | 183.91 | 176.80 | 96.13 |
| 11 | Indian Overseas Bank | 355.75 | 190.85 | 54 | 877.59 | 847.51 | 96.57 |
| 12 | Oreintal Bank of Commerce | 228.03 | 401.00 | 176 | 249.13 | 184.18 | 73.93 |
| 13 | Punjab National Bank | 777.28 | 1005.95 | 129 | 1358.97 | 1367.77 | 100.65 |
| 14 | Punjab & Sind Bank | 67.60 | 53.94 | 80 | 59.27 | 46.94 | 79.20 |
| 15 | Syndicate Bank | 283.30 | 263.86 | 93 | 1128.49 | 1222.44 | 108.33 |
| 16 | State Bank of India | 4278.02 | 4650.00 | 109 | 3367.42 | 3194.74 | 94.87 |
| 17 | Union Bank of India | 429.02 | 305.69 | 71 | 543.87 | 388.53 | 71.44 |
| 18 | United Bank of India | 2839.32 | 1634.00 | 58 | 2025.47 | 1384.56 | 68.36 |
| 19 | UCO Bank | 1260.05 | 1127.10 | 89 | 1154.22 | 1544.49 | 133.81 |
| 20 | Vijaya Bank | 82.68 | 10.13 | 12 | 94.67 | 7.27 | 7.68 |
| 21 | IDBI Bank Ltd. | 180.39 | 367.58 | 204 | 213.37 | 221.98 | 104.04 |
| 22 | SBH | 13.87 | | 0 | 27.74 | 8.72 | 31.43 |
| 23 | SBBJ | 19.90 | 0.00 | 0 | 25.62 | 10.70 | 41.76 |
| 24 | AXIS Bank | 396.24 | 1602.78 | 404 | 1100.19 | 1879.12 | 170.80 |
| 25 | HDFC Bank | 306.64 | 1393.88 | 455 | 1243.00 | 1632.24 | 131.31 |
| 26 | ICICI Bank | 280.75 | 1618.63 | 577 | 1817.46 | 2420.62 | 133.19 |
| 27 | Bandhan Bank | | 1993.44 | | 256.97 | 6946.01 | 2703.04 |
| 28 | South Indian Bank | | | | | 24.93 | |
| 29 | Other Banks | 125.74 | 40.45 | 32 | 259.34 | 284.31 | 109.63 |
| A | Total Com.Bks. | 16968.47 | 21271.70 | 125 | 21540.16 | 27597.50 | 128.12 |
| 30 | BGVB | 2091.90 | 846.12 | 40 | 1663.89 | 528.08 | 31.74 |
| 31 | PBGB | 651.19 | 405.51 | 62 | 890.29 | 532.94 | 59.86 |
| 32 | UBKGB | 274.94 | 18.25 | 7 | 258.62 | 48.08 | 18.59 |
| B | Total of RRBs | 3018.03 | 1269.88 | 42 | 2812.80 | 1109.10 | 39.43 |
| C | St.Coop.Bk. | 1088.49 | 206.81 | 19 | 797.31 | 434.30 | 54.47 |
| D | WBFC & Others | 487.19 | 0 | 0 | 617.21 | 31.58 | 5.12 |
| E | WBCARDB | 199.73 | 0 | 0 | 232.52 | 11.32 | 4.87 |
| F | SIDBI | 0.00 | 138.56 | 0 | | 1.98 | 0.00 |
| | Grand Total (A+B+C+D+E+F) | 21761.91 | 22886.95 | 105 | 26000.00 | 29185.78 | 112.25 |

PRADHAN MANTRI MUDRA YOJANA (PMMY)

Action Points emerged in the 136th SLBC Meeting held on 15.03.2017:

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

Status of implementation:

In the financial year 2016-17, all the Financial Institutions together disbursed Rs. 15149.06 crore against an annual target of Rs.7588.34 crore i.e. 199.63% of the overall target.

Performances of the Banks in the State of West Bengal from 01.04.2016 to 31.03.2017 are furnished herein below:

| MUDRA ACHIEVEMENT_2016-17 | | | | | | | | |
|---------------------------|---|-----------------|---------------|----------------|--------------|----------------|----------------|-----------------|
| BANKS | As on 31.03.2017 (01.04.2016 to 31.03.2017) | | | | | | | |
| | (Amt. in Rs. crore) | | | | | | | |
| | SHISHU | | KISHORE | | TARUN | | TOTAL | |
| | No of A/Cs | Disb. | No of A/Cs | Disb. | No of A/Cs | Disb. | No of A/Cs | Disb. |
| PSU Banks | 157611 | 256.13 | 87140 | 1824.60 | 18080 | 1405.83 | 262831 | 3486.56 |
| Pvt Banks | 1940631 | 6281.70 | 6260 | 160.87 | 3218 | 264.66 | 1950109 | 6707.24 |
| Foreign Banks | 0 | 0.00 | 24 | 0.87 | 40 | 3.07 | 64 | 3.94 |
| RRB | 27012 | 99.22 | 21383 | 411.89 | 2351 | 196.31 | 50746 | 707.42 |
| NBFC (MFI) | 2224540 | 3824.19 | 2659 | 22.71 | 189 | 14.48 | 2227388 | 3861.37 |
| MFI | 122484 | 182.12 | 0 | 0.00 | 0 | 0.00 | 122484 | 182.12 |
| NBFC | 4586 | 10.71 | 696 | 21.39 | 566 | 43.40 | 5848 | 75.50 |
| SFB | 48806 | 109.90 | 1715 | 14.48 | 8 | 0.52 | 50529 | 124.90 |
| TOTAL | 4525670 | 10763.97 | 119877 | 2456.82 | 24452 | 1928.27 | 4669999 | 15149.06 |

Bank wise and District wise details of disbursement is Annexed.

BANK WISE PROGRESS REPORT OF MUDRA SCHEME OF WEST BENGAL FOR THE YEAR ENDED 2016-17
As on 31.03.2017

| [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. 100,000) | | Tarun (Loans from Rs. 100,001 to Rs. 10.00) | | 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 | SBI and Associates | | | | | | | | | |
| 1.1 | | State Bank of India | 75518 | 27.92 | 16660 | 458.24 | 6453 | 508.01 | 98631 | 994.17 |
| 1.2 | | State Bank of Bikaner and Jaipur | 207 | 0.98 | 439 | 15.51 | 458 | 36.99 | 1104 | 53.48 |
| 1.3 | | State Bank of Hyderabad | 8 | 0.02 | 23 | 0.79 | 24 | 1.97 | 55 | 2.78 |
| 1.4 | | State Bank of Mysore | 19 | 0.07 | 86 | 2.55 | 61 | 4.94 | 166 | 7.56 |
| 1.5 | | State Bank of Patiala | 4 | 0.02 | 18 | 0.66 | 5 | 0.47 | 27 | 1.15 |
| 1.6 | | State Bank of Travancore | 3 | 0.02 | 44 | 1.32 | 28 | 2.64 | 75 | 3.97 |
| | | Total | 75759 | 29.03 | 17270 | 479.07 | 7029 | 555.01 | 100058 | 1063.11 |
| 2 | Public Sector Commercial Banks | | | | | | | | | |
| 2.1 | | Allahabad Bank | 6220 | 20.95 | 11996 | 220.83 | 1523 | 116.64 | 19739 | 358.42 |
| 2.2 | | Andhra Bank | 1229 | 5.49 | 503 | 9.68 | 158 | 11.35 | 1890 | 26.52 |
| 2.3 | | Bank of Baroda | 1565 | 5.43 | 2062 | 44.52 | 432 | 35.29 | 4059 | 85.25 |
| 2.4 | | Bank of India | 6903 | 27.74 | 7024 | 155.89 | 1177 | 93.94 | 15104 | 277.57 |
| 2.5 | | Bank of Maharashtra | 110 | 0.38 | 269 | 6.93 | 144 | 10.53 | 523 | 17.84 |
| 2.6 | | Canara Bank | 7661 | 22.44 | 5046 | 92.86 | 712 | 54.09 | 13419 | 169.39 |
| 2.7 | | Central Bank of India | 2856 | 10.48 | 2429 | 57.22 | 318 | 31.56 | 5603 | 99.26 |
| 2.8 | | Corporation Bank | 515 | 1.51 | 322 | 6.7 | 117 | 8.31 | 954 | 16.52 |
| 2.9 | | Dena Bank | 1776 | 2.05 | 388 | 9.41 | 119 | 9.01 | 2283 | 20.47 |
| 2.1 | | Indian Bank | 4653 | 1.86 | 501 | 11.41 | 117 | 9.43 | 5271 | 22.69 |
| 2.11 | | Indian Overseas Bank | 695 | 2.26 | 880 | 15.17 | 106 | 6.84 | 1681 | 24.28 |
| 2.12 | | Oriental Bank of Commerce | 757 | 2.77 | 1377 | 35.82 | 532 | 42.2 | 2666 | 80.79 |
| 2.13 | | Punjab National Bank | 7090 | 21.79 | 7193 | 135.15 | 1198 | 88.02 | 15481 | 244.95 |
| 2.14 | | Syndicate Bank | 651 | 2.2 | 1369 | 26.21 | 272 | 15.89 | 2292 | 44.3 |
| 2.15 | | Union Bank of India | 1045 | 3.49 | 2084 | 41.86 | 293 | 19.2 | 3422 | 64.56 |
| 2.16 | | United Bank of India | 11572 | 36.32 | 17891 | 331.64 | 2512 | 197.48 | 31975 | 565.43 |
| 2.17 | | Punjab & Sind Bank | 142 | 0.46 | 185 | 3.89 | 132 | 8.83 | 459 | 13.18 |
| 2.18 | | UCO Bank | 5850 | 13.87 | 5148 | 78.1 | 494 | 34.6 | 11492 | 126.57 |
| 2.19 | | Vijaya Bank | 886 | 2.95 | 1118 | 21.41 | 139 | 10.7 | 2143 | 35.06 |
| 2.2 | | IDBI Bank Limited | 19348 | 42.4 | 2080 | 40.76 | 556 | 46.9 | 21984 | 130.06 |
| 2.21 | | Bharatiya Mahila Bank | 328 | 0.26 | 5 | 0.06 | 0 | 0 | 333 | 0.32 |
| | | Total | 81852 | 227.1 | 69870 | 1345.53 | 11051 | 850.82 | 162773 | 2423.45 |
| 3 | Private Sector Commercial Banks | | | | | | | | | |
| 3.1 | | Federal Bank | 11 | 0.05 | 16 | 0.65 | 15 | 1.15 | 42 | 1.85 |
| 3.2 | | Jammu & Kashmir Bank | 4 | 0.01 | 9 | 0.32 | 2 | 0.17 | 15 | 0.5 |
| 3.3 | | Karnataka Bank | 16 | 0.06 | 68 | 1.61 | 32 | 1.84 | 116 | 3.51 |
| 3.4 | | Karur Vysya Bank | 0 | 0 | 13 | 0.4 | 14 | 0.86 | 27 | 1.26 |
| 3.5 | | Ratnakar Bank | 39298 | 81.3 | 0 | 0 | 0 | 0 | 39298 | 81.3 |
| 3.6 | | South Indian Bank | 2 | 0.01 | 2 | 0.07 | 1 | 0.08 | 5 | 0.15 |
| 3.7 | | ICICI Bank | 9233 | 24.91 | 2790 | 88.59 | 1911 | 136.31 | 13934 | 249.81 |
| 3.8 | | Axis Bank | 18920 | 32.92 | 762 | 27.72 | 704 | 88.74 | 20386 | 149.39 |
| 3.9 | | IndusInd Bank | 6855 | 27.69 | 2041 | 29.22 | 336 | 20.69 | 9232 | 77.59 |
| 3.1 | | Yes Bank | 3877 | 9.05 | 257 | 6.17 | 73 | 5.26 | 4207 | 20.48 |
| 3.11 | | HDFC Bank | 150600 | 332.42 | 230 | 3.62 | 20 | 1.4 | 150850 | 337.45 |
| 3.12 | | DCB Bank | 0 | 0 | 1 | 0.05 | 7 | 0.63 | 8 | 0.68 |
| 3.13 | | Kotak Mahindra Bank | 25 | 1.39 | 71 | 2.45 | 103 | 7.53 | 199 | 11.36 |
| 3.14 | | Bandhan Bank | 1710677 | 5769.46 | 0 | 0 | 0 | 0 | 1710677 | 5769.46 |
| 3.15 | | IDFC Bank Limited | 1113 | 2.45 | 0 | 0 | 0 | 0 | 1113 | 2.45 |
| | | Total | 1940631 | 6281.7 | 6260 | 160.87 | 3218 | 264.66 | 1950109 | 6707.24 |
| 4 | Foreign Banks | | | | | | | | | |
| 4.1 | | Citibank | 0 | 0 | 24 | 0.87 | 39 | 2.98 | 63 | 3.85 |
| 4.2 | | Standard Chartered Bank | 0 | 0 | 0 | 0 | 1 | 0.09 | 1 | 0.09 |
| | | Total | 0 | 0 | 24 | 0.87 | 40 | 3.07 | 64 | 3.94 |
| 5 | Regional Rural Banks | | | | | | | | | |
| 5.1 | | Bangiya Gramin Vikash Bank | 7586 | 24.77 | 10382 | 185.35 | 303 | 22.31 | 18271 | 232.43 |
| 5.2 | | Paschim Banga Gramin Bank | 17653 | 66.95 | 6034 | 164.4 | 2015 | 171.64 | 25702 | 403 |
| 5.3 | | Uttarabanga Kshetriya Gramin Bank | 1773 | 7.5 | 4967 | 62.15 | 33 | 2.35 | 6773 | 71.99 |
| | | Total | 27012 | 99.22 | 21383 | 411.89 | 2351 | 196.31 | 50746 | 707.42 |
| 6 | Micro Finance Institutions | | | | | | | | | |
| 6.1 | | NON NBFC-Micro Finance Institutions | 122484 | 182.12 | 0 | 0 | 0 | 0 | 122484 | 182.12 |
| | | Total | 122484 | 182.12 | 0 | 0 | 0 | 0 | 122484 | 182.12 |
| 7 | NBFC-Micro Finance Institutions | | | | | | | | | |
| 7.1 | | VEDIKA CREDIT CAPITAL LTD | 36018 | 92.95 | 0 | 0 | 0 | 0 | 36018 | 92.95 |
| 7.2 | | Village Financial Services Pvt Ltd | 333088 | 411.76 | 0 | 0 | 0 | 0 | 333088 | 411.76 |
| 7.3 | | ASA International India Microfinance Pvt. Ltd. | 147324 | 290.4 | 0 | 0 | 0 | 0 | 147324 | 290.4 |
| 7.4 | | JAGARAN MICROFIN PVT LTD. | 351695 | 448.58 | 0 | 0 | 0 | 0 | 351695 | 448.58 |
| 7.5 | | SHARE MICROFIN LIMITED | 28793 | 55.41 | 0 | 0 | 0 | 0 | 28793 | 55.41 |
| 7.6 | | ASMITHA MICROFIN LIMITED | 24508 | 46.39 | 0 | 0 | 0 | 0 | 24508 | 46.39 |
| 7.7 | | JANALAKSHMI FINANCIAL SERVICES LIMITED | 164275 | 441.46 | 2390 | 20.69 | 189 | 14.48 | 166854 | 476.62 |
| 7.8 | | Satin Creditcare Network Limited | 9565 | 15.1 | 0 | 0 | 0 | 0 | 9565 | 15.1 |
| 7.9 | | RGVN (NORTH EAST) MICROFINANCE LIMITED | 125 | 0.31 | 0 | 0 | 0 | 0 | 125 | 0.31 |
| 7.1 | | Asirvad Microfinance Pvt. Ltd | 50293 | 66.9 | 0 | 0 | 0 | 0 | 50293 | 66.9 |
| 7.11 | | Arohan Financial Services Pvt. Ltd. | 206464 | 422.9 | 269 | 2.02 | 0 | 0 | 206733 | 424.93 |
| 7.12 | | SKS Microfinance Limited | 872392 | 1532.02 | 0 | 0 | 0 | 0 | 872392 | 1532.02 |
| | | Total | 2224540 | 3824.19 | 2659 | 22.71 | 189 | 14.48 | 2227388 | 3861.37 |
| 8 | Non Banking Financial Companies | | | | | | | | | |
| 8.1 | | Reliance Capital Ltd | 4585 | 10.71 | 331 | 11.91 | 502 | 38.39 | 5418 | 61.01 |
| 8.2 | | CAPITAL FIRST LIMITED | 1 | 0 | 365 | 9.48 | 64 | 5.01 | 430 | 14.49 |
| | | Total | 4586 | 10.71 | 696 | 21.39 | 566 | 43.4 | 5848 | 75.5 |
| 9 | Small Finance Banks | | | | | | | | | |
| 9.1 | | Ujivan Financial Services | 48806 | 109.9 | 1715 | 14.48 | 8 | 0.52 | 50529 | 124.9 |
| | | Total | 48806 | 109.9 | 1715 | 14.48 | 8 | 0.52 | 50529 | 124.9 |
| | | Grand Total | 4525670 | 10763.97 | 119877 | 2456.82 | 24452 | 1928.27 | 4669999 | 15149.06 |

DISTRICT WISE PROGRESS REPORT OF MUDRA SCHEME OF WEST BENGAL FOR THE YEAR ENDED 2016-17

As on 31.03.2017

| [Amount Rs. in Crore] | | | | | | | | | | | | | |
|-----------------------|-------------------|----------------|-----------------|------------------|---------------|----------------|------------------|--------------|----------------|------------------|----------------|-----------------|------------------|
| Sr No | State/District | Shishu | | | Kishore | | | Tarun | | | Total | | |
| | | No Of A/Cs | Sanctioned Amt | Disbursement Amt | No Of A/Cs | Sanctioned Amt | Disbursement Amt | No Of A/Cs | Sanctioned Amt | Disbursement Amt | No Of A/Cs | Sanctioned Amt | Disbursement Amt |
| 1 | Alipurduar | 75154 | 225.75 | 225.73 | 788 | 10.67 | 10.25 | 4 | 0.32 | 0.25 | 75946 | 236.74 | 236.23 |
| 2 | Bankura | 67278 | 148.39 | 146.79 | 4291 | 89.85 | 86.9 | 740 | 58.99 | 58.3 | 72309 | 297.23 | 291.99 |
| 3 | Bardhaman | 331169 | 796.11 | 785.81 | 10882 | 258.46 | 251.76 | 2936 | 233.73 | 230.88 | 344987 | 1288.3 | 1268.46 |
| 4 | Birbhum | 166552 | 412.51 | 411.8 | 4788 | 99.73 | 96.04 | 875 | 72.29 | 71.43 | 172215 | 584.53 | 579.27 |
| 5 | Cooch Behar | 162916 | 483.5 | 483.27 | 4352 | 69.89 | 68.36 | 341 | 27.13 | 26.74 | 167609 | 580.52 | 578.37 |
| 6 | Dakshin Dinajpur | 92519 | 208.63 | 205.45 | 2482 | 46.11 | 43.73 | 270 | 21.83 | 21.37 | 95271 | 276.58 | 270.55 |
| 7 | Darjiling | 128755 | 324.66 | 322.65 | 3379 | 72.49 | 69.06 | 751 | 59.45 | 58.03 | 132885 | 456.6 | 449.73 |
| 8 | Howrah | 286142 | 717.99 | 713.66 | 5414 | 117.69 | 115.16 | 1305 | 104.22 | 102.28 | 292861 | 939.9 | 931.1 |
| 9 | Hugli | 218253 | 570.68 | 560.95 | 8041 | 190.09 | 183.44 | 1733 | 141.23 | 137.96 | 228027 | 901.99 | 882.35 |
| 10 | Jalpaiguri | 146552 | 352.52 | 348.57 | 4662 | 91.81 | 86.52 | 733 | 60.22 | 59.48 | 151947 | 504.55 | 494.57 |
| 11 | Kolkata | 712126 | 1183.57 | 1161.42 | 12837 | 318.12 | 311.37 | 5663 | 463.89 | 455.76 | 730626 | 1965.57 | 1928.55 |
| 12 | Maldah | 146814 | 389.9 | 386.68 | 4764 | 92.04 | 89.33 | 514 | 42.35 | 41.5 | 152092 | 524.29 | 517.51 |
| 13 | Murshidabad | 393952 | 1015.74 | 999.01 | 6285 | 128.93 | 122.98 | 765 | 61.73 | 60.59 | 401002 | 1206.39 | 1182.58 |
| 14 | Nadia | 295139 | 721.35 | 712.43 | 5796 | 124.33 | 120.95 | 997 | 79.98 | 78.42 | 301932 | 925.66 | 911.8 |
| 15 | North 24 Parganas | 393876 | 1062.6 | 1050.94 | 10991 | 224.82 | 218.87 | 2307 | 183.39 | 179.84 | 407174 | 1470.81 | 1449.65 |
| 16 | Other | 128183 | 195.37 | 195.29 | 696 | 21.39 | 21.39 | 566 | 43.4 | 43.4 | 129445 | 260.16 | 260.07 |
| 17 | Paschim Medinipur | 121459 | 316.62 | 314.14 | 9554 | 189.47 | 181.72 | 1355 | 106.33 | 102.07 | 132368 | 612.42 | 597.93 |
| 18 | Purba Medinipur | 125097 | 336.71 | 335.59 | 6465 | 131.26 | 125.41 | 951 | 76.38 | 73.27 | 132513 | 544.36 | 534.26 |
| 19 | Puruliya | 30082 | 66.64 | 66.25 | 2718 | 50.19 | 48.08 | 279 | 22.17 | 21.27 | 33079 | 139 | 135.61 |
| 20 | South 24 Parganas | 342224 | 895.11 | 891.63 | 7474 | 148.36 | 142.61 | 1012 | 80.03 | 76.34 | 350710 | 1123.49 | 1110.58 |
| 21 | Uttar Dinajpur | 161428 | 448.2 | 445.94 | 3218 | 65.87 | 62.87 | 355 | 29.52 | 29.09 | 165001 | 543.6 | 537.9 |
| | Total | 4525670 | 10872.56 | 10763.97 | 119877 | 2541.56 | 2456.82 | 24452 | 1968.57 | 1928.27 | 4669999 | 15382.69 | 15149.06 |

STAND-UP INDIA (SUI)

Stand-Up India Scheme facilitates bank loans between Rs.10 lac and Rs. 1 crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and at least one woman borrower per bank branch for setting up Greenfield Enterprise.

Action Points emerged in the 136th SLBC Meeting held on 15.03.2017:

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

Status of implementation:

Loans under the scheme have been extended to 2584 SCs/STs/Women beneficiaries amounting to Rs. 403.06 crore during the current financial year.

Summarized progress report under Stand Up India scheme for the State of West Bengal as on 31.03.2017 is as follows:

| Loan given to | | Total | Loan Outstanding under the scheme (Rs. in Lac) | | Total |
|---------------|--------------|-------|--|---------------|----------|
| No. of SC/ST | No. of Women | | Loan to SC/ST | Loan to Women | |
| 762 | 1822 | 2584 | 11583.68 | 28721.90 | 40305.58 |

Banks are requested to endeavor to achieve targets set under Stand Up India during current financial year i.e. 2017-18.

Bank wise report is annexed.

STAND UP INDIA PROGRESS REPORT OF WEST BENGAL FOR THE YEAR ENDED MARCH 2017

| 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 lac) | | Total |
|-------|--------------------------------|---|--|----------------|--------------|-------------|--|-----------------|-----------------|
| | | | | No. of SC/ST | No. of Women | | SC/ST | Women | |
| 1 | Allahabad Bank | 545 | 62 | 23 | 54 | 77 | 252.48 | 764.89 | 1017.37 |
| 2 | Andhra Bank | 72 | 24 | 10 | 26 | 36 | 189.33 | 352.45 | 541.78 |
| 3 | Bank of Baroda | 206 | 16 | 8 | 14 | 22 | 88.66 | 289.57 | 378.23 |
| 4 | Bank of India | 362 | 278 | 95 | 221 | 315 | 1184.46 | 3198.23 | 4382.69 |
| 5 | Bank of Maharashtra | 35 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0.00 |
| 6 | Canara Bank | 284 | 8 | 3 | 6 | 9 | 48.62 | 82.22 | 130.84 |
| 7 | Central Bank of India | 338 | 54 | 18 | 49 | 67 | 288.54 | 724.22 | 1012.76 |
| 8 | Corporation Bank | 57 | 6 | 3 | 5 | 8 | 48.64 | 98.77 | 147.41 |
| 9 | Dena Bank | 57 | 2 | 1 | 1 | 2 | 24.64 | 34.44 | 59.08 |
| 10 | Indian Bank | 80 | 14 | 5 | 11 | 16 | 99.47 | 274.21 | 373.69 |
| 11 | Indian Oversea Bank | 166 | 29 | 9 | 27 | 36 | 147.36 | 367.66 | 515.01 |
| 12 | Oriental Bank of Commerce | 106 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0.00 |
| 13 | Punjab National Bank | 278 | 184 | 58 | 146 | 204 | 684.35 | 2016.98 | 2701.34 |
| 14 | Punjab & Sind Bank | 39 | 28 | 10 | 26 | 36 | 164.23 | 374.52 | 538.75 |
| 15 | Syndicate Bank | 120 | 8 | 4 | 6 | 10 | 56.99 | 160.06 | 217.05 |
| 16 | State Bank of India | 1239 | 306 | 101 | 244 | 345 | 1875.39 | 3982.88 | 5858.27 |
| 17 | State Bank of Bikaner & Jaipur | 15 | 14 | 4 | 14 | 18 | 92.85 | 247.94 | 340.79 |
| 18 | Union Bank of India | 187 | 21 | 7 | 17 | 24 | 105.67 | 277.96 | 383.62 |
| 19 | United Bank of India | 854 | 724 | 308 | 731 | 1039 | 4644.31 | 12086.23 | 16730.54 |
| 20 | UCO Bank | 389 | 15 | 4 | 17 | 21 | 170.54 | 233.36 | 403.90 |
| 21 | Vijaya Bank | 54 | 7 | 3 | 8 | 11 | 87.43 | 196.63 | 284.06 |
| 22 | IDBI Bank | 97 | 29 | 11 | 30 | 41 | 248.77 | 478.52 | 727.29 |
| | Public Sector Banks | 5580 | 1829 | 684 | 1653 | 2337 | 10502.73 | 26241.73 | 36744.47 |
| 23 | AXIS Bank | 215 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0.00 |
| 24 | ICICI Bank | 218 | 4 | 2 | 4 | 6 | 91.64 | 80.41 | 172.05 |
| 25 | HDFC Bank | 178 | 18 | 5 | 15 | 20 | 96.56 | 185.22 | 281.78 |
| 26 | Indusind Bank | 47 | 44 | 27 | 56 | 83 | 301.14 | 724.56 | 1025.70 |
| 27 | Bandhan Bank | 335 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0.00 |
| | Private Sector Banks | 993 | 66 | 34 | 75 | 109 | 489.34 | 990.19 | 1479.53 |
| 28 | BGVB | 587 | 124 | 41 | 86 | 127 | 522.77 | 1384.09 | 1906.86 |
| 29 | PBGB | 230 | 10 | 3 | 7 | 10 | 68.84 | 89.66 | 158.50 |
| 30 | UBKGB | 142 | 1 | 0 | 1 | 1 | 0.00 | 16.23 | 16.23 |
| | RRBs | 959 | 135 | 44 | 94 | 138 | 591.61 | 1489.98 | 2081.59 |
| | Total | 7532 | 2030 | 762 | 1822 | 2584 | 11583.68 | 28721.90 | 40305.59 |

FINANCIAL INCLUSION

Pradhan Mantri Jan Dhan Yojana (PMJDY).

Performance of PMJDY as on 24.05.2017 as compared to 08.02.2017 for the State of West Bengal is furnished below:

| Particulars | 08.02.2017 | 24.05.2017 | Variation as on 24.05.2017 over 08.02.2017 |
|-----------------------------------|-------------|-------------|--|
| Rural Accounts (No.) | 1,79,65,745 | 1,90,11,150 | 10,45,405 |
| Urban Accounts (No.) | 79,39,017 | 84,93,719 | 5,54,702 |
| Total Accounts opened (No.) | 2,59,04,762 | 2,75,04,869 | 16,00,107 |
| Deposit (Rs/crore) | 8,391.42 | 9,046.61 | 655.19 |
| Average Deposit per account (Rs.) | 3,239.33 | 3289.09 | 49.76 |
| Aadhaar Seeding (No.) | 1,30,64,108 | 1,87,07,692 | 56,43,584 |
| Aadhaar Seeding (%) | 50.43% | 68.02% | 17.59% |
| Zero Balance (No.) | 46,97,902 | 42,02,008 | -4,95,894 |
| Zero Balance (%) | 18.13% | 15.28% | -2.85% |
| RuPay card issued (No.) | 2,04,55,999 | 2,14,09,097 | 9,53,098 |
| RuPay card issued (%) | 78.00% | 78.00% | 0% |

28.63 crore PMJDY accounts have been opened till 24.05.2017 across the country with deposit of Rs 64364.91 crore with an average deposit of Rs. 2248/ per account as against average deposit of Rs. 3289/ per account in the State of West Bengal.

All the Banks in the State of West Bengal issued Rupay Cards to 78% PMJDY customers against national issuance of 77%. Issuance of Rupay card has improved considerably in West Bengal. Bank Mitras should use Rupay Card compliant hand-held devices/ Micro ATM, so that all the beneficiaries under PMJDY get the benefit of Rs.1 lac inbuilt accidental insurance.

Number of Zero balance accounts has come down to 15% of total PMJDY accounts opened in the State.

Aadhaar seeding percentage during the year 2016-17 increased to 68% over 33% as on last year in the State of West Bengal. 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. All banks are requested to push up Aadhaar seeding for smooth DBT transactions.

DFS, MoF, Gol 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.

PMJDY Bank wise and District wise figure as on 24.05.2017 is annexed.

BANK WISE PMJDY STATUS REPORT AS ON 24.05.2017 FOR WEST BENGAL

| S No. | Bank | Sum of Rural A/C | Sum of Urban A/C | Sum of Total | Sum of Total Deposit (Rs. in crore) | Sum of Zero Balance Account | Sum of RupayCard Issued | Sum of Aadhaar Seeded |
|-------|---------------------------|------------------|------------------|-----------------|-------------------------------------|-----------------------------|-------------------------|-----------------------|
| 1 | Allahabad Bank | 1066051 | 164541 | 1230592 | 275.39 | 152891 | 909541 | 1078838 |
| 2 | Andhra Bank | 7549 | 15210 | 22759 | 4.86 | 5291 | 20720 | 11602 |
| 3 | Axis Bank Ltd | 1231 | 22670 | 23901 | 10.23 | 6438 | 21185 | 12275 |
| 4 | Bank of Baroda | 218241 | 572287 | 790528 | 157.66 | 82930 | 777363 | 626379 |
| 5 | Bank of India | 473721 | 342282 | 816003 | 175.40 | 140535 | 762571 | 603709 |
| 6 | Bank of Maharashtra | 3133 | 8534 | 11667 | 3.70 | 2381 | 5324 | 6306 |
| 7 | Canara Bank | 306535 | 95249 | 401784 | 99.17 | 51924 | 260389 | 237323 |
| 8 | Central Bank of India | 827293 | 191550 | 1018843 | 224.50 | 73230 | 756568 | 642879 |
| 9 | City Union Bank Ltd | 0 | 83 | 83 | 0.04 | 13 | 71 | 33 |
| 10 | Corporation Bank | 27467 | 25122 | 52589 | 19.47 | 5700 | 48778 | 29594 |
| 11 | Dena Bank | 19495 | 20345 | 39840 | 10.85 | 6627 | 30246 | 22374 |
| 12 | Federal Bank Ltd | 2539 | 2063 | 4602 | 2.28 | 967 | 3972 | 633 |
| 13 | HDFC Bank Ltd | 3724 | 71407 | 75131 | 4.41 | 14758 | 75118 | 12727 |
| 14 | ICICI Bank Ltd | 20806 | 14736 | 35542 | 5.66 | 17738 | 35542 | 25675 |
| 15 | IDBI Bank Ltd. | 14105 | 14834 | 28939 | 7.67 | 2326 | 22479 | 16408 |
| 16 | Indian Bank | 31313 | 51993 | 83306 | 15.88 | 9266 | 82989 | 52202 |
| 17 | Indian Overseas Bank | 77317 | 129701 | 207018 | 47.47 | 40621 | 196204 | 118436 |
| 18 | IndusInd Bank Ltd | 836 | 16982 | 17818 | 1.46 | 3201 | 15166 | 9463 |
| 19 | Jammu & Kashmir Bank Ltd | 0 | 234 | 234 | 0.08 | 50 | 205 | 36 |
| 20 | Karur Vysya Bank Ltd | 0 | 1571 | 1571 | 0.26 | 380 | 1505 | 175 |
| 21 | Kotak Mahindra Bank Ltd | 151 | 4329 | 4480 | 0.38 | 2912 | 4464 | 1074 |
| 22 | Lakshmi Vilas Bank Ltd | 27 | 12 | 39 | 0.01 | 39 | 40 | 10 |
| 23 | Oriental Bank of Commerce | 92589 | 59119 | 151708 | 150.60 | 12638 | 138725 | 87770 |
| 24 | Punjab & Sind Bank | 3576 | 8241 | 11817 | 11.25 | 57 | 11522 | 9188 |
| 25 | Punjab National Bank | 635231 | 143980 | 779211 | 157.28 | 60122 | 579705 | 654966 |
| 26 | South Indian Bank Ltd | 9 | 339 | 348 | 0.11 | 45 | 185 | 98 |
| 27 | State Bank of India | 6575533 | 4161506 | 10737039 | 1825.25 | 1476916 | 6790022 | 7371231 |
| 28 | Syndicate Bank | 85257 | 18957 | 104214 | 22.42 | 19904 | 70379 | 70675 |
| 29 | UCO Bank | 1073192 | 274475 | 1347667 | 221.82 | 321390 | 678153 | 1125461 |
| 30 | Union Bank of India | 125864 | 72877 | 198741 | 41.35 | 32520 | 150555 | 130400 |
| 31 | United Bank of India | 7312784 | 1961268 | 9274052 | 5544.84 | 1654200 | 8927277 | 5720141 |
| 32 | Vijaya Bank | 5576 | 27158 | 32734 | 4.82 | 3982 | 32070 | 29570 |
| 33 | Yes Bank Ltd | 5 | 64 | 69 | 0.03 | 16 | 64 | 41 |
| | Grand Total | 19011150 | 8493719 | 27504869 | 9046.61 | 4202008 | 21409097 | 18707692 |

DISTRICT WISE PMJDY STATUS REPORT AS ON 24.05.2017 FOR WEST BENGAL

| S No. | District | Sum of Rural A/C | Sum of Urban A/C | Sum of Total A/C | Sum of Total Deposit (Rs in crore) | Sum of Zero Balance Account | Sum of RupayCard Issued | Sum of Aadhaar Seeded |
|-------|--------------------|------------------|------------------|------------------|------------------------------------|-----------------------------|-------------------------|-----------------------|
| 1 | Alipurduar | 32049 | 28210 | 60259 | 21.89 | 6417 | 59406 | 40962 |
| 2 | Bankura | 1158713 | 188054 | 1346767 | 381.99 | 216864 | 1104924 | 887962 |
| 3 | Burdwan | 1161751 | 575336 | 1737087 | 632.30 | 293287 | 1194929 | 1212983 |
| 4 | Birbhum | 1013524 | 339164 | 1352688 | 248.79 | 171759 | 839600 | 963261 |
| 5 | Dakshin Dinajpur | 622095 | 76174 | 698269 | 133.53 | 129282 | 581400 | 457203 |
| 6 | Darjeeling | 225179 | 271388 | 496567 | 213.54 | 71065 | 406507 | 372969 |
| 7 | Howrah | 590271 | 412315 | 1002586 | 375.21 | 125769 | 799518 | 803201 |
| 8 | Hooghly | 749036 | 492609 | 1241645 | 458.98 | 166186 | 910542 | 1032263 |
| 9 | Jalpaiguri | 683449 | 593198 | 1276647 | 312.08 | 195414 | 919904 | 908522 |
| 10 | Coochbehar | 668675 | 345574 | 1014249 | 159.67 | 134261 | 718329 | 677589 |
| 11 | Kolkata | 10774 | 788068 | 798842 | 948.22 | 111166 | 737263 | 522895 |
| 12 | Malda | 1533754 | 115138 | 1648892 | 403.75 | 283903 | 1319361 | 1061805 |
| 13 | Murshidabad | 1498942 | 834539 | 2333481 | 603.25 | 377312 | 1630712 | 1570688 |
| 14 | Nadia | 1119188 | 703658 | 1822846 | 568.61 | 278256 | 1468426 | 1128451 |
| 15 | North 24 Parganas | 1308434 | 1070295 | 2378729 | 1247.82 | 302008 | 2044442 | 1604005 |
| 16 | Paschim Medinipur | 1344079 | 316092 | 1660171 | 569.54 | 182996 | 1336778 | 1222345 |
| 17 | Purba Medinipur | 1262565 | 230248 | 1492813 | 475.00 | 168528 | 1229280 | 1020157 |
| 18 | Puruliya | 892520 | 241681 | 1134201 | 287.09 | 228190 | 953349 | 727988 |
| 19 | South 24 Parganas | 1937899 | 553040 | 2490939 | 802.18 | 383262 | 1937185 | 1638734 |
| 20 | Uttar Dinajpur | 1198253 | 318938 | 1517191 | 203.16 | 376083 | 1217242 | 853709 |
| | Grand Total | 19011150 | 8493719 | 27504869 | 9046.61 | 4202008 | 21409097 | 18707692 |

Social Security Schemes:

Performance of 3 Social Security Schemes viz. Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana (APY) as on 31.03.2017 in the State of West Bengal is furnished below:

Performance of these 3 Social Security Schemes as on 31.03.2017 is furnished below:

| Bank Type | PMSBY | PMJJBY | APY | Total |
|--------------|----------------|----------------|---------------|----------------|
| PSB | 4244051 | 940958 | 204301 | 5389310 |
| RRB | 490873 | 79875 | 15475 | 586223 |
| Private | 133149 | 55820 | 18585 | 207554 |
| Co-op | 69008 | 18787 | 0 | 87795 |
| Total | 4937081 | 1095440 | 238361 | 6270882 |

Amendment in rules for implementation of PMJJBY:

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

Performance of Bank wise PMSBY, PMJJBY & APY as on 31.03.2017 is also annexed :

PMJJBY, PMSBY and APY as on 31.03.2017 of West Bengal

| S No. | Name of the Bank | Total PMJJBY | Total PMSBY | APY | TOTAL |
|-------|--------------------------------|--|----------------|-------------------|----------------|
| | | New Enrolment + Renewal (from 01.06.2016 to 31.03.2017) | | (since inception) | |
| 1 | Allahabad Bank | 66303 | 238430 | 13235 | 317968 |
| 2 | Andhra Bank | 6500 | 54795 | 2685 | 63980 |
| 3 | Bank of Baroda | 44103 | 155832 | 12720 | 212655 |
| 4 | Bank of India | 63484 | 224914 | 9758 | 298156 |
| 5 | Bank of Maharastra | 4412 | 10201 | 644 | 15257 |
| 6 | Canara Bank | 37358 | 95449 | 4591 | 137398 |
| 7 | Central Bank of India | 64001 | 148805 | 7768 | 220574 |
| 8 | Corporation Bank | 7867 | 25525 | 1902 | 35294 |
| 9 | Dena Bank | 905 | 1407 | 1060 | 3372 |
| 10 | IDBI | 17654 | 46689 | 1750 | 66093 |
| 11 | Indian Bank | 32617 | 73310 | 3278 | 109205 |
| 12 | Indian Overseas Bank | 52033 | 108938 | 2422 | 163393 |
| 13 | Oriental Bank of Commerce | 17958 | 150178 | 1557 | 169693 |
| 14 | Punjab & Sind Bank | 4082 | 16536 | 946 | 21564 |
| 15 | Punjab National Bank | 55416 | 220154 | 11306 | 286876 |
| 16 | State Bank of India | 196867 | 735246 | 87068 | 1019181 |
| 17 | State Bank of Bikaner & Jaipur | 1475 | 2146 | 524 | 4145 |
| 18 | Syndicate Bank | 13847 | 44756 | 2012 | 60615 |
| 19 | Uco Bank | 65216 | 103974 | 6007 | 175197 |
| 20 | Union Bank of India | 33142 | 412354 | 3246 | 448742 |
| 21 | United Bank of India | 148306 | 1367403 | 28731 | 1544440 |
| 22 | Vijaya Bank | 7412 | 7009 | 1091 | 15512 |
| | Sub total | 940958 | 4244051 | 204301 | 5389310 |
| 23 | Axis Bank | 9741 | 34855 | 7901 | 52497 |
| 24 | Federal Bank Ltd | 796 | 2599 | 149 | 3544 |
| 25 | HDFC Bank | 35092 | 68254 | 8434 | 111780 |
| 26 | ICICI | 9124 | 20428 | 1964 | 31516 |
| 27 | Indusind Bank | 190 | 5285 | 29 | 5504 |
| 28 | South Indian Bank | 761 | 1663 | 107 | 2531 |
| 29 | Ratnakar Bank Ltd. | 116 | 65 | 1 | 182 |
| | Sub total | 55820 | 133149 | 18585 | 207554 |
| 30 | BGVB | 50790 | 374504 | 3173 | 428467 |
| 31 | PBGB | 14233 | 75847 | 4986 | 95066 |
| 32 | UBKGB | 14852 | 40522 | 7316 | 62690 |
| | Sub total | 79875 | 490873 | 15475 | 586223 |
| 33 | WBSCB | 18787 | 69008 | 0 | 87795 |
| | GRAND TOTAL | 1095440 | 4937081 | 238361 | 6270882 |

Claim Position under PMJJBY & PMSBY

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

| Claim Position under Insurance Schemes as on 31.03.2017 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 | 34 | 22 | 7 | 5 | 141 | 136 | 3 | 2 |
| 2 | Andhra Bank | 2 | 2 | 0 | 0 | 2 | 2 | 0 | 0 |
| 3 | Bank of Baroda | 26 | 17 | 4 | 5 | 64 | 45 | 17 | 2 |
| 4 | Bank Of India | 28 | 12 | 15 | 1 | 56 | 37 | 19 | 0 |
| 5 | Bank of Maharashtra | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | Canara Bank | 43 | 25 | 18 | 0 | 65 | 33 | 32 | 0 |
| 7 | Central Bank of India | 28 | 26 | 2 | 0 | 73 | 72 | 1 | 0 |
| 8 | Corporation Bank | | | | | | | | |
| 9 | Dena Bank | 4 | 2 | 2 | 0 | 0 | 0 | 0 | 0 |
| 10 | IDBI | | | | | | | | |
| 11 | Indian Bank | 0 | 0 | 0 | 0 | 7 | 6 | 1 | 0 |
| 12 | Indian Overseas Bank | 1 | 0 | 1 | 0 | 1 | 1 | 0 | 0 |
| 13 | Oriental Bank of Commer | 6 | 6 | 0 | 0 | 5 | 5 | 0 | 0 |
| 14 | Punjab National Bank | 15 | 11 | 4 | 0 | 21 | 13 | 8 | 0 |
| 15 | Punjab & Sind Bank | 10 | 10 | 0 | 0 | 4 | 4 | 0 | 0 |
| 16 | State Bank of India | 11 | 9 | 2 | 0 | 499 | 495 | 0 | 4 |
| 17 | Syndicate Bank | 6 | 6 | 0 | 0 | 26 | 26 | 0 | 0 |
| 18 | Uco Bank | 22 | 13 | 7 | 2 | 82 | 77 | 5 | 0 |
| 19 | Union Bank of India | | | | | | | | |
| 20 | United Bank of India | 293 | 262 | 26 | 5 | 948 | 912 | 32 | 4 |
| 21 | Vijaya Bank | 1 | 0 | 1 | 0 | 2 | 0 | 2 | 0 |
| 22 | Axis Bank | 0 | 0 | 0 | 0 | 4 | 3 | 1 | 0 |
| 23 | HDFC Bank | 11 | 6 | 5 | 0 | 18 | 18 | 0 | 0 |
| 24 | ICICI | | | | | | | | |
| 25 | South Indian Bank | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 |
| 26 | BGVB | 48 | 20 | 25 | 3 | 114 | 100 | 13 | 1 |
| 27 | PBGB | 38 | 28 | 10 | 0 | 54 | 40 | 14 | 0 |
| 28 | UBKGB | 4 | 2 | 0 | 2 | 27 | 26 | 0 | 1 |
| 29 | WBSC Bank | 1 | 0 | 1 | 0 | 2 | 1 | 1 | 0 |
| | GRAND TOTAL | 634 | 481 | 130 | 23 | 2215 | 2052 | 149 | 14 |

All the above banks have submitted 634 claims under PMSBY, out of which claim has been settled for 481 cases, pending for 130 cases and rejected for 23 cases.

Similarly, all the banks have submitted 2215 claims under PMJJBY, out of which claims have been settled for 2052 cases, pending for 149 cases and rejected for 14 cases.

PROGRESS OF FINANCIAL INCLUSION PLAN AS ON MARCH 2017

| PROGRESS OF FINANCIAL INCLUSION PLAN AS ON MARCH 2017 | | | | | | | | | |
|---|-------------------------------|-----------------|-----------------|---------------|---------------|--------------------------|-----------------|------------------|------------------|
| 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 | March | March'17 | March | March'17 | March | March'17 | March |
| | | | 2017 | | 2017 | | 2017 | | 2017 |
| Total No. of Branches | | 6,375 | 5,620 | 745 | 1,048 | 1,655 | 1,416 | 8,775 | 8,084 |
| Out of 1 above, No. of Rural Branches | | 2,775 | 2,248 | 115 | 261 | 1,160 | 1,098 | 4,050 | 3,607 |
| No. of Branches in unbanked villages | | 1,375 | 1,113 | 40 | 51 | 190 | 88 | 1,605 | 1,252 |
| Total No. of CSPs deployed | | 12,912 | 11,174 | 100 | 951 | 5,700 | 2,468 | 18,712 | 14,593 |
| No. of Banking Outlets in villages | Through Branches | 275 | 275 | 25 | 25 | 100 | 100 | 400 | 400 |
| with population >2000 | Through BCs | 4,335 | 4,335 | 335 | 335 | 2,230 | 2,230 | 6,900 | 6,900 |
| | Through Other Modes | 106 | 106 | 1 | 1 | 45 | 45 | 152 | 152 |
| | Sub Total >:2000 | 4,716 | 4,716 | 361 | 361 | 2,375 | 2,375 | 7,452 | 7,452 |
| No. of Banking Outlets in villages | Through Branches | 345 | 345 | 1 | 1 | 154 | 154 | 500 | 500 |
| with population <2000 | Through BCs | 18,103 | 18,103 | 2,198 | 2,198 | 7,098 | 7,098 | 27,399 | 27,399 |
| | Through Other Modes | 150 | 150 | 14 | 14 | 77 | 77 | 241 | 241 |
| | Sub Total <:2000 | 18,598 | 18,598 | 2,213 | 2,213 | 7,329 | 7,329 | 28,140 | 28,140 |
| Total Banking Outlets in all villages | | 23,314 | 23,314 | 2,574 | 2,574 | 9,704 | 9,704 | 35,592 | 35,592 |
| No. of BC Outlets in Urban location | | 1,250 | 858 | 85 | 396 | 290 | 0 | 1,625 | 1,254 |
| Basic Savings Bank Deposit Accounts | No. in Lac | 145.50 | 194.81 | 12.50 | 10.28 | 58.50 | 56.44 | 216.50 | 261.53 |
| (BSBDAs) through Branches | Amt. in crore | 7,156.00 | 7,314.12 | 310.00 | 34.18 | 534.00 | 231.47 | 8000.00 | 7579.77 |
| Basic Savings Bank Deposit Accounts | No. in lac | 129.25 | 158.44 | 33.25 | 27.18 | 37.50 | 34.81 | 200.00 | 220.43 |
| (BSBDAs) through BCs | Amt. in Crore | 258.00 | 422.94 | 6.00 | 5.87 | 36.00 | 34.91 | 300.00 | 463.72 |
| Basic Savings Bank Deposit Accounts | No. in lac | 274.75 | 353.25 | 45.75 | 37.46 | 96.00 | 91.25 | 416.50 | 481.96 |
| (BSBDA) (Bank as a whole) | Amt. in Crore | 7,414.00 | 7,737.06 | 316.00 | 40.05 | 570.00 | 266.38 | 8,300.00 | 8,043.49 |
| OD facility availed in BSBDAs | No. in lac | 47.35 | 40.74 | 0.08 | 0.08 | 5.20 | 1.21 | 52.63 | 42.03 |
| | Amt. in Crore | 189.17 | 186.46 | 0.03 | 0.71 | 26.32 | 15.78 | 215.52 | 202.95 |
| KCCs Outstanding- through Branches | No. in Lac | 14.00 | 11.88 | 2 | 1.95 | 18.00 | 24.87 | 34.00 | 38.70 |
| | Amt. in crore | 5,875.41 | 5,509.14 | 469.78 | 671.19 | 6,045.00 | 6,608.56 | 12,390.19 | 12,788.89 |
| KCCs Outstanding -Through BCs | No. in Lac | 0.95 | 0.78 | 0 | 0 | 0.8 | 0.52 | 1.75 | 1.30 |
| | Amt. in crore | 373.52 | 200.02 | 0 | 0 | 200 | 121.11 | 573.52 | 321.13 |
| KCCs Total.(Bank as a whole) | No. in lac | 14.95 | 12.66 | 2.00 | 1.95 | 18.80 | 25.39 | 35.75 | 40.00 |
| | Amt. in crore | 6,248.93 | 5,709.16 | 469.78 | 671.19 | 6,245.00 | 6,729.67 | 12,963.71 | 13,110.02 |
| GCCs Outstanding- through Branches | No. in Lac | 6.75 | 4.18 | 0.3 | 0.3 | 2.45 | 1.48 | 9.5 | 5.96 |
| | Amt. in Crore | 1525.00 | 506.22 | 270 | 153.47 | 255.00 | 306.44 | 2050 | 966.13 |
| GCCs Outstanding through BCs | No. in Lac | 0.75 | 0.58 | 0.55 | 0 | 0.65 | 0 | 1.95 | 0.58 |
| | Amt. in Crore | 158.72 | 105.34 | 0 | 0 | 102.00 | 0.94 | 260.72 | 106.28 |
| GCCs Total (Bank as a whole) | No. in Lac | 7.5 | 4.76 | 0.85 | 0.3 | 3.1 | 1.48 | 11.45 | 6.54 |
| | Amt. in Crore | 1683.72 | 611.56 | 270.00 | 153.47 | 357.00 | 307.38 | 2310.72 | 1072.41 |
| | Savings Deposit(No.in lac) | 48.00 | 52.11 | 5.5 | 2.98 | 18 | 26.92 | 71.50 | 82.01 |
| | Savings Deposit(Amt.in crore) | 1015.10 | 1056.01 | 225 | 25.74 | 473 | 49.71 | 1713.10 | 1131.46 |
| | Credit/OD(No. in lac) | 10.5 | 15.46 | 0.25 | 0 | 2.25 | 2.56 | 13.00 | 18.02 |
| Transactions in BC-ICT | Credit/OD(Amt. in crore) | 25 | 25.92 | 0 | 0 | 0 | 2.02 | 25.00 | 27.94 |
| Accounts (During the month) | Term Depo (No. in lac) | 0.6 | 0.99 | 0 | 0.03 | 0 | 0.19 | 0.60 | 1.21 |
| | Term Depo (Amt. in crore) | 35 | 46.19 | 0 | 0.26 | 0 | 0.87 | 35.00 | 47.32 |
| | EBT/Remittance(No. in lac) | 10.75 | 11.88 | 1.25 | 1.98 | 0 | 1.98 | 12.00 | 15.84 |
| | EBT/Remittance(Amt. in crore) | 500 | 330.45 | 0 | 12.86 | 0 | 186.74 | 500.00 | 530.05 |
| | Others (No. in lac) | 0.2 | 0.42 | 0 | 0.0007 | 0 | 0 | 0.20 | 0.42 |
| | Others (Amt. in crore) | 7.5 | 8.88 | 0 | 0.0562 | 0 | 0 | 7.50 | 8.94 |
| Total of transactions in BC-ICT A/Cs | No. in lac | 70.05 | 80.86 | 7.00 | 4.99 | 20.25 | 31.65 | 97.30 | 117.50 |
| | Amt. in crore | 1,582.60 | 1,467.45 | 225.00 | 38.92 | 473.00 | 239.34 | 2,280.60 | 1,745.71 |

| 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 01.4.2016-31.03.2017 | upto March 2017 | upto Mar 2016 | from 01.4.2016-31.03.2017 | upto March 2017 | upto Mar 2016 | from 01.4.2016-31.03.2017 | upto March 2017 |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) |
| 1 | Allahabad Bank | 193689 | 5574 | 199263 | 1777355 | 6254 | 1783609 | 262215 | 2664 | 264879 |
| 2 | Andhra Bank | 174 | 51 | 225 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | Bank of Baroda | 34062 | 335 | 34397 | 75148 | 258 | 75406 | 29172 | 401 | 29573 |
| 4 | Bank of India | 17465 | 1047 | 18512 | 271505 | 1355 | 272860 | 45645 | 3485 | 49130 |
| 5 | Bank of Maharashtra | 0 | 0 | 0 | 0 | 0 | 0 | 518 | 24 | 542 |
| 6 | Canara Bank | 18009 | 1044 | 19053 | 55632 | 1274 | 56906 | 44955 | 674 | 45629 |
| 7 | Central Bank of India | 160063 | 1310 | 161373 | 476372 | 1632 | 478004 | 26680 | 2832 | 29512 |
| 8 | Corporation Bank | 3792 | 44 | 3836 | 8379 | 68 | 8447 | 9404 | 67 | 9471 |
| 9 | Dena Bank | 720 | 26 | 746 | 0 | 0 | 0 | 378 | 71 | 449 |
| 10 | Indian Bank | 4732 | 780 | 5512 | 9011 | 1174 | 10185 | 9331 | 325 | 9656 |
| 11 | Indian Overseas Bank | 30807 | 1639 | 32446 | 34645 | 1456 | 36101 | 32442 | 324 | 32766 |
| 12 | Oriental Bank of Commerce | 5638 | 88 | 5726 | 64173 | 377 | 64550 | 1098 | 90 | 1188 |
| 13 | Punjab National Bank | 42715 | 831 | 43546 | 163662 | 852 | 164514 | 106744 | 1064 | 107808 |
| 14 | Punab & Sind Bank | 21862 | 12 | 21874 | 125 | 125 | 164 | 11 | 11 | 175 |
| 15 | Syndicate Bank | 1597 | 107 | 1704 | 3262 | 1548 | 4810 | 0 | 0 | 0 |
| 16 | State Bank of India | 575679 | 5422 | 581101 | 1204421 | 4991 | 1209412 | 174526 | 2668 | 177194 |
| 17 | Union Bank of India | 59930 | 85 | 60015 | 142054 | 384 | 142438 | 6494 | 0 | 6494 |
| 18 | United Bank of India | 59358 | 5264 | 64622 | 713444 | 4165 | 717609 | 49978 | 4352 | 54330 |
| 19 | UCO Bank | 57882 | 4233 | 62115 | 238074 | 5677 | 243751 | 68818 | 7459 | 76277 |
| 20 | Vijaya Bank | 3067 | 264 | 3331 | 243 | 317 | 560 | 1262 | 318 | 1580 |
| 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 | 28156 | 1319397 | 5237505 | 31782 | 5269287 | 869824 | 26829 | 896653 |
| 23 | BGVB | 120270 | 1645 | 121915 | 932254 | 8776 | 941030 | 506712 | 30504 | 537216 |
| 24 | PBGB | 61262 | 315 | 61577 | 369816 | 299 | 370115 | 38102 | 841 | 38943 |
| 25 | UBKGB | 85751 | 586 | 86337 | 204947 | 652 | 205599 | 114202 | 963 | 115165 |
| B | Total of RRBs | 267283 | 2546 | 269829 | 1507017 | 9727 | 1516744 | 659016 | 32308 | 691324 |
| C | St.Coop.Bk. | 84829 | 6415 | 91244 | 1270829 | 3842 | 1274671 | 100758 | 10846 | 111604 |
| D | WBCARD Bank | | | | | | | | | |
| E | WBFC & Others | | | | | | | | | |
| TOTAL (A+B+C+D+E) | | 1643353 | 37117 | 1680470 | 8015351 | 45351 | 8060702 | 1629598 | 69983 | 1699581 |

Financial Literacy

Financial Literacy is the flagship programme initiated by the Govt. of India and Reserve Bank of India in collaboration with all the Banks for providing the familiarity with and understanding of financial market products, especially rewards and risks, in order to make informed choices. In the State of West Bengal, there are 38 Financial Literacy & Counseling Centers (FLCC) and each of them are manned with at least one Official (FLCC Councilor) for holding camps & special outreach programme for creation of financial awareness at different places of the State.

All the FLCCs in the State have conducted 284 number of camps and trained 16092 no of candidates during the FY 2016-17 considering the genuine need of Financial Awareness apart from the rural branches as per direction of RBI for holding monthly outreach programme. FLCCs are also trying hard to make the adult population of West Bengal aware about the basic financial products. LDMs are also holding special Financial Literacy Week at different centers of the respective district.

In the meanwhile, RBI has initiated a 5 days long programme of Financial Literacy across the country during 5th to 9th June 2017. An elaborate plan has been chalked out in consultation with SLBC for successful conduct of the event.

Accordingly, the Financial Literacy Week would be held from 5th to 9th June, 2017 across the country. The programme is mainly based on four broad themes viz. KYC, Exercising Credit Discipline, Grievance Redressal and Going Digital (UPI and *99#).

Taking initiatives, RBI, Kolkata has already distributed the FL materials in vernacular languages which include posters (A3 size) of the camp displayed at the bank branches, flyers (A5 size) for distribution to camp participants and charts (A2 size) for use of FLCC trainers during camps. Member Banks have duly collected the same from the said office and distributed among the rural branches under their control. LDMs are also informed about the programme and they have properly energized regarding this event. It is strongly felt that this week long programme is to be conducted by the FLCCs throughout the year. Since the financial awareness cannot be completed through a single event, continuous effort is needed on the part of all stakeholders like RBI, NABARD, Banks and different line department of the Govt. of West Bengal.

All Banks in the State participated whole heartedly in the said programme and made it a grand success.

Outreach Programme on completion of 3 years of the Government of India

On the occasion of completion of 3 years, Ministry of Information and Broadcasting, Government of India, arranged a mass Outreach Program across the country. The objective of the programme was to educate the general public about the Government's achievement over the last 3 years and to communicate to the audience about the various Government schemes and initiatives.

For the above initiative, National Film Development Corporation, NFDC, a unit under Ministry of Information & Broadcasting, has been commissioned to organize exhibitions across the country. The exhibitions provide platforms to spread awareness about E Banking and Financial Literacy.

The schedule of the programmes in different districts of the State is appended below.

| States | Pre 30th to 1st (Tue-Thu) & Event 2nd - 4th (Fri-Sun), June 2017 | Pre 6th to 8th (Tue-Thu) & Event 9th - 11th (Fri-Sun), June 2017 | Pre 13th to 15th (Tue-Thu) & Event 16th - 18th (Fri-Sun), June 2017 |
|-------------|--|--|---|
| West Bengal | Kolkata North Sabarban | Kolkata North East | Kolkata South |
| West Bengal | Jalpaiguri | Siliguri | Gangtok state office |
| West Bengal | Dakshin Dinajpur | Malda | Birbhum |
| West Bengal | Barakpur | South 24 Parganas | Howrah Sadar |
| West Bengal | Asansol | Bishnupur | Purulia |
| West Bengal | Burdwan Town | Hooghly | Paschim Medinipur |

All Banks in the State participated whole heartedly in the said programme and made it a grand success.

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 March 2017, all 19 RSETIs have collectively conducted 3105 training programmes and trained 82520 candidates. The District wise RSETI performance is furnished in Annexure.

Status of District wise (RSETI) settlement of trained candidates as on 31.03.2017 in West Bengal

| District | No of training cond. | No of candidate trained | Total settled | Self employd | Wage employd | Under process | Not settled | % of Settlement |
|---------------------------|----------------------|-------------------------|---------------|--------------|--------------|---------------|-------------|-----------------|
| BANKURA | 204 | 4738 | 2790 | 2273 | 517 | 1850 | 98 | 59 |
| BIRBHUM | 165 | 4929 | 3025 | 3020 | 5 | 1904 | 0 | 61 |
| BURDWAN | 159 | 4053 | 2823 | 2823 | 0 | 1230 | 0 | 70 |
| COOCH BEHAR | 73 | 1875 | 1418 | 1418 | 0 | 457 | 0 | 76 |
| DARJEELING | 51 | 1321 | 845 | 845 | 0 | 476 | 0 | 64 |
| HOOGLY | 167 | 4414 | 3245 | 3245 | 0 | 622 | 547 | 74 |
| HOWRAH | 598 | 15588 | 11642 | 11096 | 546 | 3680 | 266 | 75 |
| JALPAIGURI | 192 | 3726 | 3106 | 3066 | 40 | 620 | 0 | 83 |
| MALDA | 141 | 4346 | 2775 | 2428 | 347 | 1570 | 1 | 64 |
| PASCHIM MIDNAPORE | 131 | 4427 | 3296 | 3045 | 251 | 1124 | 7 | 74 |
| PURBA MIDNAPORE | 141 | 4087 | 3027 | 2997 | 30 | 1048 | 12 | 74 |
| MURSHIDABAD | 210 | 6212 | 4253 | 4253 | 0 | 1959 | 0 | 68 |
| NADIA | 126 | 3188 | 2207 | 2207 | 0 | 981 | 0 | 69 |
| NORTH DINAJPUR | 138 | 3450 | 2239 | 2231 | 8 | 1210 | 1 | 65 |
| NORTH 24 PARAGANAS | 167 | 4465 | 3997 | 3995 | 2 | 467 | 1 | 90 |
| SOUTH 24 PARAGANAS | 209 | 5526 | 3772 | 3739 | 33 | 1734 | 20 | 68 |
| PURULIA | 110 | 2843 | 1437 | 1437 | 0 | 1340 | 66 | 51 |
| SOUTH DINAJPUR | 123 | 3332 | 2297 | 2091 | 206 | 994 | 41 | 69 |
| TOTAL | 3105 | 82520 | 58194 | 56209 | 1985 | 23266 | 1060 | 71 |

RURAL BRANCHES (WEST BENGAL)--REPORT OF CONDUCT OF FINANCIAL LITERACY CAMP FOR QURTER ENDED -MARCH 2017

| 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 | 225 | 54 | 112 | 944 | 584 | 152 |
| 2 | PURULIA | 126 | 62 | 66 | 1042 | 732 | 295 |
| 3 | MALDA | 181 | 46 | 73 | 856 | 721 | 94 |
| 4 | UTTAR DINAJPUR | 93 | 36 | 52 | 442 | 328 | 62 |
| 5 | DAKSHIN DINAJPUR | 69 | 45 | 62 | 627 | 522 | 46 |
| 6 | PURBA MEDINIPUR | 298 | 49 | 61 | 1458 | 1174 | 224 |
| 7 | PASCHIM MEDINIPUR | 323 | 145 | 225 | 9856 | 5346 | 1234 |
| 8 | NADIA | 125 | 66 | 116 | 956 | 562 | 334 |
| 9 | 24-PARGANAS (SOUTH) | 239 | 151 | 171 | 2357 | 1356 | 622 |
| 10 | MURSHIDABAD | 264 | 137 | 164 | 4621 | 3234 | 708 |
| 11 | BIRBHUM | 210 | 78 | 90 | 436 | 361 | 60 |
| 12 | BURDWAN | 371 | 108 | 154 | 4157 | 3246 | 723 |
| 13 | HOWRAH | 190 | 95 | 143 | 3251 | 2768 | 422 |
| 14 | HOOGHLY | 237 | 117 | 142 | 4124 | 2485 | 974 |
| 15 | COOCHBEHAR | 144 | 98 | 112 | 3688 | 1894 | 724 |
| 16 | DARJEELING | 74 | 22 | 34 | 1865 | 1234 | 412 |
| 17 | JALPAIGURI | 77 | 30 | 22 | 855 | 526 | 196 |
| 18 | 24-Parganas (North) | 236 | 80 | 62 | 926 | 623 | 84 |
| 19 | ALIPURDUAR | 70 | 26 | 23 | 1824 | 968 | 267 |
| | TOTAL | 3552 | 1445 | 1884 | 44285 | 28664 | 7633 |

Performance under Annual Credit Plan 2016-17

Action Points emerged in the 136th SLBC Meeting held on 15.03.2017:

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. 98054 crore i.e. 101% of the Annual Target for Rs 96866 crore during the financial year 2016-17.

The overall achievement is 101% against the target of ACP 2016-17 as on 31.03.2017 while achievement under Agriculture sector is only 65%. Achievement in MSME and OPS are 112% and 244% of the ACP Targets respectively as on 31.03.2017.

A comparative position of achievement in disbursement under ACP 2016-17 as on 31.03.2017 with the corresponding period of the previous year is as under:

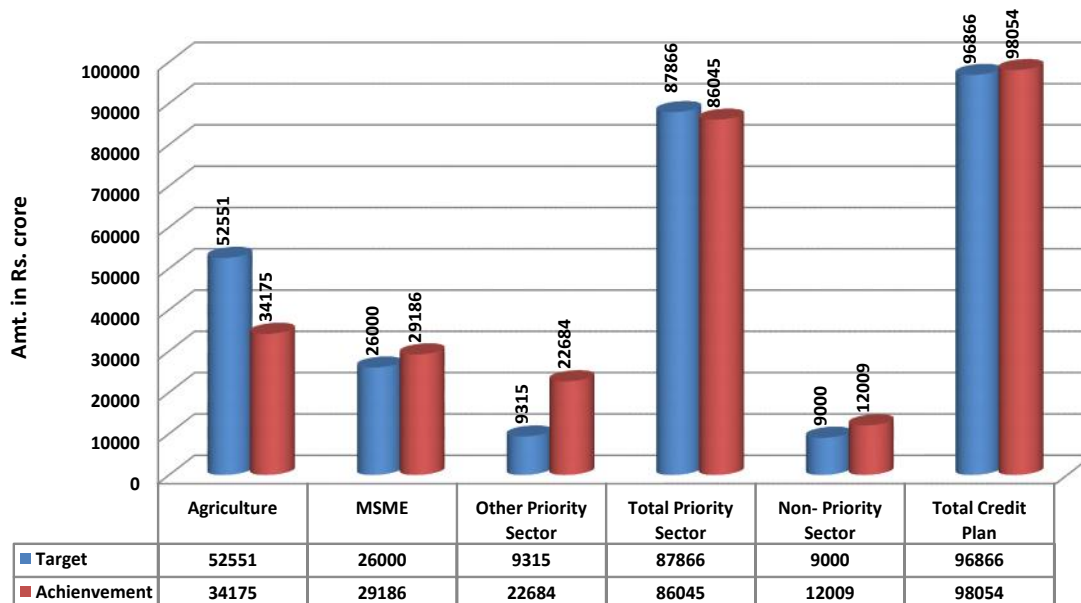
(Amt. Rs. in crore)

| Sectors | 2014-15 | | | 2015-16 | | | 2016-17 | | |
|-------------|---------|-------|-----|---------|-------|-----|---------|--------|-----|
| | Plan | Ach | % | Plan | Ach | % | Plan | Ach | % |
| Agriculture | 39800 | 23328 | 59 | 43536 | 30930 | 71 | 52551 | 34175 | 65 |
| MSE/MSME | 16323 | 15047 | 92 | 21762 | 22887 | 105 | 26000 | 29186* | 112 |
| OPS | 5371 | 6101 | 114 | 7270 | 10391 | 143 | 9315 | 22684 | 244 |
| Prisec | 61494 | 44476 | 73 | 72568 | 64208 | 88 | 87866 | 86045 | 98 |
| Non-Prisec | 9000 | 24466 | 272 | 9000 | 20167 | 224 | 9000 | 12009 | 133 |
| Total | 70494 | 68942 | 98 | 81568 | 84375 | 103 | 96866 | 98054 | 101 |

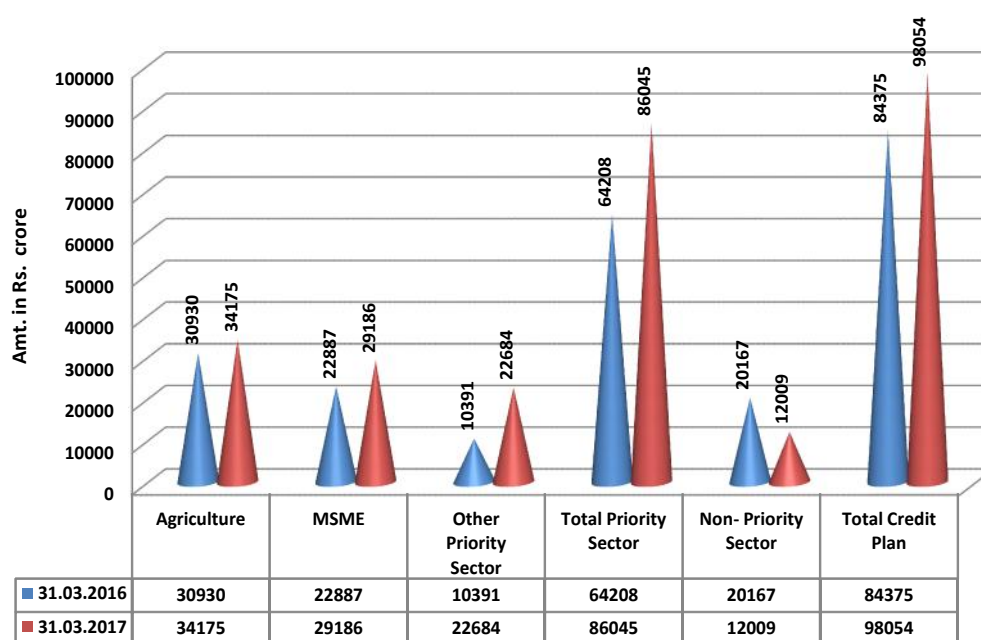
* Performance of MSE+ME

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

Achievement of Annual Credit Plan 2016-17 as on 31.03.2017



Credit Disbursement under ACP as on 31.03.2016 and 31.03.2017

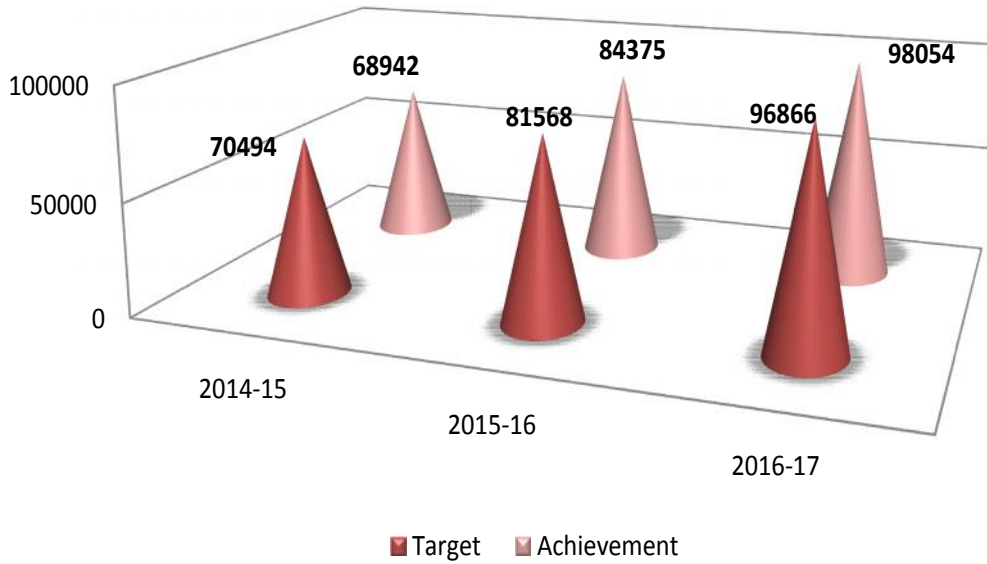


Overall Performance under Annual Credit Plan

| (Rs. in crore) | | | |
|------------------|---------|---------|---------|
| Parameter | 2014-15 | 2015-16 | 2016-17 |
| Target | 70494 | 81568 | 96866 |
| Achievement | 68942 | 84375 | 98054 |
| % of achievement | 98% | 103% | 106% |

Performance under Annual Credit Plan

Rs. in crore



| Statement showing Disbursement under Priority Sector for the year ended March 2017 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|--|------------|--|-----------|--|-----------|--------------------------|------------|--|------------|---|--|---|--|---|--|------------------------------|--|--------------------|--------------------------|-------------------------|--|------------|------------|------------|-----------|---------|
| BANKS | Agriculture | | | | | | | | | | | Micro, Small and Medium Enterprises | | | | | | | | | | | | | | | |
| | Farm Credit | | Agriculture Infrastructure | | Ancillary Activities | | TOTAL AGRICULTURE | | | | Micro Enterprises (Manufacturing + Service advances up to Rs. 5 crores) | | Small Enterprises (Manufacturing + Service advances up to Rs. 5 crores) | | Medium Enterprises (Manufacturing + Service advances up to Rs. 10 crores) | | Khadi and Village Industries | | Others under MSMEs | | TOTAL MSME UNDER PRISEC | | | | | | |
| | Disbursements upto the quarter end Dec. 2016 | | Disbursements upto the year end March 2017 | | Disbursements upto the year end March 2017 | | Yearly Targets under ACP | | Disbursements upto the year end March 2017 | | | Disbursements upto the year end March 2017 | | Disbursements upto the year end March 2017 | | Disbursements upto the year end March 2017 | | Disbursements upto the year end March 2017 | | Yearly Targets under ACP | | Disbursements upto the year end March 2017 | | | | | |
| | Number | Amount | Number | Amount | Number | Amount | Number | Amount | Number | Amount | % of Ach. | Number | Amount | Number | Amount | Number | Amount | Number | Amount | Number | Amount | Number | Amount | Number | Amount | % of Ach. | |
| Allahabad Bank | 46371 | 31470.49 | 1832 | 66159.53 | 2462 | 14414.37 | 179000 | 399744.23 | 35764.49 | 112044.39 | 28.03 | 23175 | 42694.08 | 4652 | 43408.29 | 3142 | 11655.33 | 43 | 198.56 | 2876 | 1896.71 | 61250 | 147767.92 | 52427.79 | 99852.97 | 67.57 | |
| Andhra Bank | 85 | 5178.82 | 21 | 5310.00 | 42 | 2355.18 | 860 | 17174.22 | 148 | 12844.00 | 74.79 | 1661 | 2305.87 | 132 | 149.53 | 46 | 757.54 | 13 | 436.44 | 63 | 207.46 | 800 | 11770.37 | 1915 | 3856.84 | 32.77 | |
| Bank of Baroda | 32418 | 27801.61 | 403 | 7671.53 | 56 | 3442.06 | 223 | 133783.57 | 32877 | 38915.20 | 29.09 | 1082 | 13232.45 | 546 | 11010.32 | 112 | 7100.00 | 6 | 1204.00 | 118 | 6067.16 | 38000 | 68538.11 | 1864 | 38613.93 | 56.34 | |
| Bank of India | 34179 | 149057.26 | 895 | 9508.63 | 141 | 2018.74 | 159019 | 225505.98 | 35215 | 160584.63 | 71.21 | 5893 | 39132.47 | 2851 | 31206.59 | 182 | 16117.51 | 7 | 1572.41 | 229 | 458.72 | 41584 | 96470.18 | 9162 | 88487.70 | 91.73 | |
| Bank of Maharashtra | 42 | 818.62 | 0 | 0.00 | 0 | 0.00 | 1060 | 2249.20 | 42 | 818.62 | 36.40 | 302 | 809.44 | 24 | 427.16 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 3150 | 3460.58 | 326 | 1236.60 | 35.73 | |
| Canara Bank | 29597 | 12786.49 | 23412 | 6909.23 | 1642 | 10010.92 | 103206 | 123869.99 | 54651 | 29706.64 | 23.98 | 1632 | 3106.41 | 3065 | 6151.62 | 432 | 7231.02 | 234 | 270.79 | 1352 | 749.28 | 43200 | 62030.19 | 6715 | 17509.12 | 28.23 | |
| Central Bank of India | 53287 | 82348.88 | 121 | 204.83 | 438 | 7773.01 | 116750 | 213536.94 | 53846 | 90326.72 | 42.30 | 13522 | 30426.16 | 2536 | 58290.74 | 66 | 15426.37 | 167 | 681.35 | 0 | 0.00 | 54120 | 124928.32 | 16291 | 104824.62 | 83.91 | |
| Corporation Bank | 1049 | 2124.41 | 40 | 479.61 | 168 | 6067.29 | 1350 | 17018.36 | 1257 | 8671.31 | 50.95 | 1958 | 8843.15 | 199 | 5742.85 | 14 | 2334.16 | 8 | 267.33 | 0 | 0.00 | 2380 | 32759.48 | 2179 | 17187.49 | 52.47 | |
| Dena Bank | 412 | 3406.81 | 38 | 1672.00 | 3 | 16.00 | 2570 | 15604.80 | 3447.81 | 5094.81 | 32.65 | 1305 | 8796.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 845 | 7624.08 | 1305 | 8796.00 | 115.37 | |
| IDBI Bank | 29775 | 27925.77 | 2 | 45.80 | 14 | 4736.12 | 3200 | 28448.76 | 29791 | 32707.69 | 114.97 | 8657 | 12112.78 | 374 | 7410.71 | 25 | 2214.94 | | 459.25 | 0 | 0.00 | 2900 | 21337.18 | 9056 | 22197.68 | 104.03 | |
| Indian Bank | 982 | 5831.18 | 0 | 0.00 | 2524 | 12910.32 | 25500 | 48986.87 | 3506 | 18741.50 | 38.26 | 683 | 9439.18 | 267 | 2026.45 | 246 | 6214.18 | | | 0 | 0.00 | 4600 | 18390.62 | 1196 | 17679.81 | 96.13 | |
| Indian Overseas Bank | 682 | 7021.33 | 131 | 13540.41 | 193 | 2634.56 | 11875 | 64934.80 | 1006 | 23196.30 | 35.72 | 20113 | 27522.06 | 6103 | 38235.43 | 163 | 9353.22 | 62 | 793.21 | 3433 | 8846.97 | 5760 | 87758.69 | 29874 | 84750.89 | 96.57 | |
| Oriental Bank of Commerce | 618 | 10828.35 | 146 | 1614.89 | 197 | 6298.14 | 12000 | 57185.90 | 961 | 18741.38 | 32.77 | 682 | 17920.37 | 0 | 0.00 | 0 | 0.00 | 11 | 497.14 | 0 | 0.00 | 6580 | 24912.70 | 693 | 18417.51 | 73.93 | |
| Punjab National Bank | 72664 | 66617.65 | 15622 | 20673.13 | 949 | 5622.98 | 78000 | 192000.68 | 89235 | 92913.76 | 48.39 | 21348 | 71667.59 | 1049 | 53832.49 | 88 | 11221.52 | 69 | 55.03 | 0 | 0.00 | 68700 | 135897.11 | 22554 | 136776.63 | 100.65 | |
| Punjab & Sind Bank | 101 | 2684.31 | 0 | 0.00 | 0 | 0.00 | 390 | 4877.23 | 101 | 2684.31 | 55.04 | 506 | 3639.60 | 53 | 395.11 | 7 | 472.74 | 6 | 183.94 | 0 | 0.00 | 372 | 5927.64 | 572 | 4691.39 | 79.14 | |
| State Bank of India | 192801 | 574993.80 | 2252 | 111516.20 | 5269 | 29352.00 | 331800 | 869481.70 | 200322 | 715862.00 | 82.33 | | 157990.00 | | 93172.00 | | 68312.00 | | | | | 95100 | 336741.96 | 0 | 319474.00 | 94.87 | |
| Syndicate Bank | 27143 | 21290.53 | 1208 | 4147.44 | 312 | 7043.92 | 16300 | 48695.09 | 28663 | 32481.89 | 66.70 | 5642 | 60239.74 | 985 | 36043.00 | 142 | 11062.26 | 18 | 830.76 | 6977 | 14067.82 | 5110 | 112849.48 | 12637 | 122243.58 | 108.32 | |
| Union Bank of India | 12410 | 23008.31 | 304 | 8642.11 | 37 | 3591.00 | 10700 | 99534.66 | 12751 | 35241.42 | 35.41 | 603 | 20173.61 | 241 | 10756.31 | 26 | 6961.33 | 5 | 895.23 | 72 | 67.23 | 7600 | 54387.59 | 947 | 38853.71 | 71.44 | |
| United Bank of India | 153126 | 245717.61 | 12301 | 39101.87 | 4721 | 128025.33 | 90252 | 490244.20 | 170148 | 412844.81 | 84.21 | 7812 | 101279.00 | 1832 | 28031.40 | 0 | 0.00 | 85 | 9146.00 | | | 79200 | 202546.94 | 9729 | 138456.40 | 68.36 | |
| UCO Bank | 85099 | 92688.97 | 0 | 0.00 | 712 | 18815.69 | 188500 | 236224.69 | 85811 | 111504.66 | 47.20 | 11307 | 55805.12 | 3100 | 41000.69 | 309 | 55748.97 | 21 | 1894.35 | | | 63500 | 115422.51 | 14737 | 154449.13 | 133.81 | |
| Vijaya Bank | 1672 | 2593.56 | 78 | 2814.81 | 63 | 1462.25 | 3700 | 5119.89 | 1813 | 6870.62 | 134.19 | 743 | 35.85 | 516 | 454.24 | 27 | 93.54 | 58 | 121.45 | 910 | 21.54 | 7300 | 9467.25 | 2254 | 726.62 | 7.68 | |
| SBBJ | 729 | 1801.14 | 0 | 0.00 | 1200 | 1442.12 | 729 | 1801.14 | 124.90 | 124.90 | 17.99 | 996.25 | | | | | | 17 | 73.56 | | | 2600 | 2562.00 | 196 | 1069.81 | 41.76 | |
| SBOH | 61 | 412.46 | | | | | 1000 | 522.60 | 61 | 412.46 | 78.92 | 125 | 872.36 | | | | | | | | | 2300 | 2774.00 | 125 | 872.36 | 31.45 | |
| Sub Total of Commercial Banks | 775303 | 1398408.36 | 58806 | 300012.02 | 19943 | 266589.88 | 1561232 | 3294199.88 | 854052.00 | 1965010.26 | 59.65 | 128930 | 689039.54 | 28525 | 467744.93 | 5027 | 232276.63 | 830 | 19580.80 | 16030 | 32382.89 | 596951 | 1686324.90 | 179342.00 | 1441024.79 | 85.45 | |
| HDFC Bank | 53769 | 31428.42 | 49 | 75157.79 | 1263 | 67103.76 | 4500 | 60529.45 | 55081 | 173689.97 | 286.95 | 137256 | 79576.14 | 3755 | 71673.99 | 420 | 11973.86 | 0 | 0.00 | 0 | 0.00 | 3150 | 124299.77 | 141431 | 163223.99 | 131.31 | |
| ICICI Bank | 47056 | 32289.54 | 29 | 9210.08 | 0 | 0.00 | 17200 | 63081.26 | 47085 | 41499.62 | 65.79 | 7320 | 115192.60 | 2507 | 99199.07 | 379 | 27670.35 | 0 | 0.00 | 0 | 0.00 | 2470 | 181745.64 | 10206 | 242062.02 | 133.19 | |
| Axis Bank | 18073 | 27412.36 | 0 | 0.00 | 0 | 0.00 | 12930 | 73229.11 | 18073 | 27412.36 | 37.43 | 6887 | 85992.43 | 2090 | 10100.93 | 445 | 91481.14 | 4 | 337.80 | | | 2870 | 110018.86 | 9426 | 187912.30 | 170.80 | |
| Federal Bank | 1561 | 4320.30 | 0 | 0.00 | 618 | 4611.00 | 3800 | 2251.61 | 2179 | 8931.30 | 396.66 | 235 | 3237.03 | 18 | 4790.82 | 9 | 2948.19 | 0 | 0.00 | 0 | 0.00 | 1200 | 13333.05 | 262 | 10976.04 | 82.32 | |
| Indusind Bank | 2431 | 5688.89 | | | | | 6500 | 5344.64 | 2431 | 5688.89 | 106.44 | 796 | 9840.89 | | | | | | | | | 1100 | 12596.13 | 796 | 9840.89 | 78.13 | |
| Karnataka Bank | | | | | | | 0 | 0.00 | 0 | 0.00 | #DIV/0! | | | | | | | | | | | | | 0 | 0.00 | #DIV/0! | |
| Karur Vysya | | | | | | | 0 | 0.00 | 0 | 0.00 | #DIV/0! | | | | | | | | | | | | | 0 | 0.00 | #DIV/0! | |
| Ratnakar Bank Limited | 4401 | 4514.17 | | | 118 | 750.00 | 0 | 0.00 | 4519 | 5264.17 | #DIV/0! | 3513 | 2241.98 | 21 | 5367.75 | 1 | 4.72 | | | | | | | | 3535 | 7614.45 | #DIV/0! |
| South Indian Bank | 147 | 6440.01 | 85 | 2843.20 | | 0.00 | 0 | 0.00 | 232 | 9283.21 | #DIV/0! | 121 | 2493.00 | | | | | | | | | | | | 121 | 2493.00 | #DIV/0! |
| Bandhan Bank | 1438436 | 651944.19 | 0 | 0.00 | 0 | 0.00 | 49400 | 146995.21 | 1438436 | 651944.19 | 443.51 | 1231481 | 694601.26 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 22381 | 25696.86 | 1231481 | 694601.26 | 2703.06 | |
| Total of Pvt. Banks | 1565874 | 764037.88 | 163 | 87211.07 | 1999 | 72464.76 | 94330 | 351431.28 | 1568036.00 | 923713.71 | 262.84 | 1387609 | 993175.33 | 8391 | 191132.56 | 1254 | 134078.26 | 4 | 337.80 | 0 | 0.00 | 33171 | 467690.31 | 1397258.00 | 1318723.95 | 281.97 | |
| BGVV | 46061 | 56182.45 | 518 | 10800.22 | 949 | 29856.32 | 230275 | 427749.61 | 47528 | 96838.99 | 22.64 | 3642 | 24077.14 | 862 | 21672.77 | 3 | 3901.26 | 0 | 0.00 | 0 | 0.00 | 35700 | 166389.26 | 4507 | 52808.28 | 31.74 | |
| UBKGB | 24664 | 18660.65 | 15622 | 1867.31 | 842 | 1322.98 | 114220 | 68872.58 | 41128 | 21850.94 | 31.73 | 2134 | 4677.14 | 41 | 54.56 | 5 | 21.41 | 69 | 55.03 | 0 | 0.00 | 18370 | 25862.20 | 2249 | 4808.14 | 18.59 | |
| PBGB | 34774 | 39004.54 | 0 | 0.00 | 11 | 12.72 | 330477 | 168897.27 | 34785 | 39017.26 | 23.10 | 6258 | 41562.58 | 2054 | 9168.85 | 0 | 0.00 | 124 | 2563.47 | | | 67800 | 89029.41 | 8436 | 53294.70 | 59.86 | |
| Total RRBs | 105499 | 113847.64 | 16140 | 12667.53 | 1802 | 31192.02 | 674972 | 665519.46 | 123441.00 | 157707.19 | 23.70 | 12034 | 70316.86 | 2957 | 30895.98 | 8 | 3922.67 | 0 | 0.00 | 0 | 0.00 | 121870 | 281280.87 | 15192.00 | 110911.12 | 39.43 | |
| Total Scheduled Commercial Banks | 2446676 | 2276293.88 | 75109 | 399890.62 | 23744 | 370246.66 | 2330534 | 4311150.62 | 2545529.00 | 3046431.16 | 70.66 | 1528573 | 1752531.7 | 3987 | | | | | | | | | | | | | |

Statement showing Disbursement under Priority Sector for the year ended March 2017

| OTHER PRIORITY SECTOR | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|-------------------------------|--------------------------|--|---------|-----------|--------------------------|-----------|-----------|--|---------|-----------|--------------------------|--------|-----------|--|--------|-----------------------|--------------------------|----------|-----------|--|---------|------------------|--------------------------|---------|-----------|--|----------|-----------|--------------------------|---------|-----------|--|----------|--|------------|------------|----------------|------------|--------|
| Export Credit | | | | Education | | | | | | Housing | | | | | | Social Infrastructure | | | | | | Renewable Energy | | | | | | Others | | | | | | Loans to weaker Sections under Priority Sector | | | TOTAL PRIORITY | | |
| | Yearly Targets under ACP | Disbursements upto the year end March 2017 | | | Yearly Targets under ACP | | | Disbursements upto the year end March 2017 | | | Yearly Targets under ACP | | | Disbursements upto the year end March 2017 | | | Yearly Targets under ACP | | | Disbursements upto the year end March 2017 | | | Yearly Targets under ACP | | | Disbursements upto the year end March 2017 | | | Yearly Targets under ACP | | | Disbursements upto the year end March 2017 | | | | | | | |
| | | Number | Amount | % of Ach. | Number | Amount | % of Ach. | Number | Amount | % of Ach. | Number | Amount | % of Ach. | Number | Amount | % of Ach. | Number | Amount | % of Ach. | Number | Amount | % of Ach. | Number | Amount | % of Ach. | Number | Amount | % of Ach. | Number | Amount | % of Ach. | | | | | | | | |
| Allahabad Bank | 3899.60 | 15 | 46.51 | 1.20 | 1220 | 11777.60 | 2164 | 1593.13 | 13.44 | 2890 | 25203.52 | 5785 | 21014.43 | 83.39 | 870 | 4482.56 | 0 | 1239.36 | 27.65 | 585 | 745.28 | 202.56 | 27.18 | 14688 | 21090.00 | 1641 | 31245.25 | 148.22 | | | | 32167.64 | 260493 | 614690.71 | 9777.28 | 299396.24 | 48.71 | | |
| Andhra Bank | 514.80 | 0 | 0.00 | 0.00 | 335 | 1558.80 | 108 | 225.22 | 14.45 | 125 | 3335.76 | 91 | 786.90 | 23.59 | 115 | 593.28 | 0 | 41.68 | 7.03 | 73 | 98.64 | 33.28 | 33.74 | 1944 | 2790.00 | 426 | 4125.33 | 147.86 | | | 369 | 352.51 | #DIV/0! | 4252 | 37835.87 | 3057 | 22265.76 | 58.85 | |
| Bank of Baroda | 1472.90 | 8 | 6.21 | 0.42 | 330 | 4459.90 | 160 | 322.45 | 7.23 | 580 | 9543.98 | 621 | 463.69 | 4.86 | 329 | 1697.44 | 23 | 391.64 | 23.07 | 207 | 282.22 | 0 | 132.44 | 46.93 | 5562 | 7982.50 | 652 | 1538.45 | 19.27 | 1540 | 2142.49 | #DIV/0! | 45231 | 227760.62 | 37745 | 82526.50 | 36.23 | | |
| Bank of India | 2581.15 | 12 | 19.27 | 0.75 | 205 | 7815.65 | 574 | 2458.44 | 31.46 | 1230 | 16725.13 | 2185 | 22439.92 | 134.17 | 577 | 2974.64 | 173 | 1702.41 | 57.23 | 362 | 494.57 | 312 | 218.32 | 44.14 | 9747 | 13988.75 | 1175 | 26985.11 | 192.91 | 4059 | 17287.55 | #DIV/0! | 212724 | 366556.05 | 52867 | 320183.35 | 87.35 | | |
| Bank of Maharashtra | 250.25 | | 0.00 | 0.00 | 10 | 757.75 | 25 | 56.00 | 7.39 | | 1621.55 | 37 | 39.62 | 2.44 | 56 | 288.40 | | 215.40 | 74.69 | 36 | 47.95 | | 0.00 | 945 | 1356.25 | 0 | 2014.56 | 148.54 | | | | #DIV/0! | 5257 | 10031.93 | 430 | 4380.80 | 43.67 | | |
| Canara Bank | 2009.15 | 4 | 20.56 | 1.02 | 1680 | 6083.65 | 2427 | 1848.45 | 30.38 | 570 | 13018.73 | 1604 | 7556.17 | 14.20 | 449 | 2315.44 | 43 | 923.64 | 39.89 | 285 | 384.97 | 0 | 287.94 | 74.80 | 7587 | 10888.75 | 214 | 18564.14 | 170.49 | 3789 | 448.68 | #DIV/0! | 156977 | 220600.27 | 69447 | 78665.34 | 34.84 | | |
| Central Bank of India | 2388.10 | 16 | 24.12 | 1.01 | 435 | 7231.10 | 883 | 1130.73 | 15.64 | 1320 | 15474.22 | 2029 | 11408.17 | 73.72 | 534 | 2752.16 | 0 | 1146.96 | 41.67 | 342 | 457.58 | 0 | 297.16 | 64.94 | 9018 | 12942.50 | 745 | 24584.15 | 189.95 | | | 13527 | 27860.30 | 182519 | 379710.92 | 87337 | 261602.93 | 68.90 | |
| Corporation Bank | 407.55 | 0 | 0.00 | 0.00 | 60 | 1234.05 | 52 | 56.26 | 4.56 | | 2640.81 | 474 | 6353.36 | 240.58 | 91 | 469.68 | 79 | 105.08 | 22.37 | 58 | 78.09 | | 42.18 | 54.01 | 1539 | 2208.75 | 1530 | 2845.56 | 128.83 | 60 | 748.45 | #DIV/0! | 5478 | 56816.77 | 5631 | 36009.69 | 63.38 | | |
| Dena Bank | 407.55 | | 0.00 | 0.00 | 60 | 1234.05 | 54 | 178.32 | 14.45 | 100 | 2640.81 | 93 | 1196.12 | 45.29 | 91 | 469.68 | 26 | 85.08 | 18.11 | 58 | 78.09 | | 40.32 | 51.63 | 1539 | 2208.75 | 111 | 3644.12 | 164.99 | | | | #DIV/0! | 5263 | 30267.81 | 5036.81 | 19034.77 | 62.89 | |
| IDBI Bank | 693.55 | 0 | 0.00 | 0.00 | 330 | 2100.05 | 181 | 256.41 | 12.21 | | 4494.01 | 927 | 27985.45 | 622.73 | 155 | 799.28 | 12 | 286.92 | 33.40 | 98 | 132.89 | | 70.78 | 70.78 | 2619 | 3758.75 | 256 | 9562.24 | 254.40 | 0 | 0.00 | #DIV/0! | 9302 | 61764.47 | 43574 | 93047.17 | 150.65 | | |
| Indian Bank | 572.00 | 0 | 0.00 | 0.00 | 98 | 1732.00 | 161 | 33.88 | 1.96 | 410 | 3706.40 | 402 | 2280.80 | 61.54 | 128 | 659.20 | 11 | 135.20 | 20.51 | 82 | 109.60 | 0 | 69.20 | 63.14 | 2160 | 3100.00 | 215 | 5023.64 | 162.05 | | | 0 | 0.00 | #DIV/0! | 32978 | 77256.69 | 5491 | 43964.03 | 56.91 |
| Indian Overseas Bank | 1186.90 | 7 | 15.58 | 1.31 | 338 | 3593.90 | 284 | 573.00 | 15.94 | 370 | 7690.78 | 338 | 654.18 | 8.51 | 265 | 1367.84 | 63 | 273.04 | 19.96 | 173 | 227.42 | | 132.84 | 58.41 | 4482 | 6432.50 | 169 | 12541.58 | 194.97 | | | | #DIV/0! | 23263 | 173192.83 | 31741 | 122137.41 | 70.52 | |
| Oriental Bank of Commerce | 757.90 | 5 | 10.12 | 1.34 | 105 | 2294.90 | 131 | 291.32 | 12.69 | | 4910.98 | 236 | 2147.81 | 43.73 | 169 | 873.44 | 42 | 646.64 | 74.03 | 112 | 145.22 | | 108.44 | 74.67 | 2862 | 4107.50 | 62 | 7045.14 | 171.52 | | | | #DIV/0! | 21828 | 95188.54 | 2130 | 47408.36 | 49.80 | |
| Punjab National Bank | 1987.70 | 16 | 22.14 | 1.11 | 1395 | 6018.70 | 1803 | 2599.07 | 43.18 | 750 | 12879.74 | 1670 | 8249.86 | 64.05 | 444 | 2290.72 | 1 | 1622.20 | 70.82 | 285 | 380.86 | 0 | 265.72 | 69.77 | 7506 | 10772.50 | 1052 | 20896.54 | 191.10 | 130009 | | #DIV/0! | 157080 | 362228.01 | 246340 | 263035.92 | 72.62 | | |
| Punjab & Sind Bank | 278.85 | 46 | 2646.88 | 949.21 | 41 | 844.35 | 32 | 54.88 | 6.50 | 250 | 1806.87 | 98 | 1103.34 | 61.06 | 62 | 321.36 | 0 | 107.16 | 33.35 | 45 | 53.43 | 0 | 25.86 | 48.40 | 1053 | 1511.25 | 368 | 3025.45 | 200.20 | | | | #DIV/0! | 2213 | 15620.98 | 1217 | 14339.27 | 91.79 | |
| State Bank of India | 8837.40 | 41 | 50.56 | 0.57 | 2885 | 26759.40 | 1124 | 10224.36 | 38.21 | 7500 | 57263.88 | 5124 | 87056.00 | 152.03 | 1977 | 10184.64 | | 252.80 | 2.48 | 1301 | 1693.32 | | 0.00 | 0.00 | 33472 | 47895.00 | 20753 | 60562.24 | 126.45 | | | 0 | 0.00 | #DIV/0! | 473935 | 1358857.30 | 236464.4 | 1193481.96 | 87.83 |
| Syndicate Bank | 858.00 | 0 | 0.00 | 0.00 | 208 | 2598.00 | 728 | 1305.04 | 50.23 | 600 | 5559.60 | 353 | 6766.33 | 121.71 | 192 | 988.80 | 0 | 252.80 | 25.57 | 127 | 164.40 | 0 | 84.80 | 51.58 | 3240 | 4650.00 | 289 | 6854.12 | 147.40 | | | 0 | 0.00 | #DIV/0! | 25777 | 176363.37 | 42670 | 169988.56 | 96.39 |
| Union Bank of India | 1337.05 | | 0.00 | 0.00 | 108 | 4048.55 | 397 | 1198.22 | 29.60 | 900 | 8663.71 | 994 | 3664.62 | 42.30 | 299 | 1540.88 | | 582.28 | 37.79 | 120 | 256.19 | | 128.38 | 50.11 | 5049 | 7246.25 | 1394 | 12541.56 | 173.08 | | | | #DIV/0! | 24846 | 177014.88 | 16483 | 92210.19 | 52.09 | |
| United Bank of India | 6106.10 | 36 | 52.32 | 0.86 | 3060 | 18489.10 | 700 | 1355.17 | 7.33 | 5500 | 39565.82 | 7845 | 32561.45 | 82.30 | 1366 | 7306.96 | | 4856.54 | 69.01 | 860 | 1169.98 | | 621.96 | 53.16 | 23058 | 33092.50 | 3754 | 42587.46 | 128.69 | | | | #DIV/0! | 203296 | 798251.60 | 19222 | 63336.11 | 79.34 | |
| UCO Bank | 2731.30 | 20 | 21.11 | 0.77 | 475 | 8270.30 | 221 | 722.52 | 8.74 | 15100 | 17698.08 | 1153 | 9833.61 | 56.13 | 611 | 3147.68 | 18 | 1269.08 | 40.28 | 416 | 523.34 | | 232.68 | 44.46 | 10314 | 14802.50 | 4737 | 28659.54 | 193.00 | | | | #DIV/0! | 278916 | 398820.38 | 106697 | 306701.33 | 76.90 | |
| Vijaya Bank | 386.10 | | 0.00 | 0.00 | 65 | 1169.10 | 188 | 74.00 | 6.33 | | 2501.82 | 284 | 1168.79 | 6.33 | 66 | 444.96 | 9 | 178.00 | 40.00 | 76 | 73.98 | | 49.96 | 67.53 | 1458 | 2082.50 | 642 | 3258.45 | 155.72 | | | | #DIV/0! | 12885 | 21255.80 | 5190 | 12326.44 | 57.99 | |
| SBI | 107.25 | | 0.00 | 0.00 | 45 | 324.75 | | 0.00 | 0.00 | | 694.95 | 51 | 289.32 | 41.63 | 24 | 123.60 | 2 | 16.80 | 13.59 | 22 | 20.55 | | 21.10 | 102.68 | 405 | 581.25 | | 1032.22 | 177.59 | | | | #DIV/0! | 4296 | 5856.47 | 978 | 4230.39 | 72.23 | |
| SBOH | 0.00 | | #DIV/0! | #DIV/0! | 0 | 0.00 | 33 | 50.00 | #DIV/0! | 0 | 0.00 | 53 | 301.25 | #DIV/0! | 0 | 0.00 | | #DIV/0! | #DIV/0! | 0 | 0.00 | | #DIV/0! | #DIV/0! | 0 | 0.00 | | 0.00 | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | 3300 | 3296.60 | 272 | 1636.07 | 49.63 | | |
| Sub Total of Commercial Banks | 39761.15 | 226 | 2935.38 | 7.38 | 13488 | 120395.65 | 12430 | 26596.87 | 22.09 | 38185 | 257641.13 | 35798 | 255421.19 | 99.14 | 8890 | 45822.64 | 502 | 16309.71 | 35.59 | 5793 | 7618.57 | 312 | 3065.92 | 40.24 | 150147 | 215488.75 | 40185 | 328736.85 | 152.55 | 0 | 153353 | 81007.62 | #DIV/0! | 2374686 | 5667252.67 | 1276200 | 4120108.59 | 72.70 | |
| HDFC Bank | 1272.70 | 26 | 184.56 | 14.50 | 95 | 3853.70 | 341 | 514.24 | 13.34 | 820 | 8246.74 | 7970 | 7858.79 | 95.30 | 284 | 1466.72 | 18 | 878.14 | 59.87 | 235 | 243.86 | 0 | 130.72 | 53.60 | 4806 | 6897.50 | 2118 | 12125.11 | 175.79 | | | 124584 | 45214.23 | #DIV/0! | 13890 | 206810.44 | 331569 | 403819.75 | 195.26 |
| ICICI Bank | 1558.70 | 23 | 2599.01 | 166.74 | 10 | 4719.70 | 122 | 401.66 | 8.51 | 1340 | 10099.94 | 2719 | 10592.03 | 104.87 | 348 | 1796.32 | 0 | 1095.00 | 60.96 | 230 | 298.66 | 3 | 286.56 | 95.95 | 5886 | 8447.50 | 0 | 16125.22 | 190.89 | | | 26854 | 28954.14 | #DIV/0! | 27484 | 271747.72 | 87012 | 343615.26 | 126.45 |
| Axis Bank | 1508.65 | 20 | 118.54 | 7.86 | 90 | 4568.15 | 386 | 1369.85 | 29.99 | 2600 | 9775.63 | 3317 | 14328.45 | 146.57 | 337 | 1738.64 | 78 | 1992.84 | 114.62 | 211 | 289.07 | | 155.14 | 53.67 | 5697 | 8176.25 | 3410 | 11236.87 | 137.43 | | | | #DIV/0! | 24735 | 209304.36 | 34710 | 244526.35 | 116.83 | |
| Federal Bank | 228.80 | 10 | 15.56 | 6.80 | 28 | 692.80 | 48 | 52.60 | 7.59 | | 1482.56 | 80 | 566.06 | 38.18 | 302 | 263.68 | 12 | 114.08 | 43.26 | 44 | 43.84 | | 29.68 | 67.70 | 864 | 1240.00 | 5 | 1658.47 | 133.75 | 0 | 0.00 | #DIV/0! | 6238 | 19536.34 | 2596 | 22343.79 | 114.37 | | |
| Indusind Bank | 307.45 | | 0.00 | 0.00 | | 930.95 | | 0.00 | 0.00 | | 1992.19 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

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 |
| 2016-2017 | 52551 | 34175 | 65 |
| Growth (over last Yr.) | 20.70% | 10.49% | - |

The disbursement during the year is Rs. 34175 crore, recorded an increase of 10.49% over the disbursement of Rs. 30930 crore made during the corresponding period of last F.Y. 2015-16.

Agency wise achievement Status of Farm Credit under ACP in West Bengal

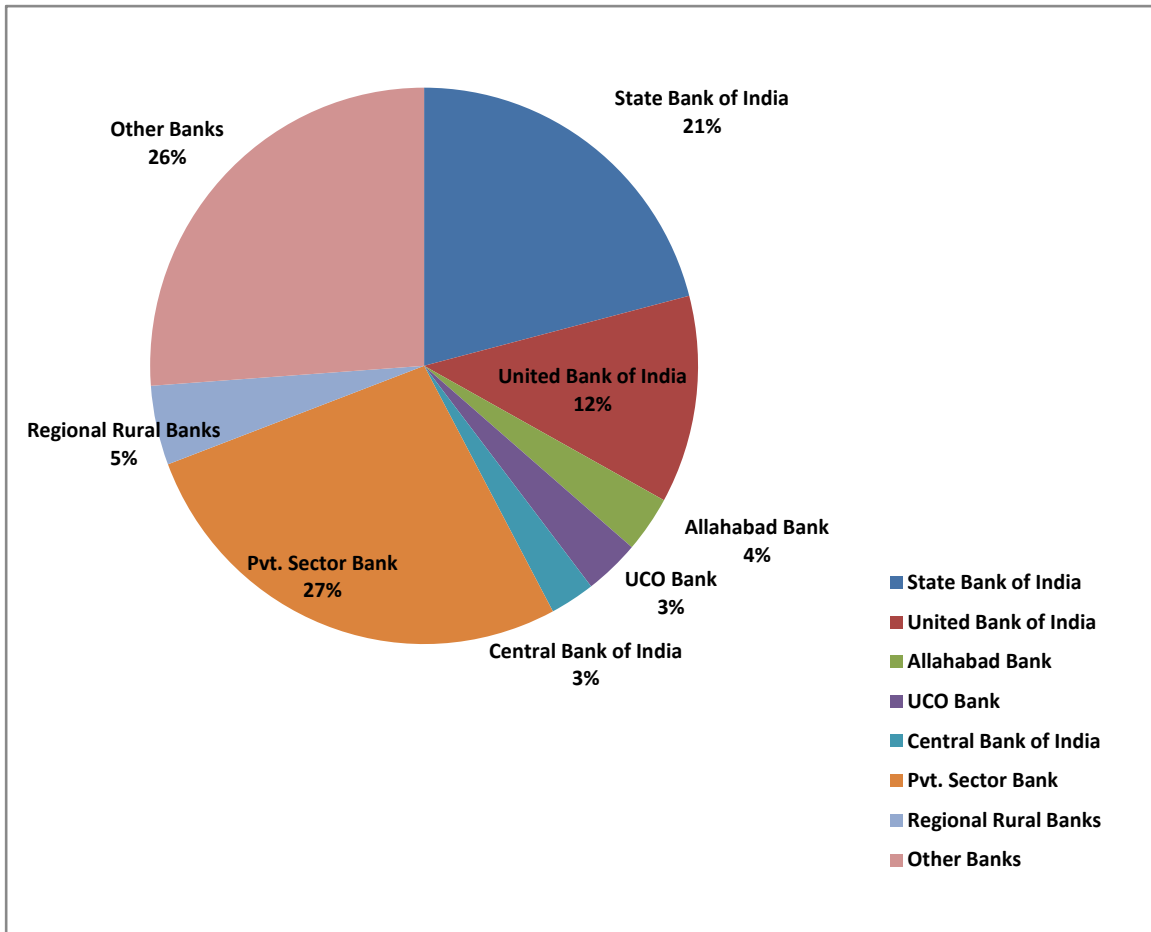
(Status reports of last 5 years and as on March 2017 is as under).

(Amt. Rs. in crore)

| Plan Year | Parameter | Commercial Banks | RRBs | CO-Operatives | Others | Total |
|-----------|-------------|------------------|------|---------------|--------|-------|
| 2011-2012 | Target | 12047 | 3174 | 5074 | 0 | 20300 |
| | Achievement | 9492 | 1951 | 2944 | 0 | 14387 |
| | % of Achv | 79 | 61 | 58 | 0 | 71 |
| 2012-2013 | Target | 13945 | 3682 | 5873 | 0 | 23500 |
| | Achievement | 10670 | 1902 | 3363 | 0 | 15935 |
| | % of Achv | 77 | 52 | 57 | 0 | 68 |
| 2013-2014 | Target | 23304 | 5814 | 9272 | 0 | 38390 |
| | Achievement | 13695 | 2942 | 4025 | 0 | 20662 |
| | % of Achv | 59 | 51 | 43 | 0 | 54 |
| 2014-2015 | Target | 29800 | 5700 | 4300 | 0 | 39800 |
| | Achievement | 17811 | 1750 | 3766 | 0 | 23327 |
| | % of Achv | 60 | 31 | 88 | 0 | 59 |
| 2015-2016 | Target | 28724 | 7582 | 7229 | 0 | 43535 |
| | Achievement | 24364 | 2911 | 3655 | 0 | 30930 |
| | % of Achv | 85 | 38 | 51 | 0 | 71 |
| 2016-2017 | Target | 36493 | 6655 | 9403 | 0 | 52551 |
| | Achievement | 28887 | 1577 | 3711 | 0 | 34175 |
| | % of Achv | 79 | 24 | 39 | | 65 |

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 31.03.2017 | | |
|--|---------------------------|-------------------|
| Bank Name | Actual Achievement | % of Share |
| State Bank of India | 7158.62 | 20.95 |
| United Bank of India | 4128.45 | 12.08 |
| Allahabad Bank | 1120.44 | 3.28 |
| UCO Bank | 1115.05 | 3.26 |
| Central Bank of India | 903.27 | 2.64 |
| Pvt. Sector Bank | 9237.13 | 27.03 |
| Regional Rural Banks | 1577.09 | 4.61 |
| Other Banks | 8935.12 | 26.15 |
| Total | 34175.17 | 100.00 |



**Bank - wise Targets and Achievement in Agriculture for 2016-17
for the State of West Bengal under ACP 2016 -17 as on March 2017**

(Rs.in crore)

| Sl.No. | Name of Bank | AGRICULTURE | | | | | |
|--------------------------------|-------------------------------------|------------------------|-----------------|------------------|-------------------------|-----------------|------------------|
| | | 2015 -16 (April-March) | | | 2016 -17 (April- March) | | |
| | | Target | Achievement | % of Achievement | Target | Achievement | % of Achievement |
| 1 | Allahabad Bank | 3176.21 | 1100.38 | 34.64 | 3977.58 | 1120.44 | 28.17 |
| 2 | Andhra Bank | 117.05 | 199.33 | 170.29 | 171.74 | 128.44 | 74.79 |
| 3 | Bank of Baroda | 652.17 | 90.68 | 13.90 | 1337.84 | 389.15 | 29.09 |
| 4 | Bank of India | 1743.59 | 921.60 | 52.86 | 2255.06 | 1605.85 | 71.21 |
| 5 | Bank of Maharashtra | 17.93 | 0.78 | 4.35 | 22.49 | 8.19 | 36.42 |
| 6 | Canara Bank | 944.11 | 316.55 | 33.53 | 1238.69 | 297.07 | 23.98 |
| 7 | Central Bank of India | 1727.25 | 811.76 | 47.00 | 2135.37 | 903.27 | 42.30 |
| 8 | Corporation Bank | 127.49 | 54.61 | 42.83 | 170.18 | 86.71 | 50.95 |
| 9 | Dena Bank | 117.77 | 11.54 | 9.80 | 156.05 | 50.95 | 32.65 |
| 10 | Indian Bank | 386.62 | 71.53 | 18.50 | 489.87 | 187.41 | 38.26 |
| 11 | Indian Overseas Bank | 501.79 | 401.82 | 80.08 | 649.35 | 231.96 | 35.72 |
| 12 | Oriental Bank of Commerce | 460.50 | 106.50 | 23.13 | 571.86 | 187.41 | 32.77 |
| 13 | Punjab National Bank | 1652.60 | 1097.88 | 66.43 | 1920.01 | 929.13 | 48.39 |
| 14 | Punjab & Sind Bank | 38.64 | 0.30 | 0.78 | 48.77 | 26.84 | 55.03 |
| 15 | Syndicate Bank | 365.28 | 348.82 | 95.49 | 486.95 | 324.82 | 66.71 |
| 16 | State Bank of India | 7135.82 | 5862.51 | 82.16 | 8694.82 | 7158.62 | 82.33 |
| 17 | Union Bank of India | 789.80 | 112.26 | 14.21 | 995.35 | 352.41 | 35.41 |
| 18 | United Bank of India | 5283.00 | 3908.57 | 73.98 | 4938.92 | 4128.45 | 83.59 |
| 19 | UCO Bank | 1950.12 | 1504.44 | 77.15 | 2362.25 | 1115.05 | 47.20 |
| 20 | Vijaya Bank | 41.23 | 1.24 | 3.01 | 51.20 | 68.71 | 134.20 |
| 21 | IDBI Bank Ltd. | 216.53 | 368.08 | 169.99 | 284.49 | 327.08 | 114.97 |
| 22 | SBI Associates | 15.94 | 0.00 | 0.00 | 19.64 | 22.13 | 112.68 |
| 23 | Other Bks. (Indusind and Federal) | 60.62 | 145.19 | 239.51 | 75.95 | 146.20 | 192.50 |
| 24 | Axis Bank | 504.62 | 679.04 | 134.56 | 732.29 | 274.12 | 37.43 |
| 25 | HDFC Bank | 328.39 | 2502.11 | 761.93 | 605.30 | 1736.90 | 286.95 |
| 26 | ICICI Bank | 369.05 | 897.10 | 243.08 | 630.81 | 415.00 | 65.79 |
| 27 | Bandhan Bank | | 2849.02 | | 1469.95 | 6519.44 | 443.51 |
| 28 | Ratnakar Bank Ltd. | | | | | 52.64 | |
| 29 | South Indian Bank | | | | | 92.83 | |
| A | Total Com.Bks. | 28724.12 | 24363.64 | 84.82 | 36492.78 | 28887.22 | 79.16 |
| 30 | BGVB | 4926.85 | 1976.47 | 40.12 | 4277.50 | 968.39 | 22.64 |
| 31 | PBGB | 1909.65 | 626.24 | 32.79 | 1688.97 | 390.19 | 23.10 |
| 32 | UBKGB | 746.33 | 308.55 | 41.34 | 688.73 | 218.51 | 31.73 |
| B | Total of RRBs | 7582.83 | 2911.26 | 38.39 | 6655.20 | 1577.09 | 23.70 |
| C | St.Coop.Bk. | 6058.70 | 3268.49 | 53.95 | 7958.87 | 3282.74 | 41.25 |
| D | WBFC & Others | 13.66 | | 0.00 | 265.64 | | 0.00 |
| E | WBSCARDB | 1156.37 | 386.80 | 33.45 | 1178.63 | 428.12 | 36.32 |
| Grand Total (A+B+C+D+E) | | 43535.68 | 30930.19 | 71.05 | 52551.12 | 34175.17 | 65.03 |

**Bank wise flow of credit to Small & Marginal Farmers under ACP 2016-17
(Position from 01.04.2016-31.03.2017)**

(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 | 30807 | 5107.72 | 44.65 |
| 2 | Andhra Bank | 1200 | | | 0.00 |
| 3 | Bank of Baroda | 15000 | 1745 | 1022.44 | 11.63 |
| 4 | Bank of India | 35100 | 21521 | 31655.41 | 61.31 |
| 5 | Bank of Maharashtra | 300 | 54 | 29.66 | 18.00 |
| 6 | Canara Bank | 7500 | 6384 | 4853.12 | 85.12 |
| 7 | Central Bank of India | 43700 | 32073 | 5892.92 | 73.39 |
| 8 | Corporation Bank | 500 | 911 | 833.72 | 182.20 |
| 9 | Dena Bank | 300 | 360 | 590.12 | 120.00 |
| 10 | Indian bank | 11000 | 544 | 720.25 | 4.95 |
| 11 | Indian Overseas Bank | 8500 | 1262 | 901.22 | 14.85 |
| 12 | Oriental Bank of Commerce | 8100 | 471 | 632.18 | 5.81 |
| 13 | Punjab National Bank | 37600 | 23283 | 16718.67 | 61.92 |
| 14 | Punjab & Sind Bank | 0 | 14 | 16.48 | 0.00 |
| 15 | Syndicate Bank | 7100 | 2451 | 1320.87 | 34.52 |
| 16 | State Bank of India | 158000 | 133720 | 251614.11 | 84.63 |
| 17 | Union Bank of India | 16000 | 4966 | 4641.41 | 31.04 |
| 18 | United Bank of India | 102000 | 64806 | 60856.22 | 63.54 |
| 19 | UCO Bank | 48300 | 18780 | 14894.14 | 38.88 |
| 20 | Vijaya Bank | 1400 | 144 | 142.11 | 10.29 |
| 21 | HDFC Bank | 2500 | 2360 | 1832.45 | 94.40 |
| 22 | AXIS Bank | 9000 | | | 0.00 |
| 23 | ICICI Bank | 4900 | | | 0.00 |
| 24 | IDBI Bank | 400 | 319 | 219.64 | 79.75 |
| 25 | Federal Bank | 200 | 68 | 62.22 | 34.00 |
| 26 | South Indian Bank | | 38 | 15.61 | |
| A | Total Com.Bks. | 587600 | 347043 | 404557.08 | 59.06 |
| 27 | BGVB | 102500 | 63691 | 31485.15 | 62.14 |
| 28 | PBGB | 27500 | 26658 | 28457.14 | 96.94 |
| 29 | UBKGB | 28700 | 45519 | 19623.11 | 158.60 |
| B | Total of RRBs | 158700 | 135868 | 79565.40 | 85.61 |
| C | WB. St. Coop.Bk. | 223300 | 1215447 | 314358.68 | 544.31 |
| D | WBSCARDB | 30400 | 11995 | 13432.65 | 39.46 |
| E | WBFC & Others | 0 | | | 0.00 |
| Grand Total (A+B+C+D+E) | | 1000000 | 1710353 | 811913.81 | 171.04 |

**Bank wise flow of Credit to Share Croppers /Oral Lessees under ACP 2016-17
(Position from 01.04.2016-31.03.2017)**

(Amt. in Rs. 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 | 329 | 374.45 | 2.74 |
| 2 | Andhra Bank | 100 | | | 0.00 |
| 3 | Bank of Baroda | 200 | | | 0.00 |
| 4 | Bank of India | 10000 | 3155 | 1211.14 | 31.55 |
| 5 | Bank of Maharashtra | 100 | | | 0.00 |
| 6 | Canara Bank | 200 | 4139 | 2502.42 | 2069.50 |
| 7 | Central Bank of India | 10000 | 2897 | 846.57 | 28.97 |
| 8 | Corporation Bank | 100 | 52 | 41.09 | 52.00 |
| 9 | Dena Bank | 100 | | | 0.00 |
| 10 | Indian Bank | 1000 | 44 | 26.41 | 4.40 |
| 11 | Indian Overseas Bank | 1000 | 208 | 198.03 | 20.80 |
| 12 | Oriental Bank of Commerce | 1000 | 0 | 0.00 | 0.00 |
| 13 | Punjab National Bank | 10000 | 2246 | 554.49 | 22.46 |
| 14 | Punjab & Sind Bank | 100 | | | 0.00 |
| 15 | Syndicate Bank | 1000 | | | 0.00 |
| 16 | State Bank of India | 25000 | 4298 | 2088.16 | 17.19 |
| 17 | Union Bank of India | 2000 | | | 0.00 |
| 18 | United Bank of India | 20000 | 3046 | 1218.46 | 15.23 |
| 19 | UCO Bank | 10000 | 619 | 303.61 | 6.19 |
| 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 | 21035 | 9365.98 | 19.64 |
| 22 | BGVB | 20000 | 3868 | 2894.14 | 19.34 |
| 23 | PBGB | 13000 | 2242 | 2348.15 | 17.25 |
| 24 | UBKGB | 6900 | 3482 | 1378.14 | 50.46 |
| B | Total of RRBs | 39900 | 9592 | 6620.43 | 24.04 |
| C | St.Coop.Bk. | 60000 | 21346 | 2845.69 | 35.58 |
| D | WBSCARDB | 0 | 13 | 13.14 | 0.00 |
| E | WBFC & Others | 0 | | | 0.00 |
| Grand Total (A+B+C+D+E) | | 207000 | 51986 | 18845.24 | 25.11 |

**Bank wise flow of Credit to Patta Holders under ACP 2016-17
(Position from 01.04.2016- 31.03.2017)**

(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 | 1089 | 282.91 | 10.89 |
| 2 | Andhra Bank | 100 | | | 0.00 |
| 3 | Bank of Baroda | 100 | 58 | 17.00 | 58.00 |
| 4 | Bank of India | 450 | 2681 | 1758.41 | 595.78 |
| 5 | Bank of Maharashtra | 0 | | | 0.00 |
| 6 | Canara Bank | 350 | 1534 | 1280.44 | 438.29 |
| 7 | Central Bank of India | 5500 | 2821 | 762.51 | 51.29 |
| 8 | Corporation Bank | 0 | | | 0.00 |
| 9 | Dena Bank | 0 | 390 | 1985.11 | 0.00 |
| 10 | Indian Bank | 400 | | | 0.00 |
| 11 | Indian Overseas Bank | 700 | 156 | 29.74 | 22.29 |
| 12 | Oreintal Bank of Commerce | 500 | 0 | 0.00 | 0.00 |
| 13 | Punjab National Bank | 7200 | 6058 | 2130.01 | 84.14 |
| 14 | Punjab & Sind Bank | 100 | | | 0.00 |
| 15 | Syndicate Bank | 500 | | | 0.00 |
| 16 | State Bank of India | 17500 | 6513 | 659.81 | 37.22 |
| 17 | Union Bank of India | 1500 | 346 | 84.14 | 23.07 |
| 18 | United Bank of India | 15000 | 5417 | 815.23 | 36.11 |
| 19 | UCO Bank | 6000 | 937 | 712.88 | 15.62 |
| 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 | 28064 | 10564.76 | 42.52 |
| 23 | BGVB | 18000 | 3384 | 2154.56 | 18.80 |
| 24 | PBGB | 8000 | 1898 | 2839.41 | 23.73 |
| 25 | UBKGB | 3000 | 356 | 141.64 | 11.87 |
| B | Total of RRBs | 29000 | 5638 | 5135.61 | 19.44 |
| C | WBSt.Coop.Bk. | 5000 | 17036 | 1231.04 | 340.72 |
| D | WBCARD BANK LTD. | | | | 0.00 |
| Grand Total (A+B+C+D) | | 100000 | 50738 | 16931.41 | 50.74 |

**Bank wise flow of credit to New Farmers under ACP 2016-17
(Position from 01.04.2016- 31.03.2017)**

(Amt.in Rs. Lac)

| SI.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 | 11663 | 3623.84 | 24.30 |
| 2 | Andhra Bank | 200 | | | 0.00 |
| 3 | Bank of Baroda | 7400 | 2435 | 1086.98 | 32.91 |
| 4 | Bank of India | 15800 | 17855 | 25189.41 | 113.01 |
| 5 | Bank of Maharashtra | 0 | | | 0.00 |
| 6 | Canara Bank | 5400 | 14902 | 8324.11 | 275.96 |
| 7 | Central Bank of India | 20400 | 8659 | 6162.28 | 42.45 |
| 8 | Corporation Bank | 0 | | | 0.00 |
| 9 | Dena Bank | 200 | 394 | 198.51 | 197.00 |
| 10 | Indian Bank | 2800 | 132 | 196.12 | 4.71 |
| 11 | Indian Overseas Bank | 4800 | 1078 | 820.66 | 22.46 |
| 12 | Oriental Bank of Commerce | 2800 | 234 | 225.18 | 8.36 |
| 13 | Punjab National Bank | 10400 | 20520 | 13602.00 | 197.31 |
| 14 | Punjab & Sind Bank | 200 | 42 | 19.89 | 21.00 |
| 15 | Syndicate Bank | 3800 | 1809 | 1169.46 | 47.61 |
| 16 | State Bank of India | 77000 | 69586 | 49682.00 | 90.37 |
| 17 | Union Bank of India | 5400 | 1048 | 1816.22 | 19.41 |
| 18 | United Bank of India | 65000 | 35846 | 24706.12 | 55.15 |
| 19 | UCO Bank | 30000 | 8002 | 4186.97 | 26.67 |
| 20 | Vijaya Bank | 300 | 254 | 200.14 | 84.67 |
| 21 | ICICI Bank | 0 | | | 0.00 |
| 22 | Axis Bank | 100 | | | 0.00 |
| 23 | IDBI Bank | 0 | | | 0.00 |
| 24 | Federal Bank | 0 | 839 | 831.54 | 0.00 |
| 25 | South Indian Bank | | 21 | 12.78 | |
| A | Total Com.Bks. | 300000 | 195298 | 142041.43 | 65.10 |
| 26 | BGVB | 45000 | 25335 | 14709.15 | 56.30 |
| 27 | PBGB | 25000 | 8335 | 5418.12 | 33.34 |
| 28 | UBKGB | 20000 | 3829 | 2345.57 | 19.15 |
| B | Total of RRBs | 90000 | 37499 | 22472.84 | 41.67 |
| C | WB St.Coop.Bk. | 110000 | 35409 | 5101.35 | 32.19 |
| D | WBSCARDB | 0 | 1024 | 1191.79 | 0.00 |
| E | WBFC & Others | 0 | | | 0.00 |
| Grand Total (A+B+C+D+E) | | 500000 | 269230 | 170807.41 | 53.85 |

Flow of Credit to MSME

The position of credit disbursement to MSME 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 |
| 2016-2017 | 26000 | 29186 | 112 |
| Growth (Over last year) | 19% | 28% | --- |

* Performance of MSE+ME

The disbursement during the year is Rs. 29186 crore recorded an increase of 28% over the disbursement of Rs. 22887 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 March 2017 are as under):**

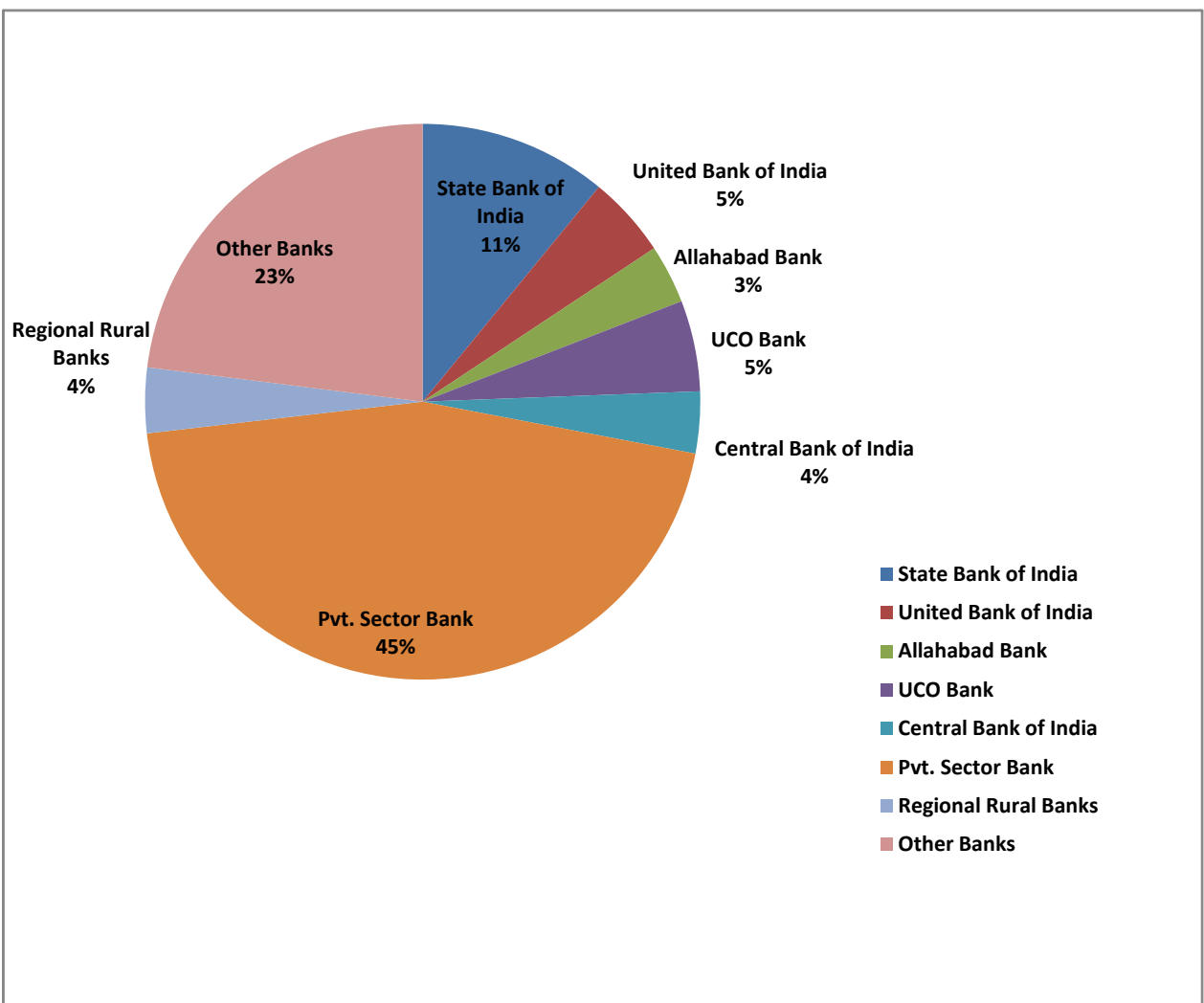
(Amt. Rs. in crore)

| Plan Year | Parameter | Commercial Banks | RRBs | CO-Operatives | Others | Total |
|-----------|-------------|------------------|------|---------------|--------|-------|
| 2011-12 | Target | 6600 | 1288 | 673 | 439 | 9000 |
| | Achievement | 6080 | 436 | 320 | 1551 | 8387 |
| | % of Achv | 92 | 34 | 48 | 354 | 93 |
| 2012-13 | Target | 9892 | 1940 | 1010 | 658 | 13500 |
| | Achievement | 9293 | 602 | 304 | 265 | 10464 |
| | % of Achv | 94 | 31 | 30 | 40 | 78 |
| 2013-14 | Target | 11872 | 2328 | 1211 | 789 | 16200 |
| | Achievement | 19615 | 1686 | 259 | 282 | 21842 |
| | % of Achv | 165 | 72 | 21 | 36 | 135 |
| 2014-15 | Target | 11961 | 2345 | 1221 | 796 | 16323 |
| | Achievement | 13946 | 834 | 116 | 151 | 15047 |
| | % of Achv | 117 | 36 | 10 | 19 | 92 |
| 2015-16 | Target | 16968 | 3018 | 1775 | 0 | 21761 |
| | Achievement | 21272 | 1270 | 345 | 0 | 22887 |
| | % of Achv | 125 | 42 | 19 | 0 | 105 |
| 2016-17 | Target | 21540 | 2813 | 1647 | 0 | 26000 |
| | Achievement | 27598 | 1109 | 479 | 0 | 29186 |
| | % of Achv | 128 | 39 | 29 | 0 | 112 |

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 31.03.2017

| Bank Name | Actual Achievement | % of Share |
|-----------------------|--------------------|------------|
| State Bank of India | 3194.74 | 10.95 |
| United Bank of India | 1384.56 | 4.74 |
| Allahabad Bank | 998.53 | 3.42 |
| UCO Bank | 1544.49 | 5.29 |
| Central Bank of India | 1048.25 | 3.59 |
| Pvt. Sector Bank | 13187.23 | 45.18 |
| Regional Rural Banks | 1109.1 | 3.80 |
| Other Banks | 6718.88 | 23.02 |
| Total | 29185.78 | 100.00 |



**Bank - wise Targets and Achievement in MSME for 2016-17
for the State of West Bengal under ACP 2016-17 as on March 2017**

(Rs.in crore)

| Sl.No. | Name of Bank | MSME | | | | | |
|----------|----------------------------------|------------------------|-----------------|---------------------|-------------------------|-----------------|---------------------|
| | | 2015-16 (April- March) | | | 2016-17 (April- March) | | |
| | | Target | Achievement | % of Achievement | Target | Achievement | % of Achievement |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
| 1 | Allahabad Bank | 1596.44 | 1087.22 | 68 | 1477.67 | 998.53 | 67.57 |
| 2 | Andhra Bank | 131.56 | 269.43 | 205 | 117.70 | 38.57 | 32.77 |
| 3 | Bank of Baroda | 515.17 | 1671.55 | 324 | 685.38 | 386.14 | 56.34 |
| 4 | Bank of India | 912.75 | 725.13 | 79 | 964.70 | 884.87 | 91.72 |
| 5 | Bank of Maharashtra | 27.69 | 16.35 | 59 | 34.60 | 12.36 | 35.72 |
| 6 | Canara Bank | 578.02 | 307.73 | 53 | 620.30 | 175.09 | 28.23 |
| 7 | Central Bank of India | 853.69 | 252.81 | 30 | 1249.28 | 1048.25 | 83.91 |
| 8 | Corporation Bank | 131.99 | 140.96 | 107 | 327.59 | 171.87 | 52.46 |
| 9 | Dena Bank | 104.04 | 93.42 | 90 | 76.24 | 87.96 | 115.37 |
| 10 | Indian Bank | 192.54 | 47.82 | 25 | 183.91 | 176.80 | 96.13 |
| 11 | Indian Overseas Bank | 355.75 | 190.85 | 54 | 877.59 | 847.51 | 96.57 |
| 12 | Oreintal Bank of Commerce | 228.03 | 401.00 | 176 | 249.13 | 184.18 | 73.93 |
| 13 | Punjab National Bank | 777.28 | 1005.95 | 129 | 1358.97 | 1367.77 | 100.65 |
| 14 | Punjab & Sind Bank | 67.60 | 53.94 | 80 | 59.27 | 46.94 | 79.20 |
| 15 | Syndicate Bank | 283.30 | 263.86 | 93 | 1128.49 | 1222.44 | 108.33 |
| 16 | State Bank of India | 4278.02 | 4650.00 | 109 | 3367.42 | 3194.74 | 94.87 |
| 17 | Union Bank of India | 429.02 | 305.69 | 71 | 543.87 | 388.53 | 71.44 |
| 18 | United Bank of India | 2839.32 | 1634.00 | 58 | 2025.47 | 1384.56 | 68.36 |
| 19 | UCO Bank | 1260.05 | 1127.10 | 89 | 1154.22 | 1544.49 | 133.81 |
| 20 | Vijaya Bank | 82.68 | 10.13 | 12 | 94.67 | 7.27 | 7.68 |
| 21 | IDBI Bank Ltd. | 180.39 | 367.58 | 204 | 213.37 | 221.98 | 104.04 |
| 22 | SBH | 13.87 | | 0 | 27.74 | 8.72 | 31.43 |
| 23 | SBBJ | 19.90 | 0.00 | 0 | 25.62 | 10.70 | 41.76 |
| 24 | AXIS Bank | 396.24 | 1602.78 | 404 | 1100.19 | 1879.12 | 170.80 |
| 25 | HDFC Bank | 306.64 | 1393.88 | 455 | 1243.00 | 1632.24 | 131.31 |
| 26 | ICICI Bank | 280.75 | 1618.63 | 577 | 1817.46 | 2420.62 | 133.19 |
| 27 | Bandhan Bank | | 1993.44 | | 256.97 | 6946.01 | 2703.04 |
| 28 | South Indian Bank | | | | | 24.93 | |
| 29 | Other Banks | 125.74 | 40.45 | 32 | 259.34 | 284.31 | 109.63 |
| A | Total Com.Bks. | 16968.47 | 21271.70 | 125 | 21540.16 | 27597.50 | 128.12 |
| 30 | BGVB | 2091.90 | 846.12 | 40 | 1663.89 | 528.08 | 31.74 |
| 31 | PBGB | 651.19 | 405.51 | 62 | 890.29 | 532.94 | 59.86 |
| 32 | UBKGB | 274.94 | 18.25 | 7 | 258.62 | 48.08 | 18.59 |
| B | Total of RRBs | 3018.03 | 1269.88 | 42 | 2812.80 | 1109.10 | 39.43 |
| C | St.Coop.Bk. | 1088.49 | 206.81 | 19 | 797.31 | 434.30 | 54.47 |
| D | WBFC & Others | 487.19 | 0 | 0 | 617.21 | 31.58 | 5.12 |
| E | WBCARDB | 199.73 | 0 | 0 | 232.52 | 11.32 | 4.87 |
| F | SIDBI | 0.00 | 138.56 | 0 | | 1.98 | 0.00 |
| | Grand Total (A+B+C+D+E+F) | 21761.91 | 22886.95 | 105 | 26000.00 | 29185.78 | 112.25 |

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-

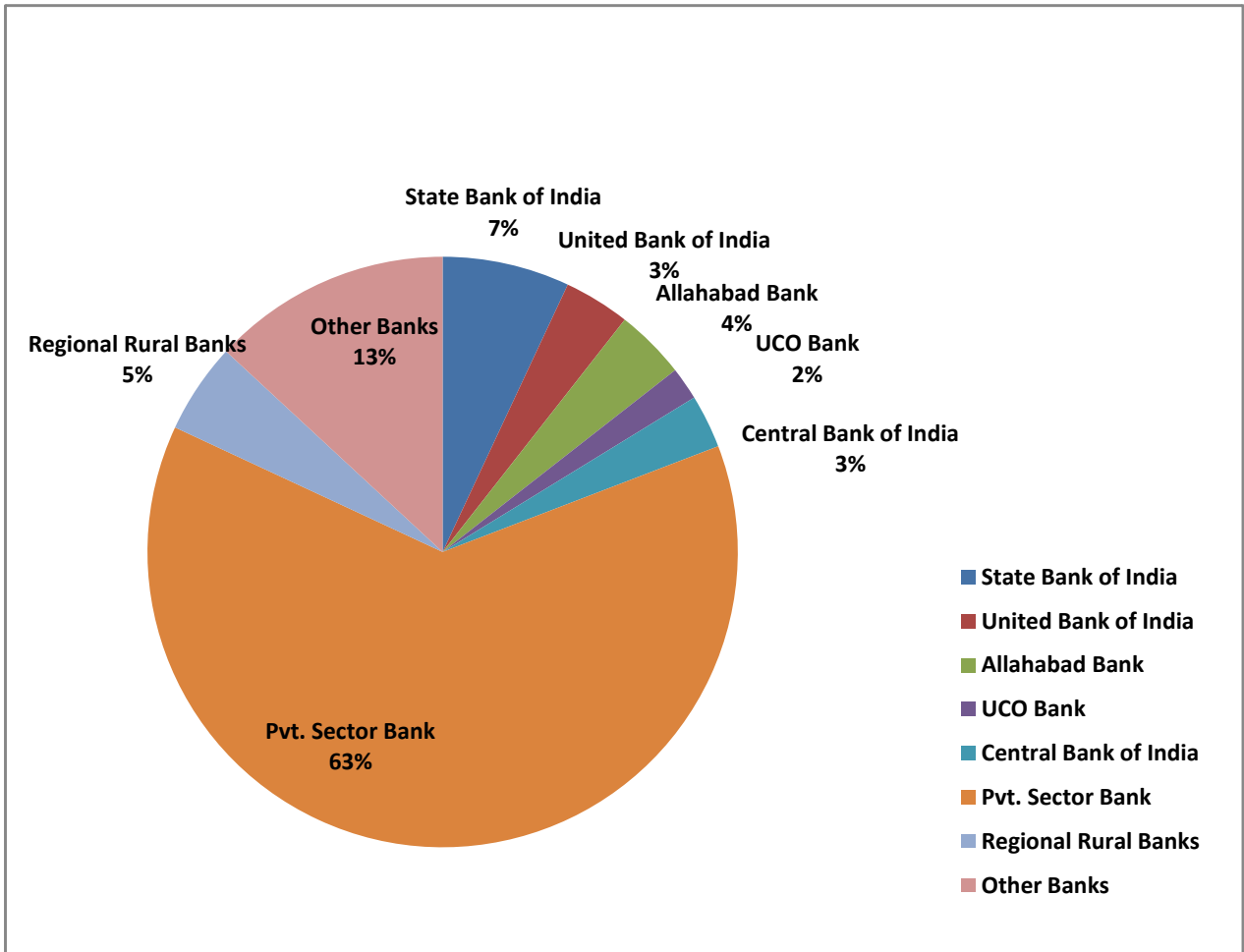
(Amt. Rs. in crore)

| 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 |
| 2016-2017 | 9315 | 22684 | 244 |
| Growth (Over last year) | 28.13 % | 118% | - |

All banks disbursed Rs. 22684 crore during the year, recording a growth of 118 % over the disbursement of Rs. 10391 crore made during the corresponding period of last year 2015-16.

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

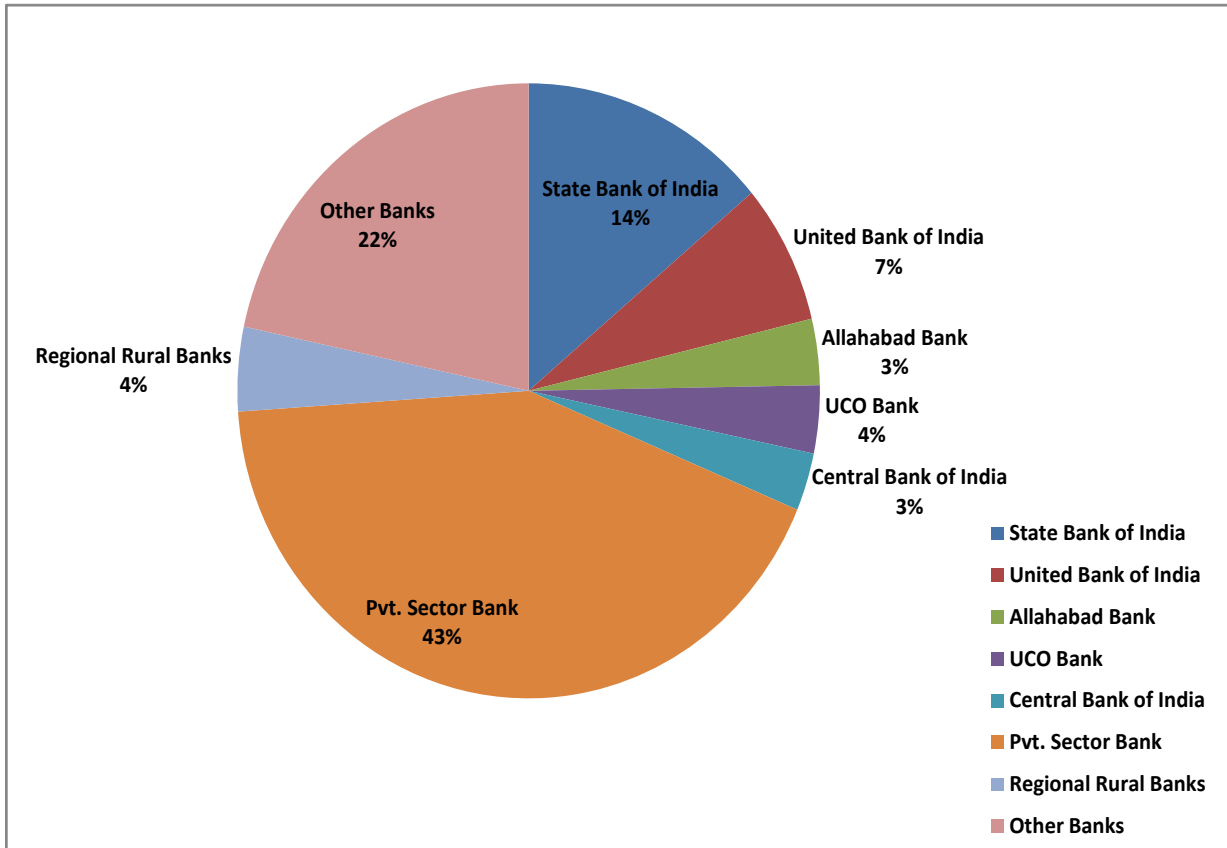
| Share of Banks in achievement of ACP 2016-17 under Other Priority Sector as on 31.03.2017 | | |
|---|--------------------|---------------|
| (Amount in Rs.crores) | | |
| Bank Name | Actual Achievement | % of Share |
| State Bank of India | 1581.46 | 6.97 |
| United Bank of India | 820.34 | 3.62 |
| Allahabad Bank | 874.99 | 3.86 |
| UCO Bank | 407.48 | 1.80 |
| Central Bank of India | 664.52 | 2.93 |
| Pvt. Sector Bank | 14235.55 | 62.76 |
| Regional Rural Banks | 1124.38 | 4.96 |
| Other Banks | 2974.83 | 13.11 |
| Total | 22683.55 | 100.00 |



**Share of Banks in achievement of ACP 2016-17 under Priority Sector as on
31.03.2017**

(Amt. in Rs. crore)

| Bank Name | Actual Achievement | % of Share |
|-----------------------|--------------------|---------------|
| State Bank of India | 11934.82 | 13.87 |
| United Bank of India | 6333.36 | 7.36 |
| Allahabad Bank | 2993.96 | 3.48 |
| UCO Bank | 3067.01 | 3.56 |
| Central Bank of India | 2616.03 | 3.04 |
| Pvt. Sector Bank | 36659.92 | 42.61 |
| Regional Rural Banks | 3810.56 | 4.43 |
| Other Banks | 18628.86 | 21.65 |
| Total | 86044.52 | 100.00 |



JOINT LIABILITY GROUPS

Action Points emerged in the 136th SLBC Meeting held on 15.03.2017:

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, 10480 no. of JLGs have been promoted and credit linked during the financial year 2016-17 by the all the member banks amounting to Rs. 6187.12 lac.

Bank wise and District wise performance under JLGs financing as on 31.03.2017 is furnished in the Annexure.

**Statement for the progress Report of JLG(Joint Liability Groups) of Farmers for the year ended
March 2017**

West Bengal

| S No. | Name of Bank | Bank wise Target of JLGs for 2016-17 | No. of JLGs credit linked during the year 2016-17 (from 01.04.2016 to 31.03.2017) | | Cummulative No. of JLGs credit linked upto the year ended 2016-17 | Cummulative Loan disbursed upto the year ended 2016-17 (Amount Rs. in lac) |
|-------|--------------------------------------|--------------------------------------|---|---------------------|---|--|
| | | | No. | Amount (Rs. In lac) | | |
| 1 | Allahabad Bank | 4500 | 168 | 164.18 | 1484 | 1080.45 |
| 2 | Andhra Bank | 80 | 0 | 0.00 | 0 | 0.00 |
| 3 | Bank of Baroda | 1000 | 118 | 78.14 | 1206 | 986.54 |
| 4 | Bank Of India | 3000 | 1348 | 171.56 | 3301 | 524.13 |
| 5 | Bank of Maharastra | 80 | 5 | 4.24 | 3 | 10.48 |
| 6 | Canara Bank | 1200 | 156 | 76.32 | 1482 | 1256.34 |
| 7 | Central Bank of India | 3000 | 167 | 54.47 | 274 | 428.56 |
| 8 | Corporation Bank | 100 | 22 | 5.88 | 3 | 3.84 |
| 9 | Dena Bank | 80 | 0 | 0.00 | 0 | 0.00 |
| 10 | IDBI Bank | 450 | 14 | 15.63 | 15 | 28.45 |
| 11 | Indian Bank | 350 | 38 | 13.22 | 7 | 4.56 |
| 12 | Indian Overseas Bank | 550 | 81 | 29.65 | 886 | 587.23 |
| 13 | Oriental Bank of Commerce | 550 | 72 | 47.11 | 15 | 26.48 |
| 14 | Punjab & Sind Bank | 50 | 0 | 0.00 | 0 | 0.00 |
| 15 | Punjab National Bank | 2000 | 79 | 89.91 | 8932 | 5584.16 |
| 16 | State Bank of India | 10000 | 1722 | 818.25 | 9882 | 7089.56 |
| 17 | Syndicate Bank | 800 | 44 | 17.44 | 6 | 4.58 |
| 18 | Uco Bank | 3500 | 206 | 191.40 | 2174 | 2422.07 |
| 19 | Union Bank of India | 1000 | 82 | 66.33 | 468 | 422.48 |
| 20 | United Bank of India | 8000 | 1824 | 1277.18 | 3618 | 2875.65 |
| 21 | Vijaya Bank | 50 | 0 | 0.00 | 0 | 0.00 |
| 22 | HDFC | 200 | 0 | 0.00 | 0 | 0.00 |
| 23 | ICICI | 200 | 0 | 0.00 | 0 | 0.00 |
| 24 | Axis Bank | 200 | 0 | 0.00 | 0 | 0.00 |
| | Sub Total of Commercial Banks | 40940 | 6146 | 3120.91 | 33756 | 23335.56 |
| 25 | BGVB | 8060 | 2018 | 1508.14 | 14241 | 12666.20 |
| 26 | PBGB | 3500 | 264 | 221.51 | 12627 | 10884.25 |
| 27 | UBKGB | 2500 | 236 | 162.34 | 10527 | 7462.22 |
| | Sub Total of RRBs | 14060 | 2518 | 1891.99 | 37395 | 31012.67 |
| 28 | W.B St.Co-op Bank | 25000 | 1816 | 1174.22 | 8517 | 7045.12 |
| | Sub Total of Co-op. Bank | 25000 | 1816 | 1174.22 | 8517 | 7045.12 |
| | GRAND TOTAL | 80000 | 10480 | 6187.12 | 79668 | 61393.35 |

Statement of District wise progress report of JLG (Joint Liability Groups) of Farmers for the year ended March 2017

West Bengal

(Amt.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 March) | Loan Disbursed under JLG during F.Y. 2016-17 (April to March) | Cumulative No. of JLGs credit linked as on 31.03.2017 | Cumulative amount of Loan disbursed under JLG as on 31.03.2017 |
|--------|----------------------|----------------------------|--|---|---|--|
| 1 | Bankura | 7200 | 194 | 106.45 | 878 | 312.76 |
| 2 | Burdwan | 8800 | 212 | 138.46 | 3602 | 4160.35 |
| 3 | Birbhum | 6000 | 182 | 171.32 | 1534 | 1419.63 |
| 4 | Dakshin Dinajpur | 1600 | 166 | 162.32 | 788 | 462.51 |
| 5 | Darjeeling | 800 | 153 | 127.23 | 574 | 409.46 |
| 6 | Howrah | 1600 | 431 | 334.61 | 1784 | 1011.08 |
| 7 | Hooghly | 4000 | 706 | 267.55 | 3654 | 506.37 |
| 8 | Jalpaiguri | 2000 | 207 | 114.58 | 3156 | 2871.44 |
| 9 | Cooch Behar | 2400 | 462 | 116.34 | 4561 | 3861.05 |
| 10 | Malda | 5600 | 362 | 18.62 | 1218 | 524.18 |
| 11 | Murshidabad | 7200 | 822 | 392.22 | 13119 | 6584.12 |
| 12 | Nadia | 2000 | 841 | 638.73 | 5532 | 5419.34 |
| 13 | 24 Parganas North | 3600 | 1408 | 724.85 | 6873 | 10328.16 |
| 14 | Paschin Medinipur | 9600 | 2351 | 1568.72 | 14622 | 6887.22 |
| 15 | Purba Medinipur | 6400 | 1258 | 912.68 | 4501 | 3462.55 |
| 16 | Purulia | 4000 | 140 | 101.24 | 2107 | 2084.36 |
| 17 | 24 Parganas South | 4000 | 487 | 246.51 | 8564 | 8064.21 |
| 18 | Uttar Dinajpur | 3200 | 98 | 44.69 | 2601 | 3024.56 |
| | Total | 80000 | 10480 | 6187.12 | 79668 | 61393.35 |

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

Action Points emerged in the 136th SLBC Meeting held on 15.03.2017:

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 136th SLBC Meeting held on 15.03.2017:

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

As per the latest amendments to SARFAESI Act, the process of taking physical possession by the District Magistrate / Chief Metropolitan Magistrate will have to be completed within 30 days from the date of application. If the District Magistrate/ CMM is unable to pass order within this time limit, the time limit will be extended to maximum 60 days.

Status of implementation:

Bankers are yet to get any fruitful result from this amendment.

In West Bengal, the recovery mechanism via revenue authorities through Certificate cases issued by Banks for NPA accounts needs lot of improvement. It is pertinent to mention that in States like Kerala, Madhya Pradesh etc, the entire process of issuance of recovery certificates, its follow up by revenue authorities, recoveries made etc. are maintained on an online portal which becomes more convenient for all the stakeholders to keep track of the status of the case. This helps the banks to adopt necessary measures to speed up the process of recovery from long pending certificate cases.

Convener, SLBC West Bengal has submitted its representation on 17.01.2017 to the appropriate authority for considering of launching of similar portal in West Bengal, response for which is still awaited.

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 .

Recovery Mechanism & Performance:

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

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

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

Recovery Performance of Banks

1. Sector-wise recovery as on 31.03.2017

Overall recovery percentage consisting of three broad sectors viz. Agriculture, MSE and OPS as on 31.03.2017 stood at 55%.

Recovery Status of PRISEC loans as on 31.03.2017 is given below:

(Amt. Rs. in crore)

| Sector | March 2016 | | | March 2017 | | |
|----------------------|------------|----------|----|------------|----------|----|
| | Demand | Recovery | % | Demand | Recovery | % |
| Agriculture & allied | 12064 | 6252 | 52 | 12121 | 6635 | 55 |
| MSE | 10024 | 5569 | 56 | 9919 | 5456 | 55 |
| OPS | 4832 | 2550 | 53 | 4578 | 2447 | 53 |
| TOTAL | 26920 | 14371 | 53 | 26618 | 14538 | 55 |

2. Scheme-wise recovery as on 31.03.2017

Recovery Status of selected Employment generation schemes as on March 2017 in comparison to March 2016 are as under:

(Amt. Rs. in crore)

| Sector | March 2016 | | | March 2017 | | |
|-------------------|------------|----------|----|------------|----------|----|
| | Demand | Recovery | % | Demand | Recovery | % |
| PMRY | 45 | 12 | 26 | 41 | 10 | 25 |
| PMEGP | 159 | 72 | 45 | 143 | 61 | 42 |
| SJSRY | 26 | 14 | 52 | 22 | 9 | 39 |
| BSKP | 263 | 103 | 39 | 260 | 103 | 39 |
| REGP | 52 | 16 | 31 | 60 | 18 | 29 |
| SCP/TSP | 162 | 38 | 24 | 139 | 28 | 20 |
| SGSY (Individual) | 47 | 20 | 44 | 29 | 13 | 46 |
| SGSY (Gr) | 408 | 314 | 77 | 410 | 292 | 71 |
| SHG | 850 | 714 | 84 | 885 | 675 | 76 |

Bank wise positions as on 31.03.2017 on sector wise recovery, scheme wise recovery and PDR certificate cases are furnished in the annexure.

West Bengal

BANK-WISE AND SECTOR-WISE RECOVERY PERFORMANCE AS ON 31.03.2017

(Rs.in lac)

| Sl No | Bank | Agril & Allied Activities | | | MSE | | | OPS | | | Total | | |
|----------------------------------|---------------------------|---------------------------|------------------|----------------|------------------|------------------|----------------|------------------|------------------|----------------|-------------------|-------------------|----------------|
| | | Demand | Recovery | % | Demand | Recovery | % | Demand | Recovery | % | Demand | Recovery | % |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
| COMMERCIAL BANKS | | | | | | | | | | | | | |
| 1 | Allahabad Bank | 164184.16 | 75163.51 | 46 | 259528.57 | 168641.67 | 65 | 85310.95 | 52763.27 | 62 | 509023.68 | 296568.45 | 58 |
| 2 | Andhra Bank | 2886.74 | 1091.61 | 38 | 471.06 | 229.31 | 15 | 61.64 | 12.36 | 20 | 3419.44 | 1333.28 | 39 |
| 3 | Bank of Baroda | 13905.12 | 4591.23 | 33 | 29720.12 | 14853.24 | 50 | 15928.00 | 8459.14 | 53 | 59553.24 | 27903.61 | 47 |
| 4 | Bank of India | 67588.00 | 32589.11 | 48 | 108722.00 | 50129.00 | 46 | 28755.00 | 14129.54 | 49 | 205065.00 | 96847.65 | 47 |
| 5 | Bank of Maharashtra | 74.14 | 24.11 | 33 | 348.88 | 114.51 | 33 | 488.22 | 42.31 | 9 | 911.24 | 180.93 | 20 |
| 6 | Canara Bank | 47533.95 | 30725.79 | 65 | 70690.14 | 25166.92 | 36 | 5968.92 | 2594.39 | 43 | 124193.01 | 58487.10 | 47 |
| 7 | Central Bank of India | 5142.51 | 2700.62 | 53 | 9615.11 | 5334.12 | 55 | 3966.24 | 1315.85 | 33 | 18723.86 | 9350.59 | 50 |
| 8 | Corporation Bank | 6582.41 | 2152.41 | 33 | 9453.15 | 3484.56 | 37 | 1261.14 | 252.46 | 20 | 17296.70 | 5889.43 | 34 |
| 9 | Dena Bank | 58.46 | 28.16 | 48 | 1056.32 | 230.11 | 22 | 562.14 | 187.44 | 33 | 1419.00 | 445.71 | 31 |
| 10 | Indian Bank | 2827.14 | 983.54 | 35 | 17286.61 | 5487.16 | 32 | 4852.67 | 1041.21 | 21 | 24966.42 | 7511.91 | 30 |
| 11 | Indian Overseas Bank | 2915.64 | 1416.45 | 49 | 3014.56 | 1214.11 | 40 | 1032.15 | 375.41 | 36 | 6962.35 | 3005.97 | 43 |
| 12 | Oriental Bank of Commerce | 18142.21 | 9084.52 | 50 | 16024.16 | 7084.12 | 44 | 2914.54 | 1002.23 | 34 | 37080.91 | 17170.87 | 46 |
| 13 | Punjab National Bank | 4874.56 | 2141.11 | 44 | 2156.34 | 1124.12 | 52 | 412.21 | 121.21 | 29 | 7443.11 | 3386.44 | 45 |
| 14 | Punjab & Sind Bank | 1594.26 | 585.14 | 37 | 8980.00 | 3793.14 | 42 | 8463.21 | 3612.45 | 43 | 19037.47 | 7990.73 | 42 |
| 15 | Syndicate Bank | 3496.00 | 2202.12 | 63 | 17019.14 | 10062.46 | 59 | 7265.18 | 4332.84 | 60 | 27780.32 | 16597.42 | 60 |
| 16 | State Bank of India | 51788.14 | 34698.86 | 67 | 34030.22 | 21779.54 | 64 | 96810.00 | 65039.62 | 67 | 182628.36 | 121518.02 | 67 |
| 17 | Union Bank of India | 11421.11 | 4751.22 | 42 | 6054.67 | 1284.44 | 21 | 3532.74 | 1819.54 | 52 | 21008.52 | 6892.32 | 33 |
| 18 | United Bank of India | 149562.23 | 71562.84 | 48 | 60985.64 | 32596.47 | 53 | 41856.32 | 17856.64 | 43 | 252404.19 | 122015.95 | 48 |
| 19 | UCO Bank | 10749.22 | 4298.66 | 40 | 6645.07 | 2085.31 | 31 | 14826.17 | 3684.12 | 25 | 32220.46 | 10068.09 | 31 |
| 20 | Vijaya Bank | 690.14 | 292.14 | 42 | 7784.51 | 2290.47 | 29 | 2054.11 | 316.54 | 15 | 10528.76 | 2899.15 | 28 |
| 21 | IDBI Bank | 4481.12 | 2262.31 | 50 | 18794.51 | 10112.14 | 54 | 13912.01 | 8041.11 | 58 | 37187.64 | 20415.56 | 55 |
| A | Comm.Bks.Total | 570497.26 | 283345.46 | 50 | 688380.78 | 367096.92 | 53 | 340233.56 | 186999.68 | 55 | 1598853.68 | 836479.18 | 52 |
| SBI ASSOCIATES | | | | | | | | | | | | | |
| 22 | SBoI | | | #DIV/0! | | | #DIV/0! | | | #DIV/0! | | | #DIV/0! |
| 23 | SBBJ | | | #DIV/0! | | | #DIV/0! | | | #DIV/0! | 0.00 | 0.00 | #DIV/0! |
| 24 | SBoS | | | #DIV/0! | | | #DIV/0! | | | #DIV/0! | | | #DIV/0! |
| 25 | SBoP | | | #DIV/0! | | | #DIV/0! | | | #DIV/0! | | | #DIV/0! |
| 26 | SBoM | | | #DIV/0! | | | #DIV/0! | | | #DIV/0! | | | #DIV/0! |
| B | Total | 0.00 | 0.00 | #DIV/0! | 0.00 | 0.00 | #DIV/0! | 0.00 | 0.00 | #DIV/0! | 0.00 | 0.00 | #DIV/0! |
| OTHER BANKS | | | | | | | | | | | | | |
| 27 | HDFC Bank | 9740.22 | 6710.41 | 69 | 29126.31 | 20863.21 | 72 | 2872.06 | 2083.44 | 73 | 41738.59 | 29657.06 | 71 |
| 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 | 45901.89 | 21240.83 | 46 | 123747 | 79588 | 64 | 3056 | 2177 | | 172704.44 | 103005.68 | 60 |
| (A+B+C) | Total of Comm.Bks | 616399.15 | 304586.29 | 49 | 812127.47 | 446684.69 | 55 | 343289.42 | 189176.76 | 55 | 1771558.12 | 939484.86 | 53 |
| REGIONAL RURAL BANKS | | | | | | | | | | | | | |
| 30 | BGVB (UBI) | 96787.72 | 52784.61 | 55 | 99456.12 | 65412.22 | 66 | 56895.22 | 33952.16 | 60 | 253139.06 | 152148.99 | 60 |
| 31 | PBGB (UCO) | 61126.82 | 36218.83 | 59 | 25941.46 | 10078.71 | 39 | 6074.82 | 3071.30 | 51 | 93143.10 | 49368.84 | 53 |
| 32 | UBKGB | 32618.52 | 16856.22 | 52 | 4029.51 | 2085.64 | 52 | 28126.65 | 16106.54 | 57 | 64774.68 | 35048.40 | 54 |
| D | RRBs Total | 190533.06 | 105859.66 | 56 | 129427.09 | 77576.57 | 60 | 91096.69 | 53130.00 | 58 | 411056.84 | 236566.23 | 58 |
| E | W.B. St. Co-op.Bk | 349649.80 | 231921.50 | 66 | 41293.05 | 19883.88 | 48 | 24816.47 | 14845.71 | 60 | 415759.32 | 266651.09 | 64 |
| F | WBSCARD Bank Ltd. | 55537.89 | 21151.79 | 38 | 9067.98 | 1409.68 | 16 | 8592.79 | 2363.39 | 28 | 73198.66 | 24924.86 | 34 |
| Grand Total (A+B+C+D+E+F) | | 1212119.90 | 663519.24 | 55 | 991915.59 | 545554.82 | 55 | 457824.61 | 244729.97 | 53 | 2661860.10 | 1453804.03 | 55 |

BANK-WISE AND SCHEME-WISE RECOVERY PERFORMANCE AS ON 31.03.2017

(Rs.in lac)

| Sl No | Bank | IRDP | | | SGSY(I) | | | SGSY(Gr) | | | SJSRY | | | PMRY | | | PMEGP | | |
|--------------------------------|---------------------------|---------------|---------------|-----------|----------------|----------------|-----------|-----------------|-----------------|-----------|----------------|---------------|-----------|----------------|----------------|-----------|-----------------|----------------|-----------|
| | | Demand | Recovery | % | Demand | Recovery | % | Demand | Recovery | % | Demand | Recovery | % | Demand | Recovery | % | Demand | Recovery | % |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) | (19) | (20) |
| COMMERCIAL BANKS | | | | | | | | | | | | | | | | | | | |
| 1 | Allahabad Bank | 0.00 | 0.00 | #DIV/0! | 133.31 | 72.54 | 54 | 426.84 | 246.25 | 58 | 88.65 | 19.47 | 22 | 275.43 | 89.38 | 32 | 417.50 | 244.11 | 58 |
| 2 | Andhra Bank | | | 0 | | | 0 | | | #DIV/0! | 5.98 | 3.02 | 51 | 11.36 | 7.86 | 69 | 96.89 | 39.87 | 41 |
| 3 | Bank of Baroda | 0.00 | 0.00 | #DIV/0! | 25.00 | 15.24 | 61 | 78.49 | 35.19 | 45 | 22.00 | 9.00 | 41 | 49.84 | 15.46 | 31 | 40.16 | 12.35 | 31 |
| 4 | Bank of India | 10.00 | 4.51 | 45 | 149.00 | 87.00 | 58 | 6055.00 | 2687.00 | 44 | 950.00 | 488.00 | 51 | 61.00 | 34.00 | 56 | 5355 | 1920 | 36 |
| 5 | Bank of Maharashtra | 0 | 0 | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | #DIV/0! | 0.00 | 0.00 | 0 | 17.44 | 1.24 | 7 | 27 | 7 | 27 |
| 6 | Canara Bank | 0.00 | 0.00 | 0 | 196.64 | 109.24 | 56 | 118.42 | 52.46 | 44 | 176.54 | 153.12 | 87 | 646.23 | 401.22 | 62 | 459 | 209 | 46 |
| 7 | Central Bank of India | 0 | 0 | 0 | 328.51 | 18.05 | 5 | 658.00 | 259.00 | 39 | 204.51 | 12.25 | 6 | 725.59 | 62.90 | 9 | 388 | 90 | 23 |
| 8 | Corporation Bank | | | 0 | | | #DIV/0! | | | #DIV/0! | 1.98 | 1.05 | 53 | 8.15 | 5.18 | 64 | 41.15 | 18.20 | 44 |
| 9 | Dena Bank | 4.28 | 0.06 | 1 | 4.12 | 1.08 | 26 | 0.00 | 0.00 | #DIV/0! | 1.24 | 0.00 | 0 | 27.48 | 6.74 | 25 | 24.18 | 4.98 | 21 |
| 10 | Indian Bank | 0.00 | 0.00 | #DIV/0! | 18.41 | 2.94 | 16 | 0.00 | 0.00 | #DIV/0! | 55.12 | 5.84 | 11 | 163.27 | 3.24 | 2 | 80.14 | 3.86 | 5 |
| 11 | Indian Overseas Bank | 0.00 | 0.00 | #DIV/0! | 26.58 | 8.41 | 32 | 37.41 | 3.16 | 8 | 6.48 | 1.41 | 22 | 16.84 | 1.12 | 7 | 28.74 | 10.89 | 38 |
| 12 | Oriental Bank of Commerce | | | #DIV/0! | 2.27 | 1.26 | 56 | | | #DIV/0! | 1.41 | 0.42 | 30 | 1.54 | 0.63 | 41 | 2.32 | 1.14 | 49 |
| 13 | Punjab National Bank | | | #DIV/0! | | | 0 | 318.98 | 208.14 | 65 | 362.14 | 44.85 | 12 | 432.16 | 42.12 | 10 | 542.31 | 206.13 | 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! | 239.00 | 161.23 | 67 | 12.00 | 4.00 | 33 | 48.00 | 21.00 | 44 | 128 | 34 | 27 |
| 16 | State Bank of India | 1.00 | 0 | 0 | 441.00 | 279.41 | 63 | 330.00 | 215.46 | 65 | 112.00 | 57.46 | 51 | 783.00 | 203.14 | 26 | 949 | 445 | 47 |
| 17 | Union Bank of India | | | #DIV/0! | 36.88 | 28.91 | 78 | 48.84 | 13.84 | 28 | 21.14 | 3.87 | 18 | 94.38 | 6.81 | 7 | 22.92 | 6.61 | 29 |
| 18 | United Bank of India | | | 0 | | | #DIV/0! | 1284.56 | 638.81 | 50 | 76.58 | 41.85 | 55 | 253.12 | 60.34 | 24 | 1354.22 | 617.48 | 46 |
| 19 | UCO Bank | 2.18 | 1.06 | 49 | 410.54 | 308.56 | 75 | 224.51 | 110.37 | 49 | 68.54 | 16.84 | 25 | 389.64 | 48.13 | 12 | 230.11 | 87.88 | 38 |
| 20 | Vijaya Bank | | | | 9.15 | 1.21 | 13 | | | #DIV/0! | 31.14 | 6.87 | 22 | 6.89 | 2.01 | 29 | 5.81 | 1.41 | 24 |
| 21 | IDBI BANK | | | | | | | | | | | | | | | | | | |
| A | Comm.Bks.Total | 17.46 | 5.63 | 32 | 1781.41 | 933.85 | 52 | 9820.05 | 4630.91 | 47 | 2197.45 | 869.32 | 40 | 4011.80 | 1012.60 | 25 | 10212.62 | 3961.72 | 39 |
| REGIONAL RURAL BANKS | | | | | | | | | | | | | | | | | | | |
| 22 | BGVB (UBI) | 0.00 | 0.00 | #DIV/0! | 0.00 | 0.00 | 0 | 16748.55 | 12845.55 | 77 | 0.00 | 0.00 | | 0.00 | 0.00 | #DIV/0! | 0.00 | 0.00 | #DIV/0! |
| 23 | PBGB (UCO) | 249.05 | 120.41 | 48 | 338.12 | 212.41 | 63 | 732.89 | 427.35 | 58 | 0.00 | 0.00 | | 0.00 | 0.00 | #DIV/0! | 1980.14 | 781.32 | 39 |
| 24 | UBKGB | 502.32 | 18.98 | 4 | 646.52 | 125.87 | 19 | 13214.23 | 10846.52 | 82 | 0.00 | 0 | | 0.00 | 0.00 | #DIV/0! | 463.00 | 186.32 | 40 |
| B | RRBs Total | 751.37 | 139.39 | 19 | 984.64 | 338.28 | 34 | 30695.67 | 24119.42 | 79 | 0.00 | 0.00 | | 0.00 | 0.00 | #DIV/0! | 2443.14 | 967.64 | 40 |
| 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 | | | | 162.12 | 63.14 | 39 | 299.91 | 231.94 | 77 | | | | 11.74 | 0.06 | 1 | 1541.11 | 1074.14 | 70 |
| Grand Total (A+B+C+D+E) | | 768.83 | 145.02 | 19 | 2928.17 | 1335.27 | 46 | 41044.63 | 29163.27 | 71 | 2210.33 | 872.73 | 39 | 4071.54 | 1033.66 | 25 | 14295.87 | 6051.50 | 42 |

BANK-WISE AND SCHEME-WISE RECOVERY PERFORMANCE AS ON 31.03.2017

(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 | 333.37 | 142.48 | 43 | 1228.52 | 872.00 | 71 | 15.43 | 2.43 | 16 |
| 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! | 44.16 | 24.84 | 56 | 60.16 | 16.87 | 28 | 0.00 | 0.00 | #DIV/0! |
| 4 | Bank of India | 55.00 | 34.00 | 62 | 947.00 | 501.00 | 53 | 1107.00 | 447.00 | 40 | 6122.12 | 3150.01 | 51 | 521.00 | 268.00 | 51 |
| 5 | Bank of Maharashtra | | | #DIV/0! | | | 0 | | | #DIV/0! | | | 0 | | | |
| 6 | Canara Bank | 0.00 | 0.00 | #DIV/0! | 121.14 | 63.84 | 53 | 19.18 | 11.74 | 61 | 489.52 | 245.14 | 50 | 4.74 | 1.86 | 39 |
| 7 | Central Bank of India | 6.00 | 3.00 | 50 | 20.52 | 6.87 | 33 | 31.25 | 13.15 | 42 | 1265.35 | 66.34 | 5 | 197.51 | 1.31 | 1 |
| 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! | 2.14 | 0.28 | 13 | 18.44 | 0.68 | 4 | 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 | Punjab National Bank | | | #DIV/0! | 17.84 | 7.84 | 44 | 1424.00 | 826.32 | 58 | 1532.20 | 848.21 | 55 | 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 | 229.14 | 161.84 | 71 | 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 | 6457.00 | 5359.11 | 83 | 4.00 | 2.00 | 50 |
| 17 | Union Bank of India | | | #DIV/0! | | | #DIV/0! | 99.74 | 24.12 | 24 | 418.14 | 164.21 | 39 | 356.24 | 116.54 | 33 |
| 18 | United Bank of India | 11.84 | 2.96 | 25 | 106.54 | 48.34 | 45 | 617.46 | 251.41 | 41 | 2098.64 | 1280.17 | 61 | 23.84 | 11.24 | 47 |
| 19 | UCO Bank | 36.64 | 18.12 | 49 | 1864.25 | 968.45 | 52 | 76.25 | 35.29 | 46 | 752.34 | 428.14 | 57 | 1.26 | 0.42 | 33 |
| 20 | Vijaya Bank | | | 0 | | | #DIV/0! | 5 | 0.9 | 18 | 14.24 | 5.28 | 37 | | | #DIV/0! |
| 21 | IDBI BANK | | | | | | | | | | | | | | | |
| A | Comm.Bks.Total | 127.48 | 60.08 | 47 | 5713.15 | 3043.76 | 53 | 11404.35 | 1810.05 | 16 | 22199.12 | 13132.50 | 59 | 1372.18 | 504.68 | 37 |
| REGIONAL RURAL BANKS | | | | | | | | | | | | | | | | |
| 22 | BGVB (UBI) | 0 | 0 | | 0.00 | 0.00 | | 1084.52 | 479.52 | 44 | 15847.32 | 10017.52 | 63 | 3784.11 | 2014.46 | 53 |
| 23 | PBGB (UCO) | 138.00 | 71.00 | 51 | 90.78 | 48.05 | 53 | 1024.15 | 374.16 | 37 | 3471.12 | 3114.51 | 90 | 471.12 | 147.21 | 31 |
| 24 | UBKGB | 0.00 | 0.00 | #DIV/0! | 26.84 | 14.64 | 55 | 424.51 | 135.48 | 32 | 13359.14 | 10568.45 | 79 | 748.51 | 264.51 | 35 |
| B | RRBs Total | 138.00 | 71.00 | 51 | 117.62 | 62.69 | 53 | 2533.18 | 989.16 | 39 | 32677.58 | 23700.48 | 73 | 5003.74 | 2426.18 | 48 |
| C | W.B. St. Co-op.Bk | | | #DIV/0! | 0.00 | 0.00 | 0 | | | | 22899.80 | 19403.00 | 85 | | | #DIV/0! |
| D | WBSCARD Bank Ltd. | | | | | | | | | | 10746.5 | 7784.59 | 72 | | | |
| Grand Total (A+B+C+D) | | 265.48 | 131.08 | 49 | 5830.77 | 3106.45 | 53 | 13937.53 | 2799.21 | 20 | 88523.02 | 67517.37 | 76 | 6375.92 | 2930.86 | 46 |

BANK-WISE AND SCHEME-WISE RECOVERY PERFORMANCE AS ON 31.03.2017

| | | | | | | | | | | | | | | | | (Rs.in lac) |
|-------------------------|---------------------------|----------------|----------------|-----------|----------------|----------------|-----------|---------------|--------------|-----------|--------------|--------------|-----------|---------------|--------------|-------------|
| SI | Bank | GJRHFS | | | DRI | | | SEEUY | | | SEPUP | | | SUME | | |
| No | | 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 | 312.35 | 78.49 | 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 | 70.18 | 41.58 | 59 | 0.86 | 0.20 | 23 | 0.00 | 0.00 | | 0.00 | 0.00 | #DIV/0! | 0 | 0 | |
| 4 | Bank of India | 6247.00 | 2752.00 | 44 | 68.00 | 26.00 | 38 | 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 | 14.81 | 8.16 | 55 | 976.52 | 655.02 | 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 | 48.75 | 5.64 | 12 | 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 | 8.53 | 33 | 0.00 | 0.00 | #DIV/0! | 0.00 | 0.00 | #DIV/0! | 0.00 | 0.00 | #DIV/0! |
| 11 | Indian Overseas Bank | 0.00 | 0 | #DIV/0! | 0.00 | 0.00 | #DIV/0! | 0.00 | 0.00 | #DIV/0! | 0.00 | 0.00 | #DIV/0! | 0.00 | 0.00 | #DIV/0! |
| 12 | Oriental Bank of Commerce | | | #DIV/0! | | | #DIV/0! | | | #DIV/0! | | | #DIV/0! | | | #DIV/0! |
| 13 | Punjab National Bank | 1385.12 | 859.21 | 62 | 1084.16 | 647.11 | 60 | 19.02 | 7.68 | 40 | 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! | 285.00 | 164.00 | 58 | 5.00 | 0.00 | 0 | 2.00 | 0.00 | 0 | 19.00 | 13.00 | 68 |
| 17 | Union Bank of India | 70.41 | 32.56 | 46 | 962.31 | 131.24 | 14 | 40.52 | 12.21 | 30 | | | #DIV/0! | 70.85 | 24.54 | 35 |
| 18 | United Bank of India | | | #DIV/0! | 32.86 | 12.16 | 37 | 7.08 | 1.84 | 26 | 8.05 | 1.38 | 17 | 4.08 | 1.41 | 35 |
| 19 | UCO Bank | 26.41 | 12.51 | 47 | 4.12 | 1.26 | 31 | 18.64 | 6.84 | 37 | 0.51 | 0.26 | 51 | 1.20 | 0.33 | 28 |
| 20 | Vijaya Bank | | | #DIV/0! | | | | | | | | | | | | |
| 21 | IDBI BANK | | | #DIV/0! | | | | | | | | | | | | |
| A | Comm.Bks.Total | 8343.93 | 3863.44 | 46 | 3804.82 | 1731.65 | 46 | 100.14 | 31.67 | 32 | 53.98 | 15.77 | 29 | 120.13 | 51.78 | 43 |

Agenda Item No: 12 Annexure:-VI

BANK-WISE AND SCHEME-WISE RECOVERY PERFORMANCE AS ON 31.03.2017

| | | | | | | | | | | | | | | | | (Rs.in lac) |
|------------------------------|--------------------------|----------------|----------------|-----------|----------------|----------------|-----------|---------------|--------------|-----------|--------------|--------------|-----------|---------------|--------------|-------------|
| SI | Bank | GJRHFS | | | DRI | | | SEEUY | | | SEPUP | | | SUME | | |
| No | | Demand | Recovery | % | Demand | Recovery | % | Demand | Recovery | % | Demand | Recovery | % | Demand | Recovery | % |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) |
| REGIONAL RURAL BANKS | | | | | | | | | | | | | | | | |
| 22 | BGVB (UBI) | 0.00 | 0.00 | 0 | 0 | 0 | | 0 | 0 | | 0 | 0 | | 0 | 0 | |
| 23 | PBGB (UCO) | 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) | | 8441.93 | 3946.58 | 47 | 3829.82 | 1732.65 | 45 | 100.14 | 31.67 | 32 | 53.98 | 15.77 | 29 | 120.13 | 51.78 | 43 |

BANK-WISE AND SCHEME-WISE RECOVERY PERFORMANCE AS ON 31.03.2017

| SI No | Bank | REGP(MMS) | | | BSKP | | | ONFWM | | | ACC | | | LUCC | | | KCC | | | Rs.in lac | | |
|-------------------------|---------------------------|----------------|----------------|-----------|-----------------|----------------|-----------|---------------|--------------|-----------|----------------|---------------|-----------|----------------|----------------|-----------|------------------|-----------------|-----------|-----------|----------|---|
| | | Demand | Recovery | % | Demand | Recovery | % | Demand | Recovery | % | Demand | Recovery | % | Demand | Recovery | % | Demand | Recovery | % | Demand | Recovery | % |
| | | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) | (19) | (20) | | | |
| COMMERCIAL BANKS | | | | | | | | | | | | | | | | | | | | | | |
| 1 | Allahabad Bank | 12.21 | 3.31 | 27 | 794.52 | 316.24 | 40 | 26.41 | 12.24 | 46 | 51.53 | 11.63 | 23 | 165.11 | 53.97 | 33 | 6312.97 | 3406.48 | 54 | | | |
| 2 | Andhra Bank | | | #DIV/0! | 174.15 | 51.87 | 30 | | | 0 | | | 0 | | | 0 | 36.84 | 12.14 | 33 | | | |
| 3 | Bank of Baroda | 0.00 | 0.00 | #DIV/0! | 95.48 | 45.16 | 47 | 0.00 | 0.00 | #DIV/0! | 0.00 | 0.00 | #DIV/0! | | | #DIV/0! | 6849.16 | 4232.26 | 62 | | | |
| 4 | Bank of India | 299.00 | 73.00 | 24 | 7125.00 | 2756.00 | 39 | 0.00 | 0.00 | #DIV/0! | 2301.00 | 825.00 | 36 | 2597.00 | 947.00 | 36 | 34525.00 | 21060 | 61 | | | |
| 5 | Bank of Maharashtra | | | #DIV/0! | | | | | | | | | | | | | 64.12 | 40.84 | 64 | | | |
| 6 | Canara Bank | 14.16 | 9.28 | 66 | 120.11 | 81.78 | 68 | 0.00 | 0.00 | | 22.41 | 15.98 | 71 | 114.84 | 74.85 | 65 | 8482.11 | 5498.06 | 65 | | | |
| 7 | Central Bank of India | 1087.00 | 397.00 | 37 | 582.25 | 5.56 | 1 | 16.00 | 2.00 | 13 | 20.18 | 0.12 | 1 | 18.50 | 5.13 | 28 | 1953.50 | 238.38 | 12 | | | |
| 8 | Corporation Bank | | | #DIV/0! | | | #DIV/0! | | | 0 | | | 0 | 988.54 | 655.14 | 66 | 290.15 | 147.46 | 51 | | | |
| 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 | 20.19 | 7.54 | 37 | | | |
| 10 | Indian Bank | 0.00 | 0.00 | #DIV/0! | 236.85 | 49.86 | 21 | 0.00 | 0.00 | #DIV/0! | 0.00 | 0.00 | #DIV/0! | 0.00 | 0.00 | #DIV/0! | 2500.00 | 601.21 | 24 | | | |
| 11 | Indian Overseas Bank | 0.00 | 0 | #DIV/0! | 48.78 | 32.16 | 66 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 0 | 1412.54 | 416.64 | 29 | | | |
| 12 | Oriental Bank of Commerce | | | #DIV/0! | | 16 | #DIV/0! | | | 0 | | | 0 | | | 0 | 226.15 | 84.51 | 37 | | | |
| 13 | Punjab National Bank | | | #DIV/0! | 125.41 | 78.44 | 63 | | | 0 | 126.54 | 26.32 | 21 | 46.00 | 24.11 | 52.41 | 10521.14 | 4925.11 | 47 | | | |
| 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! | 104.00 | 67.00 | 64 | 0.00 | 0.00 | | 38.00 | 21.00 | 55 | 12.00 | 10.00 | 83 | 349.00 | 105.06 | 30 | | | |
| 16 | State Bank of India | 1015.00 | 142.00 | 14 | 35.68 | 16.38 | 46 | 42.00 | 14.00 | 33 | 69.00 | 23.00 | 33 | 0.00 | 0.00 | #DIV/0! | 27851.00 | 19496.00 | 70 | | | |
| 17 | Union Bank of India | | | #DIV/0! | | | #DIV/0! | | | #DIV/0! | | | #DIV/0! | | | 0 | 728.54 | 284.56 | 39 | | | |
| 18 | United Bank of India | 2568.64 | 745.23 | 29 | 4387.12 | 1612.32 | 37 | 72.14 | 24.19 | 34 | 92.86 | 44.22 | 48 | 915.86 | 354.11 | 39 | 36914.52 | 21745.63 | 59 | | | |
| 19 | UCO Bank | 76.84 | 36.14 | 47 | 439.16 | 172.86 | 39 | 1.00 | 0.00 | 0 | 22.87 | 4.98 | 22 | 38.00 | 8.56 | 23 | 2321.11 | 1048.61 | 45 | | | |
| 20 | Vijaya Bank | | | 0 | 49.66 | 8.11 | 16 | | | 0 | | | 0 | | | 0 | 79.54 | 14.85 | 19 | | | |
| 21 | IDBI BANK | | | | | | | | | | | | | | | | | | | | | |
| A | Comm.Bks.Total | 5072.85 | 1405.96 | 28 | 14318.17 | 5309.74 | 37 | 157.55 | 52.43 | 33 | 2744.90 | 972.25 | 35 | 4924.86 | 2156.88 | 44 | 141452.02 | 83371.85 | 59 | | | |

BANK-WISE AND SCHEME-WISE RECOVERY PERFORMANCE AS ON 31.03.2017

| SI No | Bank | REGP(MMS) | | | BSKP | | | ONFWM | | | ACC | | | LUCC | | | KCC | | | (Rs.in lac) | | |
|-----------------------------|----------------------------------|----------------|----------------|-----------|-----------------|-----------------|-----------|---------------|--------------|----------------|----------------|----------------|-----------|----------------|----------------|-----------|------------------|------------------|-----------|-------------|----------|---|
| | | Demand | Recovery | % | Demand | Recovery | % | Demand | Recovery | % | Demand | Recovery | % | Demand | Recovery | % | Demand | Recovery | % | Demand | Recovery | % |
| | | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) | (19) | (20) | | | |
| REGIONAL RURAL BANKS | | | | | | | | | | | | | | | | | | | | | | |
| 22 | BGVB (UBI) | 0 | 0 | 0 | 6072.16 | 2674.19 | 44 | 0.00 | 0.00 | 0 | 0.00 | 0.00 | #DIV/0! | 758.22 | 472.15 | 62 | 61228.19 | 39857.41 | 65 | | | |
| 23 | PBGB (UCO) | 505.87 | 242.21 | 48 | 2569.12 | 749.33 | 29 | 0.00 | 0.00 | 0 | 179.61 | 94.61 | 53 | 3 | 2 | 66.67 | 51126.82 | 36218.83 | 71 | | | |
| 24 | UBKGB | 0.00 | 0.00 | #DIV/0! | 1454.22 | 1021.11 | 70 | 0.00 | 0.00 | #DIV/0! | 463.15 | 164.15 | 35 | 0 | 0 | | 22451.16 | 15124.14 | 67 | | | |
| B | RRBs Total | 505.87 | 242.21 | 48 | 10095.50 | 4444.63 | 44 | 0.00 | 0.00 | #DIV/0! | 642.76 | 258.76 | | 761.22 | 474.15 | 62 | 134806.17 | 91200.38 | 68 | | | |
| C | W.B. St. Co-op.Bk | 420.00 | 105 | 25 | 1667.18 | 545.23 | 33 | | | 0 | | | | | | | 428816.11 | 290126.47 | 68 | | | |
| D | WBSCARD Bank Ltd. | | | #DIV/0! | | | #DIV/0! | | | | | | | 0 | | | | | #DIV/0! | | | |
| E | HDFC Bank | | | | | | | | | | | | | | | | 3041.16 | 2014.46 | 66 | | | |
| F | Federal Bank | | | | | | | | | | | | | | | | 274.15 | 168.41 | 61 | | | |
| | Grand Total (A+B+C+D+E+F) | 5998.72 | 1753.17 | 29 | 26080.85 | 10299.60 | 39 | 157.55 | 52.43 | 33 | 3387.66 | 1231.01 | 36 | 5686.08 | 2631.03 | 46 | 708389.61 | 466881.57 | 66 | | | |

NPA POSITION OF BANKS IN THE STATE OF WEST BENGAL

As on 31.03.2017

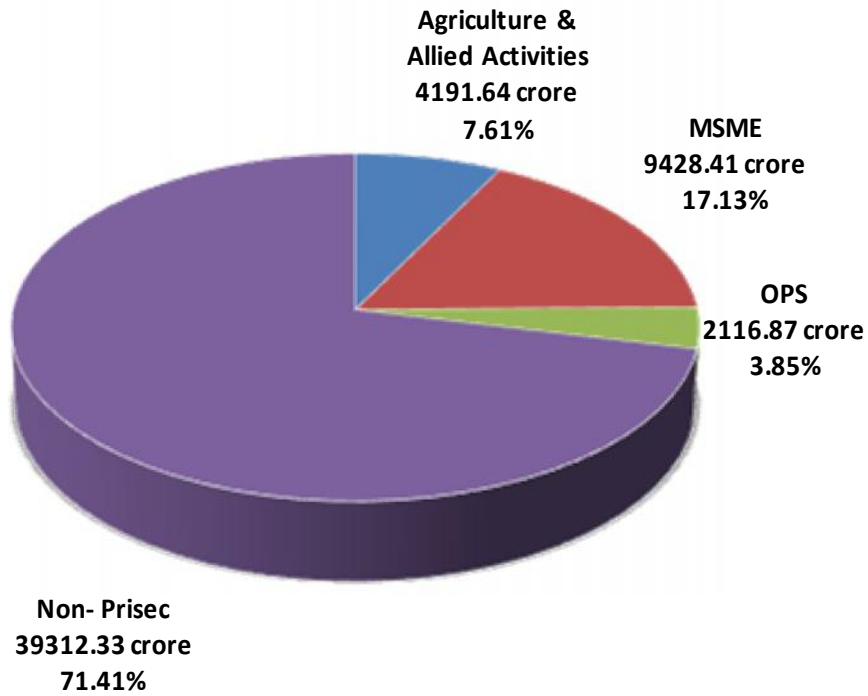
(Rs. in crore)

| Year | Gross Advance | Gross NPA | |
|------------|---------------|-----------|----------------|
| | Amount | Amount | % to Gross NPA |
| March'2013 | 262662.00 | 16972.56 | 6.46 |
| March'2014 | 311876.00 | 23216.99 | 7.44 |
| March'2015 | 356925.00 | 33086.71 | 9.27 |
| March'2016 | 356011.00 | 43904.14 | 12.33 |
| March'2017 | 367642.87 | 55049.25 | 14.97 |

Percentage of gross NPA increased from 12.33% as on March' 2016 to 14.97% as on March' 2017. Amount in absolute terms also increased from Rs. 43904.14 crore as on March' 2016 to Rs 55049.25 crore as on 31st March' 2017.

NPA Position and amount outstanding of Banks in West Bengal as on 31.03.2017 is furnished in the Annexure.

NPA Position as on 31.03.2017



NPA position of Banks as on 31.03.2017

(Rs.in lac)

| SL. No | Banks | Agriculture & Allied | | MSE | | OPS | | Total Prised | | Non. Prised | | 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 | 241537.99 | 35992.32 | 611971.50 | 134072.16 | 129746.24 | 5493.43 | 983255.73 | 175557.91 | 1302187.27 | 327543.90 | 2285443.00 | 503101.81 |
| 2 | Andhra Bank | 35993.90 | 29.66 | 109612.21 | 33028.08 | 29854.75 | 623.47 | 175460.86 | 33681.21 | 252371.83 | 73087.41 | 427832.69 | 106768.62 |
| 3 | Bank of Baroda | 40900.00 | 6984.16 | 269800.00 | 57412.58 | 127700.00 | 9264.58 | 438400.00 | 73661.32 | 808584.00 | 147846.15 | 1246984.00 | 221507.47 |
| 4 | Bank of India | 186782.00 | 22413.00 | 410512.22 | 57872.00 | 200955.00 | 26124.00 | 798249.22 | 106409.00 | 962516.78 | 136186.14 | 1760766.00 | 242595.14 |
| 5 | Bank of Maharashtra | 1464.28 | 40.00 | 20101.46 | 325.11 | 18238.54 | 475.01 | 39804.28 | 840.12 | 168997.72 | 36012.00 | 208802.00 | 36852.12 |
| 6 | Canara Bank | 59175.82 | 6473.21 | 174167.11 | 54965.21 | 32082.84 | 6697.14 | 265425.77 | 68135.56 | 468654.73 | 108155.14 | 734080.50 | 176290.70 |
| 7 | Central Bank of India | 108100.19 | 8414.75 | 156069.96 | 32799.45 | 68813.45 | 8742.73 | 332983.60 | 49956.93 | 503534.80 | 217745.39 | 836518.40 | 267702.32 |
| 8 | Corporation Bank | 23870.18 | 7510.73 | 48141.49 | 14657.74 | 26264.95 | 5724.16 | 98276.62 | 27892.63 | 470372.83 | 118672.92 | 568649.45 | 146565.55 |
| 9 | Dena Bank | 4314.00 | 470.12 | 81275.00 | 15500.32 | 15840.00 | 2750.16 | 101429.00 | 18720.60 | 190612.01 | 28620.66 | 292041.01 | 47341.26 |
| 10 | Indian Bank | 11006.67 | 2179.16 | 46021.34 | 8520.14 | 19012.16 | 944.11 | 76040.17 | 11643.41 | 248314.77 | 41205.61 | 324354.94 | 52849.02 |
| 11 | Indian Overseas Bank | 104905.12 | 49324.19 | 292475.14 | 97224.12 | 32936.18 | 16491.75 | 430316.44 | 163040.06 | 289662.56 | 150555.25 | 719979.00 | 313595.31 |
| 12 | Oriental Bank of Commerce | 56618.14 | 11694.44 | 244092.25 | 45253.11 | 24440.84 | 1396.14 | 325151.23 | 58343.69 | 537124.77 | 203096.84 | 862276.00 | 261440.53 |
| 13 | Punjab National Bank | 167966.11 | 19412.22 | 246253.01 | 41750.12 | 26185.00 | 16741.25 | 440404.12 | 77903.59 | 1158495.88 | 95845.23 | 1598900.00 | 173748.82 |
| 14 | Punjab & Sind Bank | 3894.14 | 62.31 | 56920.01 | 11784.23 | 28431.12 | 615.33 | 89245.27 | 12461.87 | 208880.73 | 8848.18 | 298126.00 | 21310.05 |
| 15 | Syndicate Bank | 11295.00 | 2758.11 | 96641.00 | 25305.18 | 29411.00 | 5135.47 | 137347.00 | 33198.76 | 547782.00 | 120791.14 | 685129.00 | 153989.90 |
| 16 | State Bank of India | 319916.00 | 30738.14 | 684155.11 | 21439.84 | 714006.00 | 4913.86 | 1718077.11 | 57091.84 | 4776730.00 | 1229837.00 | 6494807.11 | 1286928.84 |
| 17 | Union Bank of India | 98508.15 | 14212.14 | 97944.44 | 38598.74 | 93198.71 | 7468.16 | 289651.30 | 60279.04 | 703268.01 | 89853.85 | 992919.31 | 150132.89 |
| 18 | United Bank of India | 586880.00 | 61667.44 | 562896.38 | 95162.41 | 348872.84 | 15716.12 | 1498649.22 | 172545.97 | 1808062.14 | 42320.84 | 3306711.36 | 214866.81 |
| 19 | UCO Bank | 164800.00 | 13446.18 | 296743.00 | 28534.16 | 186057.00 | 19169.28 | 647600.00 | 61149.62 | 807817.94 | 548062.64 | 1455417.94 | 609212.26 |
| 20 | Vijaya Bank | 46178.11 | 129.43 | 89253.11 | 4841.24 | 15672.00 | 1927.11 | 151103.22 | 6897.78 | 196038.78 | 49743.00 | 347142.00 | 56640.78 |
| 21 | IDBI Bank | 59871.41 | 762.13 | 155960.27 | 22841.22 | 158924.51 | 6621.08 | 374756.19 | 30224.43 | 403600.72 | 49604.06 | 778356.91 | 79828.49 |
| A | Comm.Bks.Total | 2333977.21 | 294713.84 | 4751006.01 | 841887.16 | 2326643.13 | 163034.34 | 9411626.35 | 1299635.34 | 16813610.27 | 3823633.35 | 26225236.62 | 5123268.69 |
| SBI ASSOCIATES | | | | | | | | | | | | | |
| 22 | SBol | 0.00 | | 0.00 | | 0.00 | | 0.00 | 0.00 | 62641.12 | | 62641.12 | 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 | 39142.84 | | 39142.84 | 0.00 |
| 25 | SBoM | 14.74 | 0.00 | 3197.01 | 150.00 | 2668.09 | 478.00 | 5879.84 | 628.00 | 147014.72 | | 152894.56 | 628.00 |
| 26 | SBBJ | | | | | | | 0.00 | 0.00 | 126974.70 | | 126974.70 | 0.00 |
| B | Total | 14.74 | 0.00 | 3197.01 | 150.00 | 2668.09 | 478.00 | 5879.84 | 628.00 | 375773.38 | 0.00 | 381653.22 | 628.00 |
| OTHER BANKS | | | | | | | | | | | | | |
| 27 | HDFC Bank | 90899.73 | 1985.22 | 356251.07 | 6741.33 | 83009.22 | 398.44 | 530160.02 | 9124.99 | 1297222.92 | 20685.33 | 1827382.94 | 29810.32 |
| 28 | AXIS Bank (UTI) | 82226.42 | 4019.89 | 245845.83 | 3641.23 | 63678.19 | 2121.44 | 391750.44 | 9782.56 | 1149264.87 | 36895.23 | 1541015.31 | 46677.79 |
| 29 | ICICI Bank | 63790.63 | | 264684.54 | | 54423.32 | | 382898.49 | 0.00 | 1444772.87 | 0.00 | 1827671.36 | 0.00 |
| 30 | Federal Bank | 16363.36 | 900.18 | 20051.86 | 3082.54 | 4630.22 | 149.74 | 41045.44 | 4132.46 | 151144.98 | 12971.36 | 192190.42 | 17103.82 |
| 31 | Bandhan Bank | 487517.00 | 0.00 | 518065.00 | 0.00 | 3895.00 | | 1009477.00 | 0.00 | 38239.00 | 0.00 | 1047716.00 | 0.00 |
| 32 | Indusind Bank | 25188.75 | 420.13 | 101832.09 | 1469.49 | 43.81 | 17.3 | 127064.65 | 1906.92 | 379370.59 | 1343.51 | 506435.24 | 3250.43 |
| 33 | Ratnakar Bank Ltd. | 5397.74 | 0.42 | 14429.59 | | 22626.11 | 14.68 | 42453.44 | 15.10 | 435943.56 | 205.14 | 478397.00 | 220.24 |
| 34 | Kotak Mahindra Bank | 22945.61 | | 32895.64 | | 894.45 | | 56735.70 | 0.00 | 78927.91 | 1823.56 | 135663.61 | 1823.56 |
| 35 | South Indian Bank | 9282.67 | 1177.77 | 24939.81 | 298.32 | 11097.67 | 10.62 | 45320.15 | 1486.71 | 148818.64 | 2216.42 | 194138.79 | 3703.13 |
| C | Total | 803611.91 | 8503.61 | 1578995.43 | 15232.91 | 244297.99 | 2712.22 | 2626905.33 | 26448.74 | 5123705.34 | 76140.55 | 7750610.67 | 102589.29 |
| (A+B+C) | Total of Comm.Bks. | 3137603.86 | 303217.45 | 6333198.45 | 857270.07 | 2573609.21 | 166224.56 | 12044411.52 | 1326712.08 | 22313088.99 | 3899773.90 | 34357500.51 | 5226485.98 |
| REGIONAL RURAL BANKS | | | | | | | | | | | | | |
| 36 | BGVB (UBI) | 264681.52 | 51563.07 | 146325.09 | 36065.58 | 108526.84 | 20517.12 | 519533.45 | 108145.77 | 42740.17 | 12611.14 | 562273.62 | 120756.91 |
| 37 | PBGB (UCO) | 93537.11 | 6257.14 | 79705.04 | 7715.21 | 33870.00 | 1754.09 | 208932.15 | 15726.44 | 13519.99 | 2408.14 | 222452.14 | 18134.58 |
| 38 | UBKGB | 64105.11 | 8690.14 | 4898.56 | 1761.22 | 38518.46 | 8728.56 | 107522.13 | 19179.92 | 16193.79 | 3248.16 | 123715.92 | 22428.08 |
| D | RRBs Total | 424143.74 | 66510.35 | 230928.69 | 45542.01 | 180915.30 | 30999.77 | 835987.73 | 143052.13 | 72453.95 | 18267.44 | 908441.68 | 161319.57 |
| E | W.B. St. Co-op.Bk | 589708.41 | 22733.42 | 50395.58 | 9428.92 | 244041.39 | 14462.51 | 884145.38 | 46624.85 | 446082.98 | 13191.28 | 1330228.36 | 59816.13 |
| F | WBSCARD Bank Ltd. | 99384.03 | 26703.10 | 1132.30 | | 2005.14 | | 102521.47 | 26703.10 | 5093.61 | | 107615.08 | 26703.10 |
| G | SIDBI | | | 60501.03 | 30600.00 | | | 60501.03 | 30600.00 | 0.00 | | 60501.03 | 30600.00 |
| Grand Total (A+B+C+D+E+F+G+H) | | 4250840.04 | 419164.32 | 6676156.05 | 942841.00 | 3000571.04 | 211686.84 | 13927567.13 | 1573692.16 | 22836719.53 | 3931232.62 | 36764286.66 | 5504924.78 |
| H | Medium Enterprises | | | | | | | 1333817.03 | | | | | |
| | Total Prised | | | | | | | 15261384.16 | | | | | |

NPA position of Banks as on 31.03.2017

(Rs.in lac)

| SL. No | Banks | Housing | | Education | | PMEGP | | BSKP | | NULM | | NRLM | |
|----------------------------------|---------------------------|-------------------|-----------------|------------------|-----------------|-----------------|-----------------|------------------|-----------------|-----------------|----------------|------------------|------------------|
| | | 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 | 140985.39 | 6018.34 | 14821.05 | 641.95 | 4962.68 | 891.61 | 9444.18 | 890.4 | 2258.98 | 662.88 | 49290.53 | 4492.56 |
| 2 | Andhra Bank | 7707.57 | 693.77 | 1234.06 | 74.29 | 18.00 | 18.00 | 122.75 | 30.00 | 2.96 | 0.24 | 1070.48 | 101.45 |
| 3 | Bank of Baroda | 118248.56 | 4406.42 | 7842.01 | 689.54 | 798.00 | 141.23 | 1147.56 | 298.56 | 186.54 | 24.16 | 22152.77 | 2259.14 |
| 4 | Bank of India | 156521.00 | 13304.00 | 28677.00 | 2752.00 | 12422.00 | 4825.00 | 18725.00 | 5022.84 | 1147.00 | 256.00 | 40112.54 | 3758.00 |
| 5 | Bank of Maharashtra | 8401.12 | 330.14 | 759.00 | 68.47 | 22.84 | 2.41 | | | 1.24 | 0.00 | 0 | 0.00 |
| 6 | Canara Bank | 46331.52 | 4225.12 | 11539.01 | 262.85 | 901.86 | 250.08 | 136.44 | 12.51 | 56.12 | 14.84 | 20514.56 | 2231.41 |
| 7 | Central Bank of India | 73071.12 | 2732.21 | 11983.06 | 654.80 | 738.51 | 442.59 | 4415.20 | 2082.50 | 118.32 | 50.58 | 37575.36 | 3895.45 |
| 8 | Corporation Bank | 26981.45 | 1505.03 | 1209.00 | 59.74 | 5.07 | | 39.87 | 3.87 | 4.84 | 2.32 | 5652.10 | 845.56 |
| 9 | Dena Bank | 4661.22 | 720.16 | 1723.10 | 92.68 | 100.00 | 24.00 | | | 6.00 | | 1150.59 | 124.15 |
| 10 | Indian Bank | 14642.01 | 854.00 | 983.04 | 97.51 | 144.14 | 112.32 | 325.25 | 86.26 | 30.00 | 25.00 | 2650.57 | 452.12 |
| 11 | Indian Overseas Bank | 15717.36 | 1481.11 | 2672.00 | 237.64 | 987.00 | 254.34 | 944.16 | 244.18 | 214.89 | 49.86 | 7648.59 | 1245.56 |
| 12 | Oriental Bank of Commerce | 27016.24 | 1264.11 | 3844.00 | 668.19 | 172.16 | 18.54 | 285.11 | 19.01 | 14.11 | 8.01 | 2074.56 | 225.56 |
| 13 | Punajb National Bank | 43847.16 | 3758.19 | 16654.00 | 1821.14 | 3184.42 | 362.12 | 598.14 | 104.51 | 201.14 | 44.56 | 37458.16 | 3645.58 |
| 14 | Punajb & Sind Bank | 16007.18 | 668.58 | 807.11 | 76.22 | 32.45 | 16.14 | | | 0.16 | 0.11 | | |
| 15 | Syndicate Bank | 41676.14 | 3744.14 | 2841.03 | 281.45 | 58.00 | 20.00 | 526.00 | 198.47 | 323.00 | 0.00 | 12010.41 | 2112.14 |
| 16 | State Bank of India | 1107478.00 | 4467.89 | 71108.04 | 2197.56 | 6158.47 | 421.09 | 540.00 | 114.00 | 318.00 | 115.00 | 44156.54 | 5854.16 |
| 17 | Union Bank of India | 53137.27 | 2984.51 | 8574.03 | 414.21 | 548.12 | 324.26 | 676.41 | 155.42 | 51.23 | 29.84 | 48112.14 | 5426.89 |
| 18 | United Bank of India | 276184.52 | 4684.74 | 21888.00 | 3084.52 | 7284.51 | 3324.58 | 18214.57 | 8124.11 | 1689.57 | 811.22 | 67451.28 | 7456.21 |
| 19 | UCO Bank | 85697.16 | 9935.47 | 7821.00 | 2655.18 | 1211.15 | 978.88 | 7706.13 | 6523.11 | 1940.34 | 704.13 | 51264.47 | 4580.26 |
| 20 | Vijaya Bank | 81246.58 | 475.19 | 1684.00 | 172.24 | 354.18 | 71.84 | 157.84 | 24.84 | 76.99 | 12.64 | 3710.41 | 562.23 |
| 21 | IDBI Bank | 128010.27 | 2180.01 | 1924.00 | 72.41 | 20.78 | | | | | | 9562.24 | 1845.26 |
| A | Comm.Bks.Total | 2473568.84 | 70433.13 | 220587.54 | 17074.59 | 40124.34 | 12504.10 | 64004.61 | 23934.59 | 8641.43 | 2811.39 | 463618.30 | 51113.69 |
| SBI ASSOCIATES | | | | | | | | | | | | | |
| 22 | SBol | | | | | | | | | | | | |
| 23 | SBoS | | | | | | | | | | | | |
| 24 | SBoP | | | | | | | | | | | | |
| 25 | SBoM | 2746.18 | 0.00 | 447.01 | 0.00 | | | | | | | | |
| 26 | SBBJ | | | | | | | | | | | | |
| B | Total | 2746.18 | 0.00 | 447.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| OTHER BANKS | | | | | | | | | | | | | |
| 27 | HDFC Bank | 62771.28 | 51.28 | 1860.12 | 12.32 | | | | | 1.96 | 0.73 | 1331.46 | 112.65 |
| 28 | AXIS Bank (UTI) | 20586.59 | 1748.89 | 2101.00 | 8.49 | 281.44 | 26.48 | 288.44 | 34.56 | 20.00 | 1.00 | 0 | 0 |
| 29 | ICICI Bank | 373922.79 | | 490.10 | | 18.12 | 0.00 | | | | | 2.64 | 0.42 |
| 30 | Federal Bank | 7870.08 | 169.74 | 122.01 | 0.00 | 0.00 | 0.00 | 5967.00 | 972.00 | 0.00 | 0.00 | 0 | 0 |
| 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 | 465150.74 | 1969.91 | 4573.23 | 20.81 | 299.56 | 26.48 | 6255.44 | 1006.56 | 21.96 | 1.73 | 1334.10 | 113.07 |
| (A+B+C) | Total of Comm.Bks. | 2941465.76 | 72403.04 | 225607.78 | 17095.40 | 40423.90 | 12530.58 | 70260.05 | 24941.15 | 8663.39 | 2813.12 | 464952.40 | 51226.76 |
| REGIONAL RURAL BANKS | | | | | | | | | | | | | |
| 32 | BGVB (UBI) | 65760.92 | 991.83 | 1089.00 | 178.53 | 11405.84 | 126.62 | 24655.04 | 2026.44 | 18768.58 | 0.00 | 159496.88 | 20458.77 |
| 33 | PBGB (UCO) | 15634.12 | 613.22 | 598.00 | 18.15 | | | 6543.00 | 904.11 | | | 92564.48 | 8354.14 |
| 34 | UBKGB | 9168.00 | 980.55 | 453.12 | 174.56 | 859.00 | 326.00 | 3946.14 | 1416.57 | | | 30547.25 | 5400.00 |
| D | RRBs Total | 90563.04 | 2585.60 | 2140.12 | 371.24 | 12264.84 | 452.62 | 35144.18 | 4347.12 | 18768.58 | 0.00 | 282608.61 | 34212.91 |
| E | WBSCARD Bank Ltd. | 0.00 | | | | | | | | | | | |
| F | W.B. St. Co-op.Bk | 64032.02 | 1985.53 | 381.02 | 17.48 | 674.23 | 297.01 | 2306.99 | 841.41 | 130.56 | 56.88 | 114568.26 | 14856.12 |
| Grand Total (A+B+C+D+E+F) | | 3096060.82 | 76974.17 | 228128.92 | 17484.12 | 53362.97 | 13280.21 | 107711.22 | 30129.68 | 27562.53 | 2870.00 | 862129.27 | 100295.79 |

DISPOSAL OF CERTIFICATE CASES AS ON 31.03.2017.

(Rs.in lac)

| SI No (1) | Bank (2) | Cases filed | | Cases Settled | |
|----------------------------------|---------------------------|-------------------------|-----------------|---------------|----------------|
| | | No (3) | Amount (4) | No (5) | Amount (6) |
| | | COMMERCIAL BANKS | | | |
| 1 | Allahabad Bank | 674 | 278.16 | 61 | 16.42 |
| 2 | Andhra Bank | | | | |
| 3 | Bank of Baroda | | | | |
| 4 | Bank of India | 451 | 2256.61 | 329 | 1631.12 |
| 5 | Bank of Maharashtra | | | | |
| 6 | Canara Bank | | | | |
| 7 | Central Bank of India | 512 | 1465.22 | 38 | 10.25 |
| 8 | Corporation Bank | | | | |
| 9 | Dena Bank | | | | |
| 10 | Indian Bank | 39 | 102 | 14 | 64.22 |
| 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 | 1317 | 5121.14 | 64 | 231.02 |
| 17 | Union Bank of India | | | | |
| 18 | United Bank of India | 4612 | 4322.15 | 812 | 468.24 |
| 19 | UCO Bank | 3481 | 432.18 | 2578 | 320.16 |
| 20 | Vijaya Bank | | | | |
| | | | | | |
| A | Comm.Bks.Total | 11275 | 14138.69 | 3949 | 2813.58 |
| SBI ASSOCIATES | | | | | |
| 21 | SBol | | | | |
| 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 | BGVV (UBI) | 264 | 234.18 | 31 | 34.58 |
| 30 | PBGB (UCO) | 347 | 256.14 | 245 | 105.04 |
| 31 | UBKGB | 68 | 64.11 | 22 | 22.66 |
| D | RRBs Total | 679 | 554.43 | 298 | 162.28 |
| E | W.B. St. Co-op.Bk | 749 | 3336.63 | 140 | 149.83 |
| F | WBSCARD Bank Ltd. | | | | |
| Grand Total (A+B+C+D+E+F) | | 12703 | 18029.75 | 4387 | 3125.69 |

Agenda No. 16

Performance of Banks in key areas in West Bengal as on March 2017

(Amt. Rs. in crore)

| Parameters | March 2015 | March 2016 | March 2017 | Variation over March 16 | |
|-------------------------------------|------------|------------|------------|-------------------------|-------|
| | | | | Amt. | % |
| Deposit | 528609 | 588352 | 655921 | 67569 | 11.48 |
| Advance | 356925 | 356011 | 418988 | 62977 | 17.69 |
| CD Ratio | 68 | 61 | 64 | - | 3 |
| Investments | 76268 | 92826 | 88748 | -4078 | -4.39 |
| (C+I)D Ratio | 82 | 76 | 77 | - | 1 |
| Priority Sector Credit) (PRISEC) | 120382 | 147553 | 152614 | 5061 | 3.43 |
| % to ANBC | 39 | 41 | 43 | - | 2 |
| Sectoral deployment of PRISEC | | | | | |
| Agriculture | 34263 | 42484 | 42508 | 24 | 0.06 |
| % to ANBC * | 11 | 11 | 12 | --- | 1 |
| MSME | 58575 | 75086 | 80100 | 5014 | 6.68 |
| % to ANBC | 19 | 21 | 23 | --- | 2 |
| OPS | 27544 | 29983 | 30006 | 23 | 0.08 |
| % to ANBC | 9 | 8 | 8 | ---- | 0 |
| Major Sub-Sectors of PRISEC | | | | | |
| i) Weaker section | 31905 | 39171 | 42157 | 2986 | 7.62 |
| % to ANBC | 10 | 11 | 12 | --- | 1 |
| ii) SC/ST | 11834 | 14841 | 14929 | 88 | 0.59 |
| % to ANBC | 4 | 4 | 4 | ---- | 0 |
| iii) Women Entrepreneur | 15597 | 26384 | 30175 | 3791 | 14.37 |
| % to ANBC | 5 | 7 | 8 | ---- | 1 |
| iv) Minority Community | 21497 | 23523 | 25407 | 1884 | 8.01 |
| % to Prisec Advance | 18 | 16 | 17 | ---- | 1 |

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.3,56,011.00 crore.

West Bengal

**Bank-Wise and Population Group wise Branch Net work and
Deposits as on March 2017**

(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 | 275 | 82 | 100 | 89 | 546 | 1029190.00 | 586744.00 | 1397091.00 | 1727485.00 | 4740510.00 |
| 2 | Andhra Bank | 11 | 8 | 33 | 20 | 72 | 23169.70 | 15652.50 | 181968.05 | 268658.12 | 489448.37 |
| 3 | Bank of Baroda | 37 | 48 | 57 | 70 | 212 | 130006.00 | 222369.00 | 828645.00 | 1095569.00 | 2276589.00 |
| 4 | Bank of India | 169 | 69 | 72 | 67 | 377 | 309899.00 | 268696.00 | 1106025.00 | 1350422.00 | 3035042.00 |
| 5 | Bank of Maharashtra | 4 | 3 | 9 | 19 | 35 | 3416.18 | 3755.18 | 40516.00 | 182814.46 | 230501.82 |
| 6 | Canara Bank | 126 | 57 | 48 | 57 | 288 | 120977.19 | 115703.97 | 288774.47 | 834086.84 | 1359542.47 |
| 7 | Central Bank of India | 144 | 67 | 66 | 61 | 338 | 406360.44 | 381713.19 | 657709.37 | 633761.25 | 2079544.25 |
| 8 | Corporation Bank | 10 | 12 | 13 | 22 | 57 | 19521.68 | 38089.18 | 60939.71 | 557853.64 | 676404.21 |
| 9 | Dena Bank | 13 | 5 | 12 | 27 | 57 | 19359.00 | 26807.00 | 62356.00 | 195413.00 | 303935.00 |
| 10 | Indian Bank | 13 | 9 | 27 | 33 | 82 | 40499.78 | 49627.33 | 266002.03 | 562322.83 | 918451.97 |
| 11 | Indian Overseas Bank | 32 | 24 | 50 | 58 | 164 | 81070.00 | 54403.00 | 514228.00 | 668601.00 | 1318302.00 |
| 12 | Oriental Bank of Commerce | 22 | 23 | 36 | 27 | 108 | 58579.00 | 54244.00 | 321202.00 | 488026.00 | 922051.00 |
| 13 | Punjab National Bank | 140 | 23 | 54 | 61 | 278 | 777902.00 | 258052.00 | 723708.00 | 654838.00 | 2414500.00 |
| 14 | Punjab & Sind Bank | 4 | 4 | 11 | 20 | 39 | 9211.00 | 3005.00 | 31344.00 | 163243.00 | 206803.00 |
| 15 | Syndicate Bank | 33 | 30 | 23 | 34 | 120 | 33388.00 | 92755.00 | 253508.00 | 434701.00 | 814352.00 |
| 16 | State Bank of India | 535 | 222 | 266 | 259 | 1282 | 3103839.00 | 2551532.00 | 4930787.00 | 5504647.00 | 16090805.00 |
| 17 | Union Bank of India | 54 | 39 | 52 | 42 | 187 | 122415.74 | 96541.24 | 168411.85 | 1236854.16 | 1624222.99 |
| 18 | United Bank of India | 416 | 154 | 149 | 146 | 865 | 1644653.75 | 970517.62 | 2253627.22 | 2130644.12 | 6999442.71 |
| 19 | UCO Bank | 161 | 70 | 73 | 85 | 389 | 476382.11 | 507992.32 | 1010366.44 | 909228.64 | 2903969.51 |
| 20 | Vijaya Bank | 4 | 2 | 21 | 27 | 54 | 12194.00 | 10714.00 | 101310.00 | 331639.00 | 455857.00 |
| 21 | IDBI Bank | 21 | 23 | 31 | 22 | 97 | 51712.80 | 101931.51 | 416123.81 | 1077170.39 | 1646938.51 |
| A. | Sub.Total | 2224 | 974 | 1203 | 1246 | 5647 | 8473746.37 | 6410845.04 | 15614642.95 | 21007978.45 | 51507212.81 |
| SBI ASSOCIATES | | | | | | | | | | | |
| 22 | SBoI | | | | 7 | 7 | | | | 32456.18 | 32456.18 |
| 23 | SBBJ | | | 2 | 13 | 15 | | | 4912.54 | 84156.24 | 89068.78 |
| 24 | SBoS | | | | | | | | | | |
| 25 | SBoP | | | | 3 | 3 | | | | 27845.14 | 27845.14 |
| 26 | SBoM | | | | 9 | 9 | | | | 71012.04 | 71012.04 |
| B | Sub-Total | 0 | 0 | 2 | 32 | 34 | 0 | 0 | 4912.54 | 215469.60 | 220382.14 |
| OTHER BANKS | | | | | | | | | | | |
| 27 | HDFC Bank | 24 | 34 | 59 | 66 | 183 | 49041.73 | 122544.29 | 657857.71 | 1948613.66 | 2778057.39 |
| 28 | AXIS Bank Ltd. (UTI) | 19 | 58 | 77 | 67 | 221 | 113926.06 | 442208.10 | 1286867.01 | 1546883.60 | 3389884.77 |
| 29 | ICICI Bank | 21 | 43 | 76 | 93 | 233 | 187042.71 | 382992.21 | 676916.46 | 828332.00 | 2075283.38 |
| 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 | 3513.70 | 1548.69 | 16100.29 | 259800.43 | 280963.11 |
| 32 | Indusind Bank | 4 | 18 | 10 | 19 | 51 | 2659.40 | 27252.66 | 33824.63 | 294815.50 | 358552.19 |
| 33 | Bandhan Bank | 167 | 75 | 70 | 34 | 346 | 153993.00 | 116374.00 | 393665.00 | 246209.00 | 910241.00 |
| 34 | Ratnakar Bank Ltd. | 0 | 3 | 0 | 4 | 7 | 0.00 | 0.00 | 0.00 | 149707.00 | 149707.00 |
| 35 | South Indian Bank | 1 | 0 | 6 | 11 | 18 | 1224.65 | 0.00 | 10051.78 | 79660.09 | 90936.52 |
| C | Sub.Total | 243 | 236 | 303 | 324 | 1106 | 513802.70 | 1093904.18 | 3076157.00 | 5494138.02 | 10178001.90 |
| (A+B+C) | Total | 2467 | 1210 | 1508 | 1602 | 6787 | 8987549.07 | 7504749.22 | 18695712.49 | 26717586.07 | 61905596.85 |
| REGIONAL RURAL BANKS | | | | | | | | | | | |
| 36 | BGVB (JBI) | 496 | 68 | 23 | 0 | 587 | 575203.41 | 187242.17 | 140125.02 | 0.00 | 902570.60 |
| 37 | PBGB (UCO) | 204 | 16 | 7 | 3 | 230 | 439263.00 | 10968.00 | 1128.00 | 1489.00 | 452848.00 |
| 38 | UBKGB | 88 | 47 | 7 | 0 | 142 | 105646.58 | 134493.61 | 30099.43 | 0.00 | 270239.62 |
| D | RRBs Total | 788 | 131 | 37 | 3 | 959 | 1120112.99 | 332703.78 | 171352.45 | 1489.00 | 1625658.22 |
| E | W.B. St. Co-op.Bk | 188 | 57 | 85 | 16 | 346 | 914773.59 | 187645.46 | 500514.36 | 439478.82 | 2042412.23 |
| F | WBSCARD Bank Ltd. | 109 | | | | 109 | 18523.10 | | | | 18523.10 |
| | Grand Total (A+B+C+D+E+F) | 3552 | 1398 | 1630 | 1621 | 8201 | 11040958.75 | 8025098.46 | 19367579.30 | 27158553.89 | 65592190.40 |

West Bengal

Bank-wise and Population Group-wise Advances and CD Ratio
Advances as on March 2017

(Amt.in Rs. Lac)

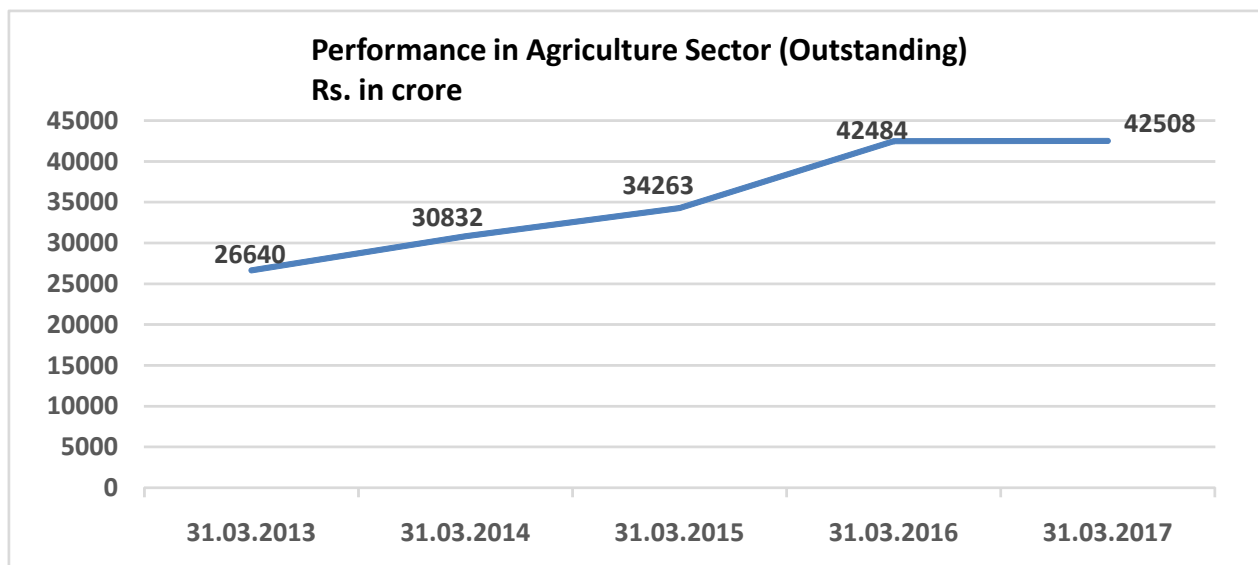
| SL No. | BANKS | ADVANCES | | | | | CREDIT - DEPOSIT RATIO (%) | | | | |
|--|---------------------------|-------------------|-------------------|-------------------|--------------------|--------------------|----------------------------|------------|-----------|---------------|------------|
| | | Rural | Semi Urban | Urban | Metro-politan | TOTAL | Rural | Semi-urban | Urban | Metrop-olitan | TOTAL |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) |
| PUBLIC SECTOR BANKS | | | | | | | | | | | |
| 1 | Allahabad Bank | 206967.00 | 126042.00 | 272894.00 | 1679540.00 | 2285443.00 | 20 | 21 | 20 | 97 | 48 |
| 2 | Andhra Bank | 2551.85 | 2240.17 | 28672.12 | 394368.55 | 427832.69 | 11 | 14 | 16 | 147 | 87 |
| 3 | Bank of Baroda | 25486.00 | 41091.00 | 173931.00 | 1006476.00 | 1246984.00 | 20 | 18 | 21 | 92 | 55 |
| 4 | Bank of India | 130360.00 | 148440.00 | 359806.00 | 1122160.00 | 1760766.00 | 42 | 55 | 33 | 83 | 58 |
| 5 | Bank of Maharashtra | 980.00 | 1510.00 | 7632.00 | 198680.00 | 208802.00 | 29 | 40 | 19 | 109 | 91 |
| 6 | Canara Bank | 47777.10 | 30062.55 | 108654.75 | 547586.10 | 734080.50 | 39 | 26 | 38 | 66 | 54 |
| 7 | Central Bank of India | 107540.27 | 67362.53 | 109802.27 | 551813.33 | 836518.40 | 26 | 18 | 17 | 87 | 40 |
| 8 | Corporation Bank | 5613.88 | 6758.21 | 16570.27 | 539707.09 | 568649.45 | 29 | 18 | 27 | 97 | 84 |
| 9 | Dena Bank | 1962.00 | 4574.00 | 13959.00 | 271546.00 | 292041.00 | 10 | 17 | 22 | 139 | 96 |
| 10 | Indian Bank | 7213.96 | 6857.16 | 21243.07 | 289040.75 | 324354.94 | 18 | 14 | 8 | 51 | 35 |
| 11 | Indian Overseas Bank | 14500.00 | 10243.00 | 119687.00 | 575549.00 | 719979.00 | 18 | 19 | 23 | 86 | 55 |
| 12 | Oriental Bank of Commerce | 22980.00 | 20488.00 | 143616.00 | 675192.00 | 862276.00 | 39 | 38 | 45 | 138 | 94 |
| 13 | Punjab National Bank | 365862.00 | 108972.00 | 219374.00 | 904692.00 | 1598900.00 | 47 | 42 | 30 | 138 | 66 |
| 14 | Punjab & Sind Bank | 1607.00 | 528.00 | 10816.00 | 285175.00 | 298126.00 | 17 | 18 | 35 | 175 | 144 |
| 15 | Syndicate Bank | 21992.00 | 124008.00 | 162375.00 | 376754.00 | 685129.00 | 66 | 134 | 64 | 87 | 84 |
| 16 | State Bank of India | 510202.00 | 429895.00 | 911081.00 | 4643629.00 | 6494807.00 | 16 | 17 | 18 | 84 | 40 |
| 17 | Union Bank of India | 29177.16 | 71856.64 | 107354.26 | 784531.24 | 992919.30 | 24 | 74 | 64 | 63 | 61 |
| 18 | United Bank of India | 901422.18 | 374898.06 | 500164.94 | 1530226.18 | 3306711.36 | 55 | 39 | 22 | 72 | 47 |
| 19 | UCO Bank | 86692.02 | 106606.37 | 224698.72 | 1037420.83 | 1455417.94 | 18 | 21 | 22 | 114 | 50 |
| 20 | Vijaya Bank | 2437.00 | 2547.00 | 17390.00 | 324768.00 | 347142.00 | 20 | 24 | 17 | 98 | 76 |
| 21 | IDBI Bank | 26339.04 | 32267.29 | 142013.39 | 577737.19 | 778356.91 | 51 | 32 | 34 | 54 | 47 |
| A | Sub.Total | 2519662.46 | 1717246.98 | 3671734.79 | 18316592.26 | 26225236.49 | 30 | 27 | 24 | 87 | 51 |
| SBI ASSOCIATES | | | | | | | | | | | |
| 22 | SB o l | | | | 62641.12 | 62641.12 | 0 | 0 | 0 | 193 | 193 |
| 23 | SBBJ | | | 2018.46 | 124956.24 | 126974.70 | | | 41 | 148 | 143 |
| 24 | SBoP | | | | 39142.84 | 39142.84 | 0 | 0 | 0 | 141 | 141 |
| 25 | SBoM | | | | 152894.56 | 152894.56 | 0 | 0 | 0 | 71 | 215 |
| B | Sub.Total | 0 | 0 | 2018.46 | 379634.76 | 381653.22 | 0 | 0 | 0 | 176 | 173 |
| OTHER BANKS | | | | | | | | | | | |
| 26 | HDFC Bank | 5234.10 | 112124.75 | 270508.83 | 1439515.26 | 1827382.94 | 11 | 91 | 41 | 74 | 66 |
| 27 | AXIS Bank Ltd.(UTI) | 4352.85 | 63762.29 | 216559.17 | 1256341.00 | 1541015.31 | 4 | 14 | 17 | 81 | 45 |
| 28 | ICICI Bank | 164725.75 | 337295.58 | 596150.33 | 729499.70 | 1827671.36 | 88 | 88 | 88 | 88 | 88 |
| 29 | Kotak Mahindra Bank Ltd | 4884.11 | 53.44 | 68.74 | 130657.32 | 135663.61 | 203 | 5 | 8 | 93 | 94 |
| 30 | Federal Bank | 2121.45 | 2887.45 | 4945.53 | 182235.99 | 192190.42 | 60 | 186 | 31 | 70 | 68 |
| 31 | Indusind Bank | 1.05 | 46146.58 | 95432.74 | 364854.87 | 506435.24 | 0 | 169 | 282 | 124 | 141 |
| 32 | SIDBI | 0.00 | 0.00 | 0.00 | 60501.03 | 60501.03 | 0 | 0 | 0 | 0 | 0 |
| 33 | Ratnakar Bank Ltd. | 0.00 | 0.00 | 0.00 | 478397.00 | 478397.00 | 0 | 0 | 0 | 320 | 320 |
| 34 | South Indian Bank | 237.01 | 0.00 | 5391.47 | 188510.31 | 194138.79 | 19 | 0 | 54 | 237 | 213 |
| 35 | Bandhan Bank | 500703.00 | 258321.00 | 235893.00 | 52799.00 | 1047716.00 | 325 | 222 | 60 | 21 | 115 |
| C | Sub.Total | 682259.32 | 820591.09 | 1424949.81 | 4883311.48 | 7811111.70 | 133 | 75 | 46 | 89 | 77 |
| (A+B+C) | Total | 3201921.78 | 2537838.07 | 5098703.06 | 23579538.50 | 34418001.41 | 36 | 34 | 27 | 88 | 56 |
| REGIONAL RURAL BANKS | | | | | | | | | | | |
| 36 | BGVB (UBI) | 421202.14 | 72684.06 | 68387.42 | 0.00 | 562273.62 | 73 | 39 | 49 | | 62 |
| 37 | PBGB (UCO) | 218928.00 | 2718.00 | 293.00 | 513.14 | 222452.14 | 50 | 25 | 26 | 34 | 49 |
| 38 | UBKGB | 75848.28 | 41296.82 | 6570.82 | 0.00 | 123715.92 | 72 | 31 | 22 | 0 | 46 |
| D | RRBs Total | 715978.42 | 116698.88 | 75251.24 | 513.14 | 908441.68 | 64 | 35 | 44 | 34 | 56 |
| E | W.B. St. Co-op.Bk | 572172.64 | 128679.86 | 237924.39 | 391451.47 | 1330228.36 | 63 | 69 | 48 | 89 | 65 |
| F | WBSCARD Bank Ltd. | 107615.00 | | | | 107615.01 | 581 | 0 | 0 | 0 | 581 |
| Grand Total (A+B+C+D+E+F) | | 4597687.84 | 2783216.81 | 5411878.69 | 23971503.11 | 36764286.46 | 42 | 35 | 28 | 88 | 56 |
| Amount sanctioned from outside State but fund utilised in the State of West Bengal | | | | | | 4218856.00 | | | | | |
| RIDF Support | | | | | | 915647.00 | | | | | |
| Total Advances in the State | | | | | | 41898789.46 | | | | | 64 |

Position of ATMs in West Bengal as on 31.03.2017

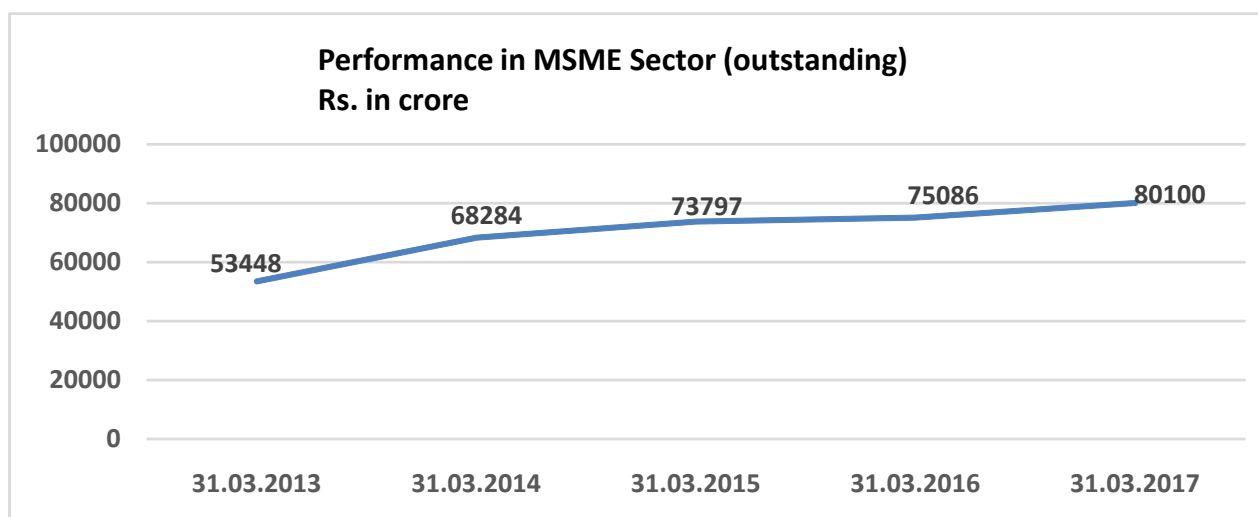
| SL No. | BANKS | Rural | Semi-Urban | Urban | Metropolitan | Total |
|-------------------------|----------------------------|-------------|-------------|-------------|--------------|--------------|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) |
| COMMERCIAL BANKS | | | | | | |
| 1 | Allahabad Bank | 13 | 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 | 88 | 96 | 488 |
| 5 | Bank of Maharashtra | 1 | 1 | 6 | 12 | 20 |
| 6 | Canara Bank | 163 | 48 | 50 | 137 | 398 |
| 7 | Central Bank of India | 139 | 70 | 71 | 43 | 323 |
| 8 | Corporation Bank | 6 | 15 | 19 | 27 | 67 |
| 9 | Dena Bank | 12 | 3 | 7 | 12 | 34 |
| 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 | 808 | 908 | 1171 | 776 | 3663 |
| 17 | Union Bank of India | 45 | 58 | 86 | 88 | 277 |
| 18 | United Bank of India | 360 | 219 | 222 | 108 | 909 |
| 19 | UCO Bank | 97 | 73 | 101 | 71 | 342 |
| 20 | Vijaya Bank | 4 | 3 | 21 | 28 | 56 |
| 21 | IDBI Bank | 24 | 28 | 81 | 46 | 179 |
| A. | Comm.Bks.Total | 2098 | 1716 | 2380 | 2018 | 8212 |
| 22 | WB State Coop. Bank | 28 | 8 | 25 | 2 | 63 |
| B. | Private Banks | | | | | |
| 23 | AXIS Bank | 325 | 275 | 318 | 297 | 1215 |
| 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 Bank | 1 | 3 | 4 | 17 | 25 |
| 28 | Indusind Bank | 7 | 27 | 13 | 71 | 118 |
| 29 | Bandhan Bank | 1 | 11 | 56 | 27 | 95 |
| 30 | Ratnakar Bank Ltd. | 0 | 0 | 0 | 3 | 3 |
| 31 | South Indian Bank | 1 | 0 | 11 | 17 | 29 |
| TOTAL | | 413 | 434 | 698 | 1002 | 2547 |
| GRAND TOTAL | | 2539 | 2158 | 3103 | 3022 | 10822 |

| | B | C | D | E | F | G | H | I | J | K | L | M | N |
|----|--|--------------------------------|--------------------------------------|-------------------|------------------------------------|-------------------|----------------|-------------------|----------------|-------------------|------------------|--------------------|---------------------------|
| 4 | West Bengal | | | | | | | | | | | | |
| 5 | BANK-WISE SECTORAL OUTSTANDING CREDIT UNDER PRIORITY SECTOR | | | | | | | | | | | | |
| 6 | as on March 2017 | | | | | | | | | | | | |
| 7 | (Amt.in Rs. Lac) | | | | | | | | | | | | |
| 8 | | | | | | | | | | | | | |
| 9 | SL No. | BANKS | Agril & Allied Activities | | Of which Direct Agriculture | | MSE | | OPS | | T O T A L | | % of Pr. Sec. Adv. |
| 10 | | | A/C | Amount | A/C | Amount | A/C | Amount | A/C | Amount | A/C | Amount | Total ANBC. |
| 11 | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (11) | (12) | (13) | (14) | (15) |
| 12 | PUBLIC SECTOR BANKS | | | | | | | | | | | | |
| 13 | 1 | Allahabad Bank | 169025 | 241537.99 | 148548 | 113806.04 | 65781 | 611971.50 | 24310 | 129746.24 | 259116 | 983255.73 | 45 |
| 14 | 2 | Andhra Bank | 404 | 35993.90 | 344 | 24939.61 | 5439 | 109612.21 | 1409 | 29854.75 | 7252 | 175460.86 | 50 |
| 15 | 3 | Bank of Baroda | 22456 | 40900.00 | 22456 | 40900.00 | 17684 | 269800.00 | 17826 | 127700.00 | 57966 | 438400.00 | 37 |
| 16 | 4 | Bank of India | 156221 | 186782.00 | 156221 | 186782.00 | 132572 | 410512.22 | 31521 | 200955.00 | 320314 | 798249.22 | 49 |
| 17 | 5 | Bank of Maharashtra | 1501 | 1464.28 | 1346 | 1311.74 | 2012 | 20101.46 | 5082 | 18238.54 | 8595 | 39804.28 | 20 |
| 18 | 6 | Canara Bank | 60839 | 59175.82 | 51334 | 30470.35 | 31608 | 174167.11 | 15946 | 32082.84 | 108393 | 265425.77 | 40 |
| 19 | 7 | Central Bank of India | 127552 | 108100.19 | 127552 | 105100.19 | 42495 | 156069.96 | 12764 | 68813.45 | 182811 | 332983.60 | 37 |
| 20 | 8 | Corporation Bank | 2662 | 23870.18 | 2579 | 9528.36 | 5541 | 48141.49 | 3604 | 26264.95 | 11807 | 98276.62 | 18 |
| 21 | 9 | Dena Bank | 959 | 4314.00 | 890 | 1395.00 | 3205 | 81275.00 | 2920 | 15840.00 | 7084 | 101429.00 | 35 |
| 22 | 10 | Indian Bank | 6272 | 11006.67 | 6272 | 11006.67 | 3857 | 46021.34 | 2407 | 19012.16 | 12536 | 76040.17 | 24 |
| 23 | 11 | Indian Overseas Bank | 12945 | 104905.12 | 10177 | 87851.59 | 17951 | 292475.14 | 5819 | 32936.18 | 36715 | 430316.44 | 50 |
| 24 | 12 | Oriental Bank of Commerce | 5424 | 56618.14 | 4985 | 37456.15 | 10308 | 244092.25 | 5493 | 24440.84 | 21225 | 325151.23 | 38 |
| 25 | 13 | Punjab National Bank | 220369 | 167966.11 | 220369 | 167966.00 | 40111 | 246253.01 | 85567 | 26185.00 | 346047 | 440404.12 | 27 |
| 26 | 14 | Punjab & Sind Bank | 401 | 3894.14 | 401 | 3894.14 | 3265 | 56920.01 | 2633 | 28431.12 | 6299 | 89245.27 | 31 |
| 27 | 15 | Syndicate Bank | 10322 | 11295.00 | 10058 | 6755.00 | 12081 | 96641.00 | 3800 | 29411.00 | 26203 | 137347.00 | 23 |
| 28 | 16 | State Bank of India | 411109 | 319916.00 | 411109 | 319916.00 | 85322 | 684155.11 | 146139 | 714006.00 | 642570 | 1718077.11 | 26 |
| 29 | 17 | Union Bank of India | 30954 | 98508.15 | 26528 | 56841.21 | 17648 | 97944.44 | 5164 | 93198.71 | 53766 | 289651.30 | 33 |
| 30 | 18 | United Bank of India | 543898 | 586880.00 | 527581 | 498848.11 | 144545 | 562896.38 | 67712 | 348872.84 | 756155 | 1498649.22 | 46 |
| 31 | 19 | UCO Bank | 110914 | 164800.00 | 98393 | 118666.11 | 42389 | 296743.00 | 20787 | 186057.00 | 174090 | 647600.00 | 42 |
| 32 | 20 | Vijaya Bank | 1382 | 46178.11 | 1333 | 15968.02 | 5736 | 89253.11 | 2706 | 15672.00 | 9824 | 151103.22 | 48 |
| 33 | 21 | IDBI | 128173 | 59871.41 | 128122 | 42042.84 | 32969 | 155960.27 | 17346 | 158924.51 | 178488 | 374756.19 | 42 |
| 34 | A. | Public Sector Bks.Total | 2023782 | 2333977.21 | 1956598 | 1881445.13 | 722519 | 4751006.01 | 480955 | 2326643.13 | 3227256 | 9411626.35 | 36 |
| 35 | SBI ASSOCIATES | | | | | | | | | | | | |
| 36 | 22 | SBol | | | | | | | | | 0 | 0.00 | 0 |
| 37 | 23 | SBBJ | | | | | | | | | 0 | 0.00 | 0 |
| 38 | 24 | SBOS | | | | | | | | | | | |
| 39 | 25 | SBOP | | | | | | | | | | | 0 |
| 40 | 26 | SBOM | 3 | 14.74 | | | 150 | 3197.01 | 478 | 2668.09 | 631 | 5879.84 | 4 |
| 41 | B | Total | 3 | 14.74 | 0 | 0.00 | 150 | 3197.01 | 478 | 2668.09 | 631 | 5879.84 | 2 |
| 42 | OTHER BANKS | | | | | | | | | | | | |
| 43 | 27 | HDFC Bank | 77031 | 90899.73 | 77031 | 90899.73 | 329071 | 356251.07 | 21988 | 83009.22 | 428090 | 530160.02 | 35 |
| 44 | 28 | AXIS Bank (UTI) | 32953 | 82226.42 | 20416 | 25618.48 | 19766 | 245845.83 | 8893 | 63678.19 | 61612 | 391750.44 | 27 |
| 45 | 29 | ICICI Bank | 55752 | 63790.63 | 55696 | 55943.33 | 19376 | 264684.54 | 7288 | 54423.32 | 82416 | 382898.49 | 22 |
| 46 | 30 | Federal Bank | 3242 | 16363.36 | 3189 | 15617.01 | 453 | 20051.86 | 751 | 4630.22 | 4446 | 41045.44 | 23 |
| 47 | 31 | Kotak Mahindra Bank | 386 | 22945.61 | 188 | 13654.21 | 40411 | 32895.64 | 411 | 894.45 | 41208 | 56735.70 | 42 |
| 48 | 32 | Indusind Bank | 17625 | 25188.75 | 17625 | 25188.75 | 34406 | 101832.09 | 7 | 43.81 | 52038 | 127064.65 | 27 |
| 49 | 33 | Bandhan Bank | 1593813 | 487517.00 | 1593813 | 487517.00 | 1362612 | 518065.00 | 5314 | 3895.00 | 2961739 | 1009477.00 | 143 |
| 50 | 34 | Ratnakar Bank Ltd. | 17584 | 5397.74 | 17584 | 5397.74 | 25859 | 14429.59 | 109256 | 22626.11 | 152699 | 42453.44 | 19 |
| 51 | 35 | South Indian Bank | 56 | 9282.67 | 34 | 7924.32 | 308 | 24939.81 | 401 | 11097.67 | 765 | 45320.15 | 24 |
| 52 | C | Total | 1798442 | 803611.91 | 1785576 | 727760.57 | 1832262 | 1578995.43 | 154309 | 244297.99 | 3785013 | 2626905.33 | 39 |
| 53 | (A+B+C) | Comm.Bks.Total | 3822227 | 3137603.86 | 3742174 | 2609205.70 | 2554931 | 6333198.45 | 635742 | 2573609.21 | 7012900 | 12044411.52 | 37 |
| 54 | REGIONAL RURAL BANKS | | | | | | | | | | | | |
| 55 | 36 | BGVB (UBI) | 492516 | 264681.52 | 480214 | 246856.21 | 216415 | 146325.09 | 119807 | 108526.84 | 828738 | 519533.45 | 95 |
| 56 | 37 | PBGB (UCO) | 116495 | 95357.11 | 116495 | 95357.11 | 104304 | 79705.04 | 26469 | 33870.00 | 247268 | 208932.15 | 105 |
| 57 | 38 | UBKGB | 127625 | 64105.11 | 108526 | 58416.22 | 12796 | 4898.56 | 50494 | 38518.46 | 190915 | 107522.13 | 89 |
| 58 | D | RRBs Total | 736636 | 424143.74 | 705235 | 400629.54 | 333515 | 230928.69 | 196770 | 180915.30 | 1266921 | 835987.73 | 96 |
| 59 | E | W.B. St. Co-op.Bk | 1853160 | 589708.41 | 1853160 | 589708.41 | 23785 | 50395.58 | 172653 | 244041.39 | 2049598 | 884145.38 | 55 |
| 60 | F | WBSCARD Bank Ltd. | 11958 | 99384.03 | 10868 | 87216.78 | 237 | 1132.30 | 367 | 2005.14 | 12562 | 102521.47 | 75 |
| 61 | G | SIDBI | | | | | | 60501.03 | | | | 60501.03 | 68 |
| 62 | Grand Total (A+B+C+D+E+F+G) | | 6423981 | 4250840.04 | 6311437 | 3686760.43 | 2912468 | 6676156.05 | 1005532 | 3000571.04 | 10341981 | 13927567.13 | 39 |
| 63 | Medium Enterprise | | | | | | | 1333817.03 | | | | 1333817.03 | |
| 64 | Total MSME | | | | | | | 8009973.08 | | | | | |
| 65 | Total Prisec | | | | | | | | | | | 15261384.16 | 43 |

| Performance in Agriculture Sector (outstanding) | | | | |
|---|-------------------|-------------------|-------------------|-------------------|
| 31.03.2013 | 31.03.2014 | 31.03.2015 | 31.03.2016 | 31.03.2017 |
| 26640 | 30832 | 34263 | 42484 | 42508 |



| Performance in MSME Sector (outstanding) | | | | |
|--|-------------------|-------------------|-------------------|-------------------|
| 31.03.2013 | 31.03.2014 | 31.03.2015 | 31.03.2016 | 31.03.2017 |
| 53448 | 68284 | 73797 | 75086 | 80100 |



| 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 March 2017 | | | | | | | | | | | | | |
| 7 | (Amt.in Rs. Lac) | | | | | | | | | | | | | |
| 8 | | | | | | | | | | | | | | |
| 9 | SL NO | BANKS | Of Which Weaker Section | | Of Which Under SC/ST | | Of Which Women Entrepreneur | | Of Which Minority Community | | outstanding Advance to OBC | | Of Which Under DRI Scheme | |
| 10 | | | A/C | Amount | A/C | Amount | A/C | Amount | A/C | Amount | A/C | Amount | A/C | Amount |
| 11 | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
| 12 | PUBLIC SECTOR BANKS | | | | | | | | | | | | | |
| 13 | 1 | Allahabad Bank | 154138 | 214665.66 | 61015 | 123704.00 | 49753 | 123183.57 | 72759 | 158964.96 | 61063 | 139493.93 | 6057 | 2518.63 |
| 14 | 2 | Andhra Bank | 1211 | 858.63 | 377 | 520.44 | 2906 | 5110.37 | 4139 | 31064.57 | 329 | 1538.23 | 14 | 0.99 |
| 15 | 3 | Bank of Baroda | 22256 | 42257.36 | 3562 | 7454.18 | 10526 | 30257.19 | 18246 | 58874.15 | 2043 | 2987.63 | 58 | 13.54 |
| 16 | 4 | Bank of India | 52098 | 90151.00 | 51251 | 168722.11 | 69925 | 100156.02 | 47841 | 118655.00 | 12801 | 13356.00 | 1120 | 244.00 |
| 17 | 5 | Bank of Maharashtra | 430 | 6427.11 | 535 | 817.24 | 1426 | 3550.22 | 1458 | 4255.44 | 0 | 0.00 | 2 | 0.41 |
| 18 | 6 | Canara Bank | 47738 | 24588.91 | 10187 | 8063.49 | 51300 | 29667.30 | 30932 | 45099.45 | 2478 | 4559.91 | 12603 | 1290.36 |
| 19 | 7 | Central Bank of India | 118825 | 83027.81 | 13738 | 16315.14 | 38730 | 43320.51 | 28978 | 49639.00 | 22510 | 1789.11 | 961 | 285.44 |
| 20 | 8 | Corporation Bank | 3443 | 12409.32 | 932 | 2307.54 | 2069 | 9841.94 | 2451 | 29452.37 | 550 | 1183.64 | 4 | 0.31 |
| 21 | 9 | Dena Bank | 990 | 3052.12 | 890 | 1485.46 | 1422 | 10250.18 | 970 | 15696.15 | 2490 | 28610.14 | 141 | 15.10 |
| 22 | 10 | Indian Bank | 3882 | 5776.38 | 1538 | 3207.87 | 1359 | 4642.58 | 3914 | 19237.12 | 784 | 986.46 | 88 | 8.95 |
| 23 | 11 | Indian Overseas Bank | 14962 | 13433.42 | 3924 | 7816.11 | 8003 | 12491.11 | 19492 | 68018.55 | 8931 | 7988.45 | 680 | 182.14 |
| 24 | 12 | Oriental Bank of Commerce | 13172 | 47228.16 | 2375 | 21677.18 | 5462 | 16637.64 | 4208 | 47560.00 | 445 | 8937.21 | 57 | 34.00 |
| 25 | 13 | Punjab National Bank | 210001 | 279187.12 | 40823 | 128581.12 | 106822 | 164910.84 | 70800 | 167330.24 | 13158 | 17614.12 | 9025 | 1284.15 |
| 26 | 14 | Punjab & Sind Bank | 696 | 2894.56 | 524 | 1897.48 | 589 | 3428.88 | 845 | 16112.51 | 816 | 9341.18 | 0 | 0.00 |
| 27 | 15 | Syndicate Bank | 18838 | 21790.11 | 4679 | 7373.00 | 11229 | 20814.14 | 7848 | 40953.22 | 1495 | 1859.45 | 87 | 4.60 |
| 28 | 16 | State Bank of India | 459137 | 681821.01 | 112883 | 133569.12 | 217478 | 299998.00 | 246088 | 357564.00 | 98020 | 190099.00 | 2146 | 589.00 |
| 29 | 17 | Union Bank of India | 28389 | 55543.68 | 6321 | 8224.84 | 4622 | 10308.84 | 110067 | 58959.49 | 10814 | 22562.11 | 686 | 79.54 |
| 30 | 18 | United Bank of India | 304851 | 398182.77 | 217846 | 209746.24 | 316746 | 329741.56 | 198746 | 284756.81 | 124856 | 199714.64 | 17124 | 2154.48 |
| 31 | 19 | UCO Bank | 54592 | 296926.16 | 25734 | 63030.18 | 50928 | 53747.25 | 38641 | 96268.14 | 15626 | 20218.11 | 1734 | 1717.44 |
| 32 | 20 | Vijaya Bank | 3766 | 38629.12 | 1384 | 5425.17 | 3370 | 22149.21 | 2372 | 20110.35 | 4178 | 23981.22 | 531 | 2768.18 |
| 33 | 21 | IDBI Bank | 154730 | 66033.56 | 34970 | 16230.68 | 136624 | 157919.21 | 56393 | 69622.09 | 4386 | 8719.32 | 20 | 3.65 |
| 34 | A. | Public Sector Bks.Total | 1668145 | 2384883.97 | 595488 | 936168.59 | 1091289 | 1452126.56 | 967188 | 1758193.61 | 387773 | 705539.86 | 53138 | 13194.91 |
| 35 | SBI ASSOCIATES | | | | | | | | | | | | | |
| 36 | 22 | SBoI | | | | | | | | | | | | |
| 37 | 23 | SBBJ | | | | | | | | | | | | |
| 38 | 24 | SBoS | | | | | | | | | | | | |
| 39 | 25 | SBoP | | | | | | | | | | | | |
| 40 | 26 | SBoM | 89 | 170.41 | 58 | 88.23 | 187 | 714.45 | 194 | 967.12 | | | 38 | 1.98 |
| 41 | B | Total | 89 | 170.41 | 58 | 88.23 | 187 | 714.45 | 194 | 967.12 | 0 | 0.00 | 38 | 1.98 |
| 42 | OTHER BANKS | | | | | | | | | | | | | |
| 43 | 27 | HDFC Bank | 349928 | 92395.87 | 2379 | 2003.18 | 321510 | 62788.86 | 130265 | 65017.86 | 20916 | 7586.45 | | |
| 44 | 28 | AXIS Bank (UTI) | 22456 | 61841.52 | 14841 | 31256.47 | 7684 | 25148.87 | 2645 | 54854.12 | 146 | 529.84 | | |
| 45 | 29 | ICICI Bank | 69770 | 83092.81 | 7688 | 6073.68 | 43252 | 372437.71 | 43466 | 52182.98 | 0 | 0.00 | 0 | 0.00 |
| 46 | 30 | Federal Bank | 2574 | 6024.48 | 44 | 35.29 | 1681 | 3265.58 | 1801 | 2739.44 | 536 | 663.83 | | |
| 47 | 31 | Kotak Mahindra Bank | 558 | 1024.36 | 558 | 1024.36 | | | 1485 | 8562.32 | | | | |
| 48 | 32 | Indusind Bank | 26949 | 10387.39 | 3832 | 1431.05 | 7306 | 14060.83 | 14284 | 29173.84 | | | | |
| 49 | 33 | Bandhan Bank | 2825942 | 701185.00 | 926491 | 226291.00 | 2825942 | 701185.00 | 896002 | 226522.00 | | | | |
| 50 | 34 | Ratnakar Bank Ltd. | 152503 | 26651.14 | 18532 | 2988.14 | 112764 | 20800.51 | 1799 | 347.12 | 121629 | 21759.14 | | |
| 51 | 35 | South Indian Bank | 67 | 99.78 | 1 | 1.03 | 52 | 463.41 | 12 | 77.48 | 1 | 14.56 | 0 | 0.00 |
| 52 | C | Total | 3450747 | 982702.35 | 974366 | 271104.20 | 3320191 | 1200150.77 | 1091747 | 439477.16 | 21598 | 8780.12 | 0 | 0 |
| 53 | (A+B+C) | Total of Comm.Bks. | 5118981 | 3367756.73 | 1569912 | 1207361.02 | 4411667 | 2652991.78 | 2059129 | 2198637.89 | 409371 | 714319.98 | 53176 | 13196.89 |
| 54 | REGIONAL RURAL BANKS | | | | | | | | | | | | | |
| 55 | 36 | BGVB (UBI) | 681136 | 304918.69 | 158854 | 94263.69 | 195864 | 143478.84 | 186648 | 127698.61 | 38964 | 12501.68 | 0 | 0.00 |
| 56 | 37 | PBGB (UCO) | 103189 | 101263.00 | 53109 | 27866.00 | 87022 | 82139.00 | 25046 | 68736.00 | 38611 | 25428.00 | 0 | 0.00 |
| 57 | 38 | UBKGB | 135277 | 62432.00 | 72225 | 39910.00 | 38062 | 19200.00 | 35682 | 17492.25 | 23555 | 11222.12 | 45 | 0.11 |
| 58 | D | RRBs Total | 919602 | 468613.69 | 284188 | 162039.69 | 320948 | 244817.84 | 247376 | 213926.86 | 101130 | 49151.80 | 45 | 0.11 |
| 59 | E | W.B. St. Co-op.Bk | 1058737 | 311143.74 | 275121 | 87935.03 | 413245 | 107831.36 | 307628 | 103669.72 | 81301 | 67523.86 | | |
| 60 | F | WBSCARD Bank Ltd. | 6002 | 68197.69 | 4992 | 35590.37 | 2014 | 11807.23 | 4892 | 24478.65 | 978 | 1095.29 | 0 | 0.00 |
| 61 | | | | | | | | | | | | | | |
| 62 | | | | | | | | | | | | | | |
| 63 | Grand Total (A+B+C+D+E+F) | | 7103322 | 4215711.85 | 2134213 | 1492926.11 | 5147874 | 3017448.21 | 2619025 | 2540713.12 | 592780 | 832090.93 | 53221 | 13197.00 |

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 financial year 2016-17 and outstanding balance at the end of March 2017 is annexed. All Banks have collectively disbursed Rs. 3827.28 crore against 66045 accounts during the financial year 2016-17.

2.Education Loan:

A report on Bank wise outstanding balance under Education loan scheme as on March 2014, March 2015, March 2016 and March 2017 is annexed for review by the house. The summary position is as under:

(Amount Rs in crore)

| Balance outstanding as on 31.03.2014 | Balance outstanding as on 31.03.2015 | Balance outstanding as on 31.03.2016 | Balance outstanding as on 31.03.2017 |
|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|
| 1896.89 | 1758.28 | 2017.98 | 2281.92 |

During the period from 01.04.2016 to 31.03.2017, all the Banks disbursed Rs. 353.54 crore against 22118 cases.

3.General Credit Card (GCC):

88655 GCCs have been issued during the financial year 2016 -17 in the State of West Bengal. Bank wise progress in issuing new GCCs are annexed.

Affordable Housing Loan

EWS/LIG (Economically Weaker Section/ Low Income Group)

| | |
|-------------------------|--|
| Eligibility | <p>1) Individual aged 21 years or above having regular income and not defaulter of any Bank/FI under category of EWS/LIG.</p> <p>2) Scheme is applicable to Urban area only</p> <p>3) For identification of EWS/LIG beneficiary, an individual loan applicant will submit self declaration of income accompanied by an affidavit if income is below the taxable limit and salary certificate/other income proof coupled with ITR/Form 16 if income is above taxable limit.</p> |
| Purpose | <p>Credit linked subsidy will be available for housing loans availed for new construction and addition of rooms, kitchen, toilet etc. to existing dwellings.</p> <p>Construction/extension should essentially have toilet facility.</p> |
| Beneficiary | <p>Beneficiary family includes husband, wife, unmarried son(s) and daughter(s).</p> <p>The beneficiary should not own a pucca house in the name of any family member in any part of India.</p> |
| Income criteria | <p>EWS-Annual family income upto Rs.300000.00</p> <p>LIG-Annual family income between Rs.300001.00 to Rs.600000.00</p> |
| Interest Subsidy | <p>Subsidy @6.5% will be allowed for loan amount upto Rs.6.00 lac only irrespective of loan size. Subsidy will be allowed for tenure upto 20 years or tenure of the loan, whichever is earlier.</p> |

MIG (Middle Income Group)

| | |
|--------------------|--|
| Eligibility | <p>1) Individual aged 21 years or above having regular income and not defaulter of any Bank/FI under category of EWS/LIG.</p> <p>2) Scheme is applicable to Urban area only</p> <p>3) For identification of EWS/LIG beneficiary, an individual loan applicant will submit self declaration of income accompanied by an affidavit if income is below the taxable limit and salary certificate/other income proof coupled with ITR/Form 16 if income is above taxable limit.</p> |
|--------------------|--|

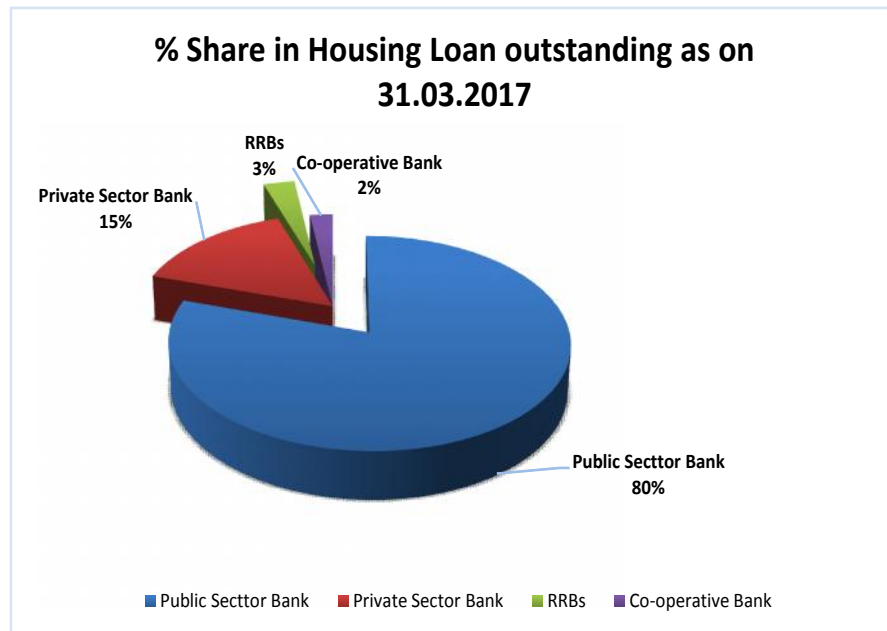
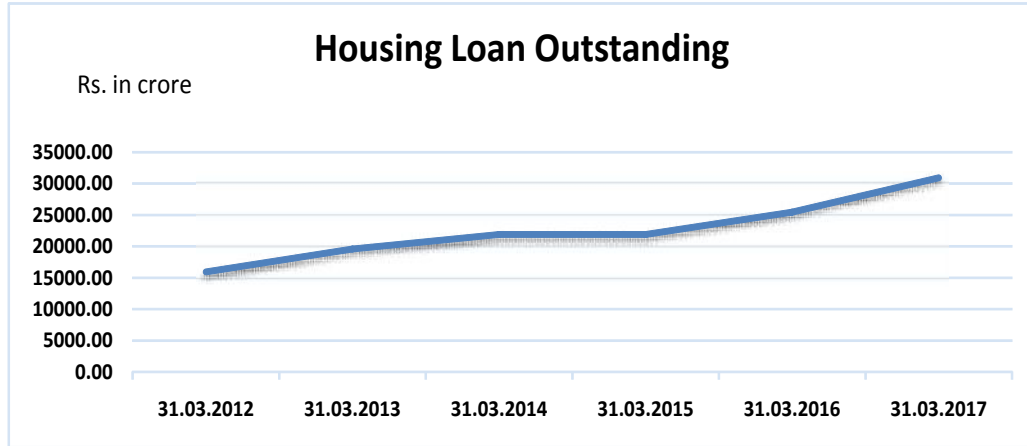
| Purpose | <p>Credit linked subsidy will be available for housing loans availed for new construction and addition of rooms, kitchen, toilet etc. to existing dwellings.</p> <p>Construction/extension should essentially have toilet facility.</p> <p>For extension of house, the total carpet area limit will be 30 sq.mt. and 60 sq. mt. for EWS and LIG respectively.</p> | | | | | | | | | | | | | | | | | |
|---|--|------------------------------|--------------|---------------|----------------------------|-----------------------------|------------------------------|--------------------------|-------|-------|---------------------------------|----|----|---|----------|-----------|--|--|
| Beneficiary | <p>A beneficiary family will comprise of husband, wife, unmarried sons and / or unmarried daughters. An adult earning member (irrespective of the Marital Status) can be treated as a separate household;</p> <ul style="list-style-type: none"> · Provided that he/she does not own a pucca (an all weather dwelling unit) house in his /her name in any part of India · Provided also that in the case of a married couple, either of the spouses or both together in joint ownership will be eligible for a single house, subject to income eligibility of the household under the Scheme. | | | | | | | | | | | | | | | | | |
| Income criteria Middle Income Group (MIG) - I | <p>MIG –I households are defined as households having an annual income between Rs.6,00,001 (Rupees Six Lakh One) up to Rs.12,00,000/- (Rupees Twelve Lakh).</p> | | | | | | | | | | | | | | | | | |
| Income criteria Middle Income Group (MIG) - II | <p>MIG –II households are defined as households having an annual income between Rs.12,00,001 (Rupees Twelve Lakh One) up to Rs.18,00,000 (Rupees Eighteen Lakh)</p> | | | | | | | | | | | | | | | | | |
| Scheme Details | <table border="1"> <thead> <tr> <th data-bbox="419 1285 855 1397">Particulars</th> <th data-bbox="855 1285 1107 1397">MIG I</th> <th data-bbox="1107 1285 1398 1397">MIG II</th> </tr> </thead> <tbody> <tr> <td data-bbox="419 1397 855 1626">Household Income (Rs. p.a)</td> <td data-bbox="855 1397 1107 1626">6,00,001 to 12,00,000</td> <td data-bbox="1107 1397 1398 1626">12,00,000 to 18,00,000</td> </tr> <tr> <td data-bbox="419 1626 855 1738">Interest Subsidy (% p.a)</td> <td data-bbox="855 1626 1107 1738">4.00%</td> <td data-bbox="1107 1626 1398 1738">3.00%</td> </tr> <tr> <td data-bbox="419 1738 855 1890">Maximum Loan Tenure (in years)</td> <td data-bbox="855 1738 1107 1890">20</td> <td data-bbox="1107 1738 1398 1890">20</td> </tr> <tr> <td data-bbox="419 1890 855 1957">Eligible Housing Loan Amount for Interest Subsidy</td> <td data-bbox="855 1890 1107 1957">9,00,000</td> <td data-bbox="1107 1890 1398 1957">12.00.000</td> </tr> </tbody> </table> | Particulars | MIG I | MIG II | Household Income (Rs. p.a) | 6,00,001 to 12,00,000 | 12,00,000 to 18,00,000 | Interest Subsidy (% p.a) | 4.00% | 3.00% | Maximum Loan Tenure (in years) | 20 | 20 | Eligible Housing Loan Amount for Interest Subsidy | 9,00,000 | 12.00.000 | | |
| Particulars | MIG I | MIG II | | | | | | | | | | | | | | | | |
| Household Income (Rs. p.a) | 6,00,001 to 12,00,000 | 12,00,000 to 18,00,000 | | | | | | | | | | | | | | | | |
| Interest Subsidy (% p.a) | 4.00% | 3.00% | | | | | | | | | | | | | | | | |
| Maximum Loan Tenure (in years) | 20 | 20 | | | | | | | | | | | | | | | | |
| Eligible Housing Loan Amount for Interest Subsidy | 9,00,000 | 12.00.000 | | | | | | | | | | | | | | | | |

| | | | |
|-------------------------|---|----------|-----------|
| | (Rs.) | | |
| | Dwelling Unit Carpet Area | 90 Sq.m. | 110 Sq.m. |
| | Discount Rate for Net Present Value (NPV) calculation of Interest Subsidy | 9.00% | 9.00% |
| Interest Subsidy | The Credit linked subsidy will be available only for loan amounts of upto Rs. 9 Lakh for MIG I and upto Rs.12 Lakh for MIG II for tenure of 20 years or during the tenure of Loan whichever is earlier. Additional Loans beyond the aforementioned specified limit, if any, will be at non subsidized rate. | | |

West Bengal
Outstanding position of Housing Loan as on 31.03.2017
(Rs.in lac)

| SL. No | Banks | Outstanding Balance | |
|----------------------------------|---------------------------|---------------------|-------------------|
| | | No. | Amount |
| (1) | (2) | (3) | (4) |
| 1 | Allahabad Bank | 20456 | 140985.39 |
| 2 | Andhra Bank | 1504 | 7707.57 |
| 3 | Bank of Baroda | 13774 | 118248.56 |
| 4 | Bank of India | 16281 | 156521.00 |
| 5 | Bank of Maharashtra | 1046 | 8401.12 |
| 6 | Canara Bank | 5073 | 46331.52 |
| 7 | Central Bank of India | 10641 | 73071.12 |
| 8 | Corporation Bank | 2948 | 26981.45 |
| 9 | Dena Bank | 790 | 4661.22 |
| 10 | Indian Bank | 2316 | 14642.01 |
| 11 | Indian Overseas Bank | 2187 | 15717.36 |
| 12 | Oreintal Bank of Commerce | 3594 | 27016.24 |
| 13 | Punjab National Bank | 8214 | 43847.16 |
| 14 | Punjab & Sind Bank | 1890 | 16007.18 |
| 15 | Syndicate Bank | 2881 | 41676.14 |
| 16 | State Bank of India | 125546 | 1107478.00 |
| 17 | Union Bank of India | 6818 | 53137.27 |
| 18 | United Bank of India | 46512 | 276184.52 |
| 19 | UCO Bank | 11028 | 85697.16 |
| 20 | Vijaya Bank | 2711 | 81246.58 |
| 21 | IDBI Bank | 16674 | 128010.27 |
| A | Comm.Bks.Total | 302884 | 2473568.84 |
| SBI ASSOCIATES | | | |
| 22 | SBol | | |
| 23 | SBoS | | |
| 24 | SBoP | | |
| 25 | SBoM | 494 | 2746.18 |
| 26 | SBBJ | | |
| B | Total | 494 | 2746.18 |
| OTHER BANKS | | | |
| 27 | HDFC Bank | 15578 | 62771.28 |
| 28 | AXIS Bank (UTI) | 3857 | 20586.59 |
| 29 | ICICI Bank | 14957 | 373922.79 |
| 30 | IDBI Bank | | |
| 31 | Federal Bank | 749 | 7870.08 |
| C | Total | 35141 | 465150.74 |
| (A+B+C) | Total of Comm.Bks. | 338519 | 2941465.76 |
| REGIONAL RURAL BANKS | | | |
| 32 | BGVB (UBI) | 17798 | 65760.92 |
| 33 | PBGB (UCO) | 3651 | 15634.12 |
| 34 | UBKGB | 2518 | 9168.00 |
| D | RRBs Total | 23967 | 90563.04 |
| E | WBSCARD Bank Ltd. | | |
| F | W.B. St. Co-op.Bk | 3696 | 64032.02 |
| Grand Total (A+B+C+D+E+F) | | 366182 | 3096060.82 |

| Outstanding Performance under Housing Loan | | | | | |
|---|------------|------------|------------|------------|------------|
| (Amount Rs. in crore) | | | | | |
| 31.03.2012 | 31.03.2013 | 31.03.2014 | 31.03.2015 | 31.03.2016 | 31.03.2017 |
| 15958.61 | 19591.57 | 21899.51 | 21925.23 | 25485.36 | 30960.61 |



(Rs. in crore)

| Banking Group | Outstanding Housing Loan | |
|---------------------|--------------------------|-----------------|
| | A/cs | Amount |
| Public Sector Bank | 303378 | 24763.15 |
| Private Sector Bank | 35141 | 4651.51 |
| RRBs | 23967 | 905.63 |
| Co-operative Bank | 3696 | 640.32 |
| State Total | 366182 | 30960.61 |

Disbursement position of Banks from 01.04.2016-31.03.2017

(Rs.in lac)

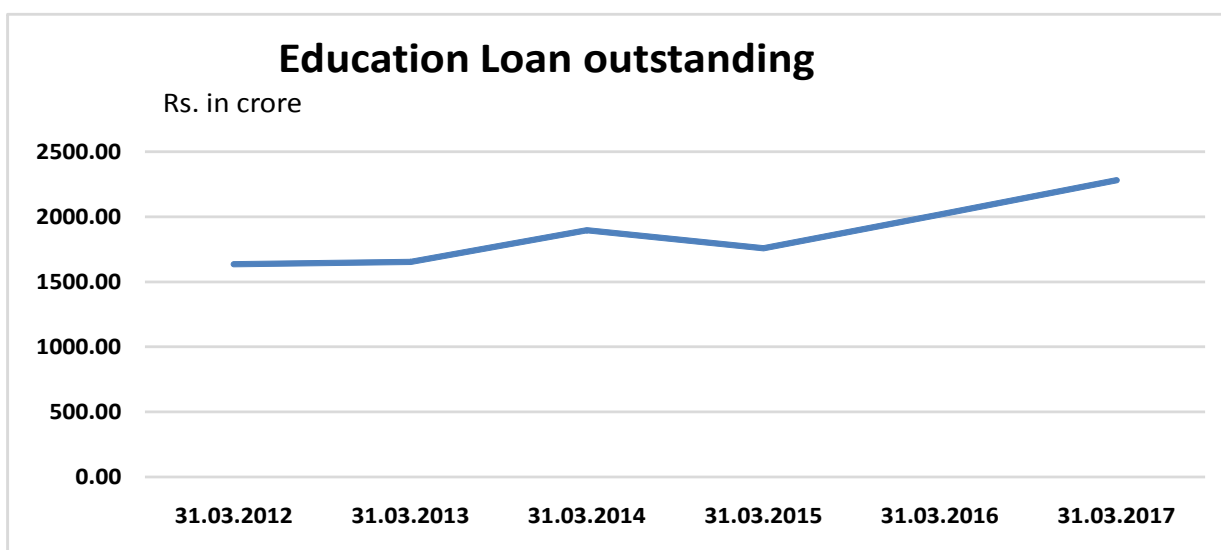
| SL. No | Banks | Housing | | Education | |
|----------------------------------|---------------------------|--------------|------------------|--------------|-----------------|
| | | No. of A/c | Amount | No. of A/c | Amount |
| (1) | (2) | (3) | (4) | (5) | (6) |
| PUBLIC SECTOR BANKS | | | | | |
| 1 | Allahabad Bank | 7479 | 36066.21 | 2200 | 1980.02 |
| 2 | Andhra Bank | 167 | 1353.24 | 184 | 311.22 |
| 3 | Bank of Baroda | 674 | 5453.16 | 234 | 557.14 |
| 4 | Bank of India | 2860 | 29455.14 | 594 | 2960.15 |
| 5 | Bank of Maharashtra | 37 | 39.62 | 26 | 66.00 |
| 6 | Canara Bank | 1841 | 10348.24 | 2496 | 2104.00 |
| 7 | Central Bank of India | 2453 | 17397.31 | 1010 | 1790.84 |
| 8 | Corporation Bank | 474 | 6353.36 | 56 | 110.32 |
| 9 | Dena Bank | 93 | 1196.12 | 54 | 178.00 |
| 10 | Indian Bank | 436 | 2362.24 | 166 | 222.00 |
| 11 | Indian Overseas Bank | 338 | 654.18 | 284 | 573.00 |
| 12 | Oriental Bank of Commerce | 283 | 2458.49 | 131 | 291.05 |
| 13 | Punjab National Bank | 1729 | 9052.12 | 1813 | 2934.00 |
| 14 | Punjab & Sind Bank | 98 | 1103.34 | 38 | 67.00 |
| 15 | Syndicate Bank | 462 | 7474.12 | 741 | 1329.11 |
| 16 | State Bank of India | 5917 | 104265.85 | 1213 | 11440.21 |
| 17 | Union Bank of India | 1312 | 6387.57 | 416 | 1257.00 |
| 18 | United Bank of India | 8482 | 36248.59 | 764 | 2073.00 |
| 19 | UCO Bank | 1210 | 10988.56 | 221 | 722.00 |
| 20 | Vijaya Bank | 284 | 1168.79 | 188 | 74.00 |
| 21 | IDBI Bank | 4278 | 27985.45 | 181 | 256.00 |
| A | Total | 40907 | 317811.7 | 13010 | 31296.06 |
| SBI ASSOCIATES | | | | | |
| 22 | SBol | | | | |
| 23 | SBoS | | | | |
| 24 | SBoP | | | | |
| 25 | SBOH | 53 | 301.25 | 33 | 56.00 |
| 26 | SBBJ | 51 | 289.67 | | |
| B | Total | 104 | 590.92 | 33 | 56 |
| Total Public Sector Banks | | | | 13043 | 31352.06 |
| PRIVATE SECTOR BANKS | | | | | |
| 27 | HDFC Bank | 7970 | 7858.79 | 382 | 671.00 |
| 28 | AXIS Bank (UTI) | 3317 | 14328.45 | 428 | 1574.55 |
| 29 | ICICI Bank | 10439 | 13678.03 | 122 | 401.00 |
| 30 | Federal Bank | 87 | 592.8 | 50 | 62.00 |
| 31 | Bandhan Bank | 195 | 990.62 | 7675 | 859.35 |
| 32 | South Indian Bank | 145 | 270.72 | 8 | 36.61 |
| 33 | Ratnakar Bank Ltd. | 226 | 1051.66 | 284 | 64.40 |
| C | Total | 22379 | 38771.07 | 8949 | 3668.91 |
| (A+B+C) | Total of Comm.Bks. | 63390 | 357173.69 | 21992 | 35020.97 |
| REGIONAL RURAL BANKS | | | | | |
| 34 | BGVB (UBI) | 424 | 3927.48 | 42 | 63.02 |
| 35 | PBGB (UCO) | 288 | 2858.18 | 31 | 91.11 |
| 36 | UBKGB | 115 | 614.12 | 29 | 62.08 |
| D | RRBs Total | 827 | 7399.78 | 102 | 216.21 |
| E | WBSCARD Bank Ltd. | 144 | 328.86 | | |
| F | W.B. St. Co-op.Bk | 1684 | 17825.53 | 24 | 117.10 |
| Grand Total (A+B+C+D+E+F) | | 66045 | 382727.86 | 22118 | 35354.28 |

| Position of Disbursement under Education Loan Scheme for the year ended March 2017 | | | | | |
|---|-----------------------------------|---|--|--|--|
| Name of the State: West Bengal | | | | | |
| S No. | Name of the Bank | No. of A/Cs as at the end of Quarter (Accounts outstanding as on 31.03.2017) | Amount of Loan disbursed during the Quarter (from 01.01.2017 to 31.03.2017) (Rs in Crore) | Cumulative amount of loan disbursed during the year (From 01.04.2016 to 31.03.2017) (Rs in Crore) | Amount Outstanding (as on 31.03.2017) (Rs in Crore) |
| 1 | Allahabad Bank | 6289 | 3.02 | 19.8 | 148.21 |
| 2 | Andhra Bank | 435 | 0.42 | 3.11 | 12.34 |
| 3 | Bank of Baroda | 2476 | 1.88 | 5.57 | 78.42 |
| 4 | Bank Of India | 7998 | 14.53 | 29.6 | 286.77 |
| 5 | Bank of Maharashtra | 298 | 0.21 | 0.66 | 7.59 |
| 6 | Canara Bank | 2164 | 3.87 | 21.04 | 115.39 |
| 7 | Central Bank of India | 3412 | 6.14 | 17.91 | 119.83 |
| 8 | Corporation Bank | 416 | 0.12 | 1.1 | 12.09 |
| 9 | Dena Bank | 338 | 0.37 | 1.78 | 17.23 |
| 10 | IDBI | 656 | 0.84 | 2.56 | 19.24 |
| 11 | Indian Bank | 424 | 0.62 | 2.22 | 9.83 |
| 12 | Indian Overseas Bank | 926 | 1.15 | 5.73 | 26.72 |
| 13 | Oriental Bank of Commerce | 1560 | 0.67 | 2.91 | 38.44 |
| 14 | Punjab & Sind Bank | 321 | 0.36 | 0.67 | 8.07 |
| 15 | Punjab National Bank | 6074 | 14.94 | 29.34 | 166.54 |
| 16 | State Bank of India | 22594 | 36.32 | 114.4 | 711.08 |
| 17 | Syndicate Bank | 1214 | 11.88 | 13.29 | 28.41 |
| 18 | Uco Bank | 4021 | 2.28 | 7.22 | 78.21 |
| 19 | Union Bank of India | 1987 | 2.67 | 12.57 | 85.74 |
| 20 | United Bank of India | 8283 | 7.12 | 20.73 | 218.88 |
| 21 | Vijaya Bank | 642 | 0.22 | 0.74 | 16.84 |
| 22 | SBI & Associates | 222 | 0.08 | 0.56 | 4.47 |
| | Public Sector Banks Total | 72750 | 109.71 | 313.51 | 2210.34 |
| 23 | Axis Bank | 142 | 0.1 | 15.75 | 21.01 |
| 24 | Federal Bank | 114 | 0.17 | 0.62 | 1.22 |
| 25 | HDFC Bank | 532 | 1.72 | 6.71 | 18.6 |
| 26 | ICICI | 128 | 3.61 | 4.01 | 4.9 |
| 27 | Bandhan Bank | | | 8.59 | |
| 28 | South Indian Bank | 0 | | 0.37 | |
| 29 | Ratnakar Bank Ltd. | 284 | 0.14 | 0.64 | 0.64 |
| | Private Sector Banks Total | 1200 | 5.74 | 36.69 | 46.37 |
| 30 | BGVB | 541 | 0.08 | 0.63 | 10.89 |
| 31 | PBGB | 368 | 0.88 | 0.91 | 5.98 |
| 32 | UBKGB | 312 | 0.05 | 0.62 | 4.53 |
| | RRBs Total | 1221 | 1.01 | 2.16 | 21.4 |
| 33 | WB Co-operative Bank | 176 | 0.16 | 1.17 | 3.81 |
| | GRAND TOTAL | 75347 | 116.62 | 353.53 | 2281.92 |

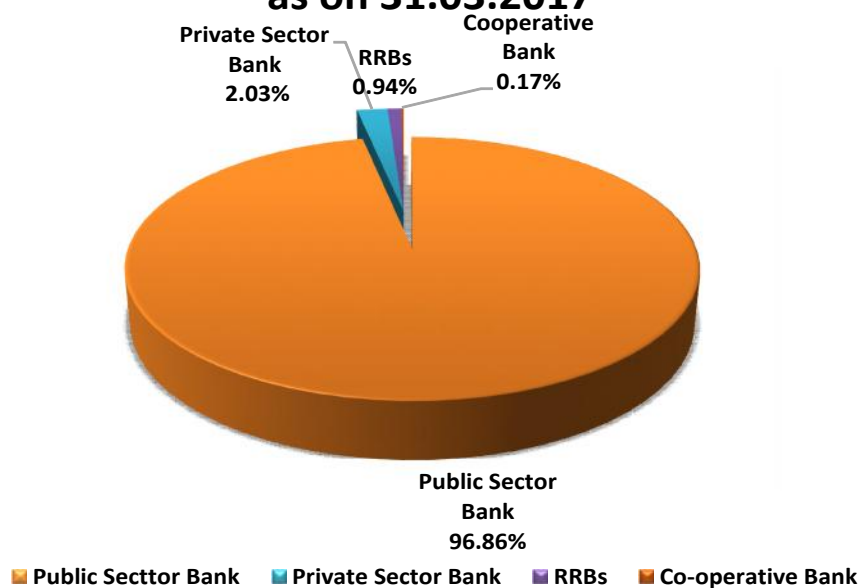
Outstanding Performance under Education Loan

(Amount Rs. in crore)

| | | | | | |
|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| 31.03.2012 | 31.03.2013 | 31.03.2014 | 31.03.2015 | 31.03.2016 | 31.03.2017 |
| 1636.32 | 1653.41 | 1896.89 | 1758.28 | 2017.98 | 2281.92 |



% Share in Education Loan outstanding as on 31.03.2017



(Rs. in crore)

| Banking Group | Outstanding Education Loan | |
|---------------------|----------------------------|----------------|
| | A/cs | Amount |
| Public Sector Bank | 72750 | 2210.34 |
| Private Sector Bank | 1200 | 46.37 |
| RRBS | 1221 | 21.40 |
| Co-operative Bank | 176 | 3.81 |
| State Total | 75347 | 2281.92 |

General Credit Card (GCC) 2016-17

(Position from 01.04.2016- 31.03.2017)

(Rs.in lac)

| SI No | Bank | Issued | |
|----------------------------------|---------------------------|--------------|-----------------|
| | | No | Amount |
| COMMERCIAL BANKS | | | |
| 1 | Allahabad Bank | 2315 | 529.16 |
| 2 | Andhra Bank | 88 | 68.14 |
| 3 | Bank of Baroda | 71 | 56.47 |
| 4 | Bank of India | 2475 | 1158.64 |
| 5 | Bank of Maharashtra | | |
| 6 | Canara Bank | 3461 | 738.12 |
| 7 | Central Bank of india | 179 | 318.64 |
| 8 | Corporation Bank | 174 | 147.52 |
| 9 | Dena Bank | 42 | 36.14 |
| 10 | Indian Bank | | |
| 11 | Indian Overseas Bank | 38 | 34.18 |
| 12 | Oriental Bank of Commerce | 0 | 0.00 |
| 13 | Punjab National Bank | 1641 | 816.84 |
| 14 | Punjab & Sind Bank | | |
| 15 | Syndicate Bank | 356 | 232.14 |
| 16 | State Bank of India | 52771 | 25695.12 |
| 17 | Union Bank of India | 148 | 154.41 |
| 18 | United Bank of India | 4970 | 5684.75 |
| 19 | UCO Bank | 594 | 716.48 |
| 20 | Vijaya Bank | | |
| 21 | IDBI Bank Ltd. | 72 | 171.03 |
| | | | |
| A | Comm.Bks.Total | 69395 | 36557.78 |
| SBL ASSOCIATES | | | |
| 22 | SBol | | |
| 23 | SBoS | | |
| 24 | SBoP | | |
| | | | |
| 25 | SBoM | | |
| 26 | SBBJ | | |
| B | Total | 0 | 0 |
| OTHER BANKS | | | |
| 27 | HDFC Bank | 4446 | 2075.60 |
| 28 | AXIS Bank (UTI) | 0 | 0.00 |
| 29 | ICICI Bank | 0 | 0 |
| | | | |
| C | Total | 4446 | 2075.6 |
| (A+B+C) | Total of Comm.Bks. | 73841 | 38633.38 |
| REGIONAL RURAL BANKS | | | |
| 30 | BGVB (UBI) | 1436 | 605.48 |
| 31 | PBGB (UCO) | 3486 | 2175.84 |
| 32 | UBKGB | 318 | 282.14 |
| D | RRBs Total | 5240 | 3063.46 |
| E | W.B. St. Co-op.Bk | 9574 | 2438.54 |
| F | WBSCARD Bank Ltd. | | |
| Grand Total (A+B+C+D+E+F) | | 88655 | 44135.38 |

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

Progress on SEP as on 31.03.2017 for the year 2016-17 is furnished below:

(In Numbers)

| | 2015-16 | | | 2016-17 | | |
|--------------------------|---------------|--------------|--------------|---------------|--------------|--------------|
| | Sponsor | Sanc. | Disb. | Sponsor | Sanc. | Disb. |
| PMEGP | 18905 | 2539 | 182 | 9825 | 598 | 226 |
| NULM (Individual) | 1380 | 143 | 143 | 5822 | 1043 | 1043 |
| NULM (Group) | 0 | 0 | 0 | 124 | 89 | 89 |
| SCP | 31296 | 27704 | 6192 | 26401 | 24498 | 6654 |
| SVSKP | 59322 | 25862 | 24694* | 65983 | 28809 | 22824* |
| USKP | 1467 | 1227 | 1054 | 1177 | 953 | 850 |
| SCC | 13499 | 13499 | 13499 | 9404 | 9404 | 9404 |
| ACC | 6091 | 6091 | 6091 | 3698 | 3698 | 3698 |
| Total: | 131960 | 77065 | 51855 | 122434 | 69092 | 44788 |

*including spill over cases.

69092 nos of self-employment cases have been sanctioned by the banks during the financial year 2016-17 and disbursed 44788 cases including spill over cases.

An emergent meeting was called by the SHG & SE Department, GoWB in the presence of Hon'ble Minister-in-Charge, SHG & SE, GoWB where all the Banks were strictly advised not to hold any Government subsidy at branch level. It should either be adjusted or returned back to the source account.

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/

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

Date : 31-03-2017

(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 31-03-2017 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 | Revised Target for 2016-17 | | | No. of applications Received | No. of applications placed before DLTC | No. of applications Recommended by DLTC | No. of applications forwarded to banks | | No. of 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 31-03-2017) | | | | | | Out of disbursement, share of SC, ST & Women | | | EDP given | | | | | | |
|--|------|----------------------------|-------------------|---------------|------------------------------|--|---|---|-------------|--|------------------------------------|---------------------------------------|-------------------|---|-------------------|---------------|-------------|-------------------|---------------|--|-------------------|---------------|-----------|-------------|-------------------|---------------|------|------|------|
| | | No. of Unit | MM (Rs. in lakhs) | Emp (in nos.) | | | | No. of sanctioned applications remain pending for disbursement during 2015-16 | No. of Unit | MM (Rs. in lakhs) | No. of applications during 2016-17 | No. of Unit | MM (Rs. in lakhs) | 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.) | | | |
| [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 | 785 | 1569.34 | 6280 | 5292 | 2973 | 1294 | 1274 | 164 | 404.36 | 103 | 418.17 | 244 | 115 | 247.80 | 798 | 36 | 144.77 | 185 | 151 | 392.57 | 983 | 32 | 24.52 | 7 | 239 | 6 | 3.89 | 99 |
| 2. | KVIB | 1569 | 3138.68 | 12553 | 7215 | 5115 | 3666 | 3632 | 1181 | 3046.32 | 216 | 559.69 | 835 | 651 | 1136.82 | 4556 | 86 | 224.17 | 559 | 737 | 1363.99 | 5115 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3. | DK | 1569 | 3138.68 | 12554 | 8613 | 5739 | 4927 | 4919 | 1014 | 1854.13 | 279 | 804.47 | 930 | 846 | 1265.01 | 5922 | 104 | 271.44 | 696 | 950 | 1540.45 | 6618 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | | 3923 | 7846.7 | 31387 | 21120 | 13827 | 9887 | 9825 | 2359 | 5304.81 | 598 | 1782.33 | 209 | 1612 | 2656.63 | 11276 | 226 | 640.38 | 1440 | 1838 | 3297.01 | 12716 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| ONLINE UP LOADED 1760 M.M. RS.3081.84 LAKH AND DISBURSEMENT MADE | | | | | | | | | | | | | | 1690 | 2972.31 | 8788 | 6269.32 | 21504 | | | | | | | | | | | |

(Signature)
 State Director

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

Bank wise Performance report of SEP under DAY NULM for the financial year 2016-17

| SL NO | Name of the Bank | Number of the Active SHGs | SHG Credit Linkage | | SEP-I | | SEP-G | |
|-------|------------------------------------|---------------------------|--------------------------|----------------------------------|--------------------------|-------------|--------------------------|-----------|
| | | | Sponsor of Bank Branches | Number of SHGs are Credit linked | Sponsor of Bank Branches | SEP-I | Sponsor of Bank Branches | SEP-G |
| 1 | Allahabad Bank | 4453 | 527 | 175 | 625 | 176 | 0 | 0 |
| 2 | Andhara Bank | 627 | 63 | 0 | 142 | 20 | 0 | 0 |
| 3 | Axis Bank | 111 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Bandhan Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | BGVB | 1214 | 469 | 121 | 351 | 46 | 0 | 0 |
| 6 | Bank of Baroda | 1023 | 168 | 55 | 91 | 52 | 0 | 0 |
| 7 | Bank of India | 1894 | 268 | 14 | 320 | 42 | 0 | 0 |
| 8 | Central Bank of India | 1188 | 365 | 61 | 264 | 29 | 0 | 0 |
| 9 | Canara Bank | 359 | 46 | 7 | 123 | 43 | 0 | 0 |
| 10 | Corporation Bank | 82 | 26 | 20 | 186 | 20 | 0 | 0 |
| 11 | Dena Bank | 124 | 61 | 0 | 202 | 23 | 0 | 0 |
| 12 | Indian Oversease Bank | 745 | 125 | 11 | 236 | 38 | 0 | 0 |
| 13 | Indian Bank | 307 | 86 | 29 | 256 | 35 | 0 | 0 |
| 14 | Oriental Bank of Commerce | 207 | 56 | 25 | 260 | 41 | 0 | 0 |
| 15 | Punjab and Sind Bank | 230 | 13 | 5 | 105 | 26 | 0 | 0 |
| 16 | Punjab National Bank | 1379 | 68 | 161 | 126 | 35 | 0 | 0 |
| 17 | State Bank of India | 4821 | 279 | 307 | 659 | 62 | 74 | 42 |
| 18 | Syndicate Bank | 223 | 92 | 35 | 230 | 28 | 0 | 0 |
| 19 | United Bank of India | 6953 | 1269 | 422 | 796 | 172 | 46 | 38 |
| 20 | UCO | 2670 | 673 | 77 | 325 | 62 | 4 | 9 |
| 21 | Union Bank of India | 465 | 523 | 14 | 229 | 45 | 0 | 0 |
| 22 | IDBI Bank | 570 | 42 | 0 | 105 | 17 | 0 | 0 |
| 23 | Uttarbangiya Khetra Grameen Bank | 764 | 263 | 90 | 135 | 26 | 0 | 0 |
| 24 | Vijaya Bank | 129 | 93 | 0 | 56 | 5 | 0 | 0 |
| 25 | West Bengal State Cooperative Bank | 207 | 130 | 0 | 0 | 0 | 0 | 0 |
| 26 | Vidyasagar CCB | 57 | 35 | 0 | 0 | 0 | 0 | 0 |
| 27 | Tamluk Ghata CCB | 133 | 45 | 0 | 0 | 0 | 0 | 0 |
| 28 | Cooperative Banks | 2321 | 698 | 118 | 0 | 0 | 0 | 0 |
| | Total | 33256 | 6483 | 1747 | 5822 | 1043 | 124 | 89 |

District wise Performance Report of SEP under DAY-NULM for the financial year 2016-17

| Sl. No. | District | No of Active SHGs | SHG Credit Linkage | | SEP-I | | SEP-G | |
|--------------|-------------------|-------------------|---------------------------|--------------------------|---------------------------|-------------|---------------------------|-----------|
| | | | Sponsord ot Bank Branches | No fo SHGs credit linked | Sponsord ot Bank Branches | SEP-I | Sponsord ot Bank Branches | SEP-G |
| 1 | Alipurduar | 520 | 225 | 148 | 81 | 40 | 0 | 0 |
| 2 | Bankura | 903 | 107 | 10 | 97 | 33 | 0 | 0 |
| 3 | Burdwan | 2331 | 669 | 20 | 236 | 39 | 0 | 0 |
| 4 | Birbhum | 1434 | 292 | 56 | 319 | 102 | 0 | 0 |
| 5 | Cooch Behar | 894 | 76 | 56 | 33 | 33 | 0 | 0 |
| 6 | Dakshin Dinajpur | 1114 | 305 | 170 | 83 | 0 | 0 | 9 |
| 7 | Darjeeling | 1157 | 313 | 162 | 309 | 123 | 0 | 0 |
| 8 | Hooghly | 2363 | 268 | 22 | 638 | 92 | 0 | 0 |
| 9 | Howrah | 368 | 25 | 0 | 165 | 3 | 4 | 0 |
| 10 | Jalpaiguri | 666 | 256 | 129 | 239 | 46 | 0 | 0 |
| 11 | Kolkata | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 12 | Malda | 396 | 119 | 65 | 83 | 2 | 0 | 0 |
| 13 | Murshidabad | 2183 | 386 | 77 | 83 | 0 | 0 | 0 |
| 14 | Nadia | 3429 | 666 | 111 | 435 | 148 | 0 | 0 |
| 15 | North 24 Parganas | 8807 | 1239 | 317 | 2011 | 136 | 46 | 38 |
| 16 | Paschim Medinipur | 2024 | 786 | 153 | 226 | 63 | 0 | 0 |
| 17 | Purba Medinipur | 1816 | 364 | 93 | 112 | 16 | 0 | 0 |
| 18 | Purulia | 460 | 136 | 62 | 196 | 71 | 0 | 0 |
| 19 | South 24 Parganas | 1316 | 72 | 3 | 140 | 17 | 0 | 0 |
| 20 | Uttar Dinajpur | 1075 | 179 | 93 | 336 | 79 | 74 | 42 |
| Total | | 33256 | 6483 | 1747 | 5822 | 1043 | 124 | 89 |

| WEST BENGAL SCHEDULED CASTES & SCHEDULED TRIBES DEVELOPMENT & FINANCE CORPORATION | | | | | | | | | | | | | | | | |
|--|--------|---------------------|----------------|---|--------------------|-----|-------------------|------------------------|-------------|-------------|------------------------|-------------|------------|------------------------|--------------|------------------------|
| SPECIAL COMPONENT PLAN (SCP) | | | | | | | | | | | | | | | | |
| PERFORMANCE ON MID-TERM LENDING PROGRAMME SCP FOR THE YEAR 2016-17 & DISTRICT-WISE DISBURSEMENT THEREOF AS ON 31.03.2017 | | | | | | | | | | | | | | | | |
| NAME OF DISTRICT | TARGET | NO OF CASES | | APPROVED BY CORPORATION & FUND INVOLVED | | | DISBURSED BY BANK | | | NO OF CASES | MARGIN MONEY BANK LOAN | NO OF CASES | SUBSIDY | MARGIN MONEY BANK LOAN | REPORT UP TO | |
| | | SPON. SORED BY BANK | SANCD. BY BANK | NO OF CASES | OUT OF TOTAL WOMEN | P/H | SUBSIDY | MARGIN MONEY BANK LOAN | SUBSIDY | | | | | | | MARGIN MONEY BANK LOAN |
| ALIPURDUAR | 725 | 91 | 91 | 49 | 13 | 0 | 490,000 | 49,000 | 441,000 | 0 | 0 | 0 | 0 | 0 | 0 | MAR |
| BANKURA | 1916 | 650 | 650 | 595 | 320 | 0 | 5,950,000 | 0 | 5,950,000 | 0 | 0 | 0 | 0 | 0 | 0 | MAR |
| BARDAHAMAN | 3450 | 3,562 | 3,562 | 3,526 | 1,351 | 0 | 35,260,000 | 0 | 35,260,000 | 0 | 0 | 551 | 5,510,000 | 0 | 5,510,000 | MAR |
| BIRBHUM | 1685 | 1,703 | 1,703 | 1,703 | 929 | 0 | 17,030,000 | 0 | 17,030,000 | 0 | 17,030,000 | 1,018 | 10,180,000 | 0 | 10,180,000 | MAR |
| COOCHEIHAR | 2306 | 780 | 775 | 775 | 232 | 0 | 7,753,500 | 327,550 | 11,171,950 | 143 | 1,427,500 | 143 | 1,427,500 | 43,750 | 2,238,795 | MAR |
| DAKSHIN DINAJPUR | 787 | 770 | 770 | 770 | 281 | 0 | 7,700,000 | 0 | 7,905,000 | 66 | 660,000 | 66 | 660,000 | 0 | 660,000 | MAR |
| DARJEEING HILL | 93 | 8 | 8 | 8 | 2 | 0 | 80,000 | 0 | 80,000 | 7 | 70,000 | 7 | 70,000 | 0 | 70,000 | MAR |
| HOOGHLY | 2192 | 1,008 | 1,008 | 1,001 | 146 | 0 | 10,010,000 | 0 | 12,508,000 | 511 | 5,110,000 | 511 | 5,110,000 | 0 | 5,955,000 | MAR |
| HOWRAH | 1172 | 454 | 454 | 454 | 301 | 0 | 4,510,000 | 16,000 | 4,678,000 | 224 | 2,240,000 | 224 | 2,240,000 | 15,000 | 2,295,000 | MAR |
| JALPAIGURI | 1662 | 1,569 | 766 | 745 | 222 | 0 | 7,450,000 | 565,000 | 7,614,000 | 360 | 3,690,000 | 360 | 3,690,000 | 269,000 | 3,461,000 | MAR |
| KOLKATA | 395 | | | | | | | | | | | | | | | |
| MALDAHHA | 1362 | 837 | 837 | 837 | 381 | 0 | 8,370,000 | 0 | 8,370,000 | 159 | 1,590,000 | 159 | 1,590,000 | 0 | 1,590,000 | MAR |
| MURSHIDABAD | 1464 | 1,047 | 1,047 | 958 | 302 | 0 | 9,580,000 | 0 | 9,580,000 | 474 | 4,740,000 | 474 | 4,740,000 | 0 | 4,740,000 | MAR |
| NADIA | 2523 | 2,574 | 2,183 | 1,819 | | | 18,190,000 | 0 | 18,190,000 | 109 | 1,090,000 | 109 | 1,090,000 | 0 | 1,090,000 | MAR |
| NORTH 24-PGS | 3537 | 1,519 | 1,360 | 1,360 | 396 | 0 | 13,600,000 | 212,000 | 13,860,000 | 350 | 3,500,000 | 350 | 3,500,000 | 107,000 | 3,517,700 | MAR |
| PASCHIM MEDINIPUR | 1840 | 1,034 | 1,034 | 1,034 | 368 | 0 | 10,340,000 | 4,000 | 10,698,000 | 314 | 3,140,000 | 314 | 3,140,000 | 0 | 3,140,000 | MAR |
| PURBA MEDINIPUR | 1216 | 736 | 736 | 720 | 150 | 0 | 7,200,000 | 4,000 | 7,196,000 | 326 | 3,260,000 | 326 | 3,260,000 | 4,000 | 3,296,000 | MAR |
| PURULIA | 926 | 592 | 221 | 221 | 121 | 0 | 2,210,000 | 0 | 2,210,000 | 45 | 450,000 | 45 | 450,000 | 0 | 450,000 | MAR |
| SILIGURI | 424 | 224 | 149 | 131 | 9 | 0 | 1,310,000 | 0 | 1,810,000 | 75 | 750,000 | 75 | 750,000 | 0 | 1,225,000 | MAR |
| SOUTH 24-PGS | 4018 | 5,361 | 5,361 | 4,606 | 2,091 | 0 | 46,063,060 | 0 | 46,063,060 | 1,469 | 14,390,000 | 1,469 | 14,390,000 | 0 | 14,890,000 | MAR |
| UTTAR DINAJPUR | 1318 | 1,762 | 1,762 | 1,651 | 1,173 | 0 | 16,610,000 | 0 | 16,610,000 | 424 | 4,240,000 | 424 | 4,240,000 | 0 | 4,240,000 | MAR |
| TOTAL | 35,000 | 26,401 | 24,488 | 22,974 | 8,790 | 0 | 229,696,560 | 1,178,550 | 237,203,010 | 6,554 | 66,537,500 | 6,554 | 66,537,500 | 438,750 | 68,468,495 | |

Department of Self Help Group & Self Employment
Swami Vivekananda Swanirbhar Karmasansthan Prakalpa (SVSKP)
Yearwise Performance Report (Urban + Rural) as on 31-03-2017.

| Year | No. of cases | | Total Project cost involved in sanctioned cases (Rs in Lakhs) | Subsidy involved in sanctioned cases (Rs in Lakhs) | Subsidy released | | Disbursement | | Pending with Bank for Disbursement | |
|--------------|---------------|---------------|---|--|------------------|----------------------|---------------|----------------------|------------------------------------|----------------------|
| | Sponsored | Sanctioned | | | No. of cases | Amount (Rs in Lakhs) | No. of cases | Amount (Rs in Lakhs) | No. of cases | Amount (Rs in Lakhs) |
| 2000-2001 | 13364 | 2731 | 5470.78 | 871.55 | 2634 | 805.31 | 2307 | 701.08 | 0 | 0.00 |
| 2001-2002 | 20015 | 7835 | 14527.40 | 3264.56 | 7882 | 2953.74 | 7147 | 2682.09 | 15 | 1.87 |
| 2002-2003 | 20035 | 8116 | 13927.8 | 2828.19 | 4932 | 1312.38 | 4427 | 1142.24 | 3 | 0.28 |
| 2003-2004 | 9813 | 4960 | 8029.74 | 1356.26 | 5902 | 2030.86 | 5142 | 1791.89 | 0 | 0.00 |
| 2004-2005 | 10142 | 5423 | 8483.7 | 1365.51 | 4223 | 974.34 | 3639 | 814.73 | 0 | 0.00 |
| 2005-2006 | 9234 | 4546 | 11101.26 | 1235.40 | 4900 | 1356.18 | 4257 | 1169.85 | 1 | 0.50 |
| 2006-2007 | 9458 | 5717 | 8254.13 | 1476.24 | 6354 | 1705.82 | 5710 | 1385.03 | 0 | 0.00 |
| 2007-2008 | 25790 | 9207 | 17992.59 | 3357.55 | 7964 | 2896.05 | 7468 | 2667.13 | 1 | 0.20 |
| 2008-2009 | 54879 | 21987 | 46492.30 | 9234.67 | 14896 | 6379.40 | 14275 | 6073.04 | 5 | 2.00 |
| 2009-2010 | 60077 | 25150 | 56001.50 | 12645.70 | 18930 | 8591.65 | 18144 | 8154.04 | 2 | 1.28 |
| 2010-2011 | 52330 | 24452 | 55958.21 | 11648.07 | 19324 | 9300.35 | 18329 | 8795.16 | 9 | 2.03 |
| 2011-2012 | 49403 | 22287 | 51380.51 | 10235.07 | 29798 | 13440.05 | 28458 | 12858.23 | 42 | 12.69 |
| 2012-2013 | 69625 | 28963 | 65313.61 | 16055.98 | 23456 | 11202.77 | 22272 | 10339.70 | 39 | 16.45 |
| 2013-2014 | 61381 | 28259 | 71601.47 | 18500.59 | 25658 | 15602.97 | 24605 | 14820.24 | 65 | 41.55 |
| 2014-2015 | 64438 | 31429 | 74242.98 | 21394.39 | 26430 | 18190.03 | 25240 | 17253.81 | 291 | 230.69 |
| 2015-2016 | 67873 | 33671 | 87203.71 | 24227.14 | 32580 | 23623.09 | 30838 | 22444.13 | 944 | 673.91 |
| 2016-2017 | 65983 | 28809 | 76962.40 | 22990.10 | 32848 | 25452.59 | 22824 | 18176.84 | 9632 | 6968.96 |
| TOTAL | 663840 | 293542 | 672944.09 | 162686.97 | 268711 | 145817.58 | 245082 | 131269.23 | 11049 | 7952.41 |

Department of Self Help Group & Self Employment
Swami Vivekananda Swanirbhar Karmasansthan Prakalpa (SVSKP)
 District wise Performance Report (Urban + Rural) as on 31-03-2017

| District | No. of Cases | | Total Project cost involved in sanctioned cases (Rs in Lakhs) | Subsidy involved in sanctioned cases (Rs in Lakhs) | Subsidy Released | | Disbursement | | Pending with Bank for Disbursement | |
|----------------------|---------------|---------------|---|--|------------------|----------------------|---------------|----------------------|------------------------------------|----------------------|
| | Sponsored | Sanctioned | | | No. of cases | Amount (Rs in Lakhs) | No. of cases | Amount (Rs in Lakhs) | No. of cases | Amount (Rs in Lakhs) |
| BANKURA | 31208 | 15393 | 35253.01 | 8859.02 | 13863 | 8036.51 | 12556 | 7196.82 | 549 | 408.60 |
| BARDHAMAN | 54905 | 23736 | 63880.17 | 15566.50 | 22121 | 14106.51 | 19531 | 12143.73 | 1162 | 1081.41 |
| BIRBHUM | 38697 | 20490 | 44075.03 | 11086.96 | 18085 | 9388.09 | 15408 | 7902.74 | 1777 | 1022.57 |
| COOCHBEHAR | 27558 | 13461 | 25508.55 | 6638.20 | 11962 | 5586.71 | 11012 | 5050.06 | 764 | 409.84 |
| DAKSHIN 24 PARAGANAS | 37928 | 15920 | 29327.04 | 7494.58 | 15684 | 7328.53 | 14977 | 6948.62 | 312 | 201.88 |
| DAKSHIN DINAJPUR | 20498 | 11384 | 24376.58 | 4889.95 | 10847 | 4972.59 | 10007 | 4533.33 | 218 | 121.84 |
| DARJEELING | 9610 | 3958 | 6891.27 | 1740.72 | 3043 | 1655.77 | 2699 | 1468.14 | 70 | 79.36 |
| HOOGLY | 40493 | 17218 | 40461.18 | 10873.68 | 15951 | 9276.39 | 15007 | 8665.55 | 400 | 340.66 |
| HOWRAH | 36640 | 13443 | 23678.96 | 5827.03 | 12970 | 5588.55 | 11976 | 5084.09 | 471 | 293.94 |
| JALPAIGURI | 18879 | 11603 | 36024.10 | 7591.56 | 10433 | 6598.64 | 8898 | 5516.08 | 737 | 596.58 |
| KOLKATA | 22722 | 9843 | 18471.48 | 4481.06 | 9839 | 4351.27 | 8245 | 3712.14 | 197 | 156.91 |
| MALDA | 58479 | 15325 | 39444.30 | 8473.41 | 14087 | 7398.93 | 12922 | 6574.01 | 533 | 485.26 |
| MURSHIDABAD | 39918 | 20874 | 48170.62 | 11239.04 | 20389 | 10757.08 | 18669 | 9753.97 | 719 | 481.45 |
| NADIA | 38970 | 16627 | 34725.96 | 8544.20 | 14614 | 7325.28 | 13157 | 6407.62 | 806 | 576.99 |
| PASCHIM MEDINIPUR | 50068 | 19128 | 60529.76 | 13884.61 | 15192 | 10630.95 | 14619 | 10243.85 | 102 | 110.95 |
| PURBA MEDINIPUR | 28503 | 17120 | 35769.97 | 10026.26 | 16614 | 10008.76 | 15141 | 9076.78 | 812 | 513.29 |
| PURULIA | 23673 | 10362 | 25520.71 | 5687.23 | 8335 | 5110.22 | 7521 | 4547.36 | 539 | 372.04 |
| UTTAR 24 PARAGANAS | 54508 | 22606 | 42522.26 | 10219.86 | 20951 | 9074.56 | 19989 | 8568.75 | 193 | 122.56 |
| UTTAR DINAJPUR | 21082 | 10727 | 26285.36 | 6611.39 | 9551 | 5879.90 | 9034 | 5519.22 | 273 | 215.31 |
| ALIPURDUAR | 9501 | 4324 | 12027.78 | 2951.71 | 4180 | 2742.35 | 3714 | 2356.37 | 415 | 360.97 |
| TOTAL | 663840 | 293542 | 672944.09 | 162686.97 | 268711 | 145817.58 | 245082 | 131269.23 | 11049 | 7952.41 |

Programme Year 2016-17
USKP
Progress in implementation as on 31.03.2017

(Rs.in lac)

| SI No | Bank | Target No | Proposals Sponsored NO | Proposals Sanctioned | | Proposals Disbursed | | Proposals Rejected No | Proposals Pending No | |
|------------------------------|---------------------|-----------|------------------------|----------------------|------------|---------------------|------------|-----------------------|----------------------|------------|
| | | | | No | Amt. | No | Amt. | | | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | |
| COMMERCIAL BANKS | | | | | | | | | | |
| 1 | AB | 200 | 119 | 87 | 62.36 | 68 | 55.69 | 24 | 8 | |
| 2 | AND.BK | 30 | | | | | | | 0 | |
| 3 | BOB | 150 | 16 | 9 | 7.41 | 7 | 4.45 | 0 | 7 | |
| 4 | BOI | 150 | 197 | 165 | 119.01 | 145 | 96.15 | 12 | 20 | |
| 5 | BOM | 30 | | | | | | | 0 | |
| 6 | CB | 150 | 42 | 32 | 26.84 | 56 | 22.75 | 0 | 10 | |
| 7 | CBI | 150 | 176 | 156 | 65.50 | 110 | 48.50 | 0 | 20 | |
| 8 | CORP.BK | 50 | | | | | | | 0 | |
| 9 | DB | 50 | 5 | 4 | 4.01 | 4 | 4.01 | 1 | 0 | |
| 10 | IB | 100 | 56 | 36 | 14.56 | 28 | 10.58 | 1 | 19 | |
| 11 | IOB | 75 | 56 | 36 | 45.25 | 36 | 45.25 | 5 | 15 | |
| 12 | OBC | 125 | | | | | | | 0 | |
| 13 | PNB | 150 | | | | | | | 0 | |
| 14 | P & SB | 75 | 7 | 5 | 1.25 | 4 | 1.05 | 0 | 2 | |
| 15 | SB | 75 | 17 | 15 | 42.01 | 10 | 38.15 | 0 | 2 | |
| 16 | SBI | 400 | 105 | 92 | 38.15 | 88 | 30.14 | 9 | 4 | |
| 17 | UB | 100 | | | | | | | 0 | |
| 18 | UBI | 300 | 110 | 98 | 70.41 | 82 | 66.65 | 2 | 10 | |
| 19 | UCO | 150 | 95 | 68 | 114.12 | 68 | 105.45 | 0 | 27 | |
| 20 | VB | 30 | | | | | | | 0 | |
| A | Comm.Bks.Total | 2540 | 1001 | 803 | 610.88 | 706 | 528.82 | 54 | 144 | |
| SBI ASSOCIATES | | | | | | | | | | |
| 21 | SBoI | 0 | | | | | | | | |
| 22 | SBBJ | 0 | | | | | | | | |
| 23 | SBOS | 0 | | | | | | | | |
| 24 | SBoP | 0 | | | | | | | | |
| 25 | SBoM | 0 | | | | | | | | |
| B | Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| (A+B) | Comm.Bks Total | 2540 | 1001 | 803 | 610.88 | 706 | 528.82 | 54 | 144 | |
| REGIONAL RURAL BANKS | | | | | | | | | | |
| 26 | BGVB (UBI) | 150 | 124 | 102 | 100.21 | 96 | 64.51 | 0 | 22 | |
| 27 | PBGB (UCO) | 125 | 52 | 48 | 83.00 | 48 | 83.00 | 4 | 0 | |
| 28 | UBKGB | 75 | | | | | | | 0 | |
| C | RRBs Total | 200 | 176 | 150 | 183.21 | 144 | 147.51 | 4 | 22 | |
| 29 | WB Co-op.Bk | 100 | | | | | | | | |
| 30 | ARDB | 85 | | | | | | | | |
| D | Total of Co Op Bank | 185 | | | | | | | | |
| Grand Total (A+B+C+D) | | | 2925 | 1177 | 953 | 794.09 | 850 | 676.33 | 58 | 166 |

Swarozgar Credit Card (SCC) 2016-17

(Position from 01.04.2016- 31.03.2017)

(Rs.in lac)

| SI | Bank | Target | Issued | | Achievement |
|------------------------------------|---------------------------|--------------|-------------|----------------|-------------|
| | | No | No. | Amt. | (No) in % |
| COMMERCIAL BANKS | | | | | |
| 1 | Allahabad Bank | 1490 | 57 | 39.60 | 4 |
| 2 | Andhra Bank | 90 | 16 | 6.32 | 18 |
| 3 | Bank of Baroda | 420 | | | 0 |
| 4 | Bank of India | 1050 | 551 | 301.28 | 52 |
| 5 | Bank of Maharashtra | 90 | | | 0 |
| 6 | Canara Bank | 240 | 71 | 72.61 | 30 |
| 7 | Central Bank of India | 1370 | 186 | 37.89 | 14 |
| 8 | Corporation Bank | 90 | 40 | 11.01 | 44 |
| 9 | Dena Bank | 90 | 41 | 29.84 | 46 |
| 10 | Indian Bank | 120 | 26 | 9.67 | 22 |
| 11 | Indian Overseas Bank | 120 | 46 | 11.12 | 38 |
| 12 | Oriental Bank of Commerce | 120 | 56 | 5.48 | 47 |
| 13 | Punjab National Bank | 1470 | 344 | 96.48 | 23 |
| 14 | Punjab & Sind Bank | 90 | 28 | 6.84 | 31 |
| 15 | Syndicate Bank | 180 | 30 | 4.87 | 17 |
| 16 | State Bank of India | 2820 | 220 | 164.25 | 8 |
| 17 | Union Bank of India | 300 | 46 | 12.24 | 15 |
| 18 | United Bank of India | 2620 | 746 | 222.54 | 28 |
| 19 | UCO Bank | 1550 | 261 | 62.06 | 17 |
| 20 | IDBI Bank | 200 | 80 | 176.44 | 40 |
| 21 | Vijaya Bank | 180 | 34 | 6.89 | 19 |
| A | Comm.Bks.Total | 14700 | 2879 | 1277.43 | 20 |
| SBI ASSOCIATES & OTHERS | | | | | |
| 22 | HDFC | 75 | 16 | 2.34 | 21 |
| 23 | ICICI | 75 | 18 | 4.62 | 24 |
| 24 | SBoI | 0 | | | 0 |
| 25 | SBoS | 0 | | | 0 |
| 26 | SBoP | 0 | | | 0 |
| 27 | SBoM | 0 | | | 0 |
| 28 | SBBJ | 50 | 14 | 7.41 | 28 |
| 29 | AXIS Bank (UTI) | 100 | 11 | 2.1 | 11 |
| B | Total | 300 | 59 | 16.47 | 20 |
| (A+B) | Total of Comm.Bks. | 15000 | 2938 | 1293.9 | 20 |
| REGIONAL RURAL BANKS | | | | | |
| 30 | BGVV (UBI) | 2550 | 2461 | 954.23 | 97 |
| 31 | PBGB (UCO) | 1940 | 227 | 95.61 | 12 |
| 32 | UBKGB | 1510 | 1251 | 440.25 | 83 |
| C | RRBs Total | 6000 | 3939 | 1490.09 | 66 |
| D | W.B. St. Co-op.Bk | 8000 | 2527 | 684.28 | 32 |
| E | WBSCARD Bank Ltd. | 1000 | | | 0 |
| Grand Total (A+B+C+D+E) | | 30000 | 9404 | 3468.27 | 31 |

Artisan Credit Card (ACC) -2016-17
(Position from 01.04.2016- 31.03.2017)

(Rs.in lac)

| SI No. | Bank | Target No. | Issued | |
|-------------------------|---------------------------|--------------|-------------|----------------|
| | | | No | Amount |
| (1) | (2) | (3) | (4) | (5) |
| COMMERCIAL BANKS | | | | |
| 1 | Allahabad Bank | 5000 | 240 | 98.49 |
| 2 | Andhra Bank | 50 | 19 | 14.41 |
| 3 | Bank of Baroda | 1000 | 16 | 10.89 |
| 4 | Bank of India | 2000 | 623 | 201.11 |
| 5 | Bank of Maharashtra | 50 | 28 | 9.14 |
| 6 | Canara Bank | 600 | 106 | 51.82 |
| 7 | Central Bank of India | 2000 | 196 | 27.18 |
| 8 | Corporation Bank | 100 | 49 | 6.84 |
| 9 | Dena Bank | 100 | 21 | 17.61 |
| 10 | Indian Bank | 300 | 21 | 11.16 |
| 11 | Indian Overseas Bank | 400 | 16 | 1.84 |
| 12 | Oriental Bank of Commerce | 400 | 54 | 20.49 |
| 13 | Punjab National Bank | 1800 | 132 | 37.48 |
| 14 | Punjab & Sind Bank | 100 | 20 | 5.64 |
| 15 | Syndicate Bank | 500 | 51 | 29.21 |
| 16 | State Bank of India | 8000 | 637 | 182.14 |
| 17 | Union Bank of India | 600 | 118 | 27.41 |
| 18 | United Bank of India | 6000 | 724 | 434.56 |
| 19 | UCO Bank | 3000 | 254 | 91.23 |
| 20 | Vijaya Bank | 100 | 27 | 5.84 |
| | | | | |
| Comm.Bks.Total | | 32100 | 3352 | 1284.49 |
| 21 | PBGB | 200 | 104 | 36.41 |
| 22 | BGVB | 500 | 186 | 96.51 |
| 23 | UBKGB | 200 | 56 | 21.38 |
| TOTAL RRBs | | 900 | 346 | 154.3 |
| | | | | |
| 24 | WBSCB Bk | 0 | 6 | 2.45 |
| TOTAL | | 33000 | 3698 | 1438.79 |

Financing the Minority Community and Backward Classes:

The under noted seventeen 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 March 2017 in comparison to March 2015 and March 2016.

(Amt in Rs. crore)

| Item | March 2015 | March 2016 | March 2017 |
|--|------------|------------|------------|
| Outstanding Priority Sector Credit to Minority Community | 21497 | 23523 | 25407 |
| Total Priority Sector Credit in the State | 120381 | 147553 | 152614 |

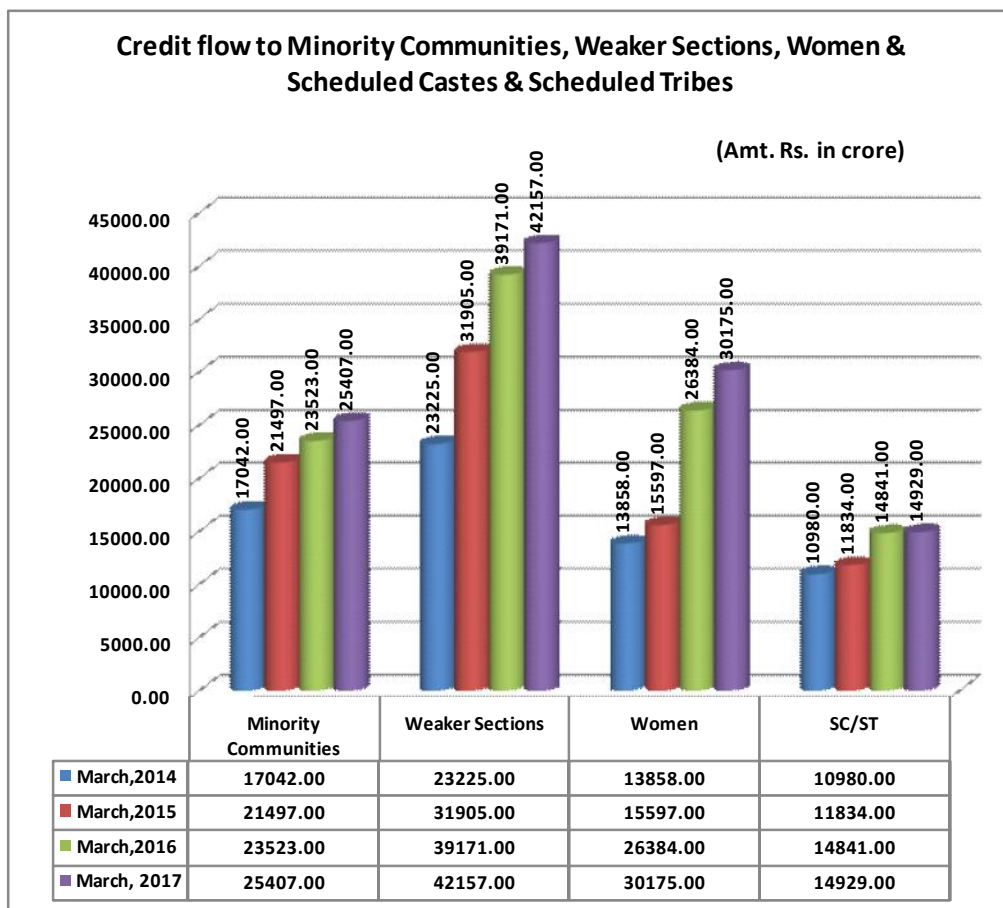
The present Priority sector Advance to Minority Community at the end of March, 2017 has increased by 8.01 % over March, 2016 position. Our objective is to ensure that the Minority communities and backward classes receive a fair and equitable portion of the credit within the overall target of the Priority 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 31.03.2017 | % to Prisec Advance |
| | | 01.04.2008-31.03.2016 | | 01.04.2016-31.03.2017 | | | |
| | | A/C | Amt. | A/C | Amt. | | |
| 1 | Minority Comm. | 3666068 | 31047.23 | 1267168 | 8218.06 | 25407.13 | 17 |

| SC/ST & OBC : | | | | | | | |
|--------------------------|-------|-------------------|---------|-----------------------|---------|----------------------------|-----------|
| (Rs. in crore) | | | | | | | |
| SI No. | Item | Disbursement made | | | | Otg. Balance on 31.03.2017 | % to ANBC |
| | | 2015-16 | | 01.04.2016-31.03.2017 | | | |
| | | A/C | Amt. | A/C | Amt. | | |
| 2 | SC/ST | 882605 | 3761.02 | 1331846 | 6604.95 | 14929.26 | 4.00 |
| 3 | OBC | 195885 | 2361.67 | 254723 | 1728.25 | 8320.91 | 2.34 |



**Bank wise Disbursement of Loan & deployment of Credit to Minority Community
for the State of West Bengal as on 31.03.2017**

(Rs.in lac)

| Sl.No | Banks | Minority Community (Disbursement) | | | | Outstanding Prisec Advance | Of which to Minority community | % to Prisec Advance |
|-----------------------------|------------------------|-----------------------------------|------------|------------------------|-----------|-------------------------------|-----------------------------------|---------------------------|
| | | 2008 - 2016 | | 01.04.16 to 31.03.2017 | | | | |
| | | A/C | Amt. | A/C | Amt. | As on 31.03.2017 | | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) |
| COMMERCIAL BANKS | | | | | | | | |
| 1 | Allahabad Bank | 114207 | 363918.17 | 6198 | 6568.17 | 983255.73 | 158964.96 | 16 |
| 2 | Andhra Bank | 944 | 12046.21 | 96 | 87.76 | 175460.86 | 31064.57 | 18 |
| 3 | Bank of Baroda | 13883 | 18569.73 | 1391 | 1162.42 | 438400.00 | 58874.15 | 13 |
| 4 | Bank of India | 36926 | 152924.57 | 4112 | 51525.47 | 798249.22 | 118655.00 | 15 |
| 5 | Bank of Maharashtra | 546 | 1756.59 | 64 | 2241.18 | 39804.28 | 4255.44 | 11 |
| 6 | Canara Bank | 37043 | 89097.43 | 2843 | 9020.91 | 265425.77 | 45099.45 | 17 |
| 7 | Central Bank of India | 54221 | 62802.59 | 3106 | 32871.78 | 332983.60 | 49639.00 | 15 |
| 8 | Corporation Bank | 5344 | 20982.94 | 786 | 2530.40 | 98276.62 | 29452.37 | 30 |
| 9 | Dena Bank | 737 | 1098.02 | 198 | 2684.15 | 101429.00 | 15696.15 | 15 |
| 10 | Indian Bank | 1693 | 1727.64 | 196 | 916.67 | 76040.17 | 19237.12 | 25 |
| 11 | Indian Overseas Bank | 9021 | 7122.28 | 781 | 874.18 | 430316.44 | 68018.55 | 16 |
| 12 | Oriental Bank Commerce | 4625 | 20695.47 | 284 | 878.14 | 325151.23 | 47560.00 | 15 |
| 13 | Punjab National Bank | 46649 | 29439.190 | 1481 | 1469.47 | 440404.12 | 167330.24 | 38 |
| 14 | Punjab & Sind Bank | 589 | 2892.23 | 58 | 92.06 | 89245.27 | 16112.51 | 18 |
| 15 | Syndicate Bank | 18483 | 27820.92 | 4724 | 7836.18 | 137347.00 | 40953.22 | 30 |
| 16 | State Bank of India | 445226 | 395857.94 | 3998 | 6720.12 | 1718077.11 | 357564.00 | 21 |
| 17 | Union Bank of India | 8467 | 19301.52 | 904 | 2825.60 | 289651.30 | 58959.49 | 20 |
| 18 | United Bank of India | 285289 | 219475.58 | 8064 | 7649.84 | 1498649.22 | 284756.81 | 19 |
| 19 | UCO Bank | 95376 | 124627.38 | 5907 | 12659.01 | 647600.00 | 96268.14 | 15 |
| 20 | Vijaya Bank | 3058 | 10903.47 | 406 | 618.41 | 151103.22 | 20110.35 | 13 |
| 21 | IDBI Bank | 20266 | 40576.59 | 17549 | 5243.79 | 374756.19 | 69622.09 | 19 |
| A | Comm.Bks.Total | 1202593 | 1623636.46 | 63146 | 156475.71 | 9411626.35 | 1758193.61 | 19 |
| 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 | 3274 | 2792.18 | 530160.02 | 65017.86 | 12 |
| 28 | AXIS Bank (UTI) | 13801 | 317011.47 | 1084 | 1188.96 | 391750.44 | 54854.12 | 14 |
| 29 | ICICI Bank | 71978 | 65282.51 | 27962 | 29006.13 | 382898.49 | 52182.98 | 14 |
| 30 | South Indian Bank | | | 32 | 59.51 | 45320.15 | 77.48 | |
| 31 | Federal Bank | 4554 | 86663.68 | 2243 | 33218.28 | 41045.44 | 2739.44 | 7 |
| 32 | Kotak Mahindra Bank | | | | | 56735.70 | 8562.32 | 15 |
| 33 | Indusind Bank | | | 736 | 3055.93 | 127064.65 | 29173.84 | 23 |
| 34 | Bandhan Bank | 628874 | 244472.00 | 991019 | 490502.12 | 1009477.00 | 226522.00 | 22 |
| 35 | Ratnakar Bank Ltd. | | | 908 | 41.22 | 42453.44 | 347.12 | |
| C | Total | 746237 | 743342.62 | 1027258 | 559864 | 2626905.33 | 439477.16 | 17 |
| | (A+B+C) | 1948904 | 2367389.96 | 1090403.6 | 716340.04 | 12044411.52 | 2198637.89 | 18 |
| REGIONAL RURAL BANKS | | | | | | | | |
| 36 | BGVB (UBI) | 185869 | 273523.49 | 6584 | 9682.14 | 519533.45 | 127698.61 | 25 |
| 37 | PBGB (UCO) | 110545 | 60052.00 | 3893 | 10435.11 | 208932.15 | 68736.00 | 33 |
| 38 | UBKGB | 76320 | 51178.00 | 2766 | 2649.87 | 107522.13 | 17492.25 | 16 |
| D | RRBs Total | 372734 | 384753.49 | 13243 | 22767.12 | 835987.73 | 213926.86 | 26 |
| E | W.B. St. Co-op.Bk | 1344430 | 352579.83 | 163521 | 82699.01 | 884145.38 | 103669.72 | 12 |
| F | WBSCARD Bank Ltd. | 0 | 0 | 0 | 0 | 102521.47 | 24478.65 | 24 |
| G | SIDBI | | | 0 | 0 | 60501.03 | | 0 |
| | (A+B+C+D+E+F+G) | 3666068 | 3104723.28 | 1267168 | 821806.17 | 13927567.13 | 2540713.12 | 17 |
| | Medium Enterprise | | | | | 1333817.03 | | |
| | Total Prisec | | | | | 15261384.16 | | |

**Bank wise Disbursement of Loan to Scheduled Caste & Scheduled Tribe
for the State of West Bengal as on 31.03.2017**

(Rs.in lac)

| Sl.No | Banks | Schedule Cast & Schedule Tribe | | | |
|-----------------------------|----------------------------------|--------------------------------|------------------|------------------------|------------------|
| | | 2013-16 | | 01.04.16 to 31.03.2017 | |
| | | A/C | Amt. | A/C | Amt. |
| (1) | (2) | (3) | (4) | (5) | (6) |
| COMMERCIAL BANKS | | | | | |
| 1 | Allahabad Bank | 31867 | 29778.10 | 4813 | 5635.19 |
| 2 | Andhra Bank | 337 | 618.37 | 52 | 85.97 |
| 3 | Bank of Baroda | 2044 | 4326.00 | 251 | 834.56 |
| 4 | Bank of India | 5261 | 50291.00 | 2301 | 30155.14 |
| 5 | Bank of Maharashtra | 119 | 402.33 | 51 | 112.41 |
| 6 | Canara Bank | 4294 | 1393.47 | 523 | 1063.96 |
| 7 | Central Bank of India | 10721 | 9988.00 | 2718 | 9725.50 |
| 8 | Corporation Bank | 1306 | 2803.23 | 201 | 587.53 |
| 9 | Dena Bank | 513 | 938.12 | 182 | 379.18 |
| 10 | Indian Bank | 747 | 970.30 | 1813 | 1981.21 |
| 11 | Indian Overseas Bank | 3795 | 2779.33 | 351 | 1062.01 |
| 12 | Oriental Bank of Commerce | 1074 | 6923.12 | 258 | 1283.44 |
| 13 | Punjab National Bank | 7347 | 5360.00 | 2487 | 1694.51 |
| 14 | Punjab & Sind Bank | 156 | 448.61 | 40 | 61.53 |
| 15 | Syndicate Bank | 4276 | 4931.00 | 1129 | 2034.41 |
| 16 | State Bank of India | 287682 | 16469.00 | 5302 | 4494.12 |
| 17 | Union Bank of India | 4697 | 2830.48 | 236 | 286.22 |
| 18 | United Bank of India | 4886 | 2816.60 | 4461 | 2892.31 |
| 19 | UCO Bank | 16423 | 15892.23 | 4894 | 10602.28 |
| 20 | Vijaya Bank | 861 | 2129.93 | 141 | 328.49 |
| 21 | IDBI Bank | 9812 | 9328.29 | 34680 | 9410.19 |
| A | Comm.Bks.Total | 398218 | 171417.51 | 66884 | 84710.16 |
| SBI ASSOCIATES | | | | | |
| 22 | SBol | 0 | 0 | | |
| 23 | SBBJ | 0 | 0 | | |
| 24 | SBoS | 0 | 0 | | |
| 25 | SBoP | 0 | 0 | | |
| 26 | SBoM | 13 | 9.46 | | |
| B | Total | 13 | 9.46 | 0 | 0 |
| OTHER BANKS | | | | | |
| 27 | HDFC Bank | 1373 | 1061.34 | 553 | 519.06 |
| 28 | AXIS Bank (UTI) | 589 | 1027.41 | 17 | 8.14 |
| 29 | ICICI Bank | 14819 | 8732.00 | 5519 | 4178.82 |
| 30 | Federal Bank | 23 | 21.04 | 36 | 46.25 |
| 31 | Bandhan Bank | 610421 | 228592.00 | 1031099 | 497470.02 |
| 32 | Ratnakar Bank Ltd. | | | 11928 | 631.44 |
| 33 | South Indian Bank | | | 3 | 1.03 |
| 34 | Indusind Bank | | | 259 | 310.02 |
| C | Total | 627225 | 239433.79 | 1049414 | 502853.73 |
| | (A+B+C) | 1025456 | 410860.76 | 1116298 | 587563.89 |
| REGIONAL RURAL BANKS | | | | | |
| 35 | BGVB (UBI) | 24636 | 67308.81 | 7648 | 5284.11 |
| 36 | PBGB (UCO) | 24354 | 8055.00 | 5124 | 7949.18 |
| 37 | UBKGB | 44929 | 34281.00 | 5931 | 5439.51 |
| D | RRBs Total | 93919 | 109644.81 | 18703 | 18672.80 |
| E | W.B. St. Co-op.Bk | 519917 | 121976.02 | 196845 | 54257.84 |
| F | WBSCARD Bank Ltd. | 0 | 0.00 | 3038 | 3745.26 |
| | Grand Total (A+B+C+D+E+F) | 1639292 | 642481.59 | 1331846 | 660494.53 |

**Bank wise Disbursement of Loan to Other Backward Classes
for the State of West Bengal as on 31.03.2017**

(Rs.in lac)

| SI.No | Banks | Other Backward Classes | | | |
|-----------------------------|----------------------------------|------------------------|------------------|------------------------|------------------|
| | | 2013-16 | | 01.04.16 to 31.03.2017 | |
| | | A/C | Amt. | A/C | Amt. |
| (1) | (2) | (3) | (4) | (5) | (6) |
| COMMERCIAL BANKS | | | | | |
| 1 | Allahabad Bank | 37491 | 55009.53 | 6106 | 7640.23 |
| 2 | Andhra Bank | 356 | 9175.00 | 32 | 8.48 |
| 3 | Bank of Baroda | 1523 | 5978.14 | 229 | 472.56 |
| 4 | Bank of India | 3258 | 48699.00 | 2327 | 9002.05 |
| 5 | Bank of Maharashtra | 109 | 536.37 | 37 | 134.84 |
| 6 | Canara Bank | 1094 | 368.51 | 274 | 312.12 |
| 7 | Central Bank of India | 8882 | 9307.00 | 4521 | 13937.11 |
| 8 | Corporation Bank | 379 | 810.06 | 100 | 200.40 |
| 9 | Dena Bank | 2066 | 165635.57 | 90 | 3598.16 |
| 10 | Indian Bank | 322 | 421.75 | 696 | 1088.75 |
| 11 | Indian Overseas Bank | 4757 | 3391.76 | 720 | 1331.03 |
| 12 | Oriental Bank of Commerce | 790 | 1249.35 | 80 | 189.14 |
| 13 | Punjab National Bank | 4043 | 2942.05 | 1958 | 1825.01 |
| 14 | Punjab & Sind Bank | 177 | 716.12 | 38 | 31.69 |
| 15 | Syndicate Bank | 1296 | 2397.00 | 1187 | 1534.12 |
| 16 | State Bank of India | 157943 | 15663.00 | 5393 | 5473.12 |
| 17 | Union Bank of India | 4175 | 8679.97 | 226 | 310.21 |
| 18 | United Bank of India | 3858 | 1014.38 | 2475 | 2574.58 |
| 19 | UCO Bank | 8903 | 6216.11 | 3555 | 26902.18 |
| 20 | Vijaya Bank | 2742 | 20660.47 | 32 | 41.52 |
| 21 | IDBI Bank | 2067 | 8088.79 | 2983 | 1923.43 |
| A | Comm.Bks.Total | 246231 | 366959.93 | 33059 | 78530.73 |
| SBI ASSOCIATES | | | | | |
| 22 | SBol | 0 | 0 | | |
| 23 | SBBJ | 0 | 0 | | |
| 24 | SBoS | 0 | 0 | | |
| 25 | SBoP | 0 | 0 | | |
| 26 | SBoM | 3 | 9.46 | | |
| B | Total | 3 | 9.46 | 0 | 0 |
| OTHER BANKS | | | | | |
| 27 | HDFC Bank | 0 | 0.00 | 2264 | 522.81 |
| 28 | AXIS Bank (UTI) | 54 | 81.02 | | |
| 29 | ICICI Bank | 0 | 0.00 | | |
| 30 | Federal Bank | 45 | 811.60 | 582 | 594.37 |
| 31 | Bandhan Bank | 42962 | 16221.00 | 42491 | 18894.25 |
| 32 | Ratnakar Bank Ltd. | | | 48454 | 2473.21 |
| 33 | South Indian Bank | | | 52 | 463.40 |
| 34 | Indusind Bank | | | 2222 | 1255.66 |
| C | Total | 43061 | 17113.62 | 93791 | 22484.64 |
| | (A+B+C) | 289295 | 384083.01 | 126850 | 101015.37 |
| REGIONAL RURAL BANKS | | | | | |
| 35 | BGVB (UBI) | 5104 | 8234.71 | 2841 | 4422.28 |
| 36 | PBGB (UCO) | 12501 | 14806 | 8014 | 14102.00 |
| 37 | UBKGB (CBI) | 16742 | 10925 | 1915 | 1822.14 |
| D | RRBs Total | 34347 | 33965.71 | 12770 | 20346.42 |
| E | W.B. St. Co-op.Bk | 280861 | 102207.79 | 114428 | 50628.27 |
| F | WBSCARD Bank Ltd. | 0 | 0 | 675 | 834.56 |
| | Grand Total (A+B+C+D+E+F) | 604503 | 520256.51 | 254723 | 172824.62 |

Timely submission of SLBC Data by the 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 | March 2016 | December 2016 | March 2017 |
|---------|---------------------------|------------|------------|---------------|------------|
| 1 | Allahabad bank | 02.05.2015 | 29.04.2016 | 06.02.2017 | 11.05.2017 |
| 2 | Andhra Bank | 22.04.2015 | 10.05.2016 | 16.02.2017 | 12.05.2017 |
| 3 | Bank of Baroda | 13.05.2015 | 10.05.2016 | 08.02.2017 | 17.05.2017 |
| 4 | Bank of India | 11.05.2015 | 03.05.2016 | 02.02.2017 | 08.05.2017 |
| 5 | Bank of Maharashtra | 13.05.2015 | 11.05.2016 | 09.02.2017 | 02.05.2017 |
| 6 | Canara Bank | 13.05.2015 | 07.05.2016 | 06.02.2017 | 05.05.2017 |
| 7 | Central Bank of India | 12.05.2015 | 10.05.2016 | 02.02.2017 | 19.04.2017 |
| 8 | Corporation Bank | 14.05.2015 | 04.05.2016 | 16.01.2017 | 21.04.2017 |
| 9 | Dena Bank | 27.04.2015 | 29.04.2016 | 24.01.2017 | 10.04.2017 |
| 10 | Indian Bank | 14.05.2015 | 29.04.2016 | 09.02.2017 | 12.05.2017 |
| 11 | Indian Overseas Bank | 02.05.2015 | 27.04.2016 | 09.02.2017 | 28.04.2017 |
| 12 | Oriental Bank of Commerce | 02.05.2015 | 11.05.2016 | - | 03.05.2017 |
| 13 | Punjab National Bank | 02.05.2015 | 19.04.2016 | 06.02.2017 | 11.05.2017 |
| 14 | Punjab & Sind bank | 06.05.2015 | 27.04.2016 | 03.02.2017 | 29.04.2017 |
| 15 | Syndicate Bank | 22.04.2015 | 29.04.2016 | 25.01.2017 | 21.04.2017 |
| 16 | State Bank of India | 02.05.2015 | 12.05.2016 | 10.02.2017 | 05.05.2017 |
| 17 | Union Bank of India | 12.05.2015 | 10.05.2016 | 08.02.2017 | 15.05.2017 |
| 18 | United Bank of India | 12.05.2015 | 22.04.2016 | 02.02.2017 | 21.04.2017 |
| 19 | UCO Bank | 15.05.2015 | 11.05.2016 | 14.02.2017 | 05.05.2017 |
| 20 | Vijaya Bank | 22.04.2015 | 11.05.2016 | 09.02.2017 | 29.04.2017 |
| 21 | BGVB | 27.04.2015 | 22.04.2016 | 19.01.2017 | 24.04.2017 |
| 22 | PBGB | 27.04.2015 | 07.05.2016 | 25.01.2017 | 18.04.2017 |
| 23 | UBKGB | 14.05.2015 | 12.05.2016 | 08.02.2017 | 06.05.2017 |
| 24 | HDFC Bank | 22.04.2015 | 15.04.2016 | 15.01.2017 | 11.04.2017 |
| 25 | AXIS Bank | 27.04.2015 | 27.04.2016 | 08.02.2017 | 11.05.2017 |
| 26 | ICICI Bank | 22.04.2015 | 22.04.2016 | 17.01.2017 | 24.04.2017 |
| 27 | SBOM | - | - | - | - |
| 28 | Bandhan Bank | - | 10.05.2016 | 13.01.2017 | 03.05.2017 |
| 29 | Indusind Bank | - | 17.05.2016 | 02.02.2017 | 21.04.2017 |
| 30 | Federal Bank | 02.05.2015 | 21.04.2016 | 04.02.2017 | 27.04.2017 |
| 31 | Ratnakar Bank Ltd. | - | 16.04.2016 | 23.01.2017 | 17.04.2017 |
| 32 | South Indian Bank | - | - | 20.02.2017 | 12.05.2017 |
| 33 | WB St. Co-o p Bank | 14.05.2015 | 12.05.2016 | 13.02.2017 | 17.05.2017 |
| 34 | WBSCARDB | - | 22.04.2016 | 24.01.2017 | 19.05.2017 |
| 35 | SIDBI | - | - | 15.02.2017 | 18.05.2017 |
| 36 | IDBI Bank | 30.04.2015 | 12.05.2016 | 20.01.2017 | 28.04.2017 |
| 37 | WBFC | - | - | - | - |

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



युनाइटेड बैंक ऑफ इंडिया
अग्रणी बैंक प्रभाग
प्रधान कार्यालय
11, हेमंत बसु सरणी
कोलकाता - 700 001

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

संयोजक: पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति

Convener: State Level Bankers' Committee
for West Bengal

सन्दर्भ : एलबीडी/एसएलबीसी उप-समिति/ 116-181 /16-17
दिनांक : 30.05.2017

Ref: LBD/SLBC Sub- Comm./ 116-181 /16-17
Date: 30.05.2017

एसएलबीसी के सभी सदस्य

All Members of SLBC

प्रिय महोदय / महोदया ,

Dear Sir / Madam,

विषय: पश्चिम बंगाल में बैंकरहित ग्राम पंचायत एवं ग्रामों के कवरेज पर राज्य स्तरीय बैंकर्स समिति की उपसमिति की बैठक के परिणामों का कार्यवाही टिप्पण ।

Subject: Proceedings of the meeting of SLBC Sub- Committee on coverage of Unbanked GP & Villages of West Bengal.

हम इसके साथ दिनांक 26.05.2017 को युनाइटेड बैंक ऑफ इंडिया, प्रधान कार्यालय, कोलकाता में सम्पन्न पश्चिम बंगाल में बैंकरहित ग्राम पंचायत एवं ग्रामों के कवरेज पर राज्य स्तरीय बैंकर्स समिति की उपसमिति की बैठक के परिणामों का कार्यवाही टिप्पण ।

We send herewith the proceedings of the meeting of SLBC Sub-Committee on coverage of Unbanked GP & Villages of West Bengal held on 26.05.2017 at United Bank of India, Head Office, Kolkata.

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


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

भवदीय,

लिकुमजितसोम

उप महाप्रबंधक,
ग्राइसेक एवं
समिति के संयोजक

Yours faithfully,


Deputy General Manager,
Prisec and
Convener to the Committee



**UNITED BANK OF INDIA
LEAD BANK DIVISION
HEAD OFFICE**

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

Outcomes of meeting of the SLBC subcommittee on coverage of Unbanked GP & Villages of West Bengal held on 26.05.2017 at UBI, HO

At the outset, Sri Bikramjit Shom, Deputy General Manager, Priority Sector, United Bank of India and Convener of SLBC Sub Committee on coverage of Unbanked GP & Villages with population of more than 5000, welcomed Dr. Sudip Kumar Sinha, Joint Secretary Finance, Government of West Bengal, Sri Sudhir Sharma, DGM, NBARAD and all other dignitaries present in the meeting. Sri Shom mentioned that at the 136th SLBC meeting of West Bengal held on 15.03.2017, Hon'ble Finance Minister, Government of West Bengal, expressed his deep concern over opening of brick & mortar branches in the underserved areas of rural West Bengal and advised SLBC to form a small core committee to analyze the issue of Branch opening in the unbanked areas of West Bengal.

Another emergent meeting was held at Nabanna with Hon'ble Finance Minister, Government of West Bengal in presence of the District Magistrates over Video Conferencing, representatives of RBI and NABARD, Convener – SLBC, SBI and other major Banks on 15.05.2017, where Hon'ble Finance Minister reiterated the issue.

In line with the direction of the Hon'ble Finance Minister, one core committee for opening of branches in unbanked areas of West Bengal was formed under the Chairmanship of Joint Secretary, Finance, Government of West Bengal, representative of RBI & NABARD and other major member Banks. At this first meeting of the said Sub Committee following members were present –

| Member | Role |
|---|-------------|
| Joint Secretary, Finance, GoWB | Chairman |
| Dy. General Manager, Prisec, United Bank of India | Convener |
| Dy. General Manager, MCID & DFIBT, NABARD | Member |
| Dy General Manager, Outreach, SBI | Member |
| Dy. General Manager, Central Bank of India | Member |
| Dy. General Manager, Allahabad Bank | Member |
| Dy. General Manager, NBG, Bank of India | Member |
| Assistant General Manager, FIDD, RBI | Member |
| Assistant General Manager, UCO Bank | Member |

Following invitees were present:

1. Bandhan Bank
2. Ujjivan Small Finance Bank Limited

- It was informed to Dr. Sudip Kumar Sinha, Joint Secretary, Finance, , that RBI has issued a circular(BAPD.BC.69/22.01.001/2016-17) dated May 18, 2017 on **Rationalisation of Branch Authorisation Policy- Revision of Guidelines**, where RBI



has clarified that scheduled commercial Banks may consider opening Banking Outlets in Unbanked Rural Centre, which are fixed points service, manned by either Bank's staff or its Business Correspondents where service of acceptance of deposits, encashment of cheques/ cash withdrawal of lending of money are provided. Service is to be provided by the Banking outlets minimum 4 hours a day and at least 5 days a week.

- Dr. Sudip Kumar Sinha requested SLBC to arrange for a official clarification from RBI whether the circular dated May 18, 2017, overrides the earlier guidelines on **"Roadmap for opening brick and mortar branches in villages with population more than 5000 without a bank branch of a scheduled commercial bank"** contained in the Master Circular dated July 1, 2016 on Lead Bank Scheme.
- The Joint Secretary requested SLBC and other major member Banks present in the meeting to suitably instruct their LDMs to finalise the list unbanked villages and GPs in the State.
- He assured that once the number is ascertained, then the assessments of other infrastructures are to be made. While the State Government shall provide the space at Panchayat Offices, the banks should arrange to procure other critical logistics like systems, connectivity, resources etc. He informed that the District Magistrates are appropriately advised in this regard and that the banks should do their own viability studies before opening branches and take the Government into confidence in case of any difficulty felt or perceived.
- It was decided that since the banks are already having service delivery points in various forms at many of these villages the SLBC convener should circulate a template to all the member banks to find out what sort of banking arrangements each bank have in each unbanked villages/GP. Thereafter, the SLBC should ascertain, with the help of the RBI clarifications if required, which of the arrangements fall within the ambit of the term "Banking Outlet", how many unbanked villages are covered with these outlets and how many continue to remain unbanked. The SLBC shall start with 359 villages to arrive at the residual figure. Thereafter, the sub-committee shall place a comprehensive report to the Hon'ble FM and SLBC with its findings and recommendations.
- Convener also apprised the House that 10 Banks including the Convener SLBC which have received capital support from the Ministry of Finance, Government of India is in the process executing a MOU for their "Turn Around Plan" due to which, certain embargo on branch opening may emerge eventually. Moreover, post merger of SBI and its associate banks, merger of certain SBI branches in the state is inevitable. RBI has declined the proposal of Bangiya Gramin Vikash Bank for opening new branches in unbaked areas as allocated to them due to high NPA Ratio of the said Bank.
- It was decided in the meeting that the house may go for reallocation the villages earlier allocated to 11 banks, among the other member Banks, who voluntarily accepted the branch opening proposition. Ujjivan Small Finance Bank Ltd. and West Bengal State Co-operative Bank expressed their willingness for opening of branches in some unbaked areas of the state. Dr. Sinha told that after getting the final updated list of 359 unbanked villages, the process of reallocation may be done after consultation with the members of the committee.

The meeting ended with a vote of thanks to the chair.





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

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

संयोजक: पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति

Convener: State Level Bankers' Committee
for West Bengal

सन्दर्भ : एलबीडी/एसएलबीसी उप-समिति/305-370 /16-17
दिनांक : 09.06.2017

Ref: LBD/SLBC Sub- Comm./305-370 /16-17
Date: 09.06.2017

एसएलबीसी के सभी सदस्य

All Members of SLBC

प्रिय महोदय / महोदया ,

Dear Sir / Madam,

विषय: पश्चिम बंगाल में बैंकरहित ग्राम पंचायत एवं ग्रामों के कवरेज पर राज्य स्तरीय बैंकर्स समिति की उपसमिति की बैठक के परिणामों का कार्यवाही टिप्पण ।

Subject: Proceedings of the meeting of SLBC Sub- Committee on coverage of Unbanked GP & Villages of West Bengal.

हम इसके साथ दिनांक 08.06.2017 को युनाइटेड बैंक ऑफ़ इंडिया, प्रधान कार्यालय, कोलकाता में सम्पन्न पश्चिम बंगाल में बैंकरहित ग्राम पंचायत एवं ग्रामों के कवरेज पर राज्य स्तरीय बैंकर्स समिति की उपसमिति की बैठक के परिणामों का कार्यवाही टिप्पण ।

We ^{are} ~~are~~ herewith the proceedings of the meeting of SLBC Sub-Committee on coverage of Unbanked GP & Villages of West Bengal held on 08.06.2017 at United Bank of India, Head Office, Kolkata.

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

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

भवदीय,

Yours faithfully,

उप महाप्रबंधक,
प्राइसेक एवं
समिति के संयोजक

Deputy General Manager,
Prisec and
Convener to the Committee



UNITED BANK OF INDIA
LEAD BANK DIVISION
HEAD OFFICE

CONVENER
State Level Bankers' Committee for West Bengal

Minutes of meeting of the SLBC subcommittee on coverage of Unbanked GP & Villages of West Bengal held on 08.06.2017 at UBI, HO

At the outset, Sri Bikramjit Shom, Deputy General Manager, Priority Sector, United Bank of India and Convener of SLBC Sub Committee on coverage of Unbanked GP & Villages with population of more than 5000, welcomed Dr. Sudip Kumar Sinha, Joint Secretary Finance, Government of West Bengal, Sri Sudhir Sharma, DGM, NBARAD and all other dignitaries present in the meeting. Shri Shom recapitulated that it was decided in first subcommittee meeting held on 26.05.2017, that SLBC would study the status of coverage by bank branches villages with population more than 5000 and without having a bank branch within 5Km to arrive at the residual number of unbanked villages/GPs out of the remaining unbanked 359 villages/GPs which emanates from the initial survey of 717 unbanked villages and recorded in 133rd SLBC proceedings. It was also decided that the SLBC convener would circulate a template to all the member banks to find out what sort of banking arrangements each bank have in each unbanked villages/GP. Accordingly, SLBC desk prepared the template and circulated the same among the member Banks and LDMs vide email dated 30.05.2017. The member banks & LDMs replied to that email and numbers of unbanked villages have been further crystallized. Lastly, as advised by the Committee, a letter was sent to the RBI seeking the extent of the overriding effect of the Circular issued on May 18, 2017 over the Master Circular dated July 1, 2016.

The information received from the LDMs upon circulation of the template to understand the latest status of 359 unbanked villages is appended below.

| DISTRICT | B & M Branch | 1KM- < 3KM | 3KM- <=5KM | >5KM- <10KM | >=10km | Grand Total |
|------------------|--------------|------------|------------|-------------|--------|-------------|
| Alipurduar | | | 1 | 7 | 3 | 11 |
| Bankura | | | 3 | 5 | | 8 |
| Birbhum | | | | 3 | 1 | 4 |
| Coochbehar | | | 2 | 57 | 5 | 64 |
| Dakshin Dinajpur | | | | 1 | 1 | 2 |
| Darjeeling | 1 | 4 | 8 | 7 | 7 | 27 |
| Hooghly | 2 | | 4 | 12 | | 18 |
| Howrah | 1 | 1 | 2 | | | 4 |
| Jalpaiguri | 7 | 9 | 12 | 13 | 5 | 46 |
| Malda | | 1 | 3 | 5 | 4 | 13 |



| DISTRICT | B& M Branch | 1KM- < 3KM | 3KM- <=5KM | >5KM- <10KM | >=10kM | Grand Total |
|--------------------|-------------|------------|------------|-------------|-----------|-------------|
| Murshidabad | 4 | 5 | 21 | 33 | | 63 |
| Nadia | | 1 | 2 | 10 | 12 | 25 |
| North 24 Parganas | | | 1 | 1 | | 2 |
| Paschim Medinipur | | 1 | 2 | 1 | | 4 |
| Purba Medinipur | | | | 6 | | 6 |
| Purulia | | 2 | 2 | 3 | | 7 |
| South 24 Parganas | 7 | 8 | 19 | 5 | 1 | 40 |
| Uttar Dinajpur | | 1 | 5 | 7 | 2 | 15 |
| Grand Total | 22 | 33 | 87 | 176 | 41 | 359 |

The outcomes of the meeting dated 08.06.2017 are appended below.

- **The survey conducted by LDMs revealed that 142 villages out of 359 villages are having Brick & Mortar Bank branch within a radius of 5Km.** Remaining 217 villages do not have any Brick & Mortar branch within 5Km. Out of 217, 41 villages do not have any brick & Mortar bank branch within 10Km. The Committee observed that member banks should first focus on establishing brick and mortar branches in those 41 villages as per allocations. The Chairman directed the convener to issue a letter to the member banks specifically seeking the status of opening of brick and mortar branches in the remaining villages with highlight on the aforesaid 41 villages before the ensuing SLBC meeting on 15th June 2017 so that a concrete report may be placed before the Hon'ble Finance Minister.
- Regarding the clarification awaited from the RBI, representative of RBI present mentioned that the Regulator is contemplating coming up with another revised branch opening policy shortly clarifying all dilemmas. Joint Secretary, Finance, reiterated that the State Government is more interested in opening of Brick & Mortar bank branches in the unbanked villages rather than opening of Banking Outlets or any other form of service delivery points. He suggested to wait for the revised circular by the RBI.
- Dr. Sinha emphasized on taking official clarification from the member banks in respect of opening of Brick & Mortar bank branches in the unbanked villages allocated to them.
- Government of West Bengal has already published notifications regarding formation of 3 new districts in the state of West Bengal viz. Kalimpong, Burdwan Paschim & Jhargram. In the meeting, RBI has been requested by the House to issue necessary instructions in this regard inviting Bank's willingness to take lead bank responsibility in the 3 newly formed districts of West Bengal

The meeting ended with a vote of thanks to the chair.





भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
www.rbi.org.in

RBI/2016-17/306

DBR.No.BAPD.BC.69/22.01.001/2016-17

May 18, 2017

The Chairman and Managing Director/Chief Executive Officer
All Domestic Scheduled Commercial Banks
(Excluding Regional Rural Banks), Small Finance Banks,
Payment Banks and Local Area Banks

Madam/Dear Sir,

Rationalisation of Branch Authorisation Policy- Revision of Guidelines

Please refer to the paragraph 11 on 'Banking Outlets – Final Guidelines' (extract enclosed) of the Statement on Developmental and Regulatory Policies released on April 06, 2017.

2. In this regard, it may be recalled that in terms of announcement made in the [first Bi-monthly Monetary Policy Statement 2016-17 on April 5, 2016](#), it was, inter alia, proposed to redefine branches and permissible methods of outreach keeping in mind the various attributes of the banks and the types of services that are sought to be provided. An Internal Working group (IWG) was constituted for the purpose and its Report was placed on our web-site on [October 6, 2016](#) seeking public comments.

3. Taking into account the suggestions/feedback received from the Government of India and other stakeholders, final guidelines on 'Banking Outlets' are being issued as detailed in the Annex which shall be operational with immediate effect.

Yours faithfully

(Saurav Sinha)
Chief General Manager
Encl: As above

बैंकिंग विनियमन विभाग, केन्द्रीय कार्यालय, केन्द्रीय कार्यालय भवन, 13वीं मंजिल, शहीद भगत सिंह मार्ग, फोर्ट, मुंबई - 400 001
फोन: 022-22705688, फैक्स: 022-22701224, ई-मेल: cgms@rbi.org.in, वेबसाइट: www.rbi.org.in
Department of Banking Regulation, Central Office, Central Office Building, 13th Floor, Shaheed Bhagat Singh Marg, Fort, Mumbai - 400 001
Phone : 022-22705688, Fax : 022-22701224, E-mail : cgms@rbi.org.in, Website : www.rbi.org.in

हिंदी आसान है, बचका प्रयोग न करें

**Extract of Statement of Developmental and Regulatory Policies, Reserve Bank of India –
Issued on April 6, 2017**

11. Banking Outlets: Final Guidelines - Final guidelines are proposed to be issued on banking outlets, clarifying on what is a 'banking outlet' and harmonising the treatment of different forms of bank presence for the purpose of opening outlets in underserved areas. These will supersede the branch licensing guidelines in force. Detailed guidelines will be issued by end-April, 2017.

Opening of new place of business and transfer of existing places of business

(Section 23 of the Banking Regulation Act, 1949)

Revised Guidelines

1. Scope of Application

These guidelines are applicable to all Domestic Scheduled Commercial Banks (excluding Regional Rural Banks), Small Finance Banks, Payment Banks and Local Area Banks.

2. Date of Application

These guidelines will come into effect from the date of issue of the Circular.

3. Definitions

The following definitions are to be used for the purpose of this policy framework:

3.1 Banking Outlet/Part-time Banking Outlet

3.1.1 A '**Banking Outlet**' for a Domestic Scheduled Commercial Bank (DSCB), a Small Finance Bank (SFB) and a Payment Bank (PB) is a fixed point service delivery unit, manned by either bank's staff or its Business Correspondent where services of acceptance of deposits, encashment of cheques/ cash withdrawal or lending of money are provided for a minimum of 4 hours per day for at least five days a week. It carries uniform signage with name of the bank and authorisation from it, contact details of the controlling authorities and complaint escalation mechanism. The bank should have a regular off-site and on-site monitoring of the 'Banking Outlet' to ensure proper supervision, 'uninterrupted service' except temporary interruptions due to telecom connectivity, etc. and timely addressing of customer grievances. The working hours/days need to be displayed prominently.

3.1.2 A banking outlet which does not provide delivery of service for a minimum of 4 hours per day and for at least 5 days a week will be considered a '**Part-time Banking Outlet**'.

3.2 Unbanked Rural Centre

An 'Unbanked Rural Centre' (URC) is a rural (Tier 5 and 6) centre that does not have a CBS-enabled 'Banking Outlet' of a Scheduled Commercial Bank, a Small Finance Bank, a Payment Bank or a Regional Rural Bank nor a branch of Local Area Bank or licensed Co-operative Bank for carrying out customer based banking transactions.

N.B.1: Extension Counters, Satellite Offices, Part-shifted Branches, Ultra Small Branches and Specialised Branches, subject to their satisfying the definition given above, shall be treated as independent 'Banking Outlets' or 'Part-time Banking Outlets', as the case may be.

N.B.2: ATMs, E- lobbies, Bunch Note Acceptor Machines (BNAM), Cash Deposit Machines (CDM), E- Kiosks and Mobile Branches will not be treated as 'Banking Outlets'. Point of Sale (PoS) terminals where limited cash withdrawal facility is allowed by banks in terms of extant instructions without having an arrangement with the concerned entities as 'business correspondents' will not be considered as 'Banking Outlets'.

4. Opening of Banking Outlets – General Permission

4.1 Domestic scheduled commercial banks (other than RRBs) are permitted to open, **unless otherwise specifically restricted**, Banking Outlets in Tier 1 to Tier 6 centres without having the need to take permission from Reserve Bank of India in each case. The policy covers the opening of 'Banking Outlets' in all Tiers as defined on the basis of population as per Census 2011. The tier-wise and population group-wise classification of centres is provided in Annex I.

4.2 The opening of 'Banking Outlets' during a financial year will be subject to the conditions given below:

a) At least 25 percent of the total number of 'Banking Outlets' opened during a financial year should be opened in unbanked rural centres, as defined in Para 3.2 above.

b) A 'Part-time Banking Outlet', opened in any Centre, will be counted and added to the denominator as well as numerator on pro rata basis for computing the requirement as well as the compliance with the norm of opening 25 per cent Banking Outlets in unbanked rural centres. Some illustrations on the computation of part-time banking outlet have been given in Annex II.

c) A 'Banking Outlet'/Part-time Banking Outlet' opened in any Tier 3 to Tier 6 centre of North-Eastern States and Sikkim as well as in any Tier 3 to 6 centre of Left-wing Extremism (LWE) affected districts as notified by the Government of India from time to time, will be considered as equivalent to opening a 'Banking Outlet'/ 'Part-time Banking Outlet', as the case may be, in a URC. A list of 106 LWE affected districts in 10 States as notified by the Government as on February 24, 2016 is being provided in Annex III. As the overall objective of these guidelines is enabling expansion of banking facilities in these underbanked/underserved centres, each banking outlet opened, irrespective of the banked/unbanked status of the Centre, will be reckoned as having been opened in a URC.

d) A full-fledged 'brick and mortar' branch opened in a rural (Tier 5 and 6) centre which is already being served by a fixed point BC outlet by any bank will also be eligible to be treated as equivalent to opening a 'Banking Outlet' in a URC. In other words, the first fixed point BC outlet of a bank as well as the first 'brick and mortar' branch of any bank opened in a URC will be reckoned for computing compliance with the 25 per cent norm.

e) A 'banking outlet' opened in a rural (Tier 5 and 6) centre which is served by only a banking outlet of a Payment Bank will also be eligible to be treated as equivalent to opening a 'banking outlet' in a URC. In other words, the first 'banking outlet' by a Payment Bank as well as the first 'banking outlet' by any other bank opened in a URC will be reckoned for computing compliance with the 25 per cent norm.

f) The time given to a bank for opening an outlet in a URC is one year. If a bank fails to adhere to the requirement of opening 25% banking outlets in a year, appropriate penal measures, including restrictions on opening of Tier 1 branches, may be imposed.

4.3 To encourage the banks to open/frontload more number of banking outlets in unbanked rural centres, they will be allowed to carry forward the benefit of the 'Banking Outlets', if any, opened in excess of the requirement specified in para 4.2 above, for a period of next 2 years. No extension to avail the benefit will be allowed.

4.4. To enable banks to have information for identifying a URC, State Level Banker Committees (SLBCs) shall play a constructive and proactive role. The SLBCs shall compile and have an updated list of all unbanked rural centres in the State which shall be displayed on their website. This list will facilitate banks to choose/indicate the place where they wish to open a 'banking outlet.' Banks shall inform and coordinate with the SLBC Convenor bank to earmark the centre identified

by them. If a bank fails to open the banking outlet in the prescribed period of 1 year as per Para 4.2 (f) above, the SLBC convenor bank may indicate the Centre as available for other banks to open a banking outlet. The non-member banks of the SLBC, may also refer to the website and keep the SLBC Convenor banks informed of the centres identified by them.

4.5 If a bank proposes to undertake government business at any of the banking outlets/part-time banking outlets, it would require prior approval of the Government authority concerned as also of Department of Government and Bank Accounts, Reserve Bank of India, Central Office.

5. Merger/Closure/ Shifting/Conversion of 'Banking Outlets'

5.1 Banks having general permission may shift, merge or close all 'Banking Outlets' (except rural outlets and sole semi-urban outlets) at their discretion.

5.2 Merger, Closure and shifting of any rural 'Banking Outlet' as well as a sole semi urban 'Banking Outlet' would require approval of the DCC/DLRC. However, conversion of any rural or sole semi-urban banking outlet into a full-fledged brick and mortar branch and vice versa would not require such approval. While merging/closing/shifting/converting a rural or a sole semi urban 'Banking Outlet', banks and DCC/DLRC shall ensure that the banking needs of the centre continue to be met.

5.3 Banks should also ensure that customers of the Banking Outlet, which is being merged/closed/shifted are informed well in time so as to avoid inconvenience to them. Further, banks should ensure that they continue to fulfill the role entrusted to these 'Banking Outlets' under the Government sponsored programmes and Direct Benefit Transfer Schemes.

5.4 It may further be ensured that 'Banking Outlets' are shifted within the same or to a lesser population category, i.e., semi urban 'Banking Outlets' to semi urban or rural centres and rural 'Banking Outlets' to other rural centres.

6. Opening/shifting/merger/closing/conversion of Banking Outlets – Guidelines for Banks which do not have General Permission

6.1 Domestic Scheduled Commercial Banks from whom general permission has been withdrawn, shall obtain prior approval of Department of Banking Regulation (DBR), Central Office, RBI for opening all their branches. Further, in respect of their fixed point BC outlets, they shall also approach Reserve Bank for permission except for outlets opened in Tier 5 and 6 Centres. Small Finance Banks, Payment Banks as well as Local Area Banks (LABs) shall obtain prior approval of

DBR, Central Office, RBI for all categories of banking outlets. These banks shall submit their Annual Banking Outlet Expansion Plan (ABOEP) with the consolidated details of proposals for opening, closing, shifting, merger and conversion of these banking outlets as per Proforma given in Annex IV.

6.2 It should be ensured that all the proposals conform to the guidelines contained in the above paras applicable to banks having general permission. On approval of the consolidated proposal, individual proposals for opening new branches at specific centres, for which prior permission is required from RBI, must be submitted in the prescribed Form VI in terms of Rule 12 of the Banking Regulation (Companies Rules), 1949, to the DBR, Reserve Bank of India, Central Office, Mumbai for approval. The Proforma is given at Annex V. The ABOEP and any other proposals required to be submitted to RBI in this regard should have the approval of the Board of Directors of the bank or such other authority to which powers have been delegated by the Board of the bank. Banks shall ensure that an authenticated / certified copy of such approval is invariably submitted along with these proposals.

6.3 It is recognized that some banks, including Small Finance Banks, not having general permission would have taken specific approval of Reserve Bank for their Annual Branch Expansion Plan for the current year (2017-18) including approval for opening of 25% branches in URCs, identified as per the erstwhile definition of a URC. It is clarified that notwithstanding the revised definition of a URC, as per Para 3.2 above, branches opened at the centres authorized by the RBI will be reckoned for assessing compliance with the 25% norm.

7. Grandfathering of MFI Structure of the Small Finance Banks

7.1 In order to provide an enabling environment to preserve the advantages of the MFI/NBFC structure of Small Finance Banks (SFBs) and with a view to further financial inclusion, SFBs are being allowed a time of 3 years from the date of commencement of business, to align their banking network with the extant guidelines. Till such time, the existing structures may continue and would be treated as 'Banking Outlets' though not immediately reckoning for the 25 per cent norm.

7.2 Nevertheless, during this period of 3 years, for all the banking outlets opened or converted from the existing MFI branches in a year, they will have to open 25% banking outlets in unbanked rural centres in the same year. For this purpose, Banking Outlets converted from existing MFI branches means, such of the existing NBFC/MFI branches where it intends to conduct banking

business of accepting deposits, allowing encashment of cheques/withdrawals besides carrying out the current lending activities.

7.3 At the end of three years from the date of their commencement of business, all SFBs should have opened in URCs, at least 25 per cent of their total Banking Outlets failing which penal measures including restrictions on further expansion by such banks will be considered and imposed, as deemed appropriate. With a view to bring all entities on a level playing field, this dispensation is applicable to all the existing banks that were NBFCs/MFI earlier as well as NBFC/MFI entities that may apply for bank licence in future.

8. Manning of ATMs/E-kiosks/CDMs/BNAMs

Banks are allowed to set up onsite/offsite Automated Teller Machines (ATMs) at centres/places identified by them, including SEZs. Banks are permitted to post suitable staff member(s) to provide guidance to the customers using the services of these outlets. Such ATMs shall not be reckoned as 'banking outlets' as defined in paragraph 3.1 of the circular.

9. Mobile Branches – Extension to All Tiers

Banks are allowed to open/operate mobile branches in all Centres. These mobile branches will not be considered as Banking Outlets.

10. Setting up of Administrative Offices, Back Offices (Central Processing Centres/Service Branches) and Call Centres etc.

10.1 Banks having general permission can set up Administrative Offices (Head/Regional/Zonal Offices etc.), Training Centres, Back Offices (Central Processing Centres (CPCs)/Service Branches), Treasury Branches and Call Centres, etc. without prior permission from Reserve Bank of India.

10.2 The banks should ensure that back offices i.e. CPCs/Service Branches which are set up exclusively to attend to back office functions such as data processing, verification and processing of documents, issuance of cheque books, etc. on requests received from other branches should not have any direct interface with customers for them to be not considered as banking outlets. Banks currently having specific permission to allow customer interface at these back offices (service branches and/or CPCs), have to align with the above instructions within one year from the

date of this circular and report compliance to Department of Banking Regulation, Central Office, Reserve Bank of India.

11. Business Facilitator/ Business Correspondent Model

The instructions on Business Facilitator/Business Correspondent Model as contained in our [Master Circular DBOD.No.BAPD.BC.7/22.01.001/2014-15 dated July 01, 2014](#) remain unchanged.

12. Customer Education

While the banks will continue to follow guidelines as indicated in our [Master Circular DBOD.No.BAPD.BC.7/22.01.001/2014-15 dated July 01, 2014](#), they should also ensure to enlighten people about banking outlets as adequate substitutes for physical 'brick and mortar' branches in low population density or low population locations.

13. Role of Board of Directors

Financial inclusion being the overarching objective of banking expansion and in view of the operational flexibility being given to the banks, it is necessary that the Boards of the Banks should ensure that arrangements are in place for strict compliance with these guidelines, in letter and spirit. Banks are therefore, advised to put in place a regular off-site and on-site monitoring system of the 'Banking Outlet' to ensure proper supervision, 'uninterrupted service' and timely addressing of customer grievances. The Board shall regularly review and monitor the transactions in these outlets to see that banking services are being transacted in these outlets and more specifically the target customers for financial inclusion are getting the banking facilities in unbanked rural centres. As such, the Boards of banks should set internal targets for financial inclusion. Data on centre-wise and tier-wise customer accounts and transactions (Type and number of accounts, deposits received, advances made, remittances processed, outstanding balances, etc.) shall be captured on regular basis. As the Small Finance Banks and Payment Banks have been set up to further financial inclusion and their client base would primarily be migrant labour workforce, low income households, small businesses, other unorganised sector entities, etc. their internal targets should be in line with their objectives. The Board shall review the progress in this regard on regular basis, say on quarterly basis and make the required data available to Reserve Bank as and when required and called for.

14. Reporting Requirements

14.1 Banks shall furnish the information as per Proforma I (Annex VI) on opening of new place of business i.e. branch/office/NAIOs (Non Administratively Independent Office) and Proforma II (Annex VII) on change in status – merger, conversion, closure etc. to Department of Statistics and Information Management (DSIM), Banking Statistics Division, Reserve Bank of India, Central Office, C-8/9, Bandra-Kurla Complex, Mumbai-400051.

14.2 As regards fixed point BC outlets classified as 'banking outlets', banks are required to report the data as per Annex VIII on quarterly basis starting from April 01, 2017. In order to furnish the initial statistics, banks have to furnish the first such report to DSIM, Reserve Bank of India (position as on March 31, 2017), not later one month from the date of issue of this Circular.

14.3 From the current year 2017-18, the annual reporting on opening of branches to the Department of Banking Regulation, Central Office has been dispensed with.

15. All the salient changes made from the existing branch authorization framework are furnished in the Appendix.



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

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

संयोजक: पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति

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

सन्दर्भ : एलबीडी/एसएलबीसी उप-समिति/1571-1631/16-17
दिनांक : 13.04.2017

Ref: LBD/SLBC Sub- Comm./ 1571-1631 /16-17
Date: 13.04.2017

एसएलबीसी के सभी सदस्य

All Members of SLBC

प्रिय महोदय / महोदया ,

Dear Sir / Madam,

विषय: पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति की
एसएचजी उप-समिति की बैठक की कार्यवाही ।

**Subject: Proceedings of the meeting of Sub-
Committee on SHG under SLBC West Bengal.**

हम इसके साथ दिनांक 07.04.2017 को युनाइटेड बैंक
ऑफ़ इंडिया, प्रधान कार्यालय, कोलकाता में सम्पन्न राज्य
स्तरीय बैंकर्स समिति (पश्चिम बंगाल) की एसएचजी उप-
समिति की बैठक की कार्यवाही भेज रहे हैं ।

We send herewith the proceedings of the meeting
of Sub-Committee on SHG under State Level
Bankers' Committee (West Bengal) held on
07.04.2017 at United Bank of India, Head Office,
Kolkata.

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

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

भवदीय,

Yours faithfully,

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

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



United Bank of India
Lead Bank Division
Head Office, Kolkata

To the members of SLBC, West Bengal

Minutes of the SLBC Sub-Committee for SHG held at UBI, HO on 07.04.2017

At the outset, Shri Manas Dhar, General Manager, UBI & Convener SLBC, West Bengal welcomed all the dignitaries present. He mentioned that this meeting has been arranged in line with the decision taken in 136th SLBC meeting of West Bengal held on 15.03.2017 for finalization of target of SHG financing in FY 2017-18.

Sri Dhar requested Shri Anil Verma, Principal Secretary, SHG & SE, Govt of West Bengal, to deliver his introductory message and start agenda wise discussion.

Agenda : Finalization of target of SHG financing in FY 2017-18

Sri Anil Verma mentioned that WBSRLM department, GoWB has set the target for SHG lending in FY 2017-18 at Rs.5003cr, a growth of 53% over the target of Rs.3263cr set for FY 2016-17. He added the target has been fixed keeping in view the earlier growth rate of 69% of the target set for FY 2016-17 (Rs.6263cr) from that of FY2015-16 (Rs.1930cr). He emphasized the fact that the target has been arrived by the department after taking and collating expected achievements from the field functionaries.

Sri Dhar mentioned that, as per data available in the portal, Banks in West Bengal together disbursed SHG loan of Rs.2356cr upto February, 2017 during FY 2016-17 and expressed his high hope that till March, 2017, Banks probably would overshoot the target set for FY 2016-17. He expressed his heartfelt thanks to all the Bankers on behalf of SLBC for extending such a great support in regard to SHG financing.

Sri Anil Verma praised the Bankers for such splendid performance in SHG lending even after implementation of Demonetization by the Govt of India on 8th November, 2016 and expressed his high hope that if this type of tempo would be maintained by the Banks, target of SHG financing set for FY 2017-18 would also be achieved.

Sri Manas Dhar raised the issue that during first two quarters of the financial year, SHG lending by banks remain very slow and a sudden spurt is observed during 3rd & 4th quarter of every financial year. He requested WBSRLM department as well as the Bankers for even distribution as well as quick disposal of SHG credit proposals throughout the four quarters of a financial year.

Sri Dhar also added that due to sudden increase in SHG lending beyond certain level in the 3rd quarter of financial year, many bank branches face snap audit as per direction of RBI. He requested WBSRLM department to evenly distribute the target of SHG lending over the 4 quarters.

Madam C D Larna, State Mission Director & CEO, WBSRLM, GoWB appreciated the Bankers for their outstanding performance in SHG credit linkage in the first two quarters of FY 2016-17. She mentioned in the 3rd quarter, even after implementation of Demonetization, Banks could manage to perform remarkably well and as on 31st March, 2017, it is expected that target of SHG lending set for FY2016-17 would be achieved by the Banks.





Sri Verma mentioned that the Department has consciously set the target for FY 2017-18 on a higher side and assured the bankers that if some banks fall short by some percentage from the target set for them, it would not be viewed very seriously by the department.

Sri Dhar appealed before the house to take the challenge of accepting the target of SHG lending for FY 2017-18 set by WBSRLM. The house adopted the target for FY 2017-18.

Sri Verma also requested SLBC to conduct SHG sub-committee meeting on quarterly basis to review the achievement of the banks in regard to SHG lending vis-a-vis the target set for them for FY 2017-18.

Sri Anil Verma appealed SLBC to take a constructive view for increasing per SHG quantum of finance from the present level of initial credit linkage of Rs.1.25lac.

After threadbare discussion with the Bankers and WBSRLM department, it was decided by the house to maintain the initial credit linkage amount to a SHG at Rs.1.25 lac. Subsequent to gradation exercise, 2nd & 3rd dose of loan to eligible SHGs would be increased from present level of Rs. 2.00 lac & Rs.3.00 lac respectively to Rs. 2.50 lac and Rs.3.00 lac respectively.

Sri Anil Verma, Principal Secretary, SHG & SE, Govt of West Bengal, raised one issue regarding non submission of interest subvention by the Banks after disbursement of loan under SHG financing. He added that many branches are either not submitting the claim or taking long time to lodge the claim as a result of which benefit of subsidy is not reaching the poor appropriately.

He suggested the Bankers to link the interest subvention part of SHG directly with their CBS platform so that as and when loan under SHG would be disbursed, claim would automatically be lodged online by the banks. It is pertinent to mention that presently all Banks share their SHG data directly from their CBS platform to the WBSRLM portal.

Sri Verma also suggested populating SHG loan accounts with the mobile numbers of the Dalanetri (Leader) of the group, so that whenever subsidy is credited in the account, they would get intimation through SMS alert.

Sri Dhar requested all the Bankers present in the meeting to take necessary steps to populate all SHG loan accounts, new as well as existing, with the mobile numbers of Dalanetri (Leader) of the group.

Sri Anil Verma raised concern that for some underdeveloped districts like Purulia, Birbhum, Uttar Dinajpur & Dakshin Dinajpur, performance of Banks in regard to SHG financing needs to be improved substantially for ensuing all round development of the district. He requested the Bankers to give adequate focus on these districts.

Convenor, SLBC expressed his gratitude to Sri Anil Verma, Principal Secretary, SHG & SE, GOWB, Smt. C D Lama, State Mission Director & CEO, WBSRLM and all other stakeholders for their active participation.

The meeting ended with vote of thanks to the chair.



**List of participants of Meeting of the Sub-Committee under SLBC West Bengal on SHG held on
07.04.2017 at United Bank of India, Head Office**

| SI No. | Names | Designation & Name of the Organisation |
|------------------------------------|------------------------|--|
| GOVT. of WEST BENGAL | | |
| 1 | Sri Anil Verma | Principal Secretary, SHG & SE, GoWB |
| 2 | Ms. C.D. Lama | State Mission Director and Chief Executive Officer, WBSRLM |
| 3 | Ms. Nilanjana Dasgupta | ACEO, WBSRLM, GoWB |
| 4 | Sri Ranjit Roy | Consultant, Banking & FI, WBSRLM, GoWB |
| 5 | Sri Gautam Pal | Advisor, SUDA |
| 6 | Sri Dilip Kumar Mitra | SPM, WBSRLM |
| 7 | Sri Sandip Bairagi | SMM(FI & ME), SUDA |
| RBI and NABARD | | |
| 8 | Sri M.N. Rao | Deputy General Manager, NABARD |
| 9 | Sri Anirban Mukherjee | Assistant General Manager, Reserve Bank of India |
| 10 | Sri D. Ganguly | Assistant General Manager, NABARD |
| Commercial Banks | | |
| 11 | Sri Manas Dhar | General Manager, UBI & Convener, SLBC West Bengal |
| 12 | Sr Mithilesh Kumar | Deputy General Manager, Allahabad Bank |
| 13 | Sri J. B. Nag | Deputy General Manager, Punjab National Bank |
| 14 | Sri Himadri Sarkar | Assistant General Manager, State Bank of India |
| 15 | Sri Sanjay Ranjan Das | Assistant General Manager, United Bank of India |
| 16 | Sri Ramaswami K.S | Assistant General Manager, UCO Bank |
| 17 | Sri R.N. Pal | Assistant General Manager, Bank of Baroda |
| 18 | Sri Sudhin Kar | Chief Manager, Lead Bank Division, United Bank of India |
| 19 | Sri Debasish Maiti | Chief Manager, United Bank of India |
| 20 | Sri Rathin Bose | Chief Manager, Union Bank of India |
| 21 | Sri H.M. Thakur | Senior Manager, Bank of Baroda |
| 22 | Sri Shyamal Baskey | Senior Manager, Corporation Bank |
| 23 | Sri Neeraj Kumar | Senior Manager, Canara Bank |
| 24 | Sr A.K. Seth | Senior Manager, Punjab National Bank |
| 25 | Sr K.K. Roy | Manager, State Bank of India |
| 26 | Sri Dinesh Kumar | Manager, Central Bank of India |
| 27 | Sri Amit Kumar Dash | Manager, Indian Overseas Bank |
| RRBs and Co-operative Banks | | |
| 28 | Sri Aveek Bhattacharya | General Manager, WBSCB |
| 29 | Sri T.C. Poonia | General Manager, PBGB |
| 30 | Sri S. Roy Muhury | Chief Manager, BGVB |





युनाइटेड बैंक ऑफ इंडिया
अग्रणी बैंक प्रभाग
प्रधान कार्यालय
11, हेमंत बसु सरणी
कोलकाता - 700 001

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

संयोजक: पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति

Convener: State Level Bankers' Committee
for West Bengal

सन्दर्भ: एलबीडी/एसएलबीसी/पश्चिम बं./1447to1547/16-17
दिनांक: 29.03.2017

Ref: LBD/SLBC/West Bengal/1447 to 1547/16-17
Date: 29.03.2017

एसएलबीसी के सभी सदस्य

All Members of SLBC

प्रिय महोदय/ महोदया,

Dear Sir/ Madam,

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

Subject: Proceedings of the 136th Meeting of
SLBC for West Bengal.

हम इसके साथ दिनांक 15.03.2017 को होटल
“हिंदुस्तान इंटरनेशनल”, कोलकाता में सम्पन्न
पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति की 136वीं
बैठक की कार्यवाही विवरण भेज रहे हैं।

We send herewith the proceedings of the
136th meeting of State level Bankers'
Committee for West Bengal held at Hotel
“Hindusthan International”, Kolkata on
15.03.2017.

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

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

भवदीय,

Yours faithfully,

मानस्य १२

महाप्रबंधक

(वि.समावेशन और प्राइसेक) एवं

संयोजक: पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति

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



**UNITED BANK OF INDIA
LEAD BANK DIVISION
HEAD OFFICE
11, Hemanta Basu Sarani
Kolkata: 700 001**

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

Minutes of 136th SLBC Meeting of West Bengal held on 15.03.2017

The 136th SLBC meeting was held on 15.03.2017 at The Hotel Hindustan International, Kolkata to review the performance of the Banks in the state for the period April to December, 2016 of the FY 2016-17. The meeting was chaired by Dr. Amit Mitra, Hon'ble Finance Minister, Government of West Bengal. Dignitaries present included Dr. Sanjeev Chopra, Additional Chief Secretary, Agriculture, Government of West Bengal, Shri Anil Verma, Principal Secretary, SHG & SE, Government of West Bengal, Shri Pawan Bajaj, MD & CEO, United Bank of India, Shri Ashok Kumar Pradhan, Executive Director, United Bank of India, Shri A K Ray Barman, CGM, NABARD, Shri Partha Pratim Sengupta, CGM, SBI and Smt Dimple Bhandia, GM, RBI. Top executives from different departments of Government of West Bengal, RBI, NABARD, Banks, Insurance Companies, Lead District Managers and RSETI Directors had 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 members present. Shri Dhar expressed that the kind presence of Dr. Mitra would definitely energize the House and lead to an interactive and meaningful participation of the members. He exhorted Dr. Mitra to guide the House along the right course so that all the stake holders come out with their best to ensure all round prosperity of our state. Thereafter, Shri Dhar requested Shri Pawan Bajaj, MD & CEO, United Bank of India, to deliver his welcome address.

- Shri Pawan Bajaj, MD & CEO, United Bank of India greeted and welcomed Dr. Amit Mitra and all other dignitaries and stake holders present in the meeting. He said that in this SLBC meeting, discussion would revolve around the action points emerged in the 135th SLBC Meeting held on 21.12.2016 and also to review the performance of the Banks for the period April to December, 2016 for the FY 2016-17. He specially mentioned about the good work so far done by the banks to achieve the target set in the Annual Credit Plan. He said despite certain constraints Banks put together have already achieved 73% of target under Annual Credit Plan within 31st December, 2016. He requested the bankers to adopt the Annual Credit Plan for the FY 2017-18 as prepared by NABARD on the basis of 15% projected rise. He also lauded the performance of the banks in the field of SHG credit linkage. In his deliberation Shri Bajaj had made special reference on the following points :





- The WBSRLM has fixed a high target of Rs.5000 cr. for FY2017-18 in the matter of SHG credit linkage representing a quantum wise jump of around Rs.2000 cr. from the last year's target of Rs.3263 cr meaning a growth of 53%.
- Favoured setting an attainable target for the coming financial year by the House and also directed the SLBC desk to conduct quarterly sub-committee meeting on SHG to continuously monitor and review the performance of the Banks against the target to be set in today's meeting for the FY 2017-18.
- Requested the Bankers, specially the LDMs to ensure 100 % disposal of SHG proposals pending with the Branches before 31st March 2017.
- Appreciated the role of Bankers in the disbursement under the MSME sector. All the banks in the State together disbursed Rs. 21936 crore (101% of annual target) against the target of Rs. 21761 crore (revised target) during the period April to December 2016, thus registering a growth of 33% over the disbursement of Rs. 16520 crore made during the corresponding period of last financial year. The achievement is despite the 2 months disruption in the normal banking functions brought in the wake of demonetization of high value currency notes.
- Requested the Bankers to take necessary steps for immediate disposal of all MUDRA loan proposals
- Requested implementation of the directives of GOI regarding 100% seeding of Aadhar & mobile number in the operative accounts and issue of Rupay card along with PIN and its simultaneous activation in PMJDY accounts by 27th March, 2017. Rupay KCC cards are also required to be given to all eligible farmers with standard KCC accounts. Utilization of Mobile ATMs for activation of Rupay credit cards.
- Stated that banks operating in the State have issued 12,54,280 KCCs during the period from 01.04.2016 to 31.12.2016 i.e. 74% of annual target of 17.00 lac covering financial outlay at Rs.4652.19 crore as on 31.12.2016. Average credit per KCC increased from Rs.34735/- to Rs. 37091/- during the year 2016.
- Stated that attainment of CD Ratio with desirable growth in credit is only possible when a conducive environment of recovery prevails in the state. Gross NPA as on 31.12.2016 stood at 14%. With the addition of the written-off accounts, NPA percentage would shoot up to a staggering 19%.
- Underlined the importance of sensitizing the DMs in line with the latest amendments of the SARFAESI Act. Requested the bankers to furnish a list of proposals pending for DM sanction to the SLBC desk also.
- Requested all Bankers present to take up the issue of opening of allocated brick & mortar branches with their corporate offices so that it finds a place in their Board approved annual Branch Expansion plan for the FY 2017-18.





Initiating the discussion, Dr. Amit Mitra, Finance Minister, Government of West Bengal thanked Shri Pawan Bajaj, MD & CEO, United Bank of India for his opening remarks.

Opening of Brick & Mortar Branches:

Dr. Mitra raised the pending issue of opening of Brick & Mortar branches in the state. He mentioned that average population served per branch at national level stood at 8876, whereas in West Bengal, it was 11,310. Average population per Bank Branch in Orissa and Madhya Pradesh was 8395 and 10163 respectively. He requested SLBC to increase the number of branches in the state so that average population served per Bank branch in West Bengal reaches at least the national level. He requested Shri Bajaj, Co-Chairman, SLBC, West Bengal to form a small core group to analyze the issue of branch opening in the light of improving the figure of average population per Bank Branch in the State. Shri Manas Dhar, Convener, SLBC West Bengal suggested that the committee may be formed with representatives from RBI, NABARD, State Government and SLBC.

Dr. Mitra requested Convener, SLBC to provide the list of 359 unbanked villages in West Bengal with population above 5000 having no bank branch within a radius of 5km and also the bank wise allocation. He wished holding of a meeting in 4th week of April with the bankers in the presence of the Finance Secretary to thrash out the impediments.

CD Ratio:

Dr. Mitra mentioned that national CD ratio stood at a level of 70.58% while CD Ratio of West Bengal stood at 62% as on 31.12.2016. He cited the example of few other states like Madhya Pradesh with CD Ratio 66% & Orissa with 64%. He expressed his concern that the deposit mobilised from the state is not being fully utilized towards lending for the development of the state. He requested the SLBC to submit a report regarding the strategy taken by it for improvement of the CD Ratio of the state. Dr. Mitra also requested Dr. Sanjeev Chopra, Additional Chief Secretary, Agriculture, GoWB to look into the issue on behalf of the State Government.

Here Dr. Mitra mentioned GDP of the state in FY2010-11 was Rs.4.5lac crore. GDP of the state is projected to be Rs.11.80lac crore in the budget of FY 2017-18 out of which Rs.9.80lac crore has already been achieved. Dr. Mitra stated that although GDP of West Bengal has doubled within a span of 5 years, surprisingly CD Ratio of the state is not improving in the same pace.

Dr. Mitra expressed his dismay over the CD Ratio of 9 districts where it remained below 40% as on 31.12.2016. He wondered whether the concerned LDMS are taking adequate measures to raise the CD Ratio of their districts. Responding on this Bankers raised the old issue of 'district of sanction' Vs the district of utilization in this regard. Shri Dhar, SLBC Convener, West Bengal mentioned about the Demonetization effect due to which deposit growth in the last quarter outpaced the advance growth, which in turn affected the CD ratio of the state. He added that CD Ratio of 4 more districts came below 40% in December quarter in addition to the erstwhile 5 defaulting districts. However, Dr. Mitra asked SLBC to draw a suitable action plan after





conducting a SWOT analysis on how to improve the CD ratio of the erring districts. Shri Manas Dhar, Convener, SLBC, West Bengal assured Dr. Mitra about the submission of the report in the next SLBC meeting. Shri Dhar added that after getting the preliminary figures of March 2017, it will be ideal to carry out SWOT analysis of these sub-par performing districts. This is pertinent to mention that by that time some of the districts may cross the hurdle of 40% CD ratio. Dr. Mitra advised that after doing SWOT analysis of these districts, SLBC should come out with a collective action plan comprising of short term, medium term and long term action plan for increasing the CD Ratio of these districts.

KCC:

Dr. Mitra mentioned that as against annual target of 17 lac KCC, Banks in West Bengal put together issued 12,54,280 KCCs during the period from 01.04.2016 to 31.12.2016 i.e. 74% of the annual target and the total financial outlay stood at Rs.4652.19cr as on 31.12.2016. He added that total number of cards issued by all Banks together stood at 34 lacs as on 31.12.2016, which can be improved to a considerable extent. He requested Dr. Sanjeev Chopra, Additional Chief Secretary, Agriculture, GoWB to conduct SLBC subcommittee meeting on Agriculture at regular interval to monitor the performance of the Banks in regard to KCC. Dr. Mitra also requested Dr. Chopra to review the performance of the West Bengal State Co-operative Bank in respect of per KCC average loan since this is dragging down the per KCC average of the state as a whole from Rs.67291/- to Rs.37,091/-. Average credit per KCC of State Co-operative Bank stood at Rs.26960/- as on 31.12.2016.

SHG:

Dr. Mitra mentioned that at the end of December, 2016, credit linkage of SHG by the Banks stood at Rs.1901.08cr (58% of financial target) covering 1,37,706 no of groups (55% of physical target). He said banks are capable of improving their performance in this segment. Shri Dhar mentioned that due to bank's total involvement with the demonetization related works from 8th November, 2016 to 31st December, 2016, they could not focus much on credit growth. However, being one of the most benign loan segments in the state as far as recovery is concerned; Shri Dhar requested the Bankers to improve their performance in SHG lending. In regard to credit per SHG, Dr. Mitra praised the bankers for their good performance for improving per SHG credit at Rs.1.38lacs as on 31.12.2016 from Rs.90.172/- as on 31.12.2015.

Shri Anil Verma, Principal Secretary, SHG & SE, GoWB raised one important issue regarding non submission of claim of interest subsidy by the Banks after disbursement of SHG loans. He mentioned that some banks are not claiming interest subsidy after disbursement of loan under SHG as a result of which the benefit of subsidy is not reaching the poor.

Discussing about the annual target set for the SHG finance for FY 2017-18, Shri Dhar raised the issue whether the SHG target for FY 2017-18 set by WBSRLM is over ambitious. Convener, SLBC requested Hon'ble Finance Minister to kindly advice WBSRLM to revisit the target and holding of a SLBC Sub committee meeting on SHG for setting an attainable target for the Banks. Dr.Mitra agreed to the contentions of the Convener, SLBC, West Bengal.





Agriculture:

Performance of the Banks in Agriculture for the period April 2016 to December 2016 was discussed in the meeting. Dr. Mitra mentioned that Banks in West Bengal have achieved 48% of the annual target set in the Annual Credit Plan for FY 2016-17 during the period April to December 2016. He expressed his disappointment with this achievement and requested Dr. Chopra, Additional Chief Secretary, Agriculture, GoWB to review the performance of the Banks in Agriculture in SLBC sub-committee meeting at regular interval.

MSME:

Dr. Amit Mitra praised the Bankers for 101% achievement in MSME against the target set in the Annual Credit Plan for FY 2016-17. He told that with this type of achievement, target set for MSME as on 31.03.2017 should be raised to Rs.26000 cr from the existing level of Rs,21761 Cr. In this context, Dr. Mitra questioned the lowering of target in MSME from FY 2015-16 to FY 2016-17. Shri Dhar clarified that as per latest Guidelines issued by RBI on Priority Sector Lending, some segments like Cold Storage, Rice Mill & Agro Food Processing etc. have been shifted from MSME segment to Agriculture segment and as a result of which MSME target has been reduced and Agriculture target has been enhanced by the equivalent amount.

Dr. Mitra appreciated the role of Bankers in making the state number one in respect of lending in MSME and also requested them to maintain the position. He further requested the Bankers to explore different sectors like leather, food processing, Hospitality & Tourism, Health care etc as there are ample opportunities of lending in these sectors.

At this juncture, Dr. Amit Mitra raised the issue of Bengal Global Business Summit held on 20 & 21st January, 2017 in Kolkata. He added that during the last two business summits, Rs.4.91 Lac Crore of investment was offered by the big corporate houses in the State of West Bengal out of which Rs.1.80lac crore has already been invested and implemented. Dr. Mitra exhorted the Bankers to grab these investment opportunities. He suggested the Bankers to consult with the Industry Development Department (WBDIDC), GoWB to draw suitable action plan for funding these companies.

Dr. Mitra mentioned that this year, Bengal Global Business Summit offered Rs.2.5lac Crore of potential investment in the State. He requested Shri Bajaj, MD & CEO, UBI and Co-Chairman, SLBC, West Bengal to create a cell which would analyze the offerings of Bengal Global Business Summit and draw an action plan for the Banks for funding these projects.





Financing of Minority Community & Other Backward Classes:

In the matter of financing minority community and backward classes, Dr. Mitra appreciated the role of Bankers in the state for raising the quota of advance to 17% from the national average of 15% as on 31.12.2016. However, Dr. Mitra requested the Bankers to further increase their lending towards development of the Minority Community, Backward Classes and SC/ ST Community, which is very essential for all- round development of the State.

Functioning of Cold Storages:

Shri Manas Dhar, Convener SLBC, raised the issue of rescheduling of the outstanding loan amount of seasonal cash credit limit sanctioned to the Cold Storages in the year 2016 in West Bengal. He said this would help mitigate the hardship faced by the Cold Storage owners in liquidating their dues. SLBC has already submitted a representation to RBI on behalf of the member banks requesting rescheduling of outstanding loan considering the difficult situation consequent to demonetization of high value currency notes. SLBC is yet to receive any response from RBI in this regard. Shri Dhar requested Ms. Dimpla Bhandia, GM, RBI to look into the issue. Dr. Sanjeev Chopra, Additional Chief Secretary, Agriculture, GoWB also requested Ms. Bhandia, GM, RBI on behalf of the State Government for favourably considering the recommendations of SLBC, WB. This would give some relief to the cold storages against operational hardships.

Annual Credit Plan:

As per representation given by the MSME Department, Government of West Bengal and also considering the performance of the banks in MSME, target in this sector for FY 2017-18 has been raised to Rs.31,000Cr, which was accepted by the house. Shri Dhar requested the house to adopt the Annual Credit Plan set for the FY 2017-18 including the revised target of MSME and the house adopted the same. Hence the revised Annual Credit Plan for FY 2017-18 is as under:

| Sector | (in Rs. Crore) | |
|--------------|----------------|--------------------|
| | NABARD PLP | ACP for FY 2017-18 |
| Agriculture | 59097 | 59097 |
| MSME | 24999 | 31000 |
| OPS | 11193 | 11193 |
| Total Prisec | 95289 | 101290 |
| Non Prisec | 0 | 11250 |
| Total | 95289 | 112540 |

Shri Dhar requested the LDMs to take a note of the revised Annual Credit Plan as approved by the SLBC and get the desegregated data at DCC level latest by 07th April, 2017 for initiating early action for FY 2017-18.





Mudra & Stand up India:

SLBC Convener told that the banks performance under the Mudra & Stand Up India in the state has been closely monitored by the Department of Financial Services, Government of India. He requested the Bankers to achieve the target given to them under Mudra & Stand Up India.

SHG:

Shri Manas Dhar, SLBC Convener mentioned that as advised by the Hon'ble Finance Minister, GoWB, one sub-committee meeting of SHG would be held shortly to reassess the target set for the SHG financing for FY 2017-18. Shri Anil Verma, Principal Secretary, SHG & SE, GoWB requested the Convener to provide some desegregated data from the Banks regarding the extent to which they can lend under SHG. Shri Verma also requested the Bankers to give all out effort to promote SHG financing in the State. Shri Dhar also requested the LDMs to play an active role in sensitizing the branches under their jurisdiction in respect of prompt sanction of new and pending SHG loan proposals.

Financial Inclusion:

Shri Dhar, Convener, SLBC West Bengal reminded the bankers about the recent directives given by the Government of India on seeding of Aadhaar number and Mobile number apart from delivery and activation of Rupay Card in all operative Savings Bank accounts including PMJDY accounts by 27th March, 2017. Simultaneously, Rupay KCC cards are required to be given to all eligible farmers with standard KCC accounts. The Pin is to be simultaneously delivered to ensure activation of the Rupay card with immediate effect. Shri Dhar requested the Bankers to take necessary steps to complete the task well in time.

Online Land Verification & Registration of Charges:

Shri Manas Dhar, Convener, SLBC West Bengal once again raised the issue of digitization of land records in the State of West Bengal and requested Dr. Sanjeev Chopra, Additional Chief Secretary, Agriculture, GoWB to kindly look into the matter. He mentioned that once the system of online land verification and online registration of bank's charges are put in place, bankers would feel comfortable while extending finance to the farmers.

Pradhan Matri Awas Yojana:

Representatives from National Housing Bank informed the house about some new amendments made in Pradhan Mantri Awas Yojana.

- Pradhan Mantri Awas Yojana with credit linked subsidy scheme for EWS (Economically Weaker Section) and LIG (Low Income Group), under which housing loan of Rs.6.00lac is sanctioned with a tenure of 15 years at interest subsidy of 6.5%, has now been extended for a tenure of 20 years from 1st January, 2017.
- A new scheme CLSS-MIG for middle income group will be launched from 1st June, 2017. Under this scheme, housing loan of Rs.9lac will be sanctioned to eligible customers with





annual income of Rs.12 lac at an interest subsidy of 4% and housing loan of Rs.12lac will be sanctioned to eligible customers with annual income of Rs.18 lac at an interest subsidy of 3%.

Shri Dhar, Convener SLBC requested the bankers and LDMS to take note of the new scheme and promote the same to increase the housing loan portfolio of the state as well as to fulfill the target under Pradhan Matri Awas Yojana.

RSETI:

So far 19 RSETIs are operating in the state of West Bengal covering 20 Districts. Shri Dhar stated that from 1st April, 2017, RSETI training programmes would undergo a sea change. Banks are awaiting for the direction from MoRD in this regard. He requested the RSETI directors to be ready to accept the changes.

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, Additional Chief Secretary, Agriculture, Government of West Bengal, Shri Anil Verma, Principal Secretary, SHG & SE, Government of West Bengal, Shri Pawan Bajaj, MD & CEO, United Bank of India, Shri Ashok Kumar Pradhan, Executive Director, United Bank of India, Shri A K Ray Barman, CGM, NABARD and Shri Partha Pratim Sengupta, CGM, SBI for their kind presence and active participation.

The meeting ended with a vote of thanks to the chair.



**List of participants of 136th SLBC Meeting of West Bengal held on 15.03.2017 at
Hotel Hindusthan International, Kolkata**

| SI 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 |
| 3 | Sri Ashok Kumar Pradhan | Executive Director, United Bank of India |
| 4 | Sri Sanjeev Chopra | Add. Chief Secretary, Agriculture Department, GoWB |
| 5 | Sri Anil Verma | Principal Secretary, SHG & SE, GoWB |
| 6 | Sri A.K. Raybarman | Chief General Manager, NABARD |
| 7 | Ms. Dimple Bhandia | General Manager, Reserve Bank of India |
| 8 | Sri Partha Pratim Sengupta, | Chief General Manager, State Bank of India |
| GOVT. of WEST BENGAL & OTHER GOVT. AGENCIES | | |
| 9 | Sri Vijay Bharti | Director, MSME, GoWB |
| 10 | Ms. Nilanjana Dasgupta | Joint Secretary and ACEO, WBSRLM, GoWB |
| 11 | Sri Shakil Ahmed | Joint Secretary, MA & ME Dept., GoWB |
| 12 | Sri A. Bharati | Director, Agriculture Marketing, GoWB |
| 13 | Sri D. Ghosh | Director, Textile Dept., GoWB |
| 14 | Ms. Mahua Banerjee | Special Secretary, Industries, GoWB |
| 15 | Sri R.K. Middy | Jt. Director, MSME, GoWB |
| 16 | Sri Partha Sarathi Dutta | Dy. Director, Institutional Finance, GoWB |
| 17 | Sri A.K. Bhattacharya | OSD & PS to MD, Directorate of Institutional Finance, GoWB |
| 18 | Sri Tushar Kumar Sinha | Assistant General Manager (IT), HUDCO |
| 19 | Sri M. Biswas | Managing Director, WBMDFC and MA& ME Department, GoWB |
| 20 | Sri K.B. Nath | AAO, Department of Posts |
| 21 | Sri B. Pattanayak | Sr. AO, Department of Posts |
| 22 | Sri S. Pattanayak | Asst. Director, KVIC |
| 23 | Sri Swapan Biswas | WBKVIB, MSME & T Department, GoWB |
| 24 | Sri M. Biswas | M.D. WBIDFC, MA&ME Department |
| 25 | Sri Ranjit Roy | Consultant, WBSRLM, GoWB |
| 26 | Sri Dilip Kumar Mitra | SPM, WBSRLM |
| 27 | Sri Swapan Kumar Ghosh | SHG & SE Dept., GoWB |



| RBI and NABARD | | |
|-------------------------|-----------------------|--|
| 28 | Sri M.K. Mandal | General Manager, NABARD |
| 29 | Sri Sudhir Sharma | Deputy General Manager, NABARD |
| 30 | Sri Amit Das | Assistant General Manager, RBI |
| Commercial Banks | | |
| 31 | Sri Manas Dhar | General Manager, UBI & Convener, SLBC West Bengal |
| 32 | Sri Umesh Kumar Singh | Field General Manager, Central Bank of India |
| 33 | Sri Imran A. Siddiqui | Field General Manager, Allahabad Bank |
| 34 | Sri S.P. Singh | General Manager, UCO Bank |
| 35 | Sri J.K. Aggarwal | General Manager, Bank of India |
| 36 | Sri Uday B. Reddy | General Manager, Indian Bank |
| 37 | Sri J. Suryanarayana | General Manager, Indian Overseas Bank |
| 38 | Sri Sankar Gope | Deputy General Manager (Outreach), State Bank of India |
| 39 | Sri S. Chowdhury | Deputy General Manager, Bank of Baroda |
| 40 | Sri J.B. Nag | Deputy General Manager, Punjab National Bank |
| 41 | Sri C.R. Patra | Deputy General Manager, Union Bank of India |
| 42 | Sri N. Raghavendran | Deputy General Manager, Dena Bank |
| 43 | Sri S.H. Rahman | Deputy General Manager, IDBI Bank |
| 44 | Sri B. Bhattacharjee | Assistant General Manager, State Bank of India |
| 45 | Sri Shakil Akhtar | Assistant General Manager, Canara Bank |
| 46 | Sri P.C. Pati | Assistant General Manager, Syndicate Bank |
| 47 | Sri Renji Alex | Assistant General Manager, Federal Bank |
| 48 | Sri B. Kr. Baruah | Assistant General Manager, Vijaya Bank |
| 49 | Sri Shrikant M. Abooj | Chief Manager, Andhra Bank |
| 50 | Sri Anil Kumar Mishra | Chief Manager, Oriental Bank of Commerce |



| | | |
|--|------------------------------|--------------------------------------|
| 51 | Sri Amit Kumar | Chief Manager, Corporation Bank |
| 52 | Sri Shyamapada Biswas | Senior Manager, Bank of India |
| 53 | Sri P.K. De Sarkar | Senior Manager, Punjab& Sind Bank |
| 54 | Sri R. Mitra | Senior Manager, UCO Bank |
| 55 | Sri A.K. Seth | Senior Manager, Punjab National Bank |
| 56 | Sri P. Baidya | Senior Manager, Union Bank of India |
| 57 | Sri D.J. Bhowmik | Senior Manager, Syndicate Bank |
| 58 | Ms. Chitrani Majumdar | Senior Manager, Indian Bank |
| 59 | Sri Bhaskar Dutta | Senior Manager, Bhartiya Mahila Bank |
| 60 | Dr. H.M. Tahkur | Senior Manager, Bank of Baroda |
| 61 | Sri Dinesh Kumar | Manager, Central Bank of India |
| 62 | Sri Sanjay Das Gupta | VP, HDFC Bank |
| 63 | Sri Kaustav Dey | Regional Manager, Indusind Bank |
| 64 | Ms. Samita Roy | Regional Manager, ICICI Bank Ltd. |
| 65 | Sri Bernard Francis | Senior Manager, Axis Bank |
| 66 | Sri Sandip Kumar | Senior Manager, Federal Bank |
| 67 | Ms. Arpita Sen | DVP, Bandhan Bank |
| 68 | Sri Abhishek Ghosh | AVP, Indusind Bank |
| 69 | Sri Atul Barve | EVP, HDFC Bank Ltd. |
| 70 | Sri Biplab Kr. Das | Manager, IDBI Bank |
| 71 | Sri S. Mukherjee | Manager, Indusind Bank |
| 72 | Sri Subhranshu Chakraborty | Manager, South Indian Bank |
| 73 | Sri Kundan Kumar | Officer, Vijaya Bank |
| RRBs , Co-operative Banks, SIDBI, National Housing Bank and RSETI | | |
| 74 | Sri Umesh Chandra | Chairman, BGVV |
| 75 | Sri A. Bhattacharya | General Manager, WBSCB Ltd. |
| 76 | Sri K.M. Deka | Deputy General Manager, SIDBI |
| 77 | Sri S.S. Negi | General Manager, PBGB |
| 78 | Sri J. Sinha | Manager, WBSCARD Bank |
| 79 | Sri S.K. Bhattacharjee | OSD (CBPC & RMD), WBFC |
| 80 | Sri Niladri Bose | RRR, National Housing Bank |
| 81 | Swami Shivakarananda | Principal, RSETI, Belurmath |
| 82 | Sri Abhimanyu Mondal | Director, RSETI, Nadia |
| 83 | Sri Santanu Mukherjee | Director, UCO, RSETI |
| 84 | Sri Partha Sarathi Mukherjee | Director, RSETI, UCO Bank, Burdwan |
| 85 | Sri Supriyo Ghosh | Director, RSETI, Barasat |
| 86 | Sri Joydev Mandal | Director, RUDSETI, Berhampore |
| 87 | Sri Gautam Mukherjee | Director, RSETI, UCO Bank, Hooghly |
| 88 | Sri Umapada Kole | Director, UBSM, RUDSETI Bankura |



| Lead District Manager | | |
|-----------------------|---------------------------|-------------------------|
| 89 | Sri R.K. Prasad | LDM, 24 Parganas, North |
| 90 | Sri Jyotirmoy Mondal | LDM, Kolkata |
| 91 | Sri Gour Chatterjee | LDM, Jalpaiguir |
| 92 | Sri S.S.P. Gupta | LDM, Burdwan |
| 93 | Sri Lucky Bhabnani | LDM, Howrah |
| 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 Manabendra Saha | LDM, Hooghly |
| 101 | Sri Rabindranath Sharma | LDM, Malda |
| 102 | Sri Srikanta Mohan Mahato | LDM, Purulia |
| 103 | Sri N.C. Saha | LDM, 24 Parganas, South |
| 104 | Sri Ashim Kumar Pandit | LDM, Purba Medinipur |
| 105 | Sri Subir Kumar Dey | LDM, Uttar Dinajpur |
| 106 | Sri D.N. Thakur | LDM, Birbhum |



Stand Up India



বিবেচনার সঙ্গে ঋণ করুন

বিবেচনার সঙ্গে ঋণ করুন

নিকট পরিশোধ ঋণ পরিশোধ ক্ষমতার মধ্যে বিবেচনা করে ধার করুন এবং এমন সম্পদে এই ধার বিনিয়োগ করুন যার থেকে আপনার উপার্জন হয় ও সম্পদমূল্য সৃষ্টি হয়। কয়েকটি উপযোগী ঋণের উদাহরণ:

- > বাড়ী কেনার জন্য বন্ধকী ঋণ
- > সন্তানদের উচ্চ শিক্ষায় পরচের জন্য শিক্ষা ঋণ
অনলাইনে আবেদন করতে বিদ্যালাক্ষমী পোর্টাল দেখুন
(<https://www.vidyalakshmi.co.in>)
- > আপনার বাবসা সংক্রান্ত ঋণ পূরণ করার জন্য ক্ষুদ্র ও লঘু উদ্যোগ ঋণ (udyamimitra.in)

ঋণ নেওয়ার পর

- > ঋণ পরিশোধের কোন কিছির খেলাস করবেন না
- > পরিশোধ বা ঋণ নিষ্পত্তির কাজে বিলম্ব আপনার ঋণ পরিশোধ প্রচেষ্টার ইতিহাস / ঋণ মানকে বিরূপভাবে প্রভাবিত করে
- > ঋণ পরিশোধে কোন বিলম্ব হলে সবসময় আপনার ব্যাঙ্কে জানিয়ে রাখুন আপনার ঋণ পরিশোধের যোগ্যতাকে উচ্চ মাত্রায় রাখার জন্য সময়মতো ঋণ পরিশোধ করুন

ঋণ মান

আপনার ঋণ পরিশোধ প্রচেষ্টার ইতিহাস (credit history) এবং অন্যান্য প্রাসঙ্গিক শর্তের উপর ভিত্তি করে আপনার ঋণ মান (credit score) নির্ধারিত হয়। আপনার ঋণ মান বেশী হলে ঋণ লাভের যোগ্যতা বাড়বে এবং বাড়বে আপনার ঋণ পাওয়ার সম্ভাবনা।



বিনা খরচে ঋণ বিবরণ

যেসব ঋণ গ্রহীতা ঋণ পরিশোধের যোগ্যতার ইতিহাস অর্জন করেছেন তারা বছরে একবার (জানুয়ারী - ডিসেম্বর) বিনামূল্যে ঋণ মান সম্বন্ধে পূর্ণস্ৰ ঋণ বিবরণ পেতে পারেন নিচের চারটি ঋণ-তথ্য জালক কোম্পানী থেকে: - 1) ট্রান্সইউনিয়ন ক্রেডিট ইনফরমেশন ব্যুরো (ইন্ডিয়া) লিমিটেড (Trans Union Credit Information Bureau (India) Limited) 2) ইকুইফাক্স ক্রেডিট ইনফরমেশন সার্ভিসেস প্রাইভেট লিমিটেড (Equifax Credit Information Services Private Limited) 3) এক্সপেরিয়ান্স ক্রেডিট ইনফরমেশন কোম্পানী অব ইন্ডিয়া প্রাইভেট লিমিটেড (Experian Credit Information Company of India Private Limited) এবং 4) সিআরআইএচ হাই মার্ক ক্রেডিট ইনফরমেশন সার্ভিসেস প্রাইভেট লিমিটেড (CRIF High Mark Credit Information Services Private Limited)



আর্থিক সাক্ষরতা • প্রগতির পথে

ECD



আর্থিক অন্তর্ভুক্তি ও উন্নয়ন বিভাগ
ভারতীয় রিজার্ভ ব্যাঙ্ক
www.rbi.org.in

সংযোজক

যুনাইটেড বঁক অঁফ ইন্ডিয়া



Convener

UNITED BANK OF INDIA

যুনাইটেড টাওয়ার

11, হেমন্ত বসু সরণী, কোলকাতা - 700001

Visit our website : www.slbcbengal.com

UNITED TOWER

11, HEMANTA BASU SARANI, KOLKATA - 700 001