



138^{वीं}
th

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

Quarterly
Review
June, 2017

Date : 07.09.2017
Time : 11.00 a.m.

●
VENUE :
KOLKATA



कार्यसूची टिप्पण • AGENDA NOTES

संयोजक
युनाइटेड बैंक ऑफ़ इंडिया

अग्रणी बैंक प्रभाग
प्रधान कार्यालय



Convener

UNITED BANK OF INDIA

LEAD BANK DIVISION
HEAD OFFICE

युनाइटेड टावर
11, हेमन्त बसु सरणी, कोलकाता - 700001

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

Visit our website : www.slbc bengal.com

United Bank of India
Lead Bank Division
Head Office

Convener: State Level Bankers' Committee for West Bengal

Agenda Notes
For the 138th SLBC 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 137th meeting of SLBC West Bengal held on 16.06.2017 and review of action points thereof.	8
2	Relief measures to affected farmers and borrowers by recent flood in the State	9-11
3	Aadhaar Authentication of all Current & Savings Accounts (CASA)	12
4	CD Ratio for the State of West Bengal	13-14
	Bank wise Credit & Investment Deposit Ratio (C+I)	15
	District wise CD Ratio of West Bengal	16
5	Opening of Brick & Mortar Bank Branches in unbanked villages & GPs in the State of West Bengal	17
6	Issuance of KCC during the year 2017-18	18-19
	Bank wise Disbursement under KCC	20
	District wise and Bank wise Disbursement under KCC	21-22
	Bank wise Outstanding Position of KCC as on 30.06.2017	23
	Bank wise Position of Dormant KCC in West Bengal	24
7	Fasal Bima Yojana	25
8	Self Help Group	26
	Bank wise position of SHG Bank Credit Linkage Programme	27
	District wise position of SHG Bank Credit Linkage Programme	28
9	Micro, Small and Medium Enterprises (MSME)	29-30

Agenda No	Particulars	Page No.
10	Pradhan Mantri Mudra Yojana (PMMY)	31
	Bank wise Disbursement under PMMY	32
	District wise Disbursement under PMMY	33
11	Stand-up India (SUI)	34
	Progress report under Stand-up India as on 30.06.2017	35
12	Financial Inclusion	
	Pradhan Mantri Jan DhanYojana (PMJDY)	36-37
	Bank wise PMJDY status report as on 16.08.2017	38
	District wise PMJDY status report as on 16.08.2017	39
	Social Security Schemes (SSS)	40
	Bankwise position under SSS as on 30.06.2017	41
	Claim position under PMJJBY & PMSBY	42
	Progress of Financial Inclusion Plan (FIP)	43
	Financial Literacy Camps	44
	Rural Financial Literacy Camps	45
	Opening of Saving accounts under Social Welfare Schemes	46
13	Performance of Annual Credit Plan 2017-18	47-49
	Bank wise Disbursement under Priority Sector	50-51
	Bank wise Disbursement under Non-Priority Sector	52
	Agency wise achievement under Agriculture Sector	53
	Share of Banks in achievement of ACP 2017-18 under Agriculture as on 30.06.2017	54
	Bank wise Target and Achievement under Agriculture Sector	55
	Bankwise Flow of Credit to Small & Marginal Farmers under ACP	56
	Bankwise Flow of Credit to Share Croppers / Oral Lessees under ACP	57
	Bankwise Flow of Credit to Patta Holders under ACP	58
	Bankwise Flow of Credit to New Farmers under ACP	59
	Agency wise achievement under MSME Sector	60
	Share of Banks in achievement of ACP 2017-18 under MSME as on 30.06.2017	61
	Bank wise Target and Achievement under MSME Sector	62
	Flow of Credit to Other Priority Sector	63
	Share of Banks in achievement of ACP 2017-18 under Other Priority Sector as on 30.06.2017	64
	Share of Banks in achievement of ACP 2017-18 under Priority Sector as on 30.06.2017	65
14	Joint Liability Group	66
	Bank wise position of JLG Groups	67
	District wise position of JLG Groups	68

Agenda No.	Particulars	Page No.
15	NPA & Recovery	69
	Recovery Performance of Banks	70
	Bank wise and Sector wise Recovery Performance as on 30.06.2017	71
	Bank wise and Scheme wise Recovery Performance as on 30.06.2017	72-75
	NPA Position of Banks as on 30.06.2017	76-79
	Disposal of Certificate cases as on 30.06.2017	80
16	Performance of Banks in Key Areas in West Bengal as on 30.06.2017	81
	Bank wise Deposit and Branch Network as on 30.06.2017 for the State of West Bengal	82
	Bank wise Advance and CD Ratio as on 30.06.2017 for the State of West Bengal	83
	Position of ATMs in West Bengal as on 30.06.2017	84
	Bank wise Sectoral Outstanding Credit under Priority Sector	85-87
17	Disbursement under Housing Loan, Education loan and Issuance of GCC	88
	Outstanding Balance under Housing Loan as on 30.06.2017	89-90
	Disbursement position of Banks under Housing and Education Loan (01.04.2017 to 30.06.2017)	91
	Outstanding Balance under Education Loan as on 30.06.2017	92-93
	General Credit Card (GCC)	94
18	Progress of Credit – Linked Self Employment Programme (SEP) during the year 2017-18	95
	Prime Minister Employment Generation Programme (PMEGP)	96
	National Urban Livelihood Mission (NULM)	97-98
	Special Component Plan (SCP)	99
	Swami Vivekananda Swanirbhar Karmasansthan Prakalp (SVSKP)	100-101
	Udiyaman Swanirbhar Karmasansthan Prakalpa (USKP)	102
	Swarozgar Credit Card (SCC)	103
	Artisan Credit Card (ACC)	104
19	Financing the Minority Community and Backward Classes	105
	Disbursement under Minority Community and SC/ ST & OBC	106
	Bank wise disbursement under Minority Community	107
	Bank wise disbursement under SC/ ST	108
	Bank wise disbursement under OBC	109
20	RUDSETI / RSETI (Rural Self Employment Training Institute)	110-111
21	Pradhan Mantri Awas Yojana- Housing for All (Urban) (PMAY)	112
	Timely submission of SLBC Data by the Banks	113
	Proceedings of the 137th meeting of SLBC West Bengal held on 16.06.2017	114-122

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	*23
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 June 2017)	11775
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.

*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 in Kalimpong district assigned to State Bank of India and in remaining two districts, it is awaited.

Population Details:

(As per 2011 census)

Population	913.48 lac
Rural population	657.97 lac
% of rural population	72.03%
% of urban population	27.97%
Male population	469.27 lac (51.37%)
Female population	444.21 lac (48.62%)
Sex ratio (No. of Females per 1000 Males)	950:1000
Total No. of Households	157.16 lac
No. of Rural households	111.62 lac
No. of Urban households	45.54 lac
Schedule Caste population	184.53 lac
Schedule Tribe population	44.06 lac
Density of population	1029 per sq.km
Literacy level	626.14 lac (68.55%)
Highest Population Districts	Lowest Population Districts
North 24 Parganas 100.82 lac (11.04%)	Dakshin Dinajpur 16.70 lac (1.83%)
South 24 Parganas 81.53 lac (8.93%)	Darjeeling 18.42 lac (2.02%)
Burdwan 77.23 lac (8.46%)	Coochbehar 28.22 lac (3.09%)
Murshidabad 71.02 lac (8.46%)	Purulia 29.27 lac (3.21%)

Farming Activities:

	(As per 2011 census)
Total or Gross cropped area	9459 thousand hectares
Net cropped area	5204 thousand hectares
Net irrigated area under minor irrigation	4434 thousand hectares
Cropping intensity	182%
Major Crops	Rice, Potato, Jute, Tea, Vegetables, Pulses, etc.
Soil type	Gangetic Alluvial soil & lateritic soil
Climate	Tropical & humid except in the northern hilly region
Cultivators	51.17 lac
Of the above, Small & Marginal farmers	43.42 lac
Agricultural labourers	101.89 lac
Recorded Sharecroppers	15.37 lac
Workers engaged in Household Industries	14.36 lac
Workers engaged in Allied Agro Activities	3.35 lac
Other workers	121.73 lac
Per Capita Deposit (as on 30.06.2017)	Rs 72819.12
Per Capita Advance (as on 30.06.2017)	Rs 47617.05
Average population served per branch (excluding Cooperative banks) (as on 30.06.2017)	11775

Bank wise & District wise allocation of Lead Bank Responsibility:

Bank	No. of Districts	Name of Districts
United Bank of India	10	Bankura, Dakshin Dinajpur, Uttar Dinajpur, Malda, Murshidabad, Nadia, Purulia, 24-Parganas (South), Purba Medinipur & Paschim Medinipur
UCO Bank	4	Howrah, Hooghly, Birbhum & Burdwan
Central Bank of India	4	Jalpaiguri, Darjeeling, Coochbehar & Alipurduar
Allahabad Bank	1	24-Parganas (North)
State Bank of India	2	Kolkata & Kalimpong

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 in Kalimpong district assigned to State Bank of India and in remaining two districts, it is yet to be assigned.

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

Population group	June 2015	June 2016	June 2017
Rural	3359 (45%)	3570 (44.66%)	3597 (43.80%)
Semi- urban	1204 (16.14%)	1292 (16.16%)	1396 (16.99%)
Urban	1412 (18.92%)	1549 (19.38%)	1610 (19.60%)
Metro	1487 (19.93%)	1583 (19.80%)	1611 (19.61%)
TOTAL	7462 (100%)	7994 (100%)	8214 (100%)

Position of ATMs in the State of West Bengal:

Population group	June 2015	June 2016	June 2017
Rural	2445	2454	2523
Semi- urban	1939	2118	2171
Urban	2762	3013	3140
Metro	2586	2996	3092
TOTAL	9732	10581	10926

VITAL BANKING STATISTICS OF WEST BENGAL

(Amount Rs in crore)

Sl. No.	Parameter	June 2016	March 2017	June 2017
1	No. of Branches	7994	8201	8214
2	Total Deposits	586367	655921	665188
3	Total Advances	410042	418988	434972
4	CD Ratio	70	64	65
5	C+I: Deposit Ratio	86	77	78
6	Priority Sector Advances (PSA)	146529	152614	155609
7	% of PSA to ANBC	41	43	38
8	Agriculture Advances	41450	42508	43932
9	% of Agri Advances to ANBC	11	12	11
10	MSE Advances	60490	66762	67865
11	MSME(Prisec from 1 st April,2015)	74439	80100	81028
12	Education Loans	2068	2282	2376
13	Housing Loans	26357	30961	32733
14	DRI Advances	146	132	135
15	% of DRI Advances to ANBC	0.04	0.04	0.03
16	Schedules Caste/ Scheduled Tribe Advances	13611	14929	15685
17	Advances to Women Entrepreneurs	28114	30175	32360
18	% of Advances to Women Entrepreneurs to ANBC	8	8	8
19	Weaker Section Advances	38846	42157	43843
20	% of Weaker Advances to ANBC	11	12	11
21	Minority Community Advances	22970	25407	26391
22	% of Minority Community Advances to Prisec Advances	16	17	17

DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

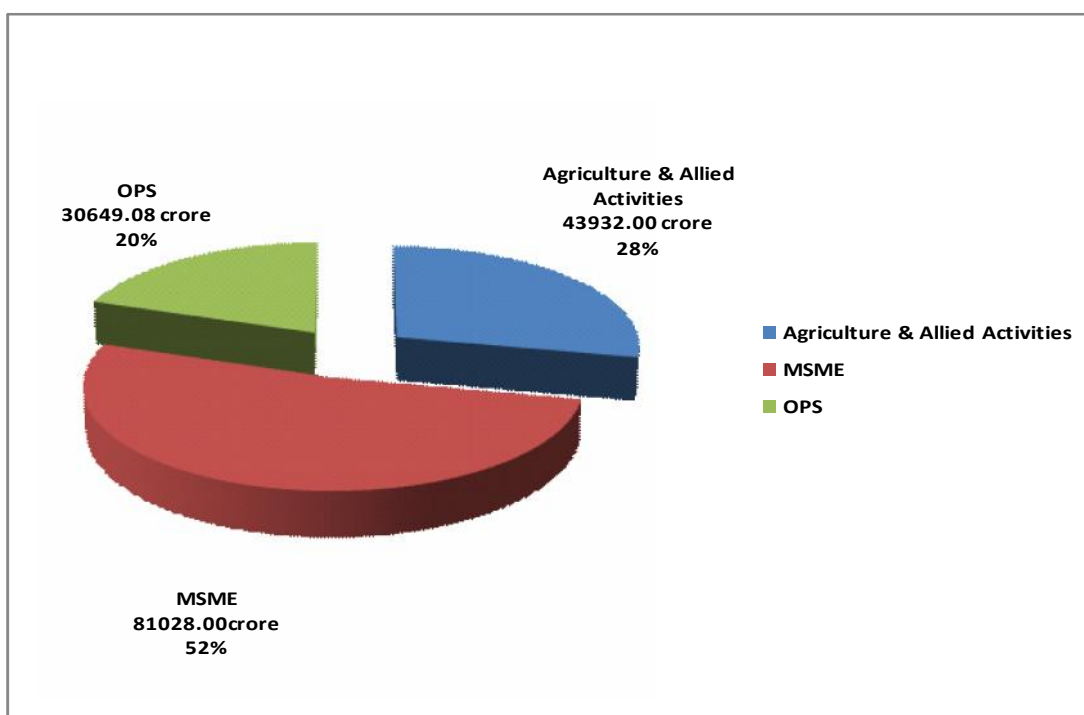
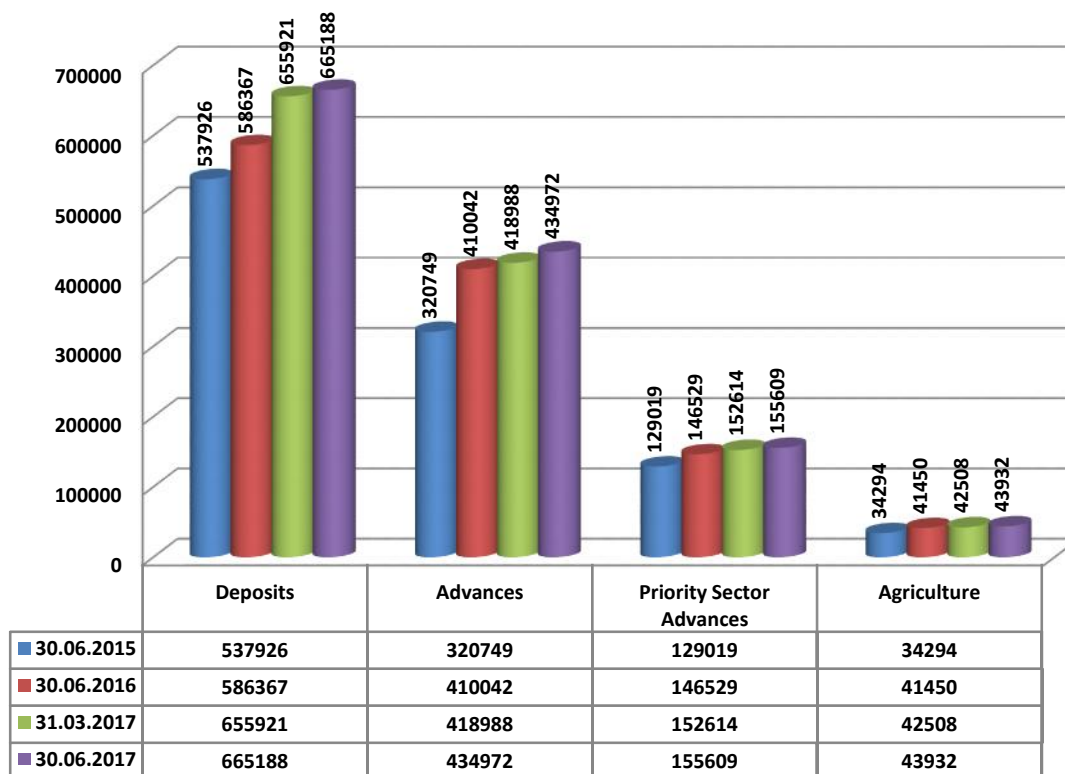
(Amount Rs in crore)

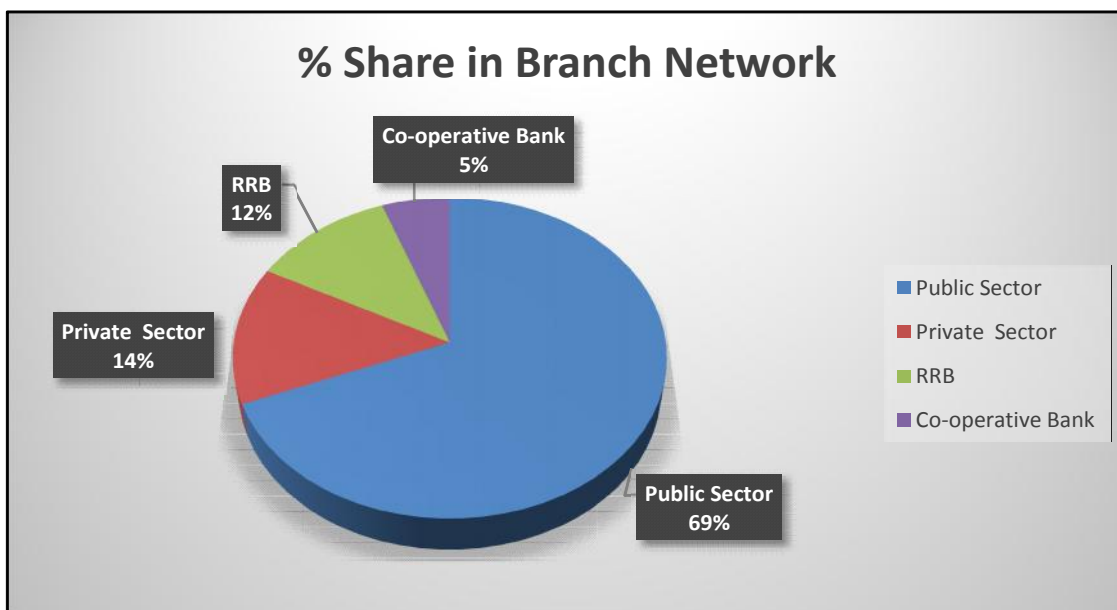
Sl. No.	Parameter	ACP Plan 2016-17	ACP achievement (June,16)	% achieved	ACP Plan 2017-18	ACP achievement (June,17)	% achieved
1	Agriculture	52551	8475	16	59098	8066	14
2	MSE	26000	10081	39	31000	8995	29
3	OPS	9315	3811	41	11191	5586	50
4	NPS	9000	5355	59	11250	5252	47
	Grand Total	96866	27722	29	112539	27899	25

Banking Key Indicators for the State of West Bengal

Banking Key Indicators

(Amt. in Rs. crore)

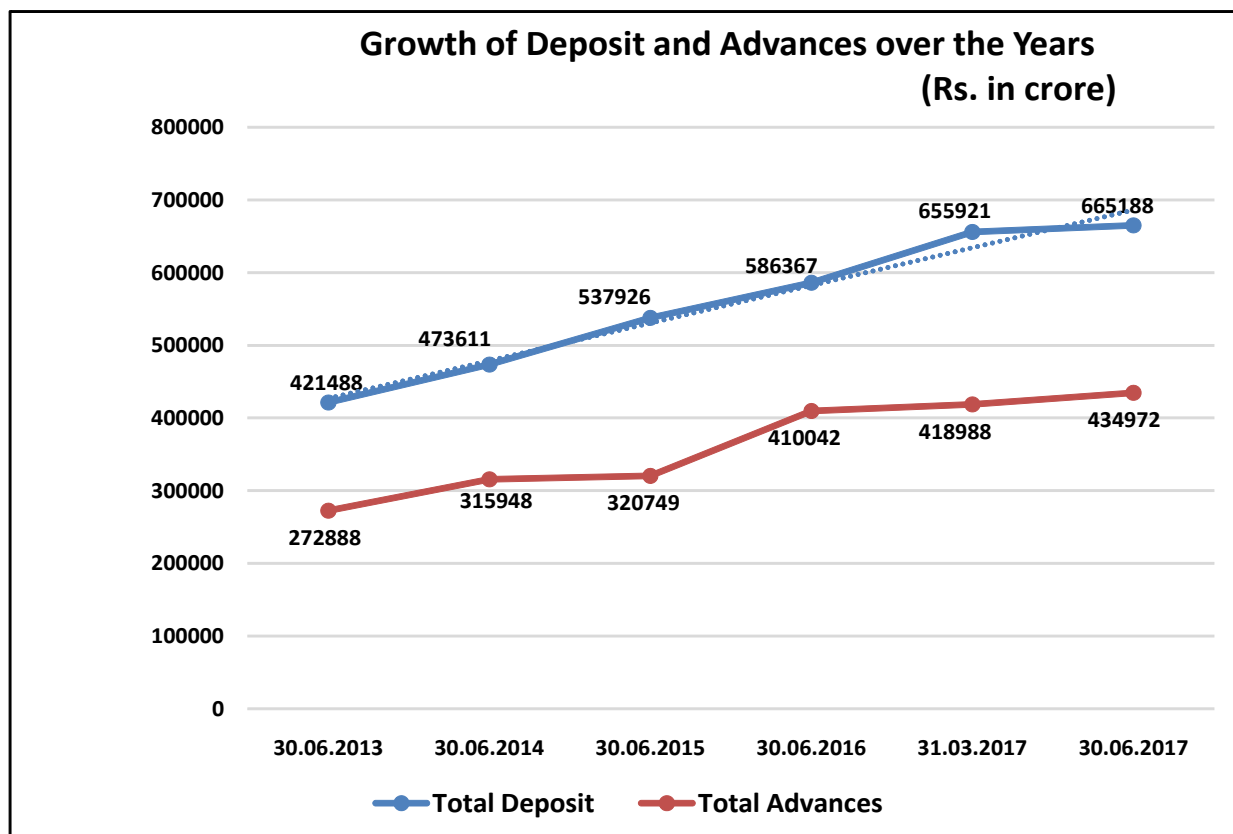




Growth of Deposit and Advances over the Years

(Rs. in crore)

Year	30.06.2013	30.06.2014	30.06.2015	30.06.2016	31.03.2017	30.06.2017
Total Deposit	421488	473611	537926	586367	655921	665188
Total Advances	272888	315948	320749	410042	418988	434972



CONFIRMATION OF PROCEEDINGS OF THE 137th MEETING OF SLBC FOR WEST BENGAL

The proceedings and action points of 137th SLBC Meeting for West Bengal held in Kolkata on 16th June 2017 was circulated under cover of Convener Bank's letter nos. LBD/SLBC/WB/649-750/2017-18 dated 26.06.2017. The same may please be confirmed by the House.

Relief measures to the affected farmers and borrowers by the recent flood/water logging situation in the State of West Bengal.

In recent past heavy rain occurred in the several parts and isolated plains over some Districts of West Bengal, resulting flood/ water logging situation and affected the field crops of the farmers of the State. However, the State Government has initiated various relief measures in the affected districts in a massive way.

Information is made available to the SLBC Desk by the LDMs of affected Districts regarding situation of flood is furnished below:

SL No.	District	No. of GPs in the District	No. of GPs affected	No. of Blocks in the District	No. of Blocks affected	No. of MOUZAS (Crop Loss 33 % to <50 %)	No. of MOUZAS (Crop Loss 50 % or More)	Crop Area Damaged (in Hectare)
1	Darjeeling	22	21	4	4	80	NIL	97.6
2	Kalimpong (New)	N.A						
3	Jalpaiguri	80	39	7	7	16	NIL	6394.79
4	Coochbehar	128	128	12	12	1010	1010	69215
5	Alipurduar	65	24	6	4	36	12	7588
6	Dakhin Dinajpur	N.A						
7	Uttar Dinajpur	98	98	9	9	1239	NIL	163640
8	Malda	146	120	15	13	NIL	1152	96783
9	Murshidabad	250	8+1Municipality	26	3	71	0	6426
10	Nadia	185	NIL	17	NIL	NIL	NIL	NIL
11	24-Pgs (N)	200	47	22	6	239	NIL	27630
12	24-pgs (S)	312	42	30	4	8	285	16288
13	Purba Medinipur	223+5-Municipality	145+4-Municipality	25	17	1874+73-Municipality	NIL	51218
14	Pachim Medinipur	211	NIL	21	21	2900	NIL	61716
15	Jhargram (New)	79	7	8	1	28	NIL	423
16	Bankura	190	15	22	3	96	96	6326.5
17	Purulia	170	NIL	20	NIL	NIL	NIL	NIL
18	Burdwan	215	41	22	7	NIL	223	9166.37
19	Burdwan Pachim (New)	62	4	11	2	6	NIL	56
20	Birbhum	167	51	19	12	307	NIL	N.A
21	Hooghly	N.A						
22	Howrah	157	25	14	2	144	144	11720

Special DCC meeting was convened in the affected Districts, where following agendas were discussed elaborately:

- a. Status of the affected areas (Block/ Mouzas etc) and assessment of crop loss.
- b. Ensure speedy implementation of applicable and eligible relief measures.
- c. Coverage of Crop Insurance under the Fasal Bima Yojana and payment against claims.
- d. Declaration of natural calamity by the concerned District Authority covering specific areas based on eligible factor of crop loss to the extent of 33% or more.

Meanwhile, a Sub Committee meeting on Agriculture was held on 25.08.2017 at UBI, Head Office where the following Relief Measures are to be undertaken by Banks as per RBI Guidelines:

- Banks will provide relief measures to the farmers / borrowers subject to declaration of Flood by State Government. The common thread to extend relief measures is that the crop loss assessed should be 33% or more (RBI Master Direction dated 03.07.2017).
- As the repaying capacity of the people affected by natural calamities gets severely impaired due to damage and loss of economic assets, relief in repayment of loans becomes necessary in areas affected by natural calamity and hence, restructuring of the existing loans will be required.

Restructuring/ Rescheduling of Existing Agriculture Crop Loans:

- All short-term loans, except those which are overdue at the time of occurrence of natural calamity, should be eligible for restructuring.
- Banks may allow maximum period of repayment up to 2 years (including the moratorium period of 1year) if the loss is between 33% and 50%.
- If the crop loss is 50% or more, the restructured period for repayment may be extended to a maximum of 5 years (including the moratorium period of 1 year).
- In all cases of restructuring, moratorium period of at least one year should be considered. The Banks should not insist for additional collateral security for such restructured loans.

Agriculture Loans- Long term (Investment) Credit:

- The banks may reschedule the payment of installment during the year of natural calamity and extend the loan period by one year. Under this arrangement the installments defaulted willfully in earlier years will not be eligible for rescheduling.
- When the borrower's assets are partially/totally damaged, the rescheduling by way of extension of loan period may be determined on the basis of overall repaying capacity of the borrower.

Utilization of Insurance Proceeds:

- The loanee farmers are compulsorily covered under the PMFBY/BFBY Scheme as notified by the State Governments.
- While restructuring the loans in the areas affected by natural calamities, banks should also take into account the insurance proceeds, if any, receivable from the Insurance Company.

Sanctioning of Fresh Loans:

- Banks may grant fresh crop loans to the affected farmers which will be based on the scale of finance for the particular crop and the cultivation area, as per the extant guidelines.
- The bank assistance in relation to agriculture and allied activities (poultry, fishery, animal husbandry, etc.) would also be needed for long term loans for a variety of purposes.
- Banks may also grant consumption loans up to Rs. 10,000/- to existing borrowers without any collateral. The limit may, however, be enhanced beyond Rs.10,000/- at the discretion of the bank.

Applicability of the guidelines in case of riots and disturbances:

- In recent past, Hill areas of Darjeeling district experienced riot like situation on account of agitation covering major parts of the district. Due to ongoing agitation, normal function of all the Financial Institutions and line department are adversely affected thus having an impact on the economic activities of the Districts.
- Reserve banks of India guidelines allow providing relief to the affected borrowers.

Aadhaar Authentication of All Current & Savings Accounts (CASA)

Govt. of India has instructed all Banks to complete Aadhaar Authentication of all Current and Savings Bank Accounts within 31st December 2017. Accounts not having Aadhaar Authentication will be made inoperative w.e.f. 1st January 2018.

The various aspects of this task are listed as follows:-

- **Amended PML Rules**
- **Modes of Authentication**
- **Aadhaar enrolment and update**

DFS, MoF, GoI has advised all Scheduled Commercial Banks to set up enrolment centers in 10% branches by 30.8.2017.

Need for time-bound action

- Aadhaar authentication only 13% of operative current & savings accounts (CASA).
- Need to reach out to all customers to secure authentication ahead of December deadline to avoid:
 - ❖ Large numbers of customers with unauthenticated accounts.
 - ❖ Disruption in banking operation due to inoperative accounts.
- Banks to set up OTP-based authentication website/mobile facility

Next Steps at State Level

- Lead Bank to organize "Townhall" with participation of local associations like chambers of commerce, CAs, RWAs and local bodies, local media to communicate the need to link Aadhaar
- At least one Townhall to be organized in all divisional HQs within the coming 15th of September.
- Aim to complete the authentication exercise by November, 2017

Meanwhile, United Bank of India, Convener-SLBC West Bengal organized one workshop with all the Stakeholders of SLBC on Aadhaar Authentication of all current and savings accounts with the help of UIDAI on 19.08.2017.

CD Ratio for the State of West Bengal

1. Action Points emerged in the 137th SLBC Meeting held on 16.06.2017:

All Banks are to exert effort to raise the CD Ratio of the State to 70% as on 31.03.2018.

Status of implementation:

CD Ratio of the State stood at 65% as on 30.06.2017.

For calculation of CD Ratio of the State as on 30th June 2017, the aforesaid direction is followed, which is furnished below:

	(Rs. in crore)
Total Deposit (A)	665188
Total Advance utilized in the State (B=C+D)	425849
Out of which outstanding of credit sanctioned from the State (C)	383697
Credit sanctioned from outside State but utilised in West Bengal (D)	42152
RIDF Support (E)	9123
Total Advance to be reckoned (F=B+E)	434972
CD Ratio (F / A)	65%

CD Ratio of the State stood at 65% as on 30.06.2017 as against 64% as on 31.03.2017, registering a growth of 1%.

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 137th SLBC Meeting held on 16.06.2017:

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.

Status of implementation:

With regular monitoring of the Sub-Committees of DCC, CD Ratio of above 3 districts (viz. Bankura by 1%, Birbhum by 3% and Howrah by 5%) have increased over CD Ratio of March 2017 and there is no change in CD ratio of remaining 2 districts i.e. Hooghly and 24 Parganas North.

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%.

Bank wise and District wise CD Ratio of West Bengal as on 30.06.2017 is annexed.

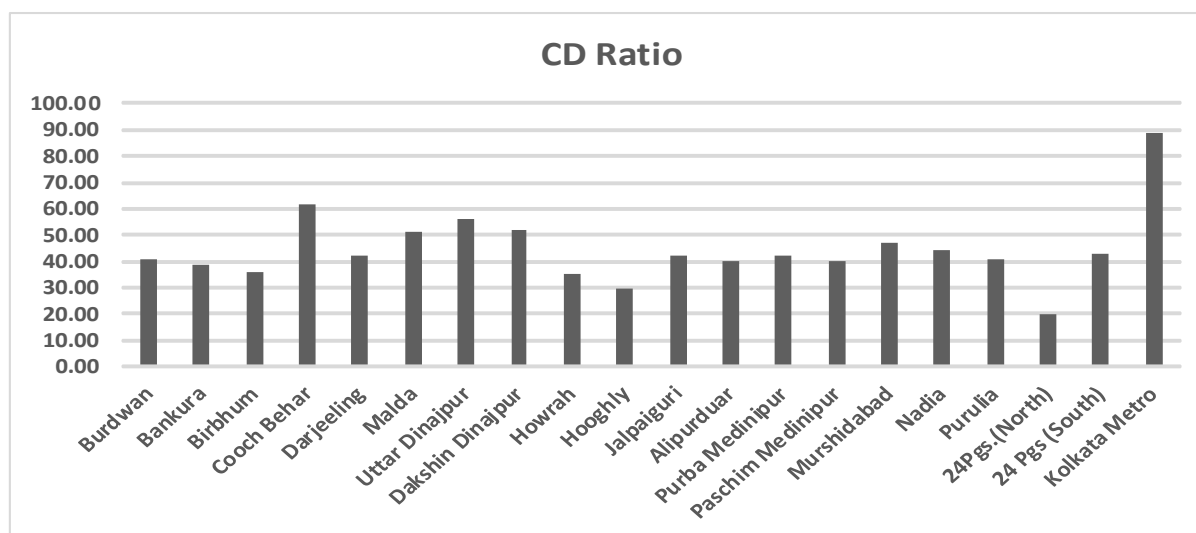
West Bengal

BANK-WISE CREDIT & INVESTMENT DEPOSIT RATIO (C+I)/D RATIO AS ON JUNE 2017

(Amt.in Rs. Lac)						
S 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	4742410.00	2283847.00	48	361985.24	56
2	Andhra Bank	388590.89	403719.74	104	19986.13	109
3	Bank of Baroda	2282684.00	1246553.11	55	67286.04	58
4	Bank of India	3059119.00	1767985.00	58	44215.00	59
5	Bank of Maharashtra	219095.00	205867.00	94	8102.56	98
6	Canara Bank	1333564.81	762861.59	57	72154.78	63
7	Central Bank of India	2162053.36	994555.25	46	286070.14	59
8	Corporation Bank	753775.00	567879.00	75	20644.23	78
9	Dena Bank	310315.00	298652.30	96	0.00	96
10	Indian Bank	902437.33	315662.10	35	61860.41	42
11	Indian Overseas Bank	1284979.00	744778.00	58	70646.61	63
12	Oreinttal Bank of Commerce	905863.00	857358.00	95	68871.23	102
13	Punjab Natiional Bank	2469900.00	1572100.00	64	84532.71	67
14	Punjab & Sind Bank	220344.00	310963.00	141	8124.23	145
15	Syndicate Bank	775267.00	698229.00	90	20658.41	93
16	State Bank of India	16852633.00	7485114.00	44	1942400.00	56
17	Union Bank of India	1694498.00	1022843.00	60	205778.00	73
18	United Bank of India	6621485.91	3341337.94	50	2425604.08	87
19	UCO Bank	3402710.00	1463389.00	43	264399.00	51
20	Vijaya Bank	439109.00	338069.00	77	9452.37	79
21	IDBI Bank	1565624.22	762081.51	49	0.00	49
A	Sub-Total	52386457.52	27443844.54	52	6042771.17	64
PRIVATE SECTOR BANKS						
22	HDFC Bank	2774350.57	1958384.54	71	66985.22	73
23	AXIS Bank Ltd.(UTI)	3150990.21	1612324.63	51	29137.40	52
24	ICICI Bank	1954389.98	1920289.85	98	39125.13	100
25	Kotak Mahindra Bank Ltd	144376.54	136031.08	94	0.00	94
26	Federal Bank	276423.29	191634.66	69	0.00	69
27	Indusind Bank	334791.50	475751.32	142	0.00	142
28	SIDBI	0.00	60501.03	0	0.00	0
29	Bandhan Bank	979189.00	954259.00	97	0.00	97
30	Ratnakar Bank Ltd.	158381.00	515152.00	325	0.00	325
31	South Indian Bank	89928.12	194842.87	217	0.00	217
32	Yes Bank	423004.41	467672.30	111	0.00	111
B	Sub-Total	10285824.62	8486843.28	83	135247.75	84
(A+B)	Total	62672282.14	35930687.82	57	6178018.92	67
REGIONAL RURAL BANKS						
33	BGVB (UBI)	996100.58	616067.23	62	787552.17	141
34	PBGB (UCO)	449761.00	222883.00	50	143055.00	81
35	UBKGB	271823.72	125621.44	46	82345.55	77
C	RRBs Total	1717685.30	964571.67	56	1012952.72	115
D	W.B. St. Co-op.Bk	2108594.97	1366693.01	65	1281034.89	126
E	WBSCARD Bank Ltd.	20246.71	107724.88	532	3532.47	550
Grand Total (A+B+C+D+E+F)		66518809.12	38369677.38	58	8475539.00	70
Amount sanctioned from outside State but fund utilised in the State of West Bengal			4215241.12	65	51972762.50	78
RIDF Support			912305.00			
Total Advances in the State			43497223.50			
Total Advances+Investment						

District Wise CD Ratio of West Bengal as on 30.06.2017

S No.	Name of District	Lead Bank	CD Ratio as on March 2017	CD Ratio June 2017		
				(Amount in Rs.crore)		
				Deposit	Advance	CD Ratio as on June 2017
1	Burdwan	UCO	41	54470.11	22247.97	41
2	Bankura	UBI	38	9623.34	3762.35	39
3	Birbhum	UCO	33	11293.16	4078.18	36
4	Cooch Behar	CBI	61	5796.16	3606.50	62
5	Darjeeling	CBI	42	15461.82	6547.98	42
6	Malda	UBI	51	7904.34	4013.75	51
7	Uttar Dinajpur	UBI	56	4309.98	2392.40	56
8	Dakshin Dinajpur	UBI	52	3063.61	1577.88	52
9	Howrah	UCO	30	26065.49	9031.88	35
10	Hooghly	UCO	30	35241.55	10502.82	30
11	Jalpaiguri	CBI	41	6471.19	2731.05	42
12	Alipurduar	CBI	40	3758.24	1520.95	40
13	Purba Medinipur	UBI	42	19093.11	8017.59	42
14	Paschim Medinipur	UBI	40	17526.07	7038.98	40
15	Murshidabad	UBI	47	11565.90	5481.86	47
16	Nadia	UBI	47	20130.95	8866.81	44
17	Purulia	UBI	40	7242.50	2936.80	41
18	24Pgs.(North)	AB	20	103013.22	20932.53	20
19	24 Pgs (South)	UBI	45	26562.61	11498.10	43
20	Kolkata Metro	SBI	89	276594.74	246910.39	89
	CD Ratio		56	665188.09	383696.77	58
Amount sanctioned from outside State but fund utilised in the State of West Bengal			64		42152.41	
RIDF Support					9123.05	
Total Advances in the State					434972.23	



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

As directed, a Core Committee has been formed to look into the issue and met twice since last SLBC Meeting held on 16.06.2017.

However, undertaking the study for the identified 359 underserved villages having no Brick & Mortar bank branch, it revealed that Brick & Mortar branches have already present in 34 villages, while 31 villages have Brick & Mortar Bank Branches within a radius of 1 to less than 3 kms, 90 villages have Brick & Mortar Bank Branches at a distance of more than 3 kms to less than 5 kms, 164 villages have Brick & Mortar Bank Branches at a distance of more than 5 kms to less than 10 kms & remaining 40 villages have Bank Branch more than 10KMs.

Considering the distance criteria of available bank branches from the identified underserved GPs/ villages, it has been decided to focus on 40 villages having no bank branch with a radius of 10 kms.

It is pertinent to mention that, few banks under restriction to open new branches. Hence the GPs/ Villages are to be reallocated to different banks having no restriction regarding branch opening.

Issuance of KCC during the year 2017-18

Action Points emerged in the 137th SLBC Meeting held on 16.06.2017:

All Banks were advised to take steps to achieve KCC target during FY 2017-18.

Status of implementation:

1. On the basis of KCC report made available by member banks to the SLBC desk of Convener Bank, 497070 no. of KCCs have been issued during the period from 01.04.2017 to 30.06.2017 i.e. 29% of annual target of 17.00 lac.
2. As per the same report, the total financial outlay for KCC during April-June 2017 stood at Rs. 1815.57 crore as on 30.06.2017.
3. This tantamount to average per ticket KCC disbursement of Rs. 36525/- as on 30.06.2017 which is an improvement from Rs. 35690/- as on 30.06.2016.
4. Average credit per KCC of all the banks excluding West Bengal State Co-operative Bank stood at Rs. 66676/- while the same for West Bengal State Co-operative Bank stood at Rs. 22188/- as on 30.06.2017.

In the ensuing Rabi / Boro season, the banks and Agriculture Department of GoWB have to work proactively and collectively with a view to achieving the set Target.

The status of disbursement figure as on 30.06.2017 for the FY 2017-18 under KCC reported by all the member banks and all the districts of West Bengal has been compiled by the SLBC desk and furnished in KCC annexure.

Certification of land holding of the farmers.

In the backdrop of spurring incidences of forged land documents attached with the sponsored KCC loan applications, due precaution to be followed by the State Agriculture Department.

Accordingly, the matter was also discussed in the last 137th SLBC Meeting held on 16.06.2017. In the meeting, it was reported that out of 341 blocks in West Bengal, property details could be verified in case of 336 blocks under "Know Your Property Link" in the e-bhuchitra website.

Despite of this, Bankers have raised issue for creation of on-line charge on mortgaged properties as well as viewing of on-line land records in order to avoid duplicity in land records. If online registration of Bank's charge is put in place, Bankers would feel comfortable while extending finance to the farmers.

West Bengal

Disbursement under Kisan Credit Card (2017-18)					
(Position from 01.04.2017- 30.06.2017)					
(Rs.in lac)					
S No.	Bank	Target	Issued		Achievement
		No	No.	Amt.	(No) in %
Public Sector Banks					
1	Allahabad Bank	60000	11091	6108.63	18
2	Andhra Bank	500	22	12.00	4
3	Bank of Baroda	6000	8249	5631.25	137
4	Bank of India	45000	15965	13245.12	35
5	Bank of Maharashtra	400	0	0.00	0
6	Canara Bank	8000	3064	2090.15	38
7	Central Bank of India	35000	5127	2727.30	15
8	Corporation Bank	800	86	50.58	11
9	Dena Bank	800	114	106.75	14
10	Indian Bank	8000	942	629.72	12
11	Indian Overseas Bank	6000	209	170.08	3
12	Oriental Bank of Commerce	6000	257	173.85	4
13	Punjab National Bank	18000	1907	1049.21	11
14	Punjab & Sind Bank	800	0	0.00	0
15	Syndicate Bank	6000	970	543.14	16
16	State Bank of India	74000	37123	29964.96	50
17	Union Bank of India	15000	1226	800.90	8
18	United Bank of India	65000	19078	12760.67	29
19	UCO Bank	55000	5955	3355.64	11
20	Vijaya Bank	1000	204	127.50	20
21	IDBI Bank	4000	2257	3353.22	56
A	Total	415300	113846	82900.67	27
Private Sector Banks					
22	HDFC Bank	6000	21726	6896.82	362
23	ICICI Bank	6000	906	977.04	15
24	AXIS Bank (UTI)	2500	128	97.12	5
25	Federal Bank	200	0	0.00	0
26	Bandhan Bank	24000			
B	Total	38700	22760	7970.98	59
(A+B)	Total of Comm.Bks.	454000	136606	90871.65	30
Regional Rural Banks					
27	BGVB (UBI)	40000	12454	8263.06	31
28	PBGB (UCO)	35000	4926	4731.16	14
29	UBKGB	20000	6211	2946.23	31
C	RRBs Total	95000	23591	15940.45	25
D	W.B. St. Co-op.Bk	1150000	336873	74744.94	29
E	WBSCARD Bank Ltd.	1000			0
Grand Total (A+B+C+D+E)		1700000	497070	181557.04	29

Bank wise and District wise KCC disbursement during 01.04.2017 to 30.06.2017 in the State of West Bengal																					
S No.	Bank	Alipurduar		Bankura		Birbhum		Burdwan		Coochbehar		Dakshin Dinajpur		Darjeeling		Hooghly		Jalpaiguri		Malda	
		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)	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	1	0.05	320	321.08	509	286.97	935	756.16	132	53.94	719	212.64	2	0.72	359	284.09	80	42.83	358	198.92
2	Andhra Bank															1	0.5			0	0
3	Bank of Baroda	49	34.3	18	10.44	63	58.33	2654	1636.21	1014	452.43	28	8.54	8	8.29	0	0	12	14.96	64	54.05
4	Bank of India	65	46	479	389	346	261	2132	1355	497	375	329	278	469	231	564	452	414	302	417	331
5	Bank of Maharashtra																				
6	Canara Bank	13	7.57	208	118.38	200	94.91	290	192.83	286	169.64	313	156.58	16	11.45	51	21.99	49	20.89	175	70.7
7	Central Bank of India	340	188.85	78	46.44	278	193.38	224	108.52	610	305.15	981	490.97	304	141.41	196	86.17	546	336.34	404	287.16
8	Corporation Bank					17	7	6	5.13									5	6.18		
9	Dena Bank			14	4	3	2.5	31	50.24							1	0.6				
10	Indian Bank			37	16.58	58	30.16	125	89.65	252	168.48	28	17.02	30	20.22	46	36.58	32	29.87	58	29.1
11	Indian Overseas Bank			17	18.36	15	16.4	5	1.7			40	18.49					3	4		
12	Oriental Bank of Commerce					4	2.02	73	65.2			3	1.62								
13	Punjab National Bank			287	182.43	8	3.01	202	20.85	2	1	577	174.24	0	0	31	59	14	20.9	104	63.71
14	Punjab & Sind Bank																				
15	Syndicate Bank	0	0	126	83	118	78	0	0	6	4.72	0	0	0	0	0	0	123	80	0	0
16	State Bank of India			319	179.48	1270	898.08	7587	6881.61	3303	3068.52	800	533.62	817	1018.78	2120	1760.91	2338	2207.25	778	503.34
17	Union Bank of India	20	12.46	2	0.28	69	42.37	50	39.31	35	21.81	106	32.58	32	19.94	281	257.78	25	15.58	35	21.81
18	United Bank of India	30	24.22	325	263.58	80	54.11	236	901.52	208	232.23	2573	1743.79	15	7.5	878	660.22	204	102.28	457	219.9
19	UCO Bank	10	8.55	392	266.84	1640	1090.81	954	558.54	10	2.46	102	61.26	9	3.59	408	309.89	42	33.38	148	47.89
20	Vijaya Bank					100	70													24	19.5
21	IDBI Bank Ltd.			25	34.95	6	1.41	1320	2853.07	173	90.15	34	9.99	1	0.74	1	0.18			22	39.84
22	SBI Associates																				
23	Axis Bank	0	0	11	7.9	7	4.9	11	14.71	7	5.21	0	0	0	0	37	23	2	1.8	2	1.3
24	HDFC Bank	1	0.43	187	87.79	1326	458.94	2433	671.12	1362	406.84	1868	411.65	369	481.8	2411	619.65	3074	820.12	777	188.92
25	ICICI Bank	0	0	36	30.41	46	37.29	124	166.37	86	89.41	38	47.33	21	39.11	38	42.66	102	157.42	26	14.5
26	Bandhan Bank																				
A	Total Com.Bks.	529	322.43	2881	2060.94	6163	3691.59	19392	16367.74	7983	5446.99	8539	4198.32	2093	1984.55	7423	4615.22	7065	4195.8	3849	2091.64
27	BGVB			447	553.31							3181	2220.16							760	660.12
28	PBGB	0	0	0	0	1600	1570	1082	933.5	0	0	0	0	0	0	1864	2084.04	0	0	0	0
29	UBKGB	255	69	0	0	0	0	0	0	4599	1173	0	0	625	274	0	0	732	1430.23	0	0
B	Total of RRBs	255	69	447	553.31	1600	1570	1082	933.5	4599	1173	3181	2220.16	625	274	1864	2084.04	732	1430.23	760	660.12
C	St.Coop. Banks	457	206.99	1249	991.30	7192	6021.22	426	420.16	2026	1591.45	16697	3625.56	356	212.28	855	551.46	70	45.28	3796	2635.41
	Grand Total (A+B+C+D+E)	1241	598.42	4577	3605.55	14955	11282.81	20900	17721.4	14608	8211.44	28417	10044.04	3074	2470.83	10142	7250.72	7867	5671.31	8405	5387.17

Bank wise and District wise KCC disbursement during 01.04.2017 to 30.06.2017 in the State of West Bengal																					
S No.	Bank	Murshidabad		Nadia		North 24 Parganas		Pas Medinipur		Purba Medinipur		Purulia		Uttar Dinajpur		Howrah		South 24 Parganas		Total	
		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)	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	607	343.04	447	313.37	1281	675	1872	1068.83	2356	1092.13	74	26.78	340	155.83	251	121.75	448	154.5	11091	6108.63
2	Andhra Bank									3	1.95					8	2.8	10	6.75	22	12.00
3	Bank of Baroda	2042	1879.56	0	0	0	0	730	368.97	595	421.13	897	642.56	2	0.9	73	40.58	0	0	8249	5631.25
4	Bank of India	1777	1402	654	519	3057	4367	719	563	1529	650.12	297	228	200	149	382	299	1638	1048	15965	13245.12
5	Bank of Maharashtra																			0	0.00
6	Canara Bank	210	132.41	284	192.51	150	72.73	166	91.25	274	521.68	50	23.3	28	18.73	0	0	301	172.6	3064	2090.15
7	Central Bank of India	45	30	96	52.26	112	57.47	155	51.57	113	46.72	98	19.2	373	200.28	86	45.55	88	39.86	5127	2727.30
8	Corporation Bank	35	19.22			6	2.35			12	3.62			1	0.97	1	0.9	3	5.21	86	50.58
9	Dena Bank	28	17.55	3	1.5			5	8.1	5	3.26							24	19	114	106.75
10	Indian Bank	28	13.54	28	14.68	30	16.31	48	32.31	40	34.4	26	24.56	34	34.56	8	5.02	34	16.68	942	629.72
11	Indian Overseas Bank	85	72.06											12	8.25	32	30.82			209	170.08
12	Oriental Bank of Commerce	177	105.01																	257	173.85
13	Punjab National Bank	128	75.26	15	5	195	59	62	105	69	119	10	10.2	36	28	158	110.61	9	12	1907	1049.21
14	Punajb & Sind Bank																			0	0.00
15	Syndicate Bank	543	249	0	0	4	3	0	0	50	45.42	0	0	0	0	0	0	0	0	970	543.14
16	State Bank of India	2266	1703.93	2656	2018.4	3010	1982.25	5467	4233.38	647	310.38	359	100.66	1964	1780.38	124	42.52	1298	741.47	37123	29964.96
17	Union Bank of India	172	93.25	13	11.35			63	33.71	193	141	7	0.74	33	16.82	53	18.87	37	21.24	1226	800.90
18	United Bank of India	1872	753.12	658	312.24	409	225	2654	1488.56	7086	5010.59	126	64.85	402	269.11	9	5.62	856	422.23	19078	12760.67
19	UCO Bank	121	31.71	73	28.59	555	95.29	475	180.69	36	14.38	35	17.41	63	47.56	228	149.33	654	407.47	5955	3355.64
20	Vijaya Bank					80	38													204	127.50
21	IDBI Bank Ltd.	326	174	37	24.07	13	9.34	1	0.6	22	16.93	0	0	100	65	41	30.22	135	2.73	2257	3353.22
22	SBI Associates													0						0	0.00
23	Axis Bank	5	4.7	3	1.85	14	9.3	3	3.4	22	17.25	0	0	2	0.85	2	0.95	0	0	128	97.12
24	HDFC Bank	547	255.16	511	172.25	478	181.98	1350	380.81	2698	943.09	5	0.8	1676	493.5	451	241.98	202	79.99	21726	6896.82
25	ICICI Bank	103	37.61	80	88.69	35	28.63	8	7.97	12	30.04	0	0	107	133.93	11	4.59	33	21.08	906	977.04
26	Bandhan Bank																			0	0.00
A	Total Com.Bks.	11117	7392.13	5558	3755.76	9429	7822.65	13778	8618.15	15762	9423.09	1984	1159.06	5373	3403.67	1918	1151.11	5770	3170.81	136606	90871.65
27	BGVB	1145	717.15	222	302.16	1298	1760.16	565	655.15	4068	831.33	425	232.12	119	181.12			224	150.28	12454	8263.06
28	PBGB	0	0	0	0	0	0	0	0	0	0	0	0	0	0	380	143.62	0	0	4926	4731.16
29	UBKGB	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6211	2946.23
B	Total of RRBs	1145	717.15	222	302.16	1298	1760.16	565	655.15	4068	831.33	425	232.12	119	181.12	380	143.62	224	150.28	23591	15940.45
C	St.Coop. Banks	675	812.01	874	722.26	1627	3548.64	2562	3644.26	287543	40058.14	235	280.23	769	1437	8607	6685.14	857	1256.15	336873	74744.94
	Grand Total (A+B+C+D+E)	12937	8921.29	6654	4780.18	12354	13131.45	16905	12917.56	307373	50312.56	2644	1671.41	6261	5021.79	10905	7979.87	6851	4577.24	497070	181557.04

West Bengal

Bankwise Outstanding Position of KCC as on 30.06.2017			
S No.	Bank	No.	Amount (Rs. in Lac)
PUBLIC SECTOR BANKS			
1	Allahabad Bank	102856	54614.12
2	Andhra Bank	328	252.74
3	Bank of Baroda	21245	12612.34
4	Bank of India	141225	66528.16
5	Bank of Maharashtra	236	284.16
6	Canara Bank	20522	14927.16
7	Central Bank of India	76391	38895.11
8	Corporation Bank	2805	2416.23
9	Dena Bank	498	352.12
10	Indian Bank	11703	6853.12
11	Indian Overseas Bank	9248	8860.56
12	Oreintal Bank of Commerce	2893	2484.56
13	Punjab National Bank	70714	45856.12
14	Punajb & Sind Bank	131	88.84
15	Syndicate Bank	7676	4239.84
16	State Bank of India	273679	159626.24
17	Union Bank of India	19005	20412.56
18	United Bank of India	307105	139624.51
19	UCO Bank	59785	28410.02
20	Vijaya Bank	2034	1701.26
21	IDBI Bank	15884	16420.23
A	Comm.Bks.Total	1145963	625460
PRIVATE SECTOR BANKS			
22	HDFC	81806	45033.57
23	ICICI	21846	9723.41
24	AXIS Bank (UTI)	4728	7305.16
25	Federal Bank	675	4865.38
26	Yes Bank	23735	5109.27
B	Total	132790	72036.79
(A+B)	Total of Comm.Bks.	1278753	697496.79
REGIONAL RURAL BANKS			
27	BGVB (UBI)	360412	150114.84
28	PBGB (UCO)	116587	95706.16
29	UBKGB	65118	40310.26
C	RRBs Total	542117	286131.26
D	W.B. St. Co-op.Bk	1579550	367774.02
E	WBSCARD Bank Ltd.		
Grand Total (A+B+C+D+E)		3400420	1351402.07

BANK WISE POSITION OF DORMANT KCC IN WEST BENGAL AS ON 30.06.2017			
S No.	BANK NAME	DORMANT KCC	
		NO	Amount (Rs. in lac)
1	Allahabd Bank	5473	4001.57
2	Andhra Bank	4	2.15
3	Bank of Baroda	1845	674.15
4	Bank of India	39793	27391.08
5	Canara Bank	2684	2402.58
6	Central Bank of India	15817	12539.44
7	Corporation Bank	166	228.22
8	Dena Bank	41	21.65
9	IDBI Bank	151	154.15
10	Indian Bank	1565	865.56
11	Indian Overseas Bank	684	368.31
12	Oriental Bank of Commerce	365	242.56
13	Punjab National Bank	8562	4216.55
14	Punjab & Sind Bank	14	18.55
15	State Bank of India	38148	21809.89
16	Syndicate Bank	2460	1095.68
17	Union Bank of India	368	236.28
18	United Bank of India	35656	16859.45
19	UCO Bank	29571	12150.91
	TOTAL PSB (A)	183367	105278.73
20	AXIS Bank	483	628.27
21	Federal Bk.	78	679.48
	Sub Total (B)	561	1307.75
22	BGVB	52489	12806.68
23	UBKGB	11711	4908.11
24	PBGB	15676	6782.36
	TOTAL RRB'S (C)	79876	24497.15
	TOTAL SCBk D= (A+B+C)	263804	131083.63
25	WB State Cooperative Bank (E)	275161	74156.14
	GRAND TOTAL (D+E)	538965	205239.77
Data available to SLBC Desk as per submitted by member banks			

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.

In recent past very heavy rain occurred in the several parts and isolated plains over some Districts of West Bengal, resulting flood/ water logging situation and affect the field crops of the farmers of the State. For assessing the ground situation, an emergent Video Conference was held on 30.08.2017 at "NABANNA" with all the District Magistrates of the State in presence of Addl. Chief Secretary, Agril. Dept, GoWB and representatives of SLBC-West Bengal with preliminary focus on various Insurance Claim Scenario under PMBFY/ BFBY which are available to the insured farmers in the present Flood situation.

Following action points was emerged from the discussion during the Video Conference on 30.08.2017:

Joint committee of State Government with the insurance for assessment of crop damage, has to be formed and notified before start of the crop season by the SLCCCI for each district.

This Joint Committee shall decide the eligibility for on-account payment based on the weather data (available AWS notified by the Government) /long term average rainfall data/satellite imagery supported by estimated yield losses at notified Insurance unit level. Loss intimation order has to be issued within 7 days from the adverse seasonal event.

However in case of individual loss, intimation by the farmers of the notified Gram Panchayats should reach to the concerned ADA (Block)/ insurance Company/ Bank (for loanee farmers) within 48 hrs. after occurrence of loss.

If the expected loss of the affected crop is more than 50% of the normal yield for the Notified Insurance Unit, on-account payment would be payable.

It is pertinent to mention that, in some districts, the CCE (Crop Cutting Exercise) for Rabi 2016-17 are still pending. As per extent guideline the yield data are to be sent to Insurance Companies by one month of final harvest. Any type of delay will affect the farmers slowing down the claim payment process.

SELF HELP GROUPS

Action Points emerged in the 137th SLBC Meeting held on 16.06.2017:

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

Status of implementation:

The total physical target of credit linkage for the State as a whole is 307663 SHGs with targeted amount of Rs.5003.81 crore for FY 2017-18.

At the end of June 2017, credit linkage of SHG stood at Rs. 798.92 crore (16% of financial target) covering 51692 nos of groups (17% of physical target) as against Credit Linkage of Rs. 363.47 crore covering 29573 no of groups during the corresponding period of the last F.Y. year.

All Banks in the State linked Savings accounts to 13627 SHGs during the quarter ended June 2017.

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

(Amt. Rs. in crore)

Year	Target No.		Achievement- Deposit Linked No.	Achievement-Credit Linked	
	Deposit Link	Credit Link		No.	Amt.
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
2016-2017(April - June)	150000	250018	19488	29573	363.47
2017-2018(April - June)	150000	307663	13627	51692	798.92

Average Credit per SHG for the banks operating in the State for the quarter ended 30.06.2017 stood at Rs.154554/- as against Rs 122906/- during the same period of the last year, registering a growth of Rs.31648/- per SHG.

Details of the performance of Banks (both bank wise & district wise) regarding Credit linkage and Savings linkage to SHGs as on 30.06.2017 have been given in the Annexure.

Position of SHG Bank Credit Linkage Programme for the State of West Bengal											
Bank-wise position for the year 2017-18											
S No.	Bank Name	Target of Credit Linked		Credit Linked for the year ended June 2017		Outstanding Credit Linked Balance as on 30.06.2017		Savings Linked for the year ended June 2017		Outstanding Savings Linked Balance as on 30.06.2017	
		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	23560	38375.86	3768	6030.30	48054	47373.78	557	12.75	51112	3062.12
2	Andhra Bank	127	180.39	23	28.35	2238	1079.51	6	1.18	2746	177.61
3	Bank of Baroda	3243	5286.20	371	538.58	25703	22702.51	36	4.16	26845	335.11
4	Bank Of India	10398	16849.29	1300	1933.62	39247	42597.14	1147	45.91	40072	941.22
5	Canara Bank	2951	4682.43	349	436.25	19254	20912.54	107	18.39	21805	2836.37
6	Central Bank of India	18456	29102.01	2267	3456.14	46340	38440.74	109	0.78	46702	3068.54
7	Corporation Bank	12	19.35	5	4.78	6503	5672.10	7	0.56	6587	662.24
8	Dena Bank	70	95.03	8	10.00	2251	1156.34	7	8.75	2754	1341.22
9	IDBI Bank	32	53.50	274	628.54	6202	11031.42	34	8.52	3702	253.02
10	Indian Bank	1092	1812.62	110	193.23	3214	2863.31	98	4.52	3678	1130.52
11	Indian Overseas Bank	1658	2697.59	241	331.67	8121	7966.60	124	15.46	8523	936.32
12	Oriental Bank of Commerce	729	1162.69	15	26.39	2183	2074.56	52	8.45	2364	256.84
13	Punjab National Bank	11382	19222.74	2148	2999.44	41882	38197.83	265	9.64	41002	3085.46
14	State Bank of India	43982	71436.54	6476	9414.07	46026	50335.18	1563	242.11	46537	6014.56
15	Syndicate Bank	1812	3034.53	279	357.05	9977	12161.23	84	6.51	11241	1424.16
16	Uco Bank	12325	20860.54	1555	2604.86	48016	53841.22	625	23.54	50014	4081.46
17	Union Bank of India	2956	5103.19	385	562.47	10772	48191.26	88	7.71	13412	2290.72
18	United Bank of India	45140	73648.26	7150	10729.71	72051	71562.24	502	22.84	72157	5702.64
19	Vijaya Bank	134	230.15	21	34.80	4436	3795.62	10	8.45	4602	71.12
20	HDFC	0	0.00	24	15.60	1558	1342.02	24	8.56	2014	211.16
21	ICICI	0	0.00	1	1.32	2	2.64				
22	Bandhan Bank	57	71.25								
	Sub Total of Commercial Banks	180116	293924.16	26770	40337.17	444030	483299.79	5445	458.79	457869	37882.41
23	BGVB	57635	97033.29	8848	15306.11	146417	170551.84	2182	68.54	156101	70314.98
24	PBGB	26570	54317.60	5244	12085.74	86736	101042.12	1626	28.56	84115	15121.14
25	UBKGB	17039	26827.16	3452	5632.94	27851	33956.93	1224	10.24	31602	8990.14
	Sub Total of RRBs	101244	178178.05	17544	33024.79	261004	305550.89	5032	107.34	271818	94426.26
26	W.B St.Co-op Bank	26303	28279.12	6979	5924.70	148474	62481.68	3008	38.15	183566	3056.22
27	WBSCARD Bank			399	605.31	1858	1389.91	142	48.52	4812	662.12
	Sub Total of Co-op. Bank	26303	28279.12	7378	6530.01	150332	63871.59	3150	86.67	188378	3718.34
	GRAND TOTAL	307663	500381.33	51692	79891.97	855366	852722.27	13627	652.80	918065	136027.01

District wise Progress Data of SHG-Bank Linkage as on 30.06.2017								
State: West Bengal								
S No.	Name of the District	Target for 2017-18		Achievement as on June 2017		% of achievement		Average
		NO	Amt (in lac)	No	Amt (in Lac)	No	Amt.	Rs.(lac)
1	Alipurduar	7044	9803.26	1689	2639.50	23.98	26.92	1.56
2	Bankura	15512	27178.75	4940	7103.54	31.85	26.14	1.44
3	Birbhum	17685	34155.02	3945	7953.74	22.31	23.29	2.02
4	Coochbehar	17540	25426.20	2437	3508.74	13.89	13.80	1.44
5	Jalpaiguri	10516	17645.00	2321	3657.64	22.07	20.73	1.58
6	Malda	16257	27270.25	1976	2921.48	12.15	10.71	1.48
7	Purulia	13000	18950.00	1616	2284.29	12.43	12.05	1.41
8	Purba Medinipur	26816	47872.00	6920	12248.36	25.81	25.59	1.77
9	South 24 Pargana	18300	29475.00	2303	3026.69	12.58	10.27	1.31
10	Darjeeling (GTA)	2109	3691.75	100	163.62	4.74	4.43	1.64
11	Siliguri (MP)	3288	6057.00	638	1223.75	19.40	20.20	1.92
12	Dakshin Dinajpur	7992	14557.49	750	1115.47	9.38	7.66	1.49
13	Uttar Dinajpur	12705	18666.00	1018	1557.36	8.01	8.34	1.53
14	Murshidabad	24239	39478.00	2810	4476.05	11.59	11.34	1.59
15	Nadia	22450	27370.25	5275	4412.80	23.50	16.12	0.84
16	Burdwan	22950	42586.25	2729	5300.98	11.89	12.45	1.94
17	Paschim Medinipur	14655	25272.00	3765	5371.83	25.69	21.26	1.43
18	Jhargram	4695	7803.00	876	1069.12	18.66	13.70	1.22
19	North 24 Pargana	18453	29463.55	1707	2703.65	9.25	9.18	1.58
20	Hooghly	20584	25973.05	2205	3548.90	10.71	13.66	1.61
21	Howrah	10873	21687.51	1672	3604.46	15.38	16.62	2.16
	Total	307663	500381.33	51692	79891.97	16.80	15.97	1.55

Micro, Small and Medium Enterprises (MSME)

In the State Focus Paper launched by NABARD, Kolkata for the financial year 2017-18 showing potentialities for various segments of Priority Sector under agriculture, manufacturing units, trades, etc. amounting Rs.95,289 crore. In which, the target for MSME sector was fixed to Rs. 25,000 crore for the FY 2017-18.

But later, MSME Department, GoWB has been raised MSME target for FY 2017-18 to Rs. 31,000 crore.

(Amt. Rs in crore)

Sub Sector	Existing Target as per PLP 2017-18	Revised Target for FY 2017-18
MSME	25000.00	31000.00

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

Year	Target	Achievement	% of Achievement
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
2016-17 (April –June)	26000	10076	39
2017-18 (April- June)	31000	8994	29

As per data available to the SLBC desk, all member Banks put together in the State had disbursed Rs.8994 crore under MSME from April to June 2017 as against the target of Rs.31,000 crore for the FY 2017-18, i.e. 29% of the total target has been achieved by the member Banks during April to June 2017.

**Bank - wise Targets and Achievement in MSME for 2017-18
for the State of West Bengal under ACP 2017-18 as on June 2017**

(Rs.in crore)

Sl.No.	Name of Bank	MSME					
		2016-17 (April- June)			2017-18 (April- June)		
		Target	Achievement	% of Achivement	Target	Achievement	% of Achivement
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Allahabad Bank	1477.68	390.78	26	2209.94	176.61	7.99
2	Andhra Bank	117.70	40.71	35	169.87	30.51	17.96
3	Bank of Baroda	685.38	199.79	29	617.27	48.69	7.89
4	Bank of India	964.70	189.25	20	1472.95	209.11	14.20
5	Bank of Maharashtra	34.61	5.18	15	60.63	5.56	9.17
6	Canara Bank	620.30	37.93	6	1169.52	32.95	2.82
7	Central Bank of India	949.28	284.78	30	1209.44	615.72	50.91
8	Corporation Bank	127.59	441.86	346	203.32	39.31	19.33
9	Dena Bank	76.24	32.01	42	160.31	14.50	9.04
10	Indian Bank	176.81	70.65	40	228.77	18.76	8.20
11	Indian Overseas Bank	377.59	954.60	253	492.51	14.75	2.99
12	Oreintal Bank of Commerce	249.13	135.75	54	339.67	89.49	26.35
13	Punjab National Bank	958.97	259.03	27	1073.04	382.52	35.65
14	Punjab & Sind Bank	59.28	15.90	27	72.49	22.11	30.50
15	Syndicate Bank	328.50	289.43	88	419.47	337.58	80.48
16	State Bank of India	3367.42	1155.21	34	4837.82	1637.03	33.84
17	Union Bank of India	543.88	378.72	70	684.79	107.54	15.70
18	United Bank of India	2025.47	223.16	11	3370.91	238.63	7.08
19	UCO Bank	1154.23	403.56	35	1607.77	315.14	19.60
20	Vijaya Bank	94.67	11.28	12	95.97	17.94	18.69
21	IDBI Bank Ltd.	213.37	190.10	89	369.78	117.89	31.88
22	AXIS Bank	600.19	1879.12	313	686.77	434.56	63.28
23	HDFC Bank	542.99	426.55	79	545.86	487.32	89.28
24	ICICI Bank	517.46	1311.57	253	504.64	1587.62	314.60
25	Bandhan Bank	82.62	3.05	4	1601.86	1186.10	74.05
26	South Indian Bank				32.79	10.36	31.59
27	Yes Bank					63.74	
28	Other Banks	59.29	352.08	594	173.39	371.12	214.04
A	Total Com.Bks.	16405.35	9682.05	59	24411.55	8613.16	35.28
29	BGVB	1663.89	210.69	13	3108.38	131.17	4.22
30	PBGB	890.29	93.45	10	836.22	96.36	11.52
31	UBKGB	258.62	5.66	2	539.32	48.56	9.00
B	Total of RRBs	2812.80	309.80	11	4483.92	276.09	6.16
C	St.Coop.Bk.	797.31	83.25	10	1661.60	84.52	5.09
D	WBFC & Others	617.21	0	0	53.04	6.52	12.29
E	WBCARDB	232.52	0	0	389.89	13.60	3.49
F	SIDBI	0.00	0.97	0		0.52	0.00
Grand Total (A+B+C+D+E+F)		20865.19	10076.07	48	31000.00	8994.41	29.01

PRADHAN MANTRI MUDRA YOJANA (PMMY)

Action Points emerged in the 137th SLBC Meeting held on 16.06.2017:

All Banks are to exert efforts to achieve Mudra Target for FY 2017-18 as on 31.03.2018.

Status of implementation:

In the financial year 2017-18, all the Financial Institutions together disbursed Rs. 1902.10 crore upto the quarter June 2017.

Performances of the Banks in the State of West Bengal from 01.04.2017 to 30.06.2017 are furnished herein below:

MUDRA TARGET-ACHIEVEMENT 2017-18 (Amt. in Rs./crore)								
BANKS	STATE: West Bengal As on 30.06.2017 (01.04.2017 to 30.06.2017)							
	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	18471	50.38	22328	444.23	4309	318.43	45108	813.04
Pvt Banks	70022	154.21	1379	33.21	712	51.31	72113	238.73
Foreign Banks	0	0	3	0.12	6	0.49	9	0.61
RRB	2041	5.34	3250	45	191	12.48	5482	62.82
NBFC (MFI)	405907	752.37	931	7.17	44	3.23	406882	762.77
NBFC	7793	18.9	106	2.65	37	2.62	7936	24.17
TOTAL	504234	981.2	27997	532.38	5299	388.55	537530	1902.1

Bank wise and District wise details of disbursement is Annexed.

BANK WISE PROGRESS REPORT OF MUDRA SCHEME OF WEST BENGAL FOR THE QUARTER ENDED JUNE 2017

As on 30.06.2017

[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. 5.00 Lakh)			Tarun (Loans from Rs. 5.00 to Rs. 10.00 Lakh)			Total		
			No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt
1	SBI and Associates													
1.1		State Bank of India	2039	4.66	4.58	3926	108.34	106.46	1687	136.34	136.12	7652	249.34	247.16
		Total	2039	4.66	4.58	3926	108.34	106.46	1687	136.34	136.12	7652	249.34	247.16
2	Public Sector Commercial Banks													
2.1		Allahabad Bank	687	2.19	2.12	2720	46.88	45.16	299	21.27	21.04	3706	70.34	68.32
2.2		Andhra Bank	163	0.75	0.69	177	4.18	3.56	69	6.03	4.93	409	10.96	9.19
2.3		Bank of Baroda	167	0.61	0.58	645	14.23	13.56	112	8.47	8.15	924	23.3	22.29
2.4		Bank of India	1081	4.43	4.36	1748	37.06	33.22	224	17.42	14.16	3053	58.91	51.74
2.5		Bank of Maharashtra	12	0.05	0.05	43	1.25	1.16	16	1.24	1.19	71	2.55	2.41
2.6		Canara Bank	1961	5.76	5.72	1250	24.4	23.29	149	11.85	11.42	3360	42.01	40.43
2.7		Central Bank of India	431	1.98	1.98	713	20.32	20.32	83	9.14	9.14	1227	31.43	31.43
2.8		Corporation Bank	75	0.29	0.28	65	1.2	1.04	25	2.17	1.5	165	3.66	2.82
2.9		Dena Bank	1352	0.61	0.6	113	2.04	1.86	22	1.72	1.72	1487	4.36	4.17
2.1		Indian Bank	28	0.06	0.06	145	3.4	3.22	39	3.08	3.08	212	6.55	6.36
2.11		Indian Overseas Bank	96	0.36	0.36	205	4.17	3.55	22	1.63	1.38	323	6.17	5.29
2.12		Oriental Bank of Commerce	64	0.28	0.26	108	2.7	2.56	36	2.71	2.6	208	5.69	5.42
2.13		Punjab National Bank	1095	4.02	2.95	1912	43.2	30.73	427	34.9	22.73	3434	82.11	56.42
2.14		Syndicate Bank	98	0.39	0.29	355	9.13	7.06	82	6.39	4.64	535	15.91	11.99
2.15		Union Bank of India	180	0.64	0.58	727	16.37	13.85	106	7.71	6.61	1013	24.72	21.04
2.16		United Bank of India	3147	10.87	10.33	6212	121.91	114.68	744	57.7	56.26	10103	190.48	181.27
2.17		Punjab & Sind Bank	14	0.04	0.04	47	0.95	0.9	6	0.48	0.39	67	1.47	1.33
2.18		UCO Bank	401	1.03	0.86	460	8.32	5.78	60	4.92	3.32	921	14.28	9.96
2.19		Vijaya Bank	118	0.45	0.44	246	5.27	5.21	51	3.86	3.76	415	9.58	9.42
2.2		IDBI Bank Limited	5262	13.23	13.23	511	7.08	7.08	50	4.29	4.29	5823	24.61	24.61
		Total	16432	48.04	45.8	18402	374.06	337.77	2622	206.98	182.31	37456	629.08	565.88
3	Private Sector Commercial Banks													
3.1		Jammu & Kashmir Bank	3	0.01	0.01	0	0	0	0	0	0	3	0.01	0.01
3.2		Karnataka Bank	1	0.01	0.01	6	0.18	0.18	8	0.54	0.47	15	0.72	0.65
3.3		Karur Vysya Bank	0	0	0	0	0	0	2	0.16	0.13	2	0.16	0.13
3.4		Ratnakar Bank	7448	14.82	14.82	0	0	0	0	0	0	7448	14.82	14.82
3.5		South Indian Bank	1	0	0	0	0	0	0	0	0	1	0	0
3.6		ICI Bank	2018	5.75	5.75	660	19.54	19.5	494	35.79	35.78	3172	61.07	61.03
3.7		Axis Bank	7699	13.49	13.49	86	3.37	3.37	142	11.38	11.38	7927	28.24	28.24
3.8		IndusInd Bank	380	1.57	1.57	580	9.52	9.52	53	2.62	2.62	1013	13.71	13.71
3.9		Yes Bank	6107	14.76	14.76	0	0	0	1	0.08	0.08	6108	14.84	14.84
3.1		HDFC Bank	44088	98.46	98.46	37	0.3	0.3	3	0.24	0.24	44128	99	99
3.11		DCB Bank	0	0	0	1	0.04	0.04	1	0.08	0.08	2	0.12	0.12
3.12		Kotak Mahindra Bank	0	0	0	9	0.31	0.31	8	0.52	0.52	17	0.83	0.83
3.13		IDFC Bank Limited	2277	5.36	5.36	0	0	0	0	0	0	2277	5.36	5.36
		Total	70022	154.21	154.21	1379	33.25	33.21	712	51.41	51.31	72113	238.87	238.73
4	Foreign Banks													
4.1		Citibank	0	0	0	3	0.12	0.12	5	0.39	0.39	8	0.51	0.51
4.2		Standard Chartered Bank	0	0	0	0	0	0	1	0.1	0.1	1	0.1	0.1
		Total	0	0	0	3	0.12	0.12	6	0.49	0.49	9	0.61	0.61
5	Regional Rural Banks													
5.1		Bangiya Gramin Vikash Bank	1578	4.55	3.89	2292	42.62	35.55	56	4.13	3.16	3926	51.3	42.59
5.2		Paschim Banga Gramin Bank	314	1	1	188	3.22	3.22	126	8.92	8.92	628	13.14	13.14
5.3		Uttarabanga Kshetriya Gramin Bank	149	0.53	0.46	770	9.91	6.23	9	0.63	0.4	928	11.07	7.09
		Total	2041	6.08	5.34	3250	55.76	45	191	13.68	12.48	5482	75.51	62.82
6	NBFC-Micro Finance Institutions													
6.1		VEDIKA CREDIT CAPITAL LTD	10972	23.34	23.34	0	0	0	0	0	0	10972	23.34	23.34
6.2		Village Financial Services Pvt Ltd	34504	90.17	90.17	0	0	0	0	0	0	34504	90.17	90.17
6.3		Muthoot Microfin Ltd	52	0.1	0.1	0	0	0	0	0	0	52	0.1	0.1
6.4		SHARE MICROFIN LIMITED	7176	16.17	16.17	0	0	0	0	0	0	7176	16.17	16.17
6.5		ASMITHA MICROFIN LIMITED	1243	2.73	2.73	0	0	0	0	0	0	1243	2.73	2.73
6.6		JANALAKSHMI FINANCIAL SERVICES LIMITED	24481	63.75	63.75	921	7.1	7.1	44	3.23	3.23	25446	74.08	74.08
6.7		Satin Creditcare Network Limited	9384	18.86	18.86	0	0	0	0	0	0	9384	18.86	18.86
6.8		RGVN (NORTH EAST) MICROFINANCE LIMITED	778	1.92	1.92	0	0	0	0	0	0	778	1.92	1.92
6.9		Asirvad Microfinance Pvt. Ltd	70569	97.51	97.51	0	0	0	0	0	0	70569	97.51	97.51
6.1		Fusion Microfinance Pvt. Ltd.	31	0.06	0.06	0	0	0	0	0	0	31	0.06	0.06
6.11		Arohan Financial Services Pvt. Ltd.	19628	42.32	42.32	10	0.07	0.07	0	0	0	19638	42.39	42.39
6.12		SKS Microfinance Limited	227089	486.72	395.43	0	0	0	0	0	0	227089	486.72	395.43
		Total	405907	843.66	752.37	931	7.17	7.17	44	3.23	3.23	406882	854.06	762.77
7	Non Banking Financial Companies													
7.1		Reliance Capital Ltd	7793	18.9	18.9	36	0.9	0.9	26	1.89	1.89	7855	21.69	21.69
7.2		CAPITAL FIRST LIMITED	0	0	0	70	1.75	1.75	11	0.73	0.73	81	2.48	2.48
		Total	7793	18.9	18.9	106	2.65	2.65	37	2.62	2.62	7936	24.17	24.17
		Grand Total	504234	1075.55	981.2	27997	581.35	532.38	5299	414.74	388.55	537530	2071.64	1902.14

DISTRICT WISE PROGRESS REPORT OF MUDRA SCHEME OF WEST BENGAL FOR THE QUARTER ENDED JUNE 2017

As on 30.06.2017

[Amount Rs. in Crore]													
Sr No	State/District	Shishu			Kishore			Tarun			Total		
		No Of A/Cs	Sanctioned Amt	Disburseme nt Amt	No Of A/Cs	Sanctioned Amt	Disburseme nt Amt	No Of A/Cs	Sanctione d Amt	Disburseme nt Amt	No Of A/Cs	Sanctione d Amt	Disburseme nt Amt
1	Alipurduar	10135	15.54	15.53	151	2.14	1.17	2	0.11	0.11	10288	17.79	16.81
2	Bankura	8979	21	17.67	952	18.63	16.83	128	9.89	9.2	10059	49.52	43.69
3	Barddhaman	68724	133.25	124.91	2349	51.54	47.45	526	40.2	38.13	71599	224.98	210.49
4	Birbhum	17410	29.08	28.76	878	17.28	16.34	142	11.25	10.36	18430	57.6	55.45
5	Cooch Behar	11659	19.62	19.56	989	16.7	14.72	96	8.55	8.16	12744	44.88	42.44
6	Dakshin Dinajpur	8249	20.15	15.03	480	9.35	7.93	49	3.85	3.42	8778	33.36	26.38
7	Darjiling	16889	36.75	34.83	631	13	12.16	147	11.79	10.64	17667	61.55	57.62
8	Howrah	29542	68.2	63.25	1012	22.58	20.93	237	18.7	17.67	30791	109.48	101.85
9	Hugli	24814	53.25	46.89	1589	37.45	33.3	300	23.33	21.75	26703	114.03	101.94
10	Jalpaiguri	22858	40.77	36.76	1133	22.87	19.48	163	13.44	12.67	24154	77.09	68.91
11	Kolkata	49549	110.1	100.49	2851	67.18	64.35	1195	89.4	85.79	53595	266.69	250.63
12	Maldah	15550	34.31	31.89	1341	26.38	24.84	131	10.77	10.5	17022	71.46	67.23
13	Murshidabad	49490	115.65	96.31	1588	31.8	29.22	194	15.86	14.52	51272	163.31	140.04
14	Nadia	36428	80.53	70.54	1345	30.46	28.17	235	18.77	17.52	38008	129.76	116.23
15	North 24 Parganas	44705	100.07	89.45	2789	54.11	50.1	625	49.12	47.29	48119	203.3	186.83
16	Other	10070	24.26	24.26	106	2.65	2.65	37	2.62	2.62	10213	29.52	29.52
17	Paschim Medinipur	14548	30.97	29.96	2595	51.77	46.46	358	27.92	24.44	17501	110.66	100.87
18	Purba Medinipur	11291	25.64	25.3	1866	36.59	33.29	315	26.31	22.93	13472	88.53	81.52
19	Puruliya	2927	7.48	7.36	749	14.08	13.07	81	6.37	6.12	3757	27.93	26.55
20	South 24 Parganas	41587	90.02	85.89	1783	37.02	34.51	241	18.42	17.03	43611	145.46	137.43
21	Uttar Dinajpur	8830	18.91	16.58	820	17.77	15.43	97	8.07	7.68	9747	44.76	39.69
	Total	504234	1075.55	981.2	27997	581.35	532.38	5299	414.74	388.55	537530	2071.64	1902.14

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 137th SLBC Meeting held on 16.06.2017:

All Banks are to exert effort to achieve Stand-Up India Target for FY 2017-18 (Action: All Banks).

Status of implementation:

Loans under the scheme have been extended to 3139 SCs/STs/Women beneficiaries amounting to Rs. 494.59 crore upto 30.06.2017.

Summarized progress report under Stand Up India scheme for the State of West Bengal as on 30.06.2017 is as follows:

Loan given to		Total	Loan Outstanding under the scheme (Rs. in crore)		Total
No. of SC/ST	No. of Women		Loan to SC/ST	Loan to Women	
992	2147	3139	128.56	366.03	494.59

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									
as on 30.06.2017 (since inception)									
S No.	Name of the Bank	Total no. of branches in the State / UT giving loan in the Scheme	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	546	86	36	78	114	352.46	1100.93	1453.39
2	Andhra Bank	72	31	14	28	42	202.15	429.93	632.08
3	Bank of Baroda	212	46	21	37	58	245.64	751.51	997.15
4	Bank of India	377	302	102	224	326	1202.46	3333.28	4535.74
5	Bank of Maharashtra	35	0	0	0	0	0.00	0.00	0.00
6	Canara Bank	288	12	7	15	22	84.56	235.27	319.83
7	Central Bank of India	338	62	26	58	84	301.24	847.56	1148.80
8	Corporation Bank	57	13	7	13	20	90.08	278.45	368.53
9	Dena Bank	57	2	1	1	2	24.64	34.44	59.08
10	Indian Bank	82	15	5	11	16	99.47	274.22	373.69
11	Indian Oversea Bank	164	34	11	30	41	148.88	437.66	586.54
12	Oriental Bank of Commerce	108	1	0	1	1	0.00	0.21	0.21
13	Punjab National Bank	278	202	64	162	226	722.48	2270.18	2992.66
14	Punjab & Sind Bank	39	31	10	26	36	164.40	374.35	538.75
15	Syndicate Bank	120	70	30	58	88	460.12	1449.92	1910.04
16	State Bank of India	1282	362	142	292	434	2078.49	5291.04	7369.53
17	State Bank of Bikaner & Jaipur	15	16	4	14	18	96.48	244.31	340.79
18	Union Bank of India	187	26	10	17	27	110.22	321.36	431.58
19	United Bank of India	865	852	378	830	1208	4738.84	14552.01	19290.85
20	UCO Bank	389	20	13	28	41	201.11	279.72	480.83
21	Vijaya Bank	54	13	5	9	14	96.46	265.06	361.52
22	IDBI Bank	97	47	22	37	59	251.18	795.41	1046.59
	Public Sector Banks	5662	2243	908	1969	2877	11671.36	33566.80	45238.17
23	AXIS Bank	221	1	0	1	1	0.00	0.30	0.30
24	ICICI Bank	233	6	2	5	7	98.67	102.06	200.73
25	HDFC Bank	183	20	5	15	20	96.56	185.22	281.78
26	Indusind Bank	51	48	32	64	96	397.43	1258.52	1655.95
27	Bandhan Bank	346	0	0	0	0	0.00	0.00	0.00
	Private Sector Banks	1034	75	40	84	124	593	1546.10	2138.75
28	BGVB	587	126	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	137	45	93	138	591.61	1489.98	2081.59
	Total	7655	2455	992	2147	3139	12855.63	36602.88	49458.51

FINANCIAL INCLUSION

Pradhan Mantri Jan Dhan Yojana (PMJDY)

Performance of PMJDY as on 16.08.2017 as compared to 24.05.2017 for the State of West Bengal is furnished below:

Particulars	24.05.2017	16.08.2017	Variation as on 16.08.2017 over 24.05.2017
Rural Accounts (No.)	1,90,11,150	1,95,27,036	5,15,886
Urban Accounts (No.)	84,93,719	87,85,034	2,91,315
Total Accounts opened (No.)	2,75,04,869	2,83,12,070	8,07,201
Deposit (Rs/crore)	9,046.61	9,411.63	365.02
Average Deposit per account (Rs.)	3289.09	3,324.25	35.16
Aadhaar Seeding (No.)	1,87,07,692	1,99,16,674	12,08,982
Aadhaar Seeding (%)	68.02%	70.35%	2.33%
Zero Balance (No.)	42,02,008	41,77,588	-24,420
Zero Balance (%)	15.28%	14.76%	-0.52%
RuPay card issued (No.)	2,14,09,097	2,17,43,932	3,34,835
RuPay card issued (%)	78.00%	76.80%	-1.20%

29.52 crore PMJDY accounts have been opened till 16.08.2017 across the country with deposit of Rs 65844.68 crore with an average deposit of Rs. 2231/ per account as against average deposit of Rs. 3324/ per account in the State of West Bengal.

All the Banks in the State of West Bengal issued Rupay Cards to 77% 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 14.76% of total PMJDY accounts opened in the State.

Aadhaar seeding percentage improved to 70.35% in 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.

Govt. of India has instructed all Banks to complete Aadhaar Authentication of all Current and Savings Bank Accounts within 31st December 2017. Accounts not having Aadhaar Authentication will be made inoperative w.e.f. 1st Januray 2018.

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

PMJDY Bank wise and District wise figure as on 16.08.2017 is annexed.

PMJDY BANK WISE STATUS REPORT AS ON 16.08.2017 FOR WEST BENGAL

S No.	Banks	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	Allahabad Bank	1068370	169960	1238330	320.60	76629	914712	1105183
2	Andhra Bank	5388	17178	22566	4.64	5160	17526	12244
3	Axis Bank Ltd	1233	23263	24496	8.97	6251	21590	13046
4	Bank of Baroda	237505	617393	854898	170.68	74270	836355	711183
5	Bank of India	503019	358938	861957	188.71	142922	821653	666185
6	Bank of Maharashtra	3092	8288	11380	4.15	2336	5661	6429
7	BGVB	3577790	38369	3616159	864.08	937423	3400370	2020571
8	Canara Bank	313800	96280	410080	104.26	51381	262237	258693
9	Central Bank of India	607944	80417	688361	103.67	67438	432333	450608
10	City Union Bank Ltd	0	83	83	0.04	13	81	33
11	Corporation Bank	29005	24675	53680	20.99	5597	49170	31653
12	Dena Bank	20194	20599	40793	11.31	6430	30156	24914
13	Federal Bank Ltd	2557	2057	4614	2.20	935	3975	2605
14	HDFC Bank Ltd	3769	71923	75692	4.52	14748	75679	18045
15	ICICI Bank Ltd	21478	14989	36467	4.82	17292	36467	25941
16	IDBI Bank Ltd.	14439	14177	28616	6.82	2309	21874	19531
17	Indian Bank	31585	52149	83734	16.29	9469	83415	56043
18	Indian Overseas Bank	78612	130849	209461	48.35	39277	199769	131983
19	IndusInd Bank Ltd	836	17003	17839	1.59	3055	15123	9522
20	Jammu & Kashmir Bank Ltd	0	233	233	0.07	51	225	78
21	Karur Vysya Bank	0	1584	1584	0.28	385	1572	993
22	Kotak Mahindra Bank Ltd	150	4319	4469	0.35	2907	4453	1068
23	Lakshmi Vilas Bank Ltd	27	12	39	0.01	9	40	10
24	Oriental Bank of Commerce	96263	59508	155771	148.88	13832	141190	95443
25	PBGB	567516	33668	601184	75.43	220485	197300	506976
26	Punjab & Sind Bank	3594	8246	11840	11.04	45	11319	9076
27	Punjab National Bank	685635	150886	836521	165.48	66061	577481	718670
28	South Indian Bank Ltd	9	334	343	0.11	40	184	207
29	State Bank of India	6751197	4244884	10996081	1868.16	1456701	6939510	7746239
30	Syndicate Bank	89738	19247	108985	23.62	20762	71028	79442
31	UBKGB	253112	113117	366229	126.80	26741	360445	257452
32	UCO Bank	448527	239196	687723	148.24	157481	482894	653676
33	Union Bank of India	128649	74305	202954	40.96	30650	147549	138235
34	United Bank of India	3976422	2049684	6026106	4910.68	714507	5547798	4114765
35	Vijaya Bank	5576	27158	32734	4.82	3982	32734	29890
36	Yes Bank Ltd	5	63	68	0.03	14	64	42
	Grand Total	19527036	8785034	28312070	9411.63	4177588	21743932	19916674

PMJDY DISTRICT WISE STATUS REPORT AS ON 16.08.2017 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	32002	27333	59335	21.19	5736	58546	42911
2	Bankura	1194812	196184	1390996	410.14	212598	1120733	968107
3	Bardhaman	1182878	595975	1778853	699.90	277764	1227436	1318305
4	Birbhum	1015556	346520	1362076	263.43	252873	854038	1003853
5	Dakshin Dinajpur	639305	78856	718161	135.98	124735	590591	486843
6	Darjiling	230203	277637	507840	217.35	78024	414369	386940
7	Haora	595856	424573	1020429	384.07	114491	812638	837860
8	Hugli	754686	507689	1262375	466.17	148105	921957	1042605
9	Jalpaiguri	711677	615650	1327327	319.00	201834	949054	982639
10	Koch Bihar	683814	354669	1038483	162.76	129843	732495	721545
11	Kolkata	10136	808181	818317	932.82	111629	740863	551316
12	Maldah	1579327	119994	1699321	448.13	278679	1339879	1141715
13	Murshidabad	1550841	862810	2413651	629.35	373208	1660150	1673975
14	Nadia	1148952	726907	1875859	578.22	276003	1488653	1203764
15	North Twenty Four Parganas	1343378	1113001	2456379	1230.35	289217	2075422	1687976
16	Paschim Medinipur	1402999	329939	1732938	610.50	189903	1353754	1314246
17	Purba Medinipur	1310907	241996	1552903	504.32	169126	1239819	1094319
18	Puruliya	928609	248164	1176773	310.35	221530	967409	782080
19	South Twenty Four Parganas	1986562	578714	2565276	861.02	368054	1961328	1746754
20	Uttar Dinajpur	1224536	330242	1554778	226.59	354236	1234798	928921
Grand Total		19527036	8785034	28312070	9411.63	4177588	21743932	19916674

Social Security Schemes:

Performance of these 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 30.06.2017 is furnished below:

Bank Type	PMSBY	PMJJBY	APY	Total
PSB	3183284	772282	228412	4183978
RRB	424402	63075	16503	503980
Private	122211	52283	20246	194740
Co-op	64012	14541	0	78553
Total	3793909	902181	265161	4961251

Amendment in rules for implementation of PMJJBY:

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

Performance of Bank wise PMSBY, PMJJBY & APY as on 30.06.2017 is also annexed :

PMJJBY, PMSBY and APY as on 30.06.2017 of West Bengal					
S No.	Name of the Bank	Total PMJJBY	Total PMSBY	APY	TOTAL
		New Enrolment + Renewal (from		(since inception)	
1	Allahabad Bank	60245	232625	15254	308124
2	Andhra Bank	4218	50423	2714	57355
3	Bank of Baroda	41287	152012	12720	206019
4	Bank of India	9825	22521	9758	42104
5	Bank of Maharashtra	4015	8265	644	12924
6	Canara Bank	30524	90462	6998	127984
7	Central Bank of India	60364	140522	19286	220172
8	Corporation Bank	6854	22118	2059	31031
9	Dena Bank	20	35	1085	1140
10	IDBI	13958	34989	1878	50825
11	Indian Bank	29885	70014	3356	103255
12	Indian Overseas Bank	49115	90566	2488	142169
13	Oriental Bank of Commerce	15525	142757	1855	160137
14	Punjab & Sind Bank	32	605	994	1631
15	Punjab National Bank	50227	216455	11386	278068
16	State Bank of India	178455	728222	84121	990798
17	State Bank of Bikaner & Jaipur	1415	1856	526	3797
18	Syndicate Bank	3605	1996	3287	8888
19	Uco Bank	62248	95825	6821	164894
20	Union Bank of India	31792	69542	9946	111280
21	United Bank of India	118572	1011264	30115	1159951
22	Vijaya Bank	101	210	1121	1432
	Sub total	772282	3183284	228412	4183978
23	Axis Bank	9564	32151	9288	51003
24	Federal Bank Ltd	726	2285	152	3163
25	HDFC Bank	32115	61746	8434	102295
26	ICICI	8687	19564	2207	30458
27	Indusind Bank	165	4651	36	4852
28	South Indian Bank	742	1424	115	2281
29	Ratnakar Bank Ltd.	65	116	1	182
30	Yes Bank	219	274	13	506
	Sub total	52283	122211	20246	194740
31	BGVB	40565	320555	3272	364392
32	PBGB	10375	68565	5237	84177
33	UBKGB	12135	35282	7994	55411
	Sub total	63075	424402	16503	503980
34	WBSCB	14541	64012	0	78553
	GRAND TOTAL	902181	3793909	265161	4961251

Claim Position under PMJJBY & PMSBY

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

Claim Position under Insurance Schemes as on 30.06.2017 in 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	39	21	14	4	159	144	14	1
2	Andhra Bank	2	2	0	0	2	2	0	0
3	Bank of Baroda	31	18	10	3	66	51	15	0
4	Bank Of India	47	26	16	5	68	48	20	0
5	Bank of Maharashtra	1	1	0	0	0	0	0	0
6	Canara Bank	46	28	18	0	66	34	32	0
7	Central Bank of India	36	34	2	0	84	81	2	1
8	Corporation Bank								
9	Dena Bank	5	3	2	0	0	0	0	0
10	IDBI								
11	Indian Bank	0	0	0	0	8	7	1	0
12	Indian Overseas Bank	1	0	1	0	3	2	1	0
13	Oriental Bank of Commerce	6	6	0	0	5	5	0	0
14	Punjab National Bank	16	16	0	0	21	13	8	0
15	Punjab & Sind Bank	12	12	0	0	5	5	0	0
16	State Bank of India	13	10	3	0	502	496	2	4
17	Syndicate Bank	8	7	1	0	26	26	0	0
18	Uco Bank	29	16	10	3	92	81	8	3
19	Union Bank of India								
20	United Bank of India	294	263	26	5	950	914	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	15	8	7	0	18	17	1	0
24	ICICI								
25	South Indian Bank	2	2	0	0	0	0	0	0
26	BGVB	56	20	28	8	134	109	24	1
27	PBGB	40	29	11	0	61	43	17	1
28	UBKGB	6	2	2	2	30	29	0	1
29	WBSC Bank	1	0	1	0	2	1	1	0
	GRAND TOTAL	707	524	153	30	2308	2111	181	16

All the above banks have submitted 707 claims under PMSBY, out of which claim has been settled for 524 cases, pending for 153 cases and rejected for 30 cases.

Similarly, all the banks have submitted 2308 claims under PMJJBY, out of which claims have been settled for 2111 cases, pending for 181 cases and rejected for 16 cases.

PROGRESS OF FINANCIAL INCLUSION PLAN AS ON JUNE 2017									
Financial Inclusion Plan		Public Sector Banks		Private Sector 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'18	June	March'18	June	March'18	June	March'18	June
			2017		2017		2017		2017
Total No. of Branches		6,420	5,659	765	1,140	1,665	1,415	8,850	8,214
Out of 1 above, No. of Rural Branches		2,875	2,267	125	244	1,225	1,086	4,225	3,597
No. of Branches in unbanked villages		1425	1114	50	52	200	90	1,675	1,256
Total No. of CSPs deployed		12,912	11,192	100	956	5,700	2,476	18,712	14,624
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		1400	889	95	406	355	0	1850	1295
Basic Savings Bank Deposit Accounts	No. in Lac	146.50	195.31	12.50	10.52	59.50	56.59	218.50	262.42
(BSBDAs) through Branches	Amt. in crore	7,166.00	7,314.37	310.00	34.2	534.00	231.68	8010.00	7580.25
Basic Savings Bank Deposit Accounts	No. in lac	131.25	158.47	34.25	27.18	39.50	34.81	205.00	220.46
(BSBDAs) through BCs	Amt. in Crore	278.00	423.14	7.00	5.89	40.00	35.01	325.00	464.04
Basic Savings Bank Deposit Accounts	No. in lac	277.75	353.78	46.75	37.70	99.00	91.40	423.50	482.88
(BSBDA) (Bank as a whole)	Amt. in Crore	7,444.00	7,737.51	317.00	40.09	574.00	266.69	8,335.00	8,044.29
OD facility availed in BSBDAA	No. in lac	47.35	40.84	0.08	0.08	5.20	1.21	52.63	42.13
	Amt. in Crore	189.17	186.72	0.03	0.72	26.32	15.97	215.52	203.41
KCCs Outstanding- through Branches	No. in Lac	14.40	11.46	2	1.09	18.10	21.22	34.50	33.77
	Amt. in crore	5,975.41	5,609.64	499.78	669.28	6,075.00	6,539.05	12550.19	12817.97
KCCs Outstanding -Through BCs	No. in Lac	1.15	0.79	0	0	0.85	0.52	1.20	1.31
	Amt. in crore	380.52	200.12	0	0	204.48	121.13	585.00	321.25
KCCs Total.(Bank as a whole)	No. in lac	15.55	12.25	2.00	1.09	18.95	21.74	35.70	35.08
	Amt. in crore	6,355.93	5,809.76	499.78	669.28	6,279.48	6,660.18	13,135.19	13,139.22
GCCs Outstanding- through Branches	No. in Lac	6.95	4.19	0.3	0.3	2.75	1.49	10	5.98
	Amt. in Crore	1545.00	506.30	270	153.5	265.00	306.66	2080	966.46
GCCs Outstanding through BCs	No. in Lac	0.78	0.58	0.56	0	0.66	0	2.00	0.58
	Amt. in Crore	158.77	105.36	0	0	102.03	0.94	260.8	106.30
GCCs Total (Bank as a whole)	No. in Lac	7.73	4.77	0.86	0.3	3.41	1.49	12.00	6.56
	Amt. in Crore	1703.77	611.66	270.00	153.50	367.03	307.60	2340.80	1072.76
	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	1056.05	225	25.75	473	49.72	1713.10	1131.52
	Credit/OD(No. in lac)	10.75	15.46	0.25	0	2.50	2.56	13.50	18.02
Transactions in BC-ICT	Credit/OD(Amt. in crore)	25	25.98	0	0	0	2.03	25.00	28.01
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)	35.25	46.20	0	0.27	0	0.89	35.25	47.36
	EBT/Remittance(No. in lac)	10.85	11.88	1.25	1.98	0	1.98	12.10	15.84
	EBT/Remittance(Amt. in crore)	500	330.46	0	12.87	0	186.76	500.00	530.09
	Others (No. in lac)	0.2	0.43	0	0.0007	0	0	0.20	0.43
	Others (Amt. in crore)	7.5	8.9	0	0.0962	0	0	7.50	9.00
Total of transactions in BC-ICT A/Cs	No. in lac	70.40	80.87	7.00	4.99	20.50	31.65	97.90	117.51
	Amt. in crore	1,582.85	1,467.59	225.00	38.99	473.00	239.40	2,280.85	1,745.98

FINANCIAL LITERACY CENTRES- REPORT FOR THE QUARTER ENDED JUNE - 2017

Sl. No	State	District	Location (Metro, Urban, Semi- Urban,Rural)	Address	Date of Start of functioning	Name of Sponsoring Bank	No. of Literacy camps under taken during the Qt. as per RBI guidelines.	No. of persons participated in Literacy Camps during the Quarter	Out of persons participated, no .of persons already having Bank Account at the time of attending camp	Out. of persons participated no.of persons opened bank account after attending the camp.
1	West Bengal	24-Pgs (South)	Urban	RSETI, Rajpur,24-Pgs (south)	07.07.2011	United Bank of India	5	284	212	41
2	West Bengal	Howrah	Urban	RSETI, Belurmath, Howrah	27.07.2011	United Bank of India	6	258	186	50
3	West Bengal	Uttar Dinajpur	Semi Urban	RSETI, Bekidanga via Raiganj, Uttar Dinajpur	04.01.2011	United Bank of India	3	152	90	54
4	West Bengal	Uttar Dinajpur	Semi Urban	LDM Office, N. S. Road, Near Asha Talkies, Raiganj-733134	31.10.2012	United Bank of India	4	224	170	45
5	West Bengal	Dakshin Dinajpur	Semi Urban	RSETI, Balurghat, Dakshin Dinajpur	19.11.2011	United Bank of India	5	52	30	18
6	West Bengal	Dakshin Dinajpur	Semi Urban	LDM Office, UBI, Balurghat-733101	31.10.2012	United Bank of India	6	168	75	60
7	West Bengal	Bankura	Rural	LDM Office, UBI, ChandmaridangaBankura-722101	28.06.2012	United Bank of India	4	258	162	64
8	West Bengal	Bankura	Rural	UBI, RSETI, AMARKANAN	28.06.2012	United Bank of India	3	142	90	40
9	West Bengal	Nadia	Semi Urban	Krishnagar, Nadia,FLC has been opened 100 meters away from the LDM Office for shortage of space in the LDM Office	27.06.2012	United Bank of India	4	147	80	58
10	West Bengal	Howrah	Urban	LDM Office, 158/4,Bellius Road, HWH- 711101	18.08.2011	UCO Bank	7	446	220	166
11	West Bengal	Hooghly	Urban	139 J.C KHAN ROAD, MANKUNDU, PIN-712139	21.03.2011	UCO Bank	9	330	191	95
12	West Bengal	Hooghly	Urban	LDM Office, Hooghly District, UCO Bank, CHINSURAH,N S road HOOGHLY, -712101	11.08.2012	UCO Bank	7	228	115	64
13	West Bengal	Burdwan	Urban	LDM Office, C/o. UCO Bank, Burdwan Br., 2 nd Floor, Baidyanath Katra, G T Road, Burdwan 713101	08.08.2012	UCO Bank	3	524	322	142
14	West Bengal	Birbhum	Semi-urban	LDM, Office, UCO Bank, N. S. Road, New Dangal Para, Suri-732101.	11.10.2012	UCO Bank				0
15	West Bengal	24-Pgs(North)	Urban	FLCC, BGVB, RO, Hellabattala,BARASAT, KOLKATA-700124	10.12.2013	BGVB	11	748	562	151
16	West Bengal	24-Pgs(North)	Semi-urban	21/A/3, Jessore Road South, Rathtala, Barasat	14.11.2011	Allahabad Bank	Samadhan Kendra Shifted to LDM Office, Zo, Barasat			
17	West Bengal	24-Pgs (North)	Urban	LDM Office, Allahabad Bank, Zonal Office, 64, KNC Road Barasat-700124	27.06.2012	Allahabad Bank	8	462	261	156
18	West Bengal	24-Pgs (North)	Semi Urban	Abhay, Kolkata Centre, C/O. Bank of India, Barasat Branch, Colony More , Nabapally, North 24 Praganas-700126	21.08.2010	Bank of India	Since Closed w.e.f 01.09.2015			
19	West Bengal	Murshidabad	Semi-urban	SAMART,Rath Bazar, Lalgola, Murshidabad	05.02.2011	Central Bank of India	10	780	612	146
20	West Bengal	Jalpaiguri	Semi-urban	LDM Office, Bidhachal Bhawan, Raikatpara, Jalpaiguri	21.12.2011	Central Bank of India	16	2022	1522	465
21	West Bengal	Darjeeling	Semi-urban	LDM Office, Judge Bazar Darjeeling 734101	28.07.2012	Central Bank of India	36	2236	1320	452
22	West Bengal	Darjeeling	Semi-urban	RSETI - Office, Judge Bazar Darjeeling 734101	Jul-13	Central Bank of India	6	468	316	35
23	West Bengal	Purulia	Semi-urban	LDM, Office, UBI, J. K. Mitra Street, Purulia	01.11.2012	United Bank of India	6	168	84	50
24	West Bengal	Purulia	Semi-urban	RSETI	29.03.2011	United Bank of India				
25	West Bengal	MALDA	Semi-urban	LDM, Office, UBI,Sukant More,NH-34, MALDA-732101	30.10.2012	United Bank of India	NIL	NIL	NIL	NIL
26	West Bengal	MALDA	Rural	RSETI ,Vill.& Post Manik chak, Malda	01.08.2014	State Bank of India .	7	346	202	98
27	West Bengal	MALDA	Semi Urban	Vill & PO Mangal Bari, MALDA	Dec-13	BGVB	8	840	520	210
28	West Bengal	MALDA	RURAL	MDCCB, KALIACHAK Bazar, Malada.	AUG.2014	MDCCB	5	216	132	64
29	West Bengal	MALDA	RURAL	MDCCB, HO, Golapatty, English Bazar, Malada.	June ,2014	MDCCB	12	218	146	44
30	West Bengal	MALDA	RURAL	MDCCB, Chanchal, Malada.	AUG.2014	MDCCB	6	44	28	12
31	West Bengal	MALDA	RURAL	MDCCB, Gazole Br. Malada.	July.2014	MDCCB	4	106	78	22
32	West Bengal	PURBAMEDINIPUR	Semi-urban	LDM Office , UBI RO, Maniktola More,TAMLUK-721637	19.10.2012	United Bank of India	12	161	132	26
33	West Bengal	PURBAMEDINIPUR	Semi-urban	PNB, RSETI	2.10.2010	PNB	4	24	20	2
34	West Bengal	PAS.MEDINIPUR	Semi-urban	LDM Office, UBI, KSHUDIRAM NAGAR, Medinipur-721101	31.10.2012	United Bank of India	12	264	208	41
35	West Bengal	COOCHBEHAR	Semi-urban	LDM Office CBI RO, Bangachatra, Road.Coochbehar-736101	16.04.2013	Central Bank of India	11	1718	1344	302
36	West Bengal	COOCHBEHAR	Semi-urban	Marpara,Chaupati, Dinhat Road, RO,UBKGB COOCHBEHAR	17.01.2014	UBKGB	8	630	464	106
37	West Bengal	24-PGS(S)	Urban	LDM Office ,UBI,KULPI Road,Baruipur- 743302	12.11.2012	United Bank of India	5	230	176	32
38	West Bengal	24-PGS(S)	Metro(Serving 24PGS	Allahabad Bank Zonal office BEHELA, SALT LAKE, KOLKATA-700106	26.06.2000	Allahabad Bank	7	735	565	118
39	West Bengal	MURSHIDABAD	Semi Urban	LDM Office, UBI,26/11, Sahid Surya Sen Road, BERHAMPUR-742101	31.10.2012	United Bank of India	12	341	251	70
							272	15970	10886	3499
No. of Literacy camps Taken			272							
No. of persons Participated In the Camp :			15970							
No. of Persons already having Accounts :			10886							
No Persons opened Accounts after attending			3499							

RURAL BRANCHES (WEST BENGAL)--REPORT OF CONDUCT OF FINANCIAL LITERACY CAMP FOR QUARTER ENDED -JUNE 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	227	56	124	1016	624	144
2	PURULIA	129	65	86	986	704	212
3	MALDA	184	48	74	964	738	92
4	UTTAR DINAJPUR	94	35	56	415	302	60
5	DAKSHIN DINAJPUR	70	47	68	620	512	42
6	PURBA MEDINIPUR	299	52	69	1451	1045	204
7	PASCHIM MEDINIPUR	326	149	221	9422	5266	1230
8	NADIA	129	66	118	908	508	302
9	24-PARGANAS (SOUTH)	241	154	172	2118	1306	605
10	MURSHIDABAD	266	140	168	4602	3248	526
11	BIRBHUM	210	78	104	402	352	41
12	BURDWAN	373	110	164	3836	3086	711
13	HOWRAH	193	98	151	2874	2246	412
14	HOOGHLY	241	116	158	4022	3286	602
15	COOCHBEHAR	149	95	116	3622	2087	710
16	DARJEELING	75	26	38	1815	1455	305
17	JALPAIGURI	79	31	39	830	636	156
18	24-Parganas (North)	240	88	95	916	744	81
19	ALIPURDUAR	72	30	36	1804	1056	348
	TOTAL	3597	1484	2057	42623	29201	6783

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 2017	from 01.4.2017-30.06.2017	upto June 2017	upto Mar 2017	from 01.4.2017-30.06.2017	upto June 2017	upto Mar 2017	from 01.4.2017-30.06.2017	upto June 2017
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1	Allahabad Bank	199263	494	199757	1783609	1563	1785172	264879	666	265545
2	Andhra Bank	225	11	236	0		0	0		0
3	Bank of Baroda	34397	293	34690	75406	202	75608	29573	148	29721
4	Bank of India	18512	241	18753	272860	121	272981	49130	751	49881
5	Bank of Maharashtra	0		0	0		0	542	22	564
6	Canara Bank	19053	262	19315	56906	310	57216	45629	162	45791
7	Central Bank of India	161373	760	162133	478004	821	478825	29512	738	30250
8	Corporation Bank	3836	12	3848	8447	16	8463	9471	14	9485
9	Dena Bank	746	5	751	0	0	0	449	16	465
10	Indian Bank	5512	150	5662	10185	150	10335	9656	500	10156
11	Indian Overseas Bank	32446	406	32852	36101	324	36425	32766	74	32840
12	Oriental Bank of Commerce	5726	20	5746	64550	92	64642	1188	24	1212
13	Punjab National Bank	43546	202	43748	164514	212	164726	107808	254	108062
14	Punjab & Sind Bank	21874	14	21888	125		125	175	4	179
15	Syndicate Bank	1704	192	1896	4810	388	5198	0		0
16	State Bank of India	581101	1456	582557	1209412	1208	1210620	177194	568	177762
17	Union Bank of India	60015	22	60037	142438	92	142530	6494	0	6494
18	United Bank of India	64622	1210	65832	717609	844	718453	54330	848	55178
19	UCO Bank	62115	2987	65102	243751	3695	247446	76277	3334	79611
20	Vijaya Bank	3331	52	3383	560	78	638	1580	64	1644
A	Total Com.Bks.	1319397	8789	1328186	5269287	10116	5279403	896653	8187	904840
21	BGVB	121915	412	122327	941030	1214	942244	537216	6225	543441
22	PBGB	61577	41	61618	370115	81	370196	38943	29	38972
23	UBKGB	86337	124	86461	205599	168	205767	115165	226	115391
B	Total of RRBs	269829	577	270406	1516744	1463	1518207	691324	6480	697804
C	St.Coop.Bk.	91244	1027	92271	1274671	840	1275511	111604	1825	113429
D	WBCARD Bank									
E	WBFC & Others									
TOTAL (A+B+C+D+E)		1680470	10393	1690863	8060702	12419	8073121	1699581	16492	1716073

Performance under Annual Credit Plan 2017-18

Action Points emerged in the 137th SLBC Meeting held on 16.06.2017:

100% disbursement targets set against all sectors under ACP 2017-18 is to be achieved.

Status of implementation:

All the banks operating in the State put together disbursed Rs. 27899 crore i.e. 25% of the Annual Target for Rs 112539 crore during the quarter April-June under ACP 2017-18.

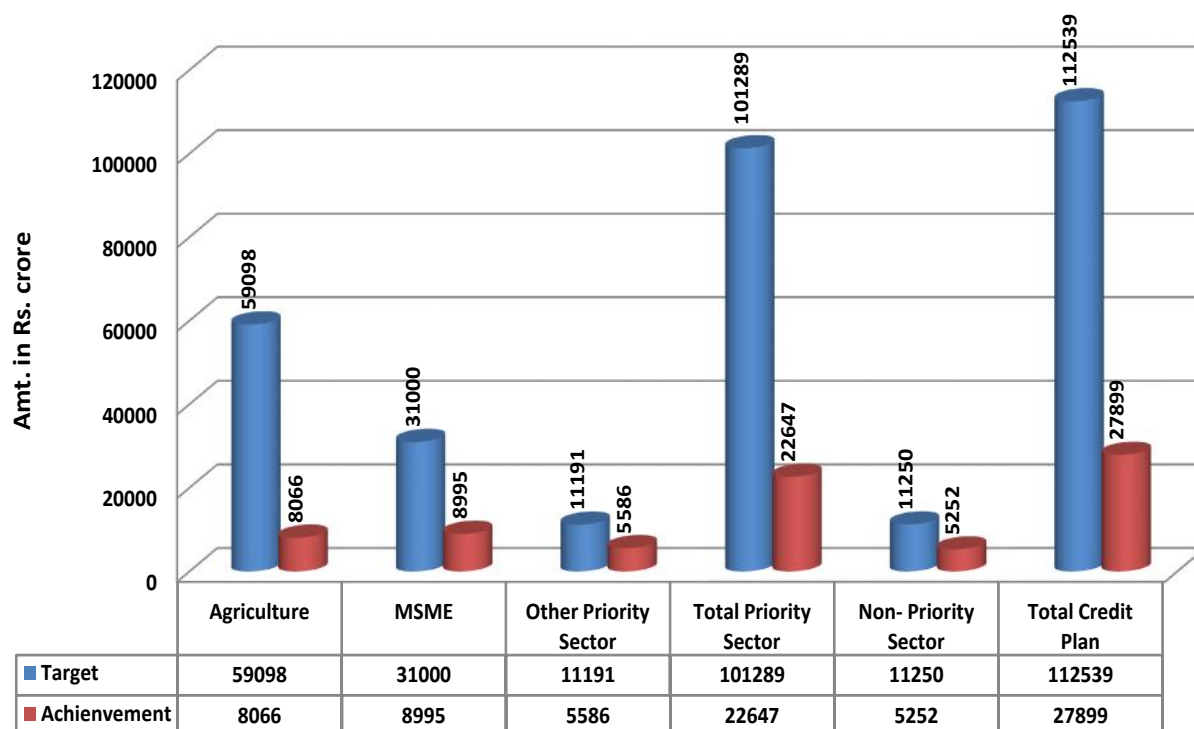
The overall achievement is 25% upto June quarter against the target of ACP 2017-18, while achievement under Agriculture sector is only 14%. Achievement in MSME and OPS are 29% and 50% of the ACP Targets respectively as on 30.06.2017.

Details of achievements under ACP 2017-18 for the 1st quarter ending 30th June 2017 and comparison to corresponding periods of last 2 years are furnished in the Annexure.

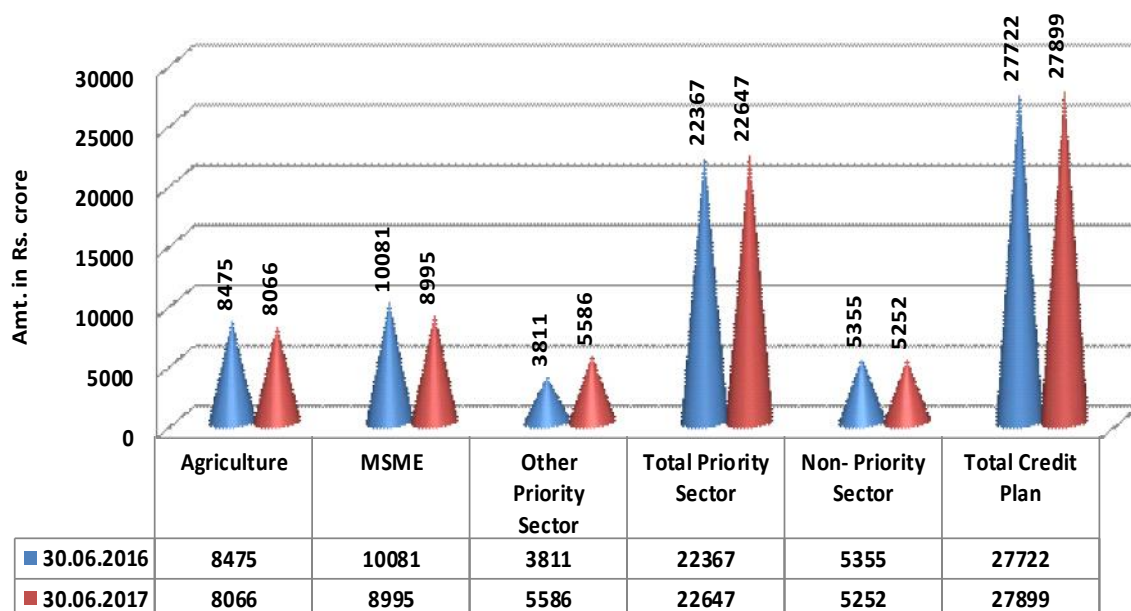
Sectors	(Amt. Rs. in crore)								
	2015-16 (April to June)			2016-17 (April to June)			2017-18 (April to June)		
	Plan	Ach	%	Plan	Ach	%	Plan	Ach	%
Agriculture	43536	6192	14	52551	8475	16	59098	8066	14
MSE/MSME	21762	10082	46	26000	10081	39	31000	8995	29
OPS	7270	3716	51	9315	3811	41	11191	5586	50
Prisec	72568	19990	28	87866	22367	25	101289	22647	22
Non-Prisec	9000	4850	54	9000	5355	59	11250	5252	47
Total	81568	24840	30	96866	27722	29	112539	27899	25

Details of achievements under ACP 2017-18 are furnished in the Annexure.

Achievement of Annual Credit Plan 2017-18 as on 30.06.2017



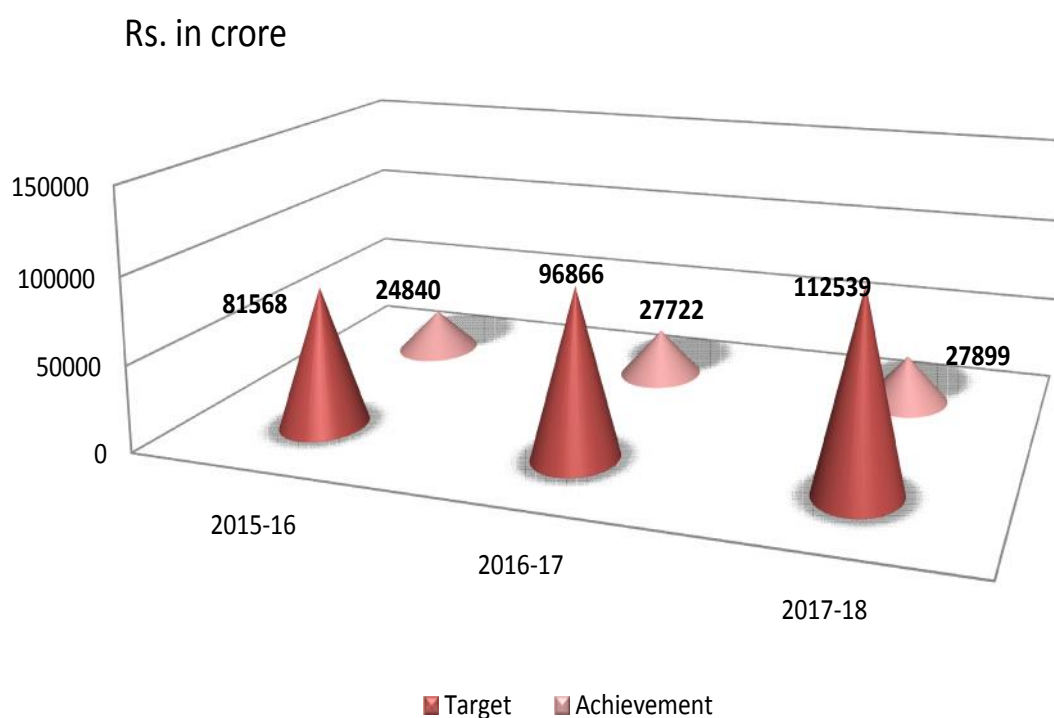
Credit Disbursement under ACP as on 30.06.2016 and 30.06.2017



**Performance under Annual Credit Plan upto June quarter in
three consecutive years**

(Rs. in crore)			
Parameter	2015-16	2016-17	2017-18
	(April to June)	(April to June)	(April to June)
Target	81568	96866	112539
Achievement	24840	27722	27899
% of achievement	30%	29%	25%

**Performance under Annual Credit Plan
upto June quarter**



Statement showing Disbursement under Priority Sector for the quarter ended June 2017																											
BANKS	Agriculture											Micro, Small and Medium Enterprises										(No. in actuals , Amt. in Rs. Lakh)					
	Farm Credit		Agriculture		Ancillary Activities		TOTAL AGRICULTURE					Micro Enterprises		Small Enterprises		Medium		Khadi and Village		Others under		TOTAL MSME UNDER PRISEC					
	Disbursments upto the quarter ended June 2017		Disbursments upto the quarter ended June 2017		Disbursments upto the quarter ended June 2017		Yearly Targets under ACP 2017-18		Disbursments upto the quarter ended June 2017			Disbursments upto the quarter ended June 2017		Disbursments upto the quarter ended June 2017		Disbursments upto the quarter ended June 2017		Disbursments upto the quarter ended June 2017		Disbursments upto the quarter ended June 2017		Yearly Targets under ACP 2017-18		Disbursments upto the quarter ended June 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.	
Allahabd Bank	4164	21133.61	0	0.00	1542	12891.14	109000	413686.83	5706	34024.75	8.22	2285	7010.29	422	5528.63	42	5076.41	26	45.97	0	0	89000	220994.40	2775	17661.30	7.99	
Andhra Bank	81	76.01	0	0.00	21	4578.31	3860	30239.50	102	4654.32	15.39	411	9.99	19	100.82	10	50.75	0	0.00	32	2888.98	3860	16986.62	472	3050.54	17.96	
Bank of Baroda		5349.11	0	0.00	0	0.00	90223	110582.14	0	5349.11	4.84		13196.48		6701.58		3247.50		1020.00		1250	70223	61727.34	0	25415.56	41.17	
Bank of India	16224	28618.37	2	1025.97	1	512.77	109019	258012.47	16227	30157.11	11.69	649	8559.95	629	6254.88	31	3532.05	241	1025.64	75	1538.74	89019	147294.91	1625	20911.26	14.20	
Bank of Maharashtra	86	785.32	0	0.00	0	0.00	1060	8813.23	86	785.32	8.91	25	266.00	8	146.00	0	0.00	0	0.00	4	144	1060	6062.95	37	556.00	9.17	
Canara Bank	8315	6565.88	31	146.86	5194	4709.95	83206	223842.82	13540	11422.69	5.10	1224	1298.38	276	82.08	145	688.75	30	47.57	50	1178.19	83206	116951.83	1725	3294.97	2.82	
Central Bank of India	16223	23336.28	23	109.93	207	4407.87	106750	244925.84	16453	27854.08	11.37	8078	14795.84	1643	37262.04	43	9514.53	0	0.00	0	0	86750	120943.45	9764	61572.41	50.91	
Corporation Bank	232	1525.82	8	406.31	24	566.61	101350	30666.90	264	2498.74	8.15	65	1495.86	463	1334.14	8	1101.00	0	0.00	0	0	71350	20332.09	536	3931.00	19.33	
Dena Bank	172	1107.91	3	97.32	18	849.32	92570	24675.86	193	2054.55	8.33	190	1450.00	0	0.00	0	0.00	0	0.00	0	0	52570	16031.50	190	1450.00	9.04	
IDBI Bank	24244	9052.09	0	0.00	3	5000.00	83200	65500.70	24247	14052.09	21.45	8235	10058.28	100	1222.42	7	458.36	0	0.00	1	50.18	63200	36977.98	8343	11789.24	31.88	
Indian Bank	118	1354.61	0	0.00	0	0.00	25500	41363.21	118	1354.61	3.27	312	1875.52	0	0.00	0	0.00	0	0.00	0	0	25500	22877.03	312	1875.52	8.20	
Indian Overseas Bank	1066	3172.27	0	0.00	0	0.00	211875	87821.81	1066	3172.27	3.61	182	1475.33	0	0.00	0	0.00	0	0.00	0	0	51875	49250.66	182	1475.33	3.00	
Oriental Bank of Commerce	4257	2224.18	0	0.00	0	0.00	112000	68498.68	4257	2224.18	3.25	281	8706.41	1674	133.30	0	0.00	8	50.04	82	25.07	52000	33965.69	2045	8914.82	26.25	
Punjab National Bank	72664	20647.43	0	0.00	0	0.00	278000	219397.96	72664	20647.43	9.41	21348	12167.59	1049	14832.49	88	11221.52	69	55.03	0	0	78000	107304.20	22554	38276.63	35.67	
Punjab & Sind Bank	4	688.32	0	0.00	0	0.00	8390	10237.52	4	688.32	6.72	164	1557.76	11	653.05	0	0.00	0	0.00	0	0	8390	7248.63	175	2210.81	30.50	
State Bank of India	86742	129853.75	32307	63649.63	7642	19371.62	231800	92541.78	126691	212875.00	23.00	46352	79757.80	1205	46916.20	642	37029.00	0	0.00	0	0	31800	480640.15	48199	163703.00	34.06	
Syndicate Bank	10287	3960.23	12	785.48	240	1921.46	80300	76793.32	10539	6667.17	8.68	3917	22613.58	761	11145.18	0	0.00	0	0.00	0	0	51300	41946.81	5764	33758.76	80.48	
Union Bank of India	9426	3845.61	0	0.00	0	0.00	81700	121102.08	9426	3845.61	3.18	10372	21633.17	4312	12125.61	0	0.00	0	0.00	0	0	41700	68478.32	14684	33758.78	49.30	
United Bank of India	57301	43391.87	37541	31557.72	264	3944.72	100252	706390.73	95106	78894.31	11.17	17342	13124.88	462	9545.36	7	1193.17	0	0.00	0	0	50252	337090.49	17811	23863.41	7.08	
UCO Bank	46872	40947.67	0	0.00	0	0.00	108500	264996.94	46872	40947.67	15.45	18075	17333.07	341	11030.14	9	3151.47	0	0.00	0	0	48500	160777.02	18425	31514.68	19.60	
Vijaya Bank	1683	2530.16	0	0.00	0	0.00	3700	15973.72	1683	2530.16	15.84	873	1794.33	0	0.00	0	0.00	0	0.00	0	0	3700	9597.21	873	1794.33	18.70	
SBBJ								1949.24	0	0.00	0.00												2068.30	0	0.00	0.00	
SBOH								454.79	0	0.00	0.00												1073.41	0	0.00	0.00	
Sub Total of Commercial Banks	360161	350166.50	69927	97779.22	15156	58753.77	2022255	3951468.077	445244	506699.49	12.82	140380	240180.51	13375	165013.92	1032	76264.51	374	2244.25	244	7075.16	1053255	2086620.99	156491.00	490778.35	23.52	
HDFC Bank	22030	12725.89	13	20339.03	41	13180.96	4500	88984.72	22084	46245.88	51.97	48031	26282.52	846	20491.09	66	1958.45	0	0.00	0	0	4123	54586.15	48943	48732.06	89.28	
ICICI Bank	12112	7271.40	2	106.30	24	6995.74	17200	77851.41	12138	14373.44	18.46	2979	76733.73	953	58275.15	151	18753.35	0	0.00	0	0	4132	50464.31	4083	153762.23	304.70	
Axis Bank	11082	6085.73	0	0.00	0	0.00	12930	104683.04	11082	6085.73	5.81	887	23275.11	2090	11040.43	445	9141.14	0	0.00	0	0	6352	68677.32	3422	43456.68	63.28	
Federal Bank	1326	4355.20	17	81.31	28	107.43	3800	9624.06	1371	4543.94	47.21	216	75.62	99	104.94	7	11.27	0	0.00	0	0	3652	5049.87	322	191.83	3.80	
Indusind Bank	1706	6620.42	1	56.00	3	184.27	6500	11165.55	1710	6860.69	61.45	611	1779.19	12	1386.91	7	1591.64	0	0.00	0	0	4086	5737.49	630	4757.74	82.92	
Karnataka Bank							0	912.79	0	0.00	0.00											412	316.43	0	0.00	0.00	
Yes Bank	1201	11256.19					0	4513.18	1201	11256.19	249.41											4012	6235.65	0	0.00	0.00	
Ratnakar Bank Limited	142	1455.31					0	0.00	142	1455.31	#DIV/0!												0.00	0	0.00	#DIV/0!	
South Indian Bank	38	40.81	3	10.21	12	44.36	0	2281.66	53	95.38	4.18	107	516.11	42	321.36	8	199.08	0	0.00	0	0		3279.25	157	1036.55	31.61	
Bandhan Bank		93042.21	0	0.00	0	0.00	249400	301431.38	0	93042.21	30.87		118610.08	0	0.00	0	0.00	0	0.00	0	0	33858	160186.04	0	118610.08	74.05	
Total of Pvt. Banks	49637	142853.16	36	20592.85	108	20512.76	294330	601447.7856	49781	183958.77	30.59	52831	247272.36	4042	91619.88	684	31654.93	0	0.00	0	0	60627	354532.50	57557	370547.17	104.52	
BGVB	11734	6265.73	0	0.00	0	0.00	130275	607790.65	11734	6265.73	1.03	8715	13117.06	0	0.00	0	0.00	0	0.00	0	0		310838.48	8715	13117.06	4.22	
UBKGB	9438	5449.61	0	0.00	0	0.00	114220	111614.04	9438	5449.61	4.88	4106	4856.11	0	0.00	0	0.00	0	0.00	0	0		53932.27	4106	4856.11	9.00	
PBGB	9163	5126.42	0	0.00	0	0.00	130477	167395.36	9163	5126.42	3.06	7452	9636.18	0	0.00	0	0.00	0	0.00	0	0		83622.13	7452	9636.18	11.52	
Total RRBs	30335	16841.76	0	0.00	0	0.00	374972	886800.0448	30335	16841.76	1.90	20273	27609.35	0	0.00	0	0.00	0	0.00	0	0	0	448392.887	20273	27609.35	6.16	
Total Scheduled Commercial Banks	440133	509861.42	69963	118372.07	15264	79266.53	2691557	5439715.907	525360	707500.015	13.01	213484	515062.22	17417	256633.80	1716	107919.44	374	2244.25	244</							

Statement showing Disbursement undr Priority Sector for the quarter ended June 2017																																						
OTHER PRIORITY SECTOR																							(No. in actuals , Amt. in Rs. Lakh)															
Export Credit				Education					Housing					Social Infrastructure					Renewable Energy					Others					Loans to weaker Sections under				TOTAL PRIORITY					
Bank Name	Yearly Targets under ACP	Disbursements upto the quarter ended June 2017			Yearly Targets under ACP 2017-18		Disbursements upto the quarter ended June 2017			Yearly Targets under ACP 2017-18		Disbursements upto the quarter ended June 2017			Yearly Targets under ACP 2017-18		Disbursements upto the quarter ended June 2017			Yearly Targets under ACP 2017-18		Disbursements upto the quarter ended June 2017			Yearly Targets under ACP 2017-18		Disbursements upto the quarter ended June 2017			Yearly Targets under ACP	Disbursements upto the quarter ended June 2017			Yearly Targets under ACP 2017-18		Disbursements upto the quarter ended June 2017		
		Amount	Number	% of Ach.	Number	Amount	Number	Amount	% of Ach.	Number	Amount	Number	Amount	% of Ach.	Number	Amount	Number	Amount	% of Ach.	Number	Amount	Number	Amount	% of Ach.	Number	Amount	Number	Amount	% of Ach.	Amount	Number	Amount	% of Ach.	Number	Amount	Number	Amount	% of Ach.
Allahab Bank	2728.47	0	0	0.00	1220	10731.31	671	446.28	4.16	2880	27198.79	570	7038.74	25.88	870	6048.98	0	0.00	0.00	585	845.67	17	202.56	23.95	14688	2736.05	1728	2727.12	9.96		0	0.00	#DIV/0!	218243	709610.49	11467	62100.75	8.75
Andhra Bank	167.33	0	0	0.00	335	723.88	65	86.53	11.95	125	1919.61	87	933.12	48.61	115	386.86	3	41.68	10.77	73	58.10	0	33.28	57.28	1944	2172.33	0	1125.33	51.80		0	0.00	#DIV/0!	10312	52654.22	729	9924.80	18.85
Bank of Baroda	756.35	0	0	0.00	330	3015.34	62	127.11	4.22	580	7139.40	145	1434.62	20.09	329	1441.96	32	391.64	57.64	562	6249.32	358	1439.56	23.04														
Bank of India	1622.65	75	1245.77	76.77	205	6573.34	880	657.48	10.00	1230	16192.30	2192	10657.02	65.82	577	3660.93	18	825.72	22.55	362	532.70	221	207.14	38.89	9747	15622.60	1221	20548.21	131.53		2512	22548.09	#DIV/0!	210159	452023.90	45007.1	107757.80	23.84
Bank of Maharashtra	92.53	0	0	0.00	10	463.78	7	14.00	3.02		846.40	10	12.26	1.45	56	200.06	11	215.40	107.67	36	24.38		85.90	352.29	945	639.22		1973.36	308.71		4	42.00	#DIV/0!	3167	17142.55	155	3684.24	21.49
Canara Bank	1164.87	0	0	0.00	1680	7403.83	326	232.27	3.14	570	14770.35	602	1913.28	1.57	449	3629.53	21	923.64	25.45	285	363.61	0	287.94	79.19	7587	15057.32	3036	17324.21	115.06		0	0.00	#DIV/0!	176983	383184.17	19250	35399.00	9.24
Central Bank of India	1739.40	0	0	0.00	435	8087.18	259	24.07	0.30	1320	17838.80	596	3010.73	16.88	534	4747.63	35	1146.96	24.16	342	448.84	0	297.16	66.21	9018	19038.15	152	23452.21	123.19		8748	26771.15	#DIV/0!	205149	417769.30	36007	144128.77	34.50
Corporation Bank	227.26	0	0	0.00	60	819.37	22	22.00	2.68		2316.20	89	1140	49.22	91	456.85	3	105.08	23.00	58	70.64	0	42.18	59.71	1539	2308.80	1047	2305.25	99.85		51	141.10	#DIV/0!	174448	57198.10	2012	10185.35	17.81
Dena Bank	147.15	0	0	0.00	60	680.33	16	36.00	5.29	100	1610.12	22	245.16	15.23	91	351.49	2	85.08	24.21	58	46.27	0	39.18	84.67	1539	1858.79	124	3125.21	168.13		55	360.00	#DIV/0!	146988	45401.51	602	7395.18	16.29
IDBI Bank	414.37	0	0	0.00	330	1770.74	41	62.26	3.52		4424.74	1018	7041.56	159.14	155	882.12	7	266.92	30.26	98	122.91	0	70.78	70.78	2619	4535.36	0	8923.54	196.75		0	0.00	#DIV/0!	149602	114628.92	33656	42206.39	36.82
Indian Bank	200.70	0	0	0.00	98	850.69	70	31.68	3.72	410	2794.55	87	804.93	28.80	128	560.32	3	135.20	0.00	82	78.98	0	69.20	87.62	2160	2966.15	118	4732.54	159.55		0	0.00	#DIV/0!	53878	71691.63	708	9003.68	12.56
Indian Overseas Bank	738.15	0	0	0.00	338	2251.15	61	47.68	2.12	370	6502.50	87	144.23	2.22	265	1586.81	7	273.04	17.21	173	202.35		132.84	65.65	4462	578.87		11253.21	196.09				#DIV/0!	269378	154092.31	1403	16498.60	10.71
Oriental Bank of Commerce	356.56	0	0	0.00	105	1538.83	76	70.22	4.56		3626.23	166	2403.32	66.28	169	850.53	5	646.64	76.03	112	109.69		108.44	98.86	2862	4436.22		6542.33	147.48		0	0.00	#DIV/0!	167248	113382.41	6549	20909.95	18.44
Punjab National Bank	856.18	38	3921.83	458.06	1395	3777.72	502	491.39	13.01	750	13209.69	1771	8611.9	65.19	444	2456.76	0	1622.32	66.03	285	460.20	0	265.72	57.74	7506	13983.73	729	19352.21	138.39		13009	18024.87	#DIV/0!	366380	361446.42	111267	111214.30	30.77
Punjab & Sind Bank	89.02	0	0	0.00	41	342.72	10	35.88	10.47	250	848.37	28	280.56	33.07	62	224.35	0	107.16	47.76	45	21.57	0	25.86	119.87	1053	916.87	674	2152.21	234.73		0	0.00	#DIV/0!	18231	19929.06	891	5500.80	27.60
State Bank of India	5981.67	0	0	0.00	2885	2509.92	590	4493.02	17.96	7500	60613.92	5306	82227.72	135.66	977	14714.19			0.00	1301	1802.10																	
Syndicate Bank	334.36	0	0	0.00	208	1868.49	159	291.08	15.58	600	4565.53	82	455.33	9.97	192	882.47	0	252.80	26.61	127	140.38	0	84.80	60.41	3240	4978.87	222	1553.21	31.20		0	0.00	#DIV/0!	135967	131511.23	16766	43063.15	32.74
Union Bank of India	947.47	0	0	0.00	108	3623.88	118	368.00	10.15	900	9069.54	186	1150.27	12.68	299	1740.20	12	552.28	33.46	190	219.96																	
United Bank of India	4581.67	0	0	0.00	3060	19398.62	173	479.34	2.47	5500	45872.61	2224	9161.22	19.97	366	12164.55	62	4375.76	35.97	860	1499.19																	
UCO Bank	1329.86	0	0	0.00	475	5846.63	63	242.52	4.15	15100	16401.71	230	2663.21	16.24	411	3250.52	5	1268.08	39.01	416	495.67																	
Vijaya Bank	235.11	0	0	0.00	65	654.92	14	16.52	2.52		1412.92	74	294.16	20.82	86	472.65	2	178.00	37.66	76	53.22																	
SBBJ	43.39			0.00	45	74.53	0	0.00	0.00		337.18	0	0.00	0.00	24	26.61			0.00	22	3.52																	
SBOH	0.00			#DIV/0!		13.78	0	0.00	0.00		61.85	0	0	0.00	0	0.77			0.00	0	0.92																	
Sub Total of Commercial Banks	24754.50	113	5167.60	20.88	13488	105621	4185	8275.33	7.84	38185	259573	15572	141623.3	54.56	6690	60738.12	228	13443.40	22.13	5793	7830.62	238	3118.40	39.82	150147	269120.91	13192	181321.12	67.38	0	24379	67887.21	#DIV/0!	3289813	6765627.52	659642	1418314.24	20.96
HDFC Bank	621.94	0	0	0	95	2019.37	8	21.47	1.06	820	6061.79	147	2405.89	39.69	284	987.12	31	878.32	88.98	235	184.82	0	0.00	0.00	4806	6388.85	342	9125.11	142.83		55359	17152.71	#DIV/0!	14863	159834.76	126914	124561.44	77.93
ICICI Bank	811.20	0	0	0.00	10	2070.59	34	92.26	4.46	1340	6248.50	23	319.56	5.11	348	1118.48	71	1095.92	97.98	230	206.60	0	0.00	0.00	5886	5477.51	163	6125.22	111.82		11124	7673.18	#DIV/0!	29146	144248.59	27636	183441.81	127.17
Axis Bank	875.37	0	0	0.00	90	2742.19	42	24.00	0.88	2600	7322.19	156	3684.56	50.32	337	1371.51	67	1992.84	145.30	211	245.33	0	0.00	0.00	5697	7026.80	273	6236.87	88.76		0	0.00	#DIV/0!	28217	192943.74	15042	61480.68	31.86
Federal Bank	70.93	0	0	0.00	28	222.79	11	16.74	7.51		577.76	31	840.87	145.54	302	112.23	3	114.08	101.64	44	10.17	0	0.00	0.00	964	766.03	8	658.47	85.96	0	0	0.00	#DIV/0!	8690	16433.84	1746	6365.93	38.74
Indusind Bank	112.61	0	0	0.00		395.40	37	82.73	20.92		992.27	7	51.5	5.19	68	270.72	3	118.92	43.93	55	22.19	0	0.00	0.00	1161	1080.30	12	789.54	73.09	0	0	0	#DIV/0!	11870	19776.53	2399	12661.12	64.02
Karnataka Bank	0.26			0.00		10.31	0	0.00	0.00		23.61	23	253.81	1075.01	0	11.10			0.00	0	0.25																	

Statement showing Disbursement under Non- Priority Sector for the quarter ended June 2017																														(No. in actuals , Amt. in Rs. Lakh)												
Name of Banks	Agriculture															TOTAL NON PRIORITY															GRAND TOTAL											
	TOTAL AGRICULTURE			Micro, Small and Medium Enterprises												Education			Housing			Others			Personal loan under non priority sector			TOTAL NON PRIORITY					GRAND TOTAL									
	Disbursements upto the quarter ended June 2017			Micro Enterprises (Manufacturing + Service advances up to Rs. 5 crores)			Small Enterprises (Manufacturing + Service advances upto Rs. 5 crores)			Medium Enterprises (Manufacturing + Service advances up to Rs. 10 crores)			TOTAL MSME			Disbursements upto the quarter ended June 2017			Disbursements upto the quarter ended June 2017			Disbursements upto the quarter ended June 2017			Disbursements upto the quarter ended June 2017			Disbursements upto the quarter ended June 2017			Disbursements upto the quarter ended June 2017			Disbursements upto the quarter ended June 2017			Disbursements upto the quarter ended June 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.	Number	Amount	% of Ach.	Number	Amount	% of Ach.	Number	Amount	% of Ach.			
Allahabad Bank	0	0.00	#DIV/0!	145	4257.79	142	11533.64	869	20653.25	2238	37569.05	1156	36444.68	97.01	235	5500	28	84.02	1.53	73	1000	1694	3153.78	63.0756	2107	32000.00	1182	10514.77	32.86	964	7093.63	#DIV/0!	4580	80069.048	5024	57290.88	71.55	222823	789679.54	16491	119391.63	15.12
Andhra Bank	0	0.00	#DIV/0!	0	0.00	36	2917.16	1	1500.00	86	2887.72	37	4417.16	152.96	169	510			0.00	73	1000			0.00		3100.00	426	2086.73	67.31	0	0.00	#DIV/0!	338	7497.724876	463	6503.89	86.74	10640	60151.95	1192	16428.69	27.31
Baroda Bank of India	0	0.00	#DIV/0!	231	4984.20	42	4631.72	110	5178.80	1308	10493.00	383	14794.72	141.00	182	4910			0.00	240	7000			0.00		30000.00	908	8886.38	29.62	396	620.95	#DIV/0!	1730	52403	1687	24302.05	46.38	169184	243544.61	2284	58592.09	24.06
Bank of India	0	0.00	#DIV/0!	0	0.00	107	5475.26	112	7512.56	1171	25040.13	219	12987.82	51.87	350	6320			0.00		2300			0	1260	30000.00	785	11353.26	37.84			#DIV/0!	2781	63660.13426	1004	24341.08	38.24	212940	515684.03	46011.1	132098.88	25.62
Bank of Maharashtra	0	0.00	#DIV/0!	28	191.1	16	676.19	0	1030.70	44	867.29	84.15			210	1	10	4.76			500			0	411	11000.00	75	369.10	33.55			#DIV/0!	411	2840.701621	120	1246.39	43.88	3578	19963.25	275	4930.63	24.67
Central Bank of India	0	0.00	#DIV/0!	125	2704.56	54	1896.23	72	4655.74	1808	19881.81	251	9256.53	46.56	200	3200	6	155.73	4.87	100	1830			0	1462	30000.00	114	12343.94	41.15			#DIV/0!	3570	54911.81161	371	21756.20	39.62	180553	438095.98	19621	57155.2	13.05
Corporation Bank	0	0.00	#DIV/0!	33	1823.64	76	5915.14	4143	20560.39	109	7738.78	37.64	235	3600	91	324.93	9.03	187	3500	424	1629.66	46.5617	1510	30000.00	1769	16278.74	54.26	1255	2583.28	#DIV/0!	6075	57660.38646	3648	28555.39	49.52	211224	475429.69	39655	172684.16	36.32		
Dena Bank	0	0.00	#DIV/0!	32	359.68	10	1125.32	533	3456.46	42	1485.00	42.96	235	1280					0.00		870			0	506	10000.00	430	6804.80	68.05			#DIV/0!	1274	15606.4555	472	8289.80	53.12	175722	72804.56	2484	18475.15	25.38
ICICI Bank	0	0.00	#DIV/0!	18	312.72	11	1162.48	485	2725.00	29	1475.20	54.14	112	850					0.00		140			0	2500.00	43	631.74	25.27			#DIV/0!	597	6215	72	2106.94	33.90	147585	51616.51	674	9502.12	18.41	
IDBI Bank	0	0.00	#DIV/0!	87	529.62	7	1717.87	186	6286.00	94	2247.49	35.75	800						0.00		2500			0	842	6200.00	687	3235.24	52.18			#DIV/0!	1028	15798	781	5482.73	34.73	150630	130414.92	34437	47689.12	36.57
Indian Bank	0	0.00	#DIV/0!	65	611.14	15	1523.05	243	3889.09	80	2134.19	54.88	45	742	5	9.32	1.26	191	4000	34	81.44	2.036			20900.00	630	9255.53	46.28			#DIV/0!	479	28631.09479	749	11480.48	40.10	54357	100322.72	1457	20484.16	20.42	
Overseas Bank	0	0.00	#DIV/0!	83	906.36	56	2939.86	210	8371.00	139	3846.22	45.95	40	1000					0.00		900			0		10000.00	169	10303.16	103.03			#DIV/0!	250	20271	308	14149.38	69.80	269628	174363.31	1711	30647.98	17.58
Oriental Bank of Commerce	0	0.00	#DIV/0!	88	578.76	87	1877.26	191	5774.17	175	2456.02	42.53	35	700					0.00	28	372	47	310.68	83.5161	301	16000.00	633	6687.66	41.80			#DIV/0!	555	22846.16771	855	9454.36	41.38	167803	136228.58	7404	30364.31	22.29
Punjab National Bank	0	0.00	#DIV/0!	41	262.72	245	1770.68	419	5317.74	2305	18240.00	705	7351.14	40.30	115	1200	4	20.61	1.72	150	3300	59	802.26	24.3109	619	32000.00	1052	12473.19	38.98	4363	10011.15	#DIV/0!	3189	54740	6183	30658.35	56.01	369569	416186.42	117450	141872.65	34.09
Punjab & Sind Bank	0	0.00	#DIV/0!			67	212.94	12	690.69	8	1232.27	79	903.63	73.33	32	200	1	12.12	6.06					#DIV/0!	82	1200.00	12	210.17	17.51			#DIV/0!	122	2632.67793	92	1125.92	42.77	18353	22561.33	983	6626.72	29.37
State Bank of India	0	0.00	#DIV/0!			152	6748.56	542	21889.56	3022	81708.83	694	28638.12	35.05	270	30000		1194	3.98	342	15000		15631.8	104.212	3461	45000.00		16350.00	36.33			#DIV/0!	7095	171708.8254	694	61813.92	36.00	316730	1750128.47	185383	534612.16	30.55
Syndicate Bank	0	0.00	#DIV/0!	61	655.2	35	2235.14	46	7131.00	96	2890.34	40.53	81	2000	3	24.18	1.21	210	5500	2	77.79	1.41436		803	20000.00	10989	13294.55	66.47		2800.00	#DIV/0!	1140	34631	11090	19086.86	55.11	137107	166142.23	27856	62150.01	37.41	
Union Bank of India	0	0.00	#DIV/0!	28	1021.02	43	3796.91	886	11641.31	71	4817.93	41.39	42	5300	19	59.29	1.12	191	6200	18	272.95	4.40242			20000.00	1394	9887.92	49.44			#DIV/0!	1119	43141.31478	1502	15038.09	34.86	131065	257229.16	25928	56042.64	21.79	
United Bank of India	0	0.00	#DIV/0!	79	4735.69	289	15985.23	432	55300.00	368	20720.92	37.47	8700			11	23	0.26		9000			0	2200	25000.00	3754	16264.21	65.06			#DIV/0!	2632	98000	4133	37008.13	37.76	185980	1270105.39	119509	165729.34	13.05	
UCO Bank	0	0.00	#DIV/0!	33	2085.72	46	6952.34	632	27320.00	79	9038.06	33.08	200	4300					0.00	6000	57	1054.95	17.5825	1315	30000.00	4737	17622.91	58.74			#DIV/0!	2147	67620	4873	27715.92	40.99	185963	542048.31	73439	131739.01	24.30	
Vijaya Bank	0	0.00	#DIV/0!	18	294.84	30	956.34	18	1631.53	48	1251.18	76.69	300						0.00				#DIV/0!	86	5000.00	642	6364.04			#DIV/0!	104	6931.525763	690	7615.22	109.86	9189	36780.09	4148	16119.57	43.83		
SBBJ	0	0.00	#DIV/0!					0	351.61	0	0.00	0.00	33						0.00				#DIV/0!						#DIV/0!	0	384.6113678	0	0.00	0.00	496	5172.81	0	0	0.00			
SBOH	0	0.00	#DIV/0!					0	182.00	0	0.00	0.00	600						0.00				#DIV/0!						#DIV/0!	0	782	0	0.00	0.00	0	2435.75	0	0	0.00			
Sub Total of Commercial Banks	0	0.00	#DIV/0!	542	12209.27	1498	49291.68	2858	114261	19951	352703.07	4898	175762.42	49.83	2578	82255	169	1917.20	2.33	1712	74912.00	2335	23015.31	30.7231	16965	399100.00	30431	191218.04	47.91	6978	23109.01	#DIV/0!	41206	908970.0699	44811	415021.98	45.66	3331019	7674597.59	704453	1833336.2	23.89
HDFC Bank	0	0.00	#DIV/0!			971.88	142	3182.38	1401	16300.00	142	4154.28	25.49	112	1273	76	122.4	9.62		10000			0	1803	20000.00	1864	10789.38	53.95			#DIV/0!	3316	47573	2082	15066.02	31.67	18179	207407.76	128986	186827.46	87.32	
ICICI Bank	0	0.00	#DIV/0!			1110.28	638	7659.69	1376	15312.00	638	9149.97	69.76	132	1132			0.00	10000	77	3086	30.86			20000.00	1752	15769.68	78.85			#DIV/0!	3271	46444	2467	28005.05	60.30	32417	190962.59	30103	211447.46	110.88	
Axis Bank	0	0.00	#DIV/0!			1152.06	196	3736.81	1418	18900.00	196	4888.87	26.00	110	1900			0.00	10000			0	802	20000.00	1387	11563.21	57.82			#DIV/0!	2330	50600	1573	16452.08	32.51	30547	243543.74	16615	77932.76	32.00		
Federal Bank	0	0.00	#DIV/0!			174.72	28	566.72	122	555.49	28	741.44	133.48	86	870			0.00	0	7	26.74	#DIV/0!	167	5000.00	82	3628.33	72.57			#DIV/0!	375	6435.485369	117	4396.52	68.42	9065	22659.32	1863	10762.43	47.00		
Indusind Bank	0	0.00	#DIV/0!			234.76	43	761.53	106																																	

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
2012-2013	23500	15935	68
2013-2014	38390	20662	54
2014-2015	39800	23327	59
2015-2016	43536	30930	71
2016-2017	52551	8475 (April-June)	16
2017-2018	59098	8066 (April-June)	14
Growth (over last Yr.)	12.46%	-4.83%	-

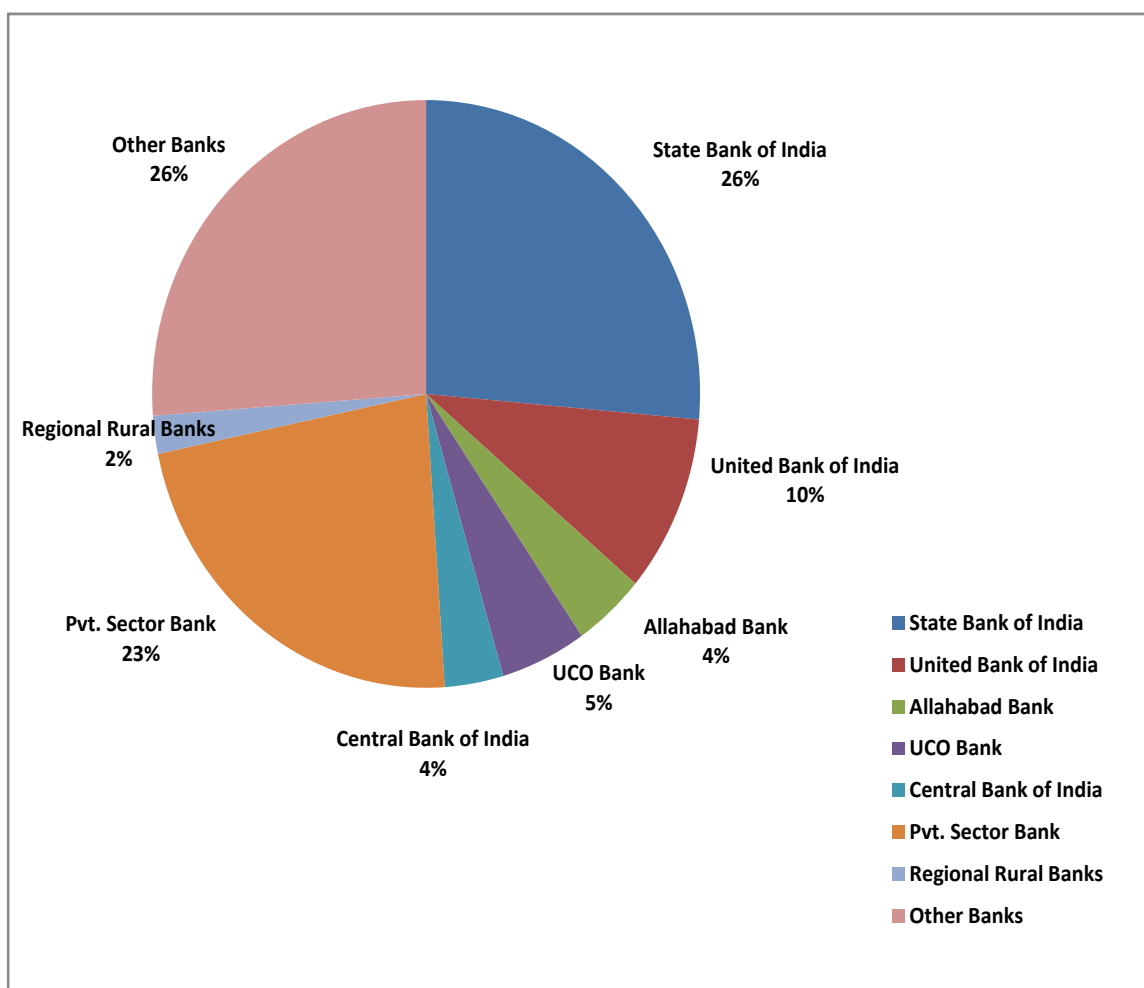
The disbursement during the quarter ended June 2017 is Rs. 8066 crore, recorded decrease of 4.83% over the disbursement of Rs. 8475 crore made during the corresponding period of last F.Y. 2016-17.

Agency wise achievement Status of Farm Credit under ACP in West Bengal Status reports of last 5 years and as on June 2017 is as under.

(Amt. Rs. in crore)						
Plan Year	Parameter	Commercial Banks	RRBs	CO-Operatives	Others	Total
2012-2013 (April-June)	Target	13945	3682	5873	0	23500
	Achievement	2179	86	1839	0	4104
	% of Achv	16	2	31	0	17
2013-2014 (April- June)	Target	23304	5814	9272	0	38390
	Achievement	3182	1814	650	0	5646
	% of Achv	14	31	7	0	15
2014-2015 (April-June)	Target	29800	5700	4300	0	39800
	Achievement	4826	420	803	0	6049
	% of Achv	16	7	19	0	15
2015-2016 (April-June)	Target	28724	7582	7229	0	43535
	Achievement	5027	150	1015	0	6192
	% of Achv	18	2	17	0	14
2016-2017 (April- June)	Target	36456	6655	9440	0	52551
	Achievement	7116	386	972	0	8474
	% of Achv	20	6	10	0	16
2017-2018 (April- June)	Target	45529	8868	4701	0	59098
	Achievement	6907	168	991	0	8066
	% of Achv	15	2	21	0	14

Details of achievement of Agriculture and Allied Activities under ACP 2017-18 are furnished in the Annexure.

Share of Banks in achievement of ACP 2017-18 under Agriculture as on 30.06.2017		
Bank Name	Actual Achievement	% of Share
State Bank of India	2128.75	26.39
United Bank of India	788.94	9.78
Allahabad Bank	340.18	4.22
UCO Bank	409.47	5.08
Central Bank of India	278.54	3.45
Pvt. Sector Bank	1839.59	22.81
Regional Rural Banks	168.40	2.09
Other Banks	2111.88	26.18
Total	8065.75	100.00



**Bank - wise Targets and Achievement in Agriculture for 2017-18
for the State of West Bengal under ACP 2017 -18 as on June 2017**

(Rs.in crore)

Sl.No.	Name of Bank	AGRICULTURE					
		2016 -17 (April-June)			2017 -18 (April- June)		
		Target	Achievement	% of Achivement	Target	Achievement	% of Achivement
1	Allahabad Bank	3977.58	330.41	8.31	4136.87	340.18	8.22
2	Andhra Bank	171.74	82.16	47.84	302.39	46.54	15.39
3	Bank of Baroda	1337.84	210.99	15.77	1105.82	53.49	4.84
4	Bank of India	2255.06	405.15	17.97	2580.12	301.57	11.69
5	Bank of Maharashtra	22.49	4.46	19.83	88.13	7.85	8.91
6	Canara Bank	1238.69	102.67	8.29	2238.43	114.23	5.10
7	Central Bank of India	2135.37	344.77	16.15	2449.26	278.54	11.37
8	Corporation Bank	170.18	26.76	15.72	306.66	24.98	8.15
9	Dena Bank	156.05	20.45	13.10	246.76	20.54	8.32
10	Indian Bank	489.87	69.34	14.15	413.63	13.54	3.27
11	Indian Overseas Bank	649.35	72.98	11.24	878.22	31.72	3.61
12	Oriental Bank of Commerce	571.86	93.47	16.34	684.99	22.24	3.25
13	Punjab National Bank	1920.01	282.42	14.71	2193.98	206.47	9.41
14	Punaib & Sind Bank	48.77	12.54	25.71	102.38	6.88	6.72
15	Syndicate Bank	486.95	85.40	17.54	767.93	66.19	8.62
16	State Bank of India	8694.82	2321.95	26.70	9279.46	2128.75	22.94
17	Union Bank of India	995.35	112.26	11.28	1211.02	38.45	3.18
18	United Bank of India	4938.92	880.41	17.83	7063.91	788.94	11.17
19	UCO Bank	2362.25	308.64	13.07	2649.97	409.47	15.45
20	Vijaya Bank	51.20	22.24	43.44	159.74	25.30	15.84
21	IDBI Bank Ltd.	284.49	82.45	28.98	655.01	140.52	21.45
22	Other Bks.(Indusind and Federal)	75.95	91.60	120.61	284.98	88.78	31.15
23	Axis Bank	732.29	230.41	31.46	1046.83	60.85	5.81
24	HDFC Bank	605.30	453.77	74.97	889.85	462.46	51.97
25	ICICI Bank	630.81	308.26	48.87	778.51	143.73	18.46
26	Bandhan Bank	1469.95	158.37		3014.31	930.42	30.87
27	Ratnakar Bank Ltd.					14.55	
28	South Indian Bank					26.86	
29	Yes Bank					112.56	
A	Total Com.Bks.	36492.78	7114.33	19.50	45529.16	6906.60	15.17
30	BGVB	4277.50	278.47	6.51	6077.91	62.65	1.03
31	PBGB	1688.97	50.38	2.98	1673.95	51.26	3.06
32	UBKGB	688.73	57.49	8.35	1116.14	54.49	4.88
B	Total of RRBs	6655.20	386.34	5.81	8868.00	168.40	1.90
C	St.Coop.Bk.	7958.87	788.11	9.90	3707.61	863.24	23.28
D	WBFC & Others	265.64		0.00	125.66		0.00
E	WBSCARDB	1178.63	184.13	15.62	867.34	127.51	14.70
Grand Total (A+B+C+D+E)		52551.12	8472.91	16.12	59097.77	8065.75	13.65

Bank wise flow of credit to Small & Marginal Farmers under ACP 2017-18
(Position from 01.04.2017-30.06.2017)

(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	6489	1493.24	9.40
2	Andhra Bank	1200	0	0.00	0.00
3	Bank of Baroda	15000	573	238.16	3.82
4	Bank of India	35100	8041	8015.16	22.91
5	Bank of Maharashtra	300	16	9.00	5.33
6	Canara Bank	7500	2708	2285.16	36.11
7	Central Bank of India	43700	9432	1210.11	21.58
8	Corporation Bank	500	122	180.14	24.40
9	Dena Bank	300	58	76.01	19.33
10	Indian bank	11000	116	184.56	1.05
11	Indian Overseas Bank	8500	305	222.36	3.59
12	Oriental Bank of Commerce	8100	130	142.26	1.60
13	Punjab National Bank	37600	7851	4977.01	20.88
14	Punjab & Sind Bank	0	6	6.25	0.00
15	Syndicate Bank	7100	625	252.12	8.80
16	State Bank of India	158000	129864	123246.11	82.19
17	Union Bank of India	16000	1578	1822.31	9.86
18	United Bank of India	102000	10526	8516.23	10.32
19	UCO Bank	48300	2562	1195.23	5.30
20	Vijaya Bank	1400	32	30.52	2.29
21	HDFC Bank	2500	578	462.21	23.12
22	AXIS Bank	9000	0	0.00	0.00
23	ICICI Bank	4900	0	0.00	0.00
24	IDBI Bank	400	112	62.23	28.00
25	Federal Bank	200	68	62.22	34.00
26	South Indian Bank		38	15.61	
A	Total Com.Bks.	587600	181830	154704.21	30.94
27	BGVV	102500	13214	6163.21	12.89
28	PBGB	27500	3715	3489.11	13.51
29	UBKGB	28700	5685	3069.16	19.81
B	Total of RRBs	158700	22614	12721.48	14.25
C	WB. St. Coop.Bk.	223300	428840	88010.32	192.05
D	WBSCARDB	30400	2436	2092.55	8.01
E	WBFC & Others	0	0	0	0.00
Grand Total (A+B+C+D+E)		1000000	635720	257528.56	63.57

Bank wise flow of Credit to Share Croppers /Oral Lessees under ACP 2017-18
(Position from 01.04.2017-30.06.2017)

(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	87	96.56	0.73
2	Andhra Bank	100			0.00
3	Bank of Baroda	200			0.00
4	Bank of India	10000	927	420.16	9.27
5	Bank of Maharashtra	100			0.00
6	Canara Bank	200	1622	1372.22	811.00
7	Central Bank of India	10000	238	71.40	2.38
8	Corporation Bank	100	11	6.45	11.00
9	Dena Bank	100			0.00
10	Indian Bank	1000	14	7.45	1.40
11	Indian Overseas Bank	1000	56	52.56	5.60
12	Oriental Bank of Commerce	1000	0	0.00	0.00
13	Punjab National Bank	10000	562	130.24	5.62
14	Punjab & Sind Bank	100			0.00
15	Syndicate Bank	1000			0.00
16	State Bank of India	25000	1126	557.85	4.50
17	Union Bank of India	2000			0.00
18	United Bank of India	20000	764	324.15	3.82
19	UCO Bank	10000	120	117.16	1.20
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	5529	3157.35	5.16
22	BGVB	20000	860	685.13	4.30
23	PBGB	13000	743	698.85	5.72
24	UBKGB	6900	810	387.16	11.74
B	Total of RRBs	39900	2413	1771.14	6.05
C	St.Coop.Bk.	60000	5371	395.65	8.95
D	WBSCARDB	0	13	13.14	0.00
E	WBFC & Others	0			0.00
Grand Total (A+B+C+D+E)		207000	13326	5337.28	6.44

Bank wise flow of Credit to Patta Holders under ACP 2017-18
(Position from 01.04.2017- 30.06.2017)

(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	271	68.54	2.71
2	Andhra Bank	100	0	0	0.00
3	Bank of Baroda	100	94	4.25	94.00
4	Bank of India	450	1120	439.56	248.89
5	Bank of Maharashtra	0	0	0	0.00
6	Canara Bank	350	380	310.26	108.57
7	Central Bank of India	5500	780	135.48	14.18
8	Corporation Bank	0	0	0	0.00
9	Dena Bank	0	60	81.02	0.00
10	Indian Bank	400	0	0	0.00
11	Indian Overseas Bank	700	34	6.85	4.86
12	Oreintal Bank of Commerce	500	0	0.00	0.00
13	Punjab National Bank	7200	1462	562.24	20.31
14	Punjab & Sind Bank	100	0	0	0.00
15	Syndicate Bank	500	0	0.00	0.00
16	State Bank of India	17500	689	326.11	3.94
17	Union Bank of India	1500	74	24.16	4.93
18	United Bank of India	15000	1425	210.56	9.50
19	UCO Bank	6000	278	155.00	4.63
20	Vijaya Bank	100	18	13.65	18.00
21	SBI Associates	0	0	0	0.00
22	ICICI Bank	0	0	0.00	0.00
A	Total Com.Bks.	66000	6685	2337.68	10.13
23	BGVB	18000	744	530.26	4.13
24	PBGB	8000	390	366.48	4.88
25	UBKGB	3000	92	36.45	3.07
B	Total of RRBs	29000	1226	933.19	4.23
C	WBSt.Coop.Bk.	5000	5372	395.15	107.44
D	WBCARD BANK LTD.		0	0	0.00
Grand Total (A+B+C+D)		100000	13283	3666.02	13.28

Bank wise flow of credit to New Farmers under ACP 2017-18
(Position from 01.04.2017- 30.06.2017)

(Amt.in Rs. Lac)

Sl.No	Name of Bank	Flow to New Farmers			
		Target	Achievement		% of Ach
		(No)	No	Amt.	(No)
(1)	(2)	(3)	(4)	(5)	(6)
1	Allahabad Bank	48000	2321	903.56	4.84
2	Andhra Bank	200			0.00
3	Bank of Baroda	7400	606	226.51	8.19
4	Bank of India	15800	6215	5037.81	39.34
5	Bank of Maharashtra	0			0.00
6	Canara Bank	5400	3778	1884.16	69.96
7	Central Bank of India	20400	2264	3025.15	11.10
8	Corporation Bank	0			0.00
9	Dena Bank	200	60	81.24	30.00
10	Indian Bank	2800	34	50.12	1.21
11	Indian Overseas Bank	4800	260	210.56	5.42
12	Oriental Bank of Commerce	2800	180	313.24	6.43
13	Punjab National Bank	10400	1782	3475.11	17.13
14	Punjab & Sind Bank	200	12	6.58	6.00
15	Syndicate Bank	3800	625	984.56	16.45
16	State Bank of India	77000	17986	13581.11	23.36
17	Union Bank of India	5400	702	625.13	13.00
18	United Bank of India	65000	7816	5254.56	12.02
19	UCO Bank	30000	1853	1785.15	6.18
20	Vijaya Bank	300	52	45.48	17.33
21	ICICI Bank	0			0.00
22	Axis Bank	100			0.00
23	IDBI Bank	0			0.00
24	Federal Bank	0	239	232.05	0.00
25	South Indian Bank		21	12.78	
A	Total Com.Bks.	300000	46806	37734.86	15.60
26	BGVB	45000	6212	3571.24	13.80
27	PBGB	25000	1555	856.23	6.22
28	UBKGB	20000	923	542.26	4.62
B	Total of RRBs	90000	8690	4969.73	9.66
C	WB St.Coop.Bk.	110000	8441	1184.26	7.67
D	WBSCARDB	0	1045	1217.21	0.00
E	WBFC & Others	0			0.00
Grand Total (A+B+C+D+E)		500000	64982	45106.06	13.00

Flow of Credit to MSME

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

(Amt. Rs. in crore)			
Plan Year	Target	Achievement	% of Achievement
2012-2013	13500	10464	78
2013-2014	16200	21842	135
2014-2015	16323	15047	92
2015-2016	21762	22887	105
2016-2017	26000	10081	39
		(April-June)	
2017-18	31000	8995	29
		(April- June)	
Growth (over last year)	19%	-10.77%	---

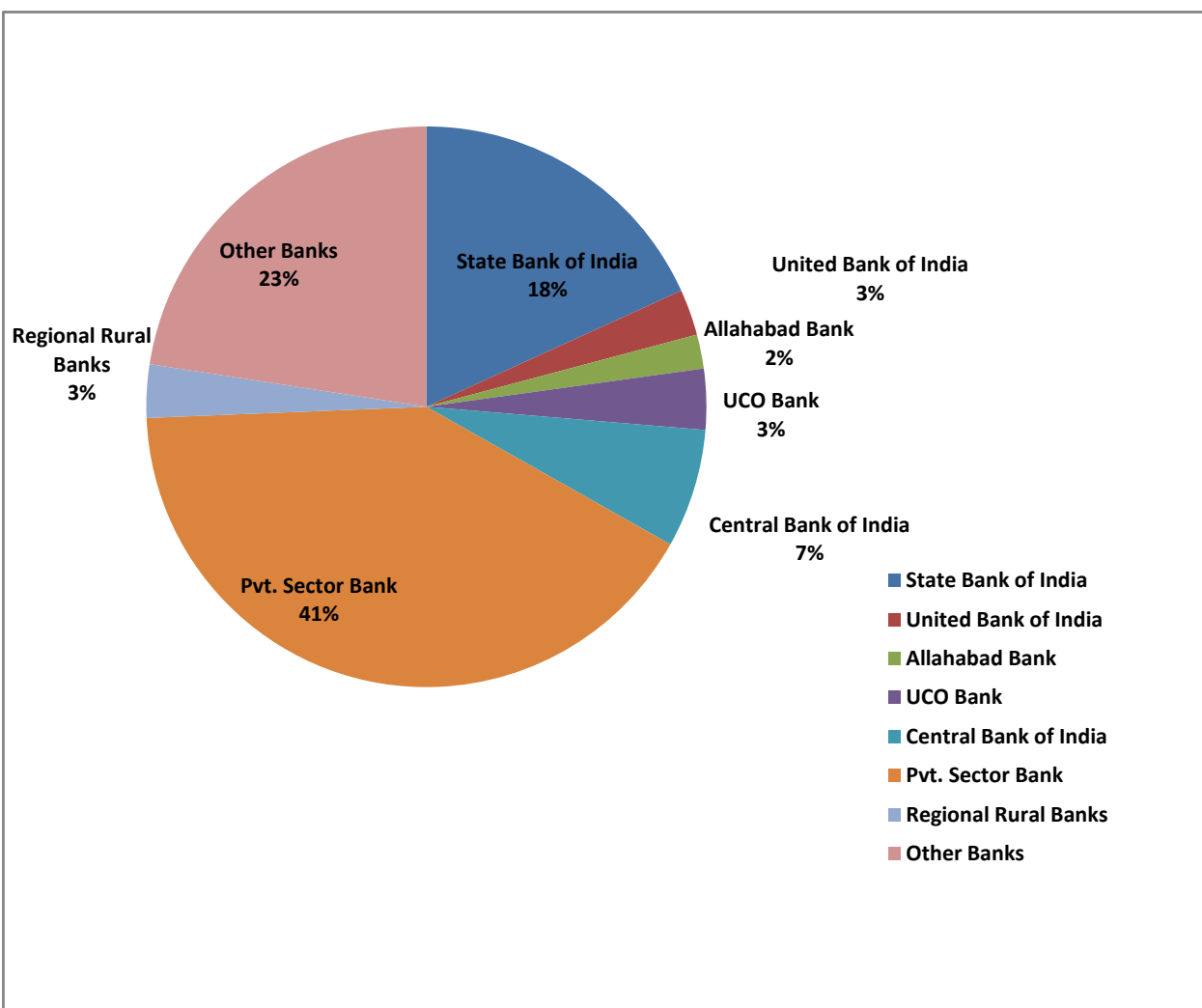
The disbursement during the quarter ended June 2017 is Rs. 8995 crore recorded decrease of 10.77% over the disbursement of Rs.10081 crore made during the corresponding period of last F.Y. 2016-17.

Agency wise achievement Status of MSE / MSME under ACP in West Bengal Status reports of last 5 Yrs and as on June 2017 are as under:

(Amt. Rs. in crore)						
Plan Year	Parameter	Commercial Banks	RRBs	CO-Operatives	Others	Total
2012-13 (April-June)	Target	9892	1940	1010	658	13500
	Achievement	2243	55	178	142	2618
	% of Achv	23	3	18	22	19
2013-14 (April-June)	Target	11872	2328	1211	789	16200
	Achievement	2803	1133	650	0	4586
	% of Achv	24	49	54	0	28
2014-15 (April-June)	Target	11961	2345	1221	796	16323
	Achievement	4436	164	38	0	4638
	% of Achv	37	7	3	0	28
2015-16 (April-June)	Target	16968	3018	1775	0	21761
	Achievement	9898	111	73	0	10082
	% of Achv	58	4	7	0	46
2016-17 (April-June)	Target	16459	2813	1647	0	20919
	Achievement	9688	310	83	0	10081
	% of Achv	59	11	5	0	48
2017-18 (April-June)	Target	24411	4484	2105	0	31000
	Achievement	8614	276	105	0	8995
	% of Achv	35	6	5	0	29

Details of achievement of MSME under ACP 2017-18 are furnished in the Annexure.

Share of Banks in achievement of ACP 2017-18 under MSME as on 30.06.2017		
Bank Name	Actual Achievement	% of Share
State Bank of India	1637.03	18.20
United Bank of India	238.63	2.65
Allahabad Bank	176.61	1.96
UCO Bank	315.14	3.50
Central Bank of India	615.72	6.85
Pvt. Sector Bank	3705.47	41.20
Regional Rural Banks	276.09	3.07
Other Banks	2029.84	22.57
Total	8994.53	100.00



**Bank - wise Targets and Achievement in MSME for 2017-18
for the State of West Bengal under ACP 2017-18 as on June 2017**

(Rs.in crore)

Sl.No.	Name of Bank	MSME					
		2016-17 (April- June)			2017-18 (April- June)		
		Target	Achievement	% of Achivement	Target	Achievement	% of Achivement
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Allahabad Bank	1477.68	390.78	26	2209.94	176.61	7.99
2	Andhra Bank	117.70	40.71	35	169.87	30.51	17.96
3	Bank of Baroda	685.38	199.79	29	617.27	48.69	7.89
4	Bank of India	964.70	189.25	20	1472.95	209.11	14.20
5	Bank of Maharashtra	34.61	5.18	15	60.63	5.56	9.17
6	Canara Bank	620.30	37.93	6	1169.52	32.95	2.82
7	Central Bank of India	949.28	284.78	30	1209.44	615.72	50.91
8	Corporation Bank	127.59	441.86	346	203.32	39.31	19.33
9	Dena Bank	76.24	32.01	42	160.31	14.50	9.04
10	Indian Bank	176.81	70.65	40	228.77	18.76	8.20
11	Indian Overseas Bank	377.59	954.60	253	492.51	14.75	2.99
12	Oreinttal Bank of Commerce	249.13	135.75	54	339.67	89.49	26.35
13	Punjab National Bank	958.97	259.03	27	1073.04	382.52	35.65
14	Punjab & Sind Bank	59.28	15.90	27	72.49	22.11	30.50
15	Syndicate Bank	328.50	289.43	88	419.47	337.58	80.48
16	State Bank of India	3367.42	1155.21	34	4837.82	1637.03	33.84
17	Union Bank of India	543.88	378.72	70	684.79	107.54	15.70
18	United Bank of India	2025.47	223.16	11	3370.91	238.63	7.08
19	UCO Bank	1154.23	403.56	35	1607.77	315.14	19.60
20	Vijaya Bank	94.67	11.28	12	95.97	17.94	18.69
21	IDBI Bank Ltd.	213.37	190.10	89	369.78	117.89	31.88
22	AXIS Bank	600.19	1879.12	313	686.77	434.56	63.28
23	HDFC Bank	542.99	426.55	79	545.86	487.32	89.28
24	ICICI Bank	517.46	1311.57	253	504.64	1587.62	314.60
25	Bandhan Bank	82.62	3.05	4	1601.86	1186.10	74.05
26	South Indian Bank				32.79	10.36	31.59
27	Yes Bank					63.74	
28	Other Banks	59.29	352.08	594	173.39	371.24	214.11
A	Total Com.Bks.	16405.35	9682.05	59	24411.55	8613.28	35.28
29	BGVB	1663.89	210.69	13	3108.38	131.17	4.22
30	PBGB	890.29	93.45	10	836.22	96.36	11.52
31	UBKGB	258.62	5.66	2	539.32	48.56	9.00
B	Total of RRBs	2812.80	309.80	11	4483.92	276.09	6.16
C	St.Coop.Bk.	797.31	83.25	10	1661.60	84.52	5.09
D	WBFC & Others	617.21	0	0	53.04	6.52	12.29
E	WBCARDB	232.52	0	0	389.89	13.60	3.49
F	SIDBI	0.00	0.97	0		0.52	0.00
Grand Total (A+B+C+D+E+F)		20865.19	10076.07	48	31000.00	8994.53	29.01

Flow of credit to Other Priority Sectors

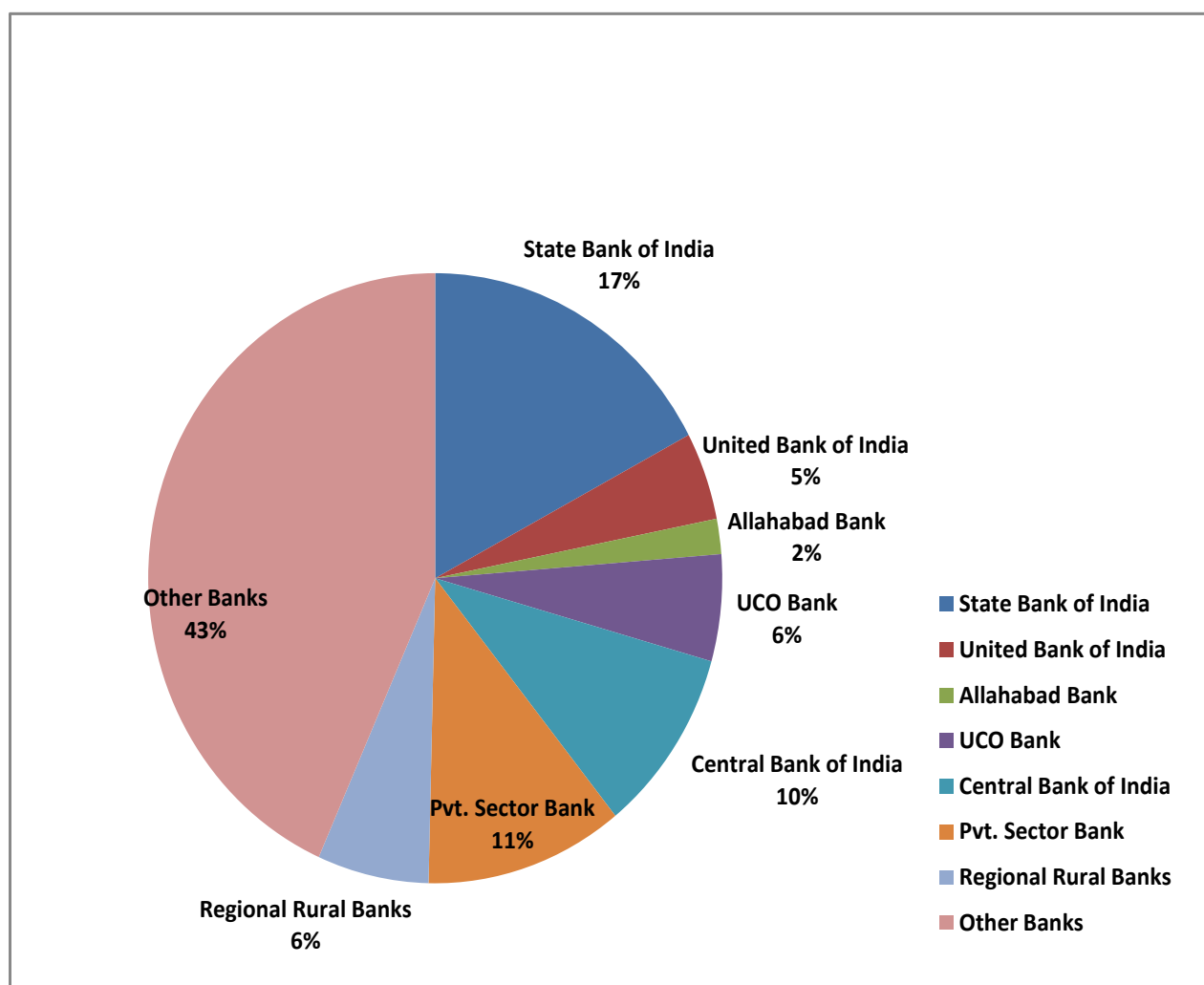
The position of credit disbursement to Other Priority Sectors against the Annual Credit Plan for the State of West Bengal for last 5 years is given below-

(Amt. Rs. in crore)			
Plan Year	Target	Achievement	% of Achievement
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
2016-2017	9315	3811 (April-June)	40
2017-2018	11191	5586 (April-June)	50
Growth (Over last year)	20.14 %	46.58%	-

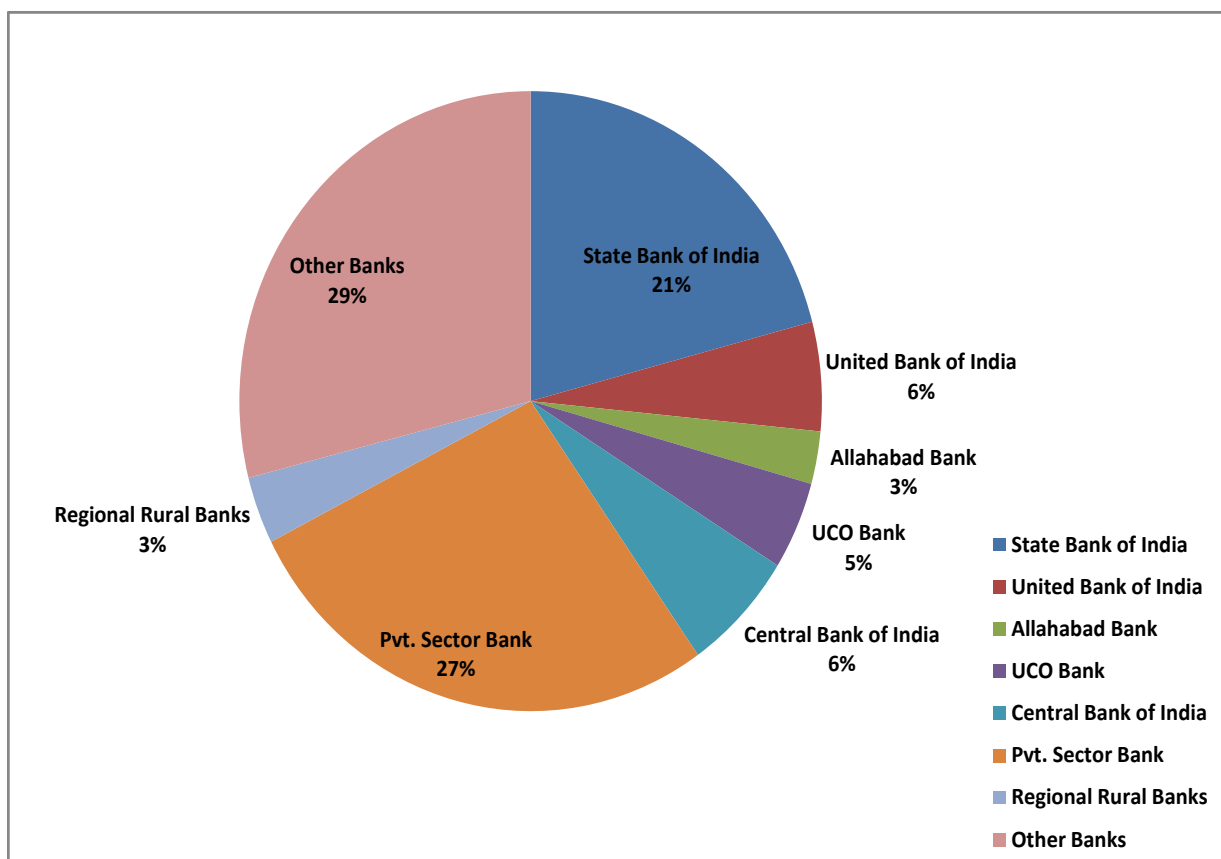
All banks disbursed Rs. 5586 crore during the quarter ended June 2017, recording a growth of 46.58% over the disbursement of Rs. 3811 crore made during corresponding period of last year 2016-17.

Details of achievement of Other Priority Sectors under ACP 2017-18 are furnished in the Annexure:

Share of Banks in achievement of ACP 2017-18 under Other Priority Sector as on 30.06.2017		
(Amount in Rs.crores)		
Bank Name	Actual Achievement	% of Share
State Bank of India	962.2	17.22
United Bank of India	259.63	4.65
Allahabad Bank	104.16	1.86
UCO Bank	315.61	5.65
Central Bank of India	547.86	9.81
Pvt. Sector Bank	624.44	11.18
Regional Rural Banks	350.92	6.28
Other Banks	2421.27	43.34
Total	5586.09	100.00



Share of Banks in achievement of ACP 2017-18 under Priority Sector as on 30.06.2017		
(Amt. in Rs. crore)		
Bank Name	Actual Achievement	% of Share
State Bank of India	4727.98	20.88
United Bank of India	1287.21	5.68
Allahabad Bank	621.02	2.74
UCO Bank	1040.23	4.59
Central Bank of India	1442.12	6.37
Pvt. Sector Bank	6169.5	27.24
Regional Rural Banks	795.43	3.51
Other Banks	6563.51	28.98
Total	22647.00	100.00



JOINT LIABILITY GROUPS

Action Points emerged in the 137th SLBC Meeting held on 16.06.2017:

Banks would exert efforts to promote JLG financing in the State and to achieve target of JLG financing during the financial year 2017-18.

Status of implementation:

Against the target of 80,000 JLG financing (fixed by NABARD) in West Bengal, 2773 no. of JLGs have been promoted and credit linked during the period 01.04.2017 to 30.06.2017 of FY 2017-18 by the all the member banks amounting to Rs. 1617.93 lac.

Bank wise and District wise performance under JLGs financing as on 30.06.2017 is furnished in the Annexure.

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

West Bengal

S No.	Name of Bank	Bank wise Target of JLGs for 2017-18	No. of JLGs credit linked during the quarter June 2017		Cummulative No. of JLGs credit linked upto 30.06.2017	Cummulative Loan disbursed upto 30.06.2017 (Amount Rs. in lac)
			No.	Amount (Rs. In lac)		
1	Allahabad Bank	4500	38	43.26	1506	1271.46
2	Andhra Bank	80	0	0.00	0	0.00
3	Bank of Baroda	1000	36	21.56	1231	1076.18
4	Bank Of India	3000	305	62.56	3584	726.58
5	Bank of Maharashtra	80	3	1.06	5	18.44
6	Canara Bank	1200	58	19.08	1526	1352.22
7	Central Bank of India	3000	51	18.85	318	492.57
8	Corporation Bank	100	8	2.85	9	11.58
9	Dena Bank	80	0	0.00	0	0.00
10	IDBI Bank	450	7	4.25	20	50.14
11	Indian Bank	350	16	5.65	21	21.06
12	Indian Overseas Bank	550	27	8.88	908	623.57
13	Oriental Bank of Commerce	550	26	13.64	38	80.54
14	Punjab & Sind Bank	50	0	0.00	0	0.00
15	Punjab National Bank	2000	29	23.67	8956	5682.46
16	State Bank of India	10000	488	214.56	10356	8044.17
17	Syndicate Bank	800	17	5.28	20	28.60
18	Uco Bank	3500	62	48.86	2231	2686.18
19	Union Bank of India	1000	24	20.57	485	508.52
20	United Bank of India	8000	424	320.22	4031	4469.16
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	1619	834.80	35245	27143.43
25	BGVB	8060	564	382.54	14792	14576.32
26	PBGB	3500	70	57.88	12682	11356.41
27	UBKGB	2500	68	44.57	10572	7698.58
	Sub Total of RRBs	14060	702	484.99	38046	33631.31
28	W.B St.Co-op Bank	25000	452	298.14	8961	8739.64
	Sub Total of Co-op. Bank	25000	452	298.14	8961	8739.64
	GRAND TOTAL	80000	2773	1617.93	82252	69514.38

Statement of District wise progress report of JLG (Joint Liability Groups) of Farmers for the quarter ended June 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. 2017-18 (April to June)	Loan Disbursed under JLG during F.Y. 2017-18 (April to June)	Cumulative No. of JLGs credit linked as on 30.06.2017	Cumulative amount of Loan disbursed under JLG as on 30.06.2017
1	Bankura	7200	66	40.25	938	745.65
2	Burdwan	8800	67	36.77	3657	4652.88
3	Birbhum	6000	56	48.51	1565	1845.77
4	Dakshin Dinajpur	1600	41	44.11	825	895.56
5	Darjeeling	800	48	36.89	616	850.56
6	Howrah	1600	114	90.52	1866	1285.74
7	Hooghly	4000	180	60.89	3826	606.85
8	Jalpaiguri	2000	55	30.25	3206	3055.64
9	Cooch Behar	2400	104	46.85	4651	4012.22
10	Malda	5600	85	3.51	1291	580.59
11	Murshidabad	7200	220	144.92	13319	6984.55
12	Nadia	2000	220	144.18	5748	5899.77
13	24 Parganas North	3600	367	171.22	7224	12315.18
14	Paschin Medinipur	9600	572	394.15	15186	7451.26
15	Purba Medinipur	6400	324	202.77	4821	3845.12
16	Purulia	4000	56	30.68	2160	2174.58
17	24 Parganas South	4000	162	70.88	8721	8456.23
18	Uttar Dinajpur	3200	36	20.58	2632	3856.23
	Total	80000	2773	1617.93	82252	69514.38

NPA & Recovery

Action Points emerged in the 137th SLBC Meeting held on 16.06.2017:

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

Status of implementation:

We are yet to receive response from the State Government.

Recovery Mechanism & Performance:

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

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

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

Recovery Performance of Banks

1. Sector-wise Recovery as on 30.06.2017

Overall recovery percentage consisting of three broad sectors viz. Agriculture, MSE and OPS as on 30.06.2017 stood at 54%.

Recovery Status of PRISEC loans as on 30.06.2017 is given below:

Sector	June 2016			June 2017		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	11515	6137	53	11834	6522	55
MSE	8582	4814	56	9762	5216	53
OPS	4217	2283	54	3608	1908	53
TOTAL	24314	13234	54	25204	13646	54

2. Scheme-wise Recovery as on 30.06.2017

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

Sector	June 2016			June 2017		
	Demand	Recovery	%	Demand	Recovery	%
PMRY	40	12	30	40	10	25
PMEGP	140	59	42	150	62	42
SJSRY	20	9	44	22	8	37
BSKP	245	93	38	263	102	39
REGP	53	16	30	60	17	28
SCP/TSP	136	26	19	140	29	21
SGSY (Individual)	21	11	50	29	13	46
SGSY (Gr)	381	292	76	408	292	71
SHG	988	827	84	960	689	72

Bank wise positions as on 30.06.2017 on sector wise recovery and scheme wise recovery are furnished in the annexure.

West Bengal
BANK-WISE AND SECTOR-WISE RECOVERY PERFORMANCE AS ON 30.06.2017

(Rs.in lac)

SI 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)
PUBLIC SECTOR BANKS													
1	Allahabad Bank	165298.72	75723.03	46	264098.22	171555.19	65	89636.85	65730.70	73	519033.79	313008.92	60
2	Andhra Bank	2890.56	1092.44	38	472.15	230.02	15	63.52	12.75	20	3426.23	1335.21	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	68722.00	34857.11	51	107655.00	50598.00	47	29807.00	14258.00	48	206184.00	99713.11	48
5	Bank of Maharashtra	75.16	24.51	33	352.64	115.24	33	489.15	43.61	9	916.95	183.36	20
6	Canara Bank	47435.00	29914.16	63	65877.00	15772.00	24	4863.00	1390.16	29	118175.00	47076.32	40
7	Central Bank of India	10850.50	2530.11	23	15885.60	3052.51	19	2950.54	825.62	28	29686.64	6408.24	22
8	Corporation Bank	6602.00	2163.34	33	9468.56	3561.26	38	1286.56	254.16	20	17357.12	5978.76	34
9	Dena Bank	58.50	29.52	50	1058.44	231.22	22	564.32	188.56	33	1681.26	449.30	27
10	Indian Bank	2879.32	1003.55	35	17269.68	5490.79	32	4861.67	1061.75	22	25010.67	7556.09	30
11	Indian Overseas Bank	2916.58	1420.52	49	3021.74	1216.55	40	1036.78	376.54	36	6975.10	3013.61	43
12	Oriental Bank of Commerce	18152.33	9090.14	50	16030.22	7090.14	44	2916.88	1012.44	35	37099.43	17192.72	46
13	Punjab National Bank	4890.56	1244.75	25	2258.42	1128.65	50	416.88	123.45	30	7565.86	2496.85	33
14	Punjab & Sind Bank	1612.23	587.41	36	8984.16	3794.52	42	8464.89	3618.56	43	19061.28	8000.49	42
15	Syndicate Bank	3498.00	2170.00	62	16956.00	9062.00	53	7295.11	4156.02	57	27749.11	15388.02	55
16	State Bank of India	57807.00	38731.22	67	20068.00	12844.14	64	2150.00	1591.11	74	80025.00	53166.47	66
17	Union Bank of India	11562.23	4785.22	41	6088.45	1298.75	21	3585.23	1830.12	51	21235.91	7914.09	37
18	United Bank of India	150211.06	71588.16	48	60998.05	32602.14	53	41896.06	17890.16	43	253105.17	122080.46	48
19	UCO Bank	10751.22	4302.23	40	6648.56	2086.97	31	14830.22	3686.41	25	32230.00	10075.61	31
20	Vijaya Bank	692.56	293.14	42	7790.26	2292.46	29	2056.12	316.89	15	10538.94	2902.49	28
21	IDBI Bank	4590.56	2268.25	49	18956.26	10123.37	53	13920.56	8045.26	58	37467.38	20436.88	55
A	Total	585401.21	288410.04	49	679657.53	348999.16	51	249019.34	134871.41	54	1514078.08	772280.61	51
PRIVATE SECTOR BANKS													
22	HDFC Bank	9757.44	6746.95	69	29812.54	18887.68	63	3370.96	2122.55	63	42940.94	27757.18	65
23	AXIS Bank (UTI)	36161.67	14530.42	40	94620.38	58724.56	62	183.80	93.64	51	130965.85	73348.62	56
24	ICICI Bank										0.00	0.00	0
B	Total	45919.11	21277.37	46	124433	77612	62	3555	2216		173906.79	101105.80	58
(A+B)	Total of Comm.Bks	631320.32	309687.41	49	804090.45	426611.40	53	252574.10	137087.60	54	1687984.87	873386.41	52
REGIONAL RURAL BANKS													
25	BGVB (UBI)	96858.23	52829.56	55	99562.23	65423.35	66	57842.22	34121.23	59	254262.68	152374.14	60
26	PBGB (UCO)	57456.00	36710.11	64	26216.55	7184.18	27	6558.45	3037.68	46	90231.00	46931.97	52
27	UBKGB	32618.52	16856.22	52	4029.51	2085.64	52	28126.65	16106.54	57	64774.68	35048.40	54
C	RRBs Total	186932.75	106395.89	57	129808.29	74693.17	58	92527.32	53265.45	58	409268.36	234354.51	57
D	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
E	WBSCARD Bank Ltd.	15491.27	4156.16	27	967.00	409.16	42	859.27	363.39	42	17317.54	4928.71	28
Grand Total (A+B+C+D+E)		1183394.14	652160.96	55	976158.79	521597.61	53	360806.40	190776.26	53	2520359.33	1364534.83	54

BANK-WISE AND SCHEME-WISE RECOVERY PERFORMANCE AS ON 30.06.2017

(Rs.in lac)

SI No	Bank	IRDP			SGSY(I)			SGSY(Gr)			SJSRY			PMRY			PMEGP		
		Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
COMMERCIAL BANKS																			
1	Allahabad Bank	0.00	0.00	#DIV/0!	114.34	74.94	66	390.92	248.58	64	90.66	20.49	23	297.13	95.71	32	531.38	309.42	58
2	Andhra Bank			0			0			#DIV/0!	6.20	3.12	50	11.48	7.98	70	96.89	40.01	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	142.00	81.00	57	5987.00	2587.00	43	901.00	417.00	46	39.00	18.00	46	5827	2055	35
5	Bank of Maharashtra	0	0	0	0.00	0.00	0	0.00	0.00	#DIV/0!	0.00	0.00	0	17.54	1.64	9	28	8	29
6	Canara Bank	0.00	0.00	0	195.12	110.24	56	119.56	53.46	45	178.46	154.22	86	648.52	402.12	62	460.11	209.85	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!	2.11	1.10	52	8.24	5.26	64	41.58	18.25	44
9	Dena Bank	4.32	0.08	2	4.52	1.18	26	0.00	0.00	#DIV/0!	1.28	0.00	0	28.14	6.78	24	24.20	5.02	21
10	Indian Bank	0.00	0.00	#DIV/0!	17.86	2.85	16	0.00	0.00	#DIV/0!	56.16	5.62	10	164.28	3.11	2	81.54	3.95	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	320.24	212.10	66	364.85	45.11	12	434.85	43.17	10	543.26	208.16	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!	231.00	182.11	79	12.53	4.12	33	48.51	22.05	45	131	36	27
16	State Bank of India	1.00	0	0	391.00	246.01	63	293.01	190.11	65	96.00	49.00	51	657.00	171.00	26	976	449	46
17	Union Bank of India			#DIV/0!	37.11	29.12	78	50.02	14.01	28	21.56	3.98	18	94.52	6.86	7	23.21	6.84	29
18	United Bank of India			0			#DIV/0!	1290.56	641.19	50	77.84	41.98	54	255.18	61.54	24	1416.15	621.77	44
19	UCO Bank	2.20	1.10	50	411.52	309.85	75	226.51	111.46	49	69.56	16.86	24	390.11	48.15	12	232.15	88.86	38
20	Vijaya Bank				9.16	1.32	14			#DIV/0!	31.44	7.08	23	7.22	2.16	30	5.83	1.46	25
21	IDBI BANK																		
A	Comm.Bks.Total	17.52	5.69	32	1704.99	899.47	53	9682.72	4537.37	47	2144.05	792.76	37	3895.97	975.72	25	10897.73	4177.33	38
REGIONAL RURAL BANKS																			
22	BGVB (UBI)	0.00	0.00	#DIV/0!	0.00	0.00	0	16756.51	12951.53	77	0.00	0.00		0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
23	PBGB (UCO)	256.10	121.25	47	342.15	216.44	63	618.53	423.16	68	0.00	0.00		0.00	0.00	#DIV/0!	1992.00	741.58	37
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	758.42	140.23	18	988.67	342.31	35	30589.27	24221.21	79	0.00	0.00		0.00	0.00	#DIV/0!	2455.00	927.90	38
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)		775.94	145.92	19	2855.78	1304.92	46	40800.90	29171.52	71	2156.93	796.17	37	3955.71	996.78	25	14992.84	6227.37	42

BANK-WISE AND SCHEME-WISE RECOVERY PERFORMANCE AS ON 30.06.2017

(Rs.in lac)

SI No	Bank	SSEP			SESRU/USKP			SCP/TSP			SHG			SCC		
		Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%
(1)	(2)	(3)	(4)	(5)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(15)	(16)	(17)
COMMERCIAL BANKS																
1	Allahabad Bank	0.00	0.00	#DIV/0!	245.43	89.46	36	313.92	190.92	61	1553.03	886.51	57	11.52	3.54	31
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	901.00	447.00	50	1107.00	481.00	43	6827.00	3858.00	57	509.00	261.00	51
5	Bank of Maharashtra			#DIV/0!			0			#DIV/0!			0			
6	Canara Bank	0.00	0.00	#DIV/0!	120.15	64.52	54	20.84	12.41	60	495.65	246.51	50	4.95	1.90	38
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!	15.90	3.95	25	4.52	0.16	4	1615.75	365.23	23	0.06	0.08	133
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!	18.16	8.12	45	1430.22	830.18	58	1536.64	850.22	55	247.12	100.11	41
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	231.11	184.02	80	0.00	0.00	#DIV/0!
16	State Bank of India	20.00	3.21	16	2301.22	1112.23	48	7602.12	34.15	0	7071.00	5798.12	82	4.00	2.00	50
17	Union Bank of India			#DIV/0!			#DIV/0!	100.22	24.52	24	420.84	166.06	39	356.44	116.70	33
18	United Bank of India	12.46	3.12	25	107.85	48.85	45	618.48	252.16	41	2100.56	1248.56	59	24.56	11.26	46
19	UCO Bank	36.90	18.14	49	1866.52	970.41	52	76.28	36.15	47	753.48	429.61	57	1.32	0.46	35
20	Vijaya Bank			0			#DIV/0!	6	1.15	19	14.26	5.30	37			#DIV/0!
21	IDBI BANK															
A	Comm.Bks.Total	130.36	61.47	47	5660.33	2785.48	49	11374.45	1901.47	17	23944.83	14121.35	59	1357.48	499.36	37
REGIONAL RURAL BANKS																
22	BGVB (UBI)	0	0		0.00	0.00		1115.56	480.16	43	15940.56	10052.34	63	3790.56	2016.56	53
23	PBGB (UCO)	398.35	67.24	17	44.32	18.28	41	1044.15	397.14	38	9118.34	3423.52	38	467.18	131.98	28
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	398.35	67.24	17	71.16	32.92	46	2584.22	1012.78	39	38418.04	24044.31	63	5006.25	2413.05	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.										10748.56	7786.56	72			
Grand Total (A+B+C+D)		528.71	128.71	24	5731.49	2818.40	49	13958.67	2914.25	21	96011.23	68852.02	72	6363.73	2912.41	46

BANK-WISE AND SCHEME-WISE RECOVERY PERFORMANCE AS ON 30.06.2017

(Rs.in lac)

SI No	Bank	GJRHFS			DRI			SEEUY			SEPUP			SUME		
		Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
COMMERCIAL BANKS																
1	Allahabad Bank	342.00	86.42	25	290.94	82.41	28	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	6058.00	2854.00	47	65.00	27.00	42	9.00	3.00	33	21.00	7.00	33	5.00	1.50	30
5	Bank of Maharashtra			#DIV/0!			0						#DIV/0!			
6	Canara Bank	15.51	8.23	53	978.16	656.24	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!	29.54	5.95	20	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	1387.46	860.52	62	1090.56	649.05	60	19.22	7.71	40	5.12	3.06	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!	284.16	156.48	55	6.00	0.00	0	2.00	0.00	0	19.00	13.00	68
17	Union Bank of India	70.22	32.58	46	964.74	132.14	14	40.56	12.26	30			#DIV/0!	70.86	24.59	35
18	United Bank of India			#DIV/0!	34.26	12.18	36	7.10	1.86	26	8.16	1.40	17	4.10	1.43	35
19	UCO Bank	26.46	12.53	47	4.16	1.30	31	18.67	6.92	37	0.56	0.28	50	1.26	0.34	27
20	Vijaya Bank			#DIV/0!												
21	IDBI BANK			#DIV/0!												
A	Comm.Bks.Total	8157.83	3966.86	49	3795.13	1730.59	46	101.43	31.85	31	54.26	13.87	26	120.22	51.86	43
REGIONAL RURAL BANKS																
22	BGVB (UBI)	0.00	0.00	0	0	0		0	0		0	0		0	0	
23	PBGB (UCO)	102.82	83.14	81	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	102.82	83.14	81	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)		8260.65	4050.00	49	3820.13	1731.59	45	101.43	31.85	31	54.26	13.87	26	120.22	51.86	43

BANK-WISE AND SCHEME-WISE RECOVERY PERFORMANCE AS ON 30.06.2017

(Rs.in lac)

Sl No	Bank	REGP(MMS)			BSKP			ONFWM			ACC			LUCC			KCC		
		Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
COMMERCIAL BANKS																			
1	Allahabad Bank	12.21	3.31	27	794.52	316.24	40	26.41	12.24	46	53.18	12.18	23	185.66	57.80	31	6374.59	3470.71	54
2	Andhra Bank			#DIV/0!	176.52	52.14	30			0			0			0	38.52	12.18	32
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	298.00	74.00	25	7258.00	2625.00	36	0.00	0.00	#DIV/0!	2489.00	906.00	36	2458.00	877.00	36	34088.00	20958	61
5	Bank of Maharashtra			#DIV/0!													68.60	40.95	60
6	Canara Bank	14.18	9.28	65	121.12	82.14	68	0.00	0.00		22.56	16.24	72	116.58	75.55	65	8555.23	5501.23	64
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	302.26	151.17	50
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	22.16	7.60	34
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!	2536.85	649.81	26
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!	125.48	80.56	64			0	128.54	27.14	21	46.84	24.51	52.33	10532.16	4927.88	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!	110.00	63.02	57	0.00	0.00		41.00	22.00	54	13.00	11.00	85	356.00	107	30
16	State Bank of India	1018.56	146.51	14	37.84	16.40	43	46.00	18.16	39	75.00	26.14	35	0.00	0.00	#DIV/0!	20776.00	14127.16	68
17	Union Bank of India			#DIV/0!			#DIV/0!			#DIV/0!			#DIV/0!			0	738.56	286.41	39
18	United Bank of India	2578.56	750.85	29	4390.66	1615.55	37	72.34	24.20	33	92.90	44.30	48	915.89	356.15	39	36920.22	21746.85	59
19	UCO Bank	76.90	36.18	47	440.85	174.16	40	1.00	0.00	0	24.48	5.26	21	38.56	9.61	25	2324.16	1050.48	45
20	Vijaya Bank			0	50.23	8.26	16			0			0			0	80.26	14.9	19
21	IDBI BANK																		
A	Comm.Bks.Total	5085.41	1417.13	28	14468.58	5182.21	36	161.75	56.60	35	2947.35	1059.38	36	4810.58	2095.90	44	134169.36	78030.63	58
REGIONAL RURAL BANKS																			
22	BGVV	0	0	0	6072.16	2674.19	44	0.00	0.00	0	0.00	0.00	#DIV/0!	758.22	472.15	62	62325.16	39885.56	64
23	PBGB (UCO)	511.14	186.79	37	2637.45	745.19	28	0.00	0.00	0	144.53	96.06	66	3	2	66.67	57456.01	36104.15	63
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		22458.26	15120.01	67
B	RRBs Total	511.14	186.79	37	10163.83	4440.49	44	0.00	0.00	#DIV/0!	607.68	260.21		761.22	474.15	62	142239.43	91109.72	64
C	W.B. St. Co-op.Bk	420.00	105	25	1667.18	545.23	33			0				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)	6016.55	1708.92	28	26299.59	10167.93	39	161.75	56.60	35	3555.03	1319.59	37	5571.80	2570.05	46	708540.21	461449.69	65

NPA POSITION OF BANKS IN THE STATE OF WEST BENGAL

As on 30.06.2017

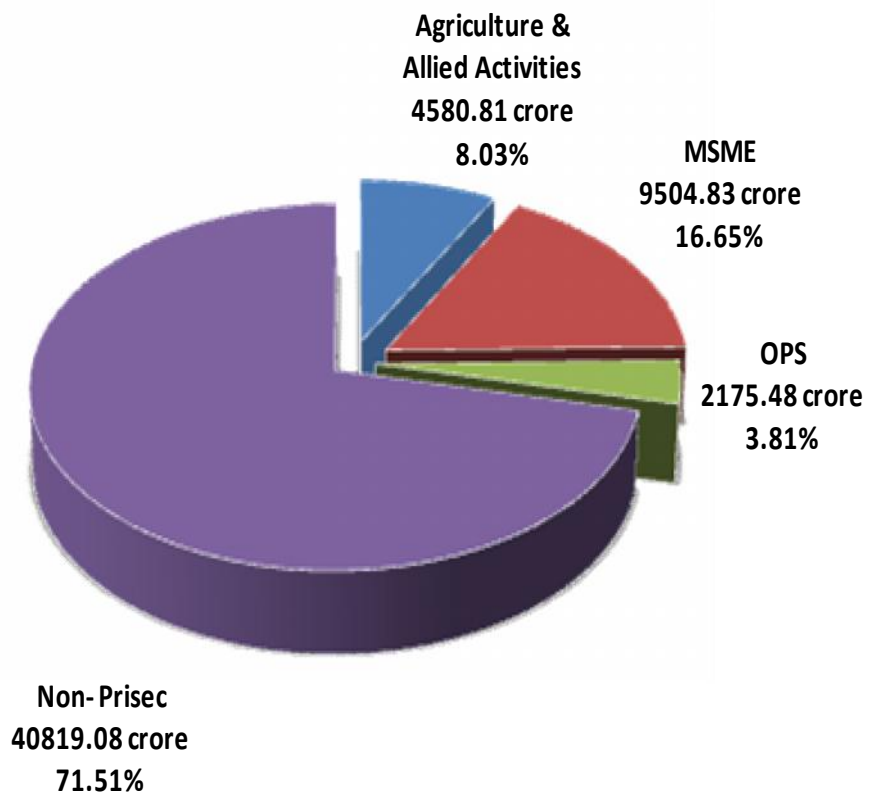
(Rs. in crore)

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
June'2016	351565.93	51528.44	14.66
March'2017	367642.87	55049.25	14.97
June'2017	383696.77	57080.19	14.88

Percentage of Gross NPA increased from 14.66% as on June' 2016 to 14.88% as on June' 2017. Amount in absolute terms also increased from Rs. 51528.44 crore as on June' 2016 to Rs 57080.19 crore as on 30th June' 2017.

NPA Position and amount outstanding of Banks in West Bengal as on 30.06.2017 is furnished in the Annexure.

NPA Position as on 30.06.2017



NPA Position of Banks as on 30.06.2017

(Rs.in lac)

SL. No	Banks	Agriculture & Allied		MSE		OPS		Total Prisec		Non. Prisec		Total of Bank	
		Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
PUBLIC SECTOR BANKS													
1	Allahabad Bank	241666.23	33512.05	612006.41	113380.44	130919.67	5670.96	984592.31	152563.45	1299254.69	384553.42	2283847.00	537116.87
2	Andhra Bank	36049.92	30.26	109731.22	33024.15	30026.54	624.58	175807.68	33678.99	227912.06	73156.06	403719.74	106835.05
3	Bank of Baroda	55138.00	6821.59	269827.00	57941.22	128147.12	9518.08	453112.12	74280.89	793440.99	148125.41	1246553.11	222406.30
4	Bank of India	188752.00	31822.02	413180.00	49143.32	201927.00	26230.11	803859.00	107195.45	964126.00	137232.00	1767985.00	244427.45
5	Bank of Maharashtra	1474.89	40.00	25500.00	365.00	18750.24	565.00	45725.13	970.00	160141.87	36135.00	205867.00	37105.00
6	Canara Bank	60323.22	7088.11	182429.65	47434.26	34048.21	3694.85	276801.08	58216.16	486060.12	123183.01	762861.20	181399.17
7	Central Bank of India	108286.00	10557.00	156739.00	33577.00	69814.16	8162.64	334839.16	52296.64	659716.09	214114.00	994555.25	266410.64
8	Corporation Bank	24410.00	7615.15	48366.05	14614.11	26523.00	5691.00	99299.05	27920.26	468579.95	118950.35	567879.00	146870.61
9	Dena Bank	4391.00	481.11	84730.00	16000.00	15948.00	2756.00	105069.00	19237.11	193583.38	28500.00	298652.38	47737.11
10	Indian Bank	11638.61	2181.93	47001.83	8335.89	19131.19	946.61	77771.63	11464.43	237890.47	40314.61	315662.10	51779.04
11	Indian Overseas Bank	92523.26	50161.98	193983.23	98067.84	34307.56	16542.21	320814.05	164772.03	423963.95	165425.00	744778.00	330197.03
12	Oreintal Bank of Commerce	57964.14	13349.15	244256.16	45423.21	24700.16	1548.11	326920.46	60320.47	530437.54	208730.00	857358.00	269050.47
13	Punjab National Bank	171393.00	27176.41	248200.11	65510.01	26327.48	17196.12	445920.59	109882.54	1126179.41	187157.00	1572100.00	297039.54
14	Punjab & Sind Bank	3982.14	64.85	57298.00	11985.58	29470.16	620.28	90750.30	12670.71	220212.70	9205.52	310963.00	21876.23
15	Syndicate Bank	11967.00	2896.00	101192.00	24703.00	36514.00	5649.00	149673.00	33248.00	548556.00	119559.00	698229.00	152807.00
16	State Bank of India	328382.01	48856.11	706849.11	19966.02	764396.00	4948.00	1799627.12	73770.13	5685487.00	1207372.00	7485114.12	1281142.13
17	Union Bank of India	99513.32	14176.21	145754.50	38847.81	93888.40	7893.41	339156.22	60917.43	683686.78	89952.84	1022843.00	150870.27
18	United Bank of India	587300.12	61712.22	563798.02	95182.56	394094.86	15724.15	1545193.00	172618.93	1796144.94	42658.16	3341337.94	215277.09
19	UCO Bank	164905.01	13617.00	297585.12	30283.14	186263.13	19845.26	648753.26	63745.40	814635.74	542409.01	1463389.00	606154.41
20	Vijaya Bank	46196.16	548.10	90322.12	4521.11	15696.00	1942.12	152214.28	7011.33	185854.72	47301.00	338069.00	54312.33
21	IDBI Bank	61943.60	762.13	156678.49	22841.22	159435.11	6621.08	378057.20	30224.43	384024.31	49616.14	762081.51	79840.57
A	Total	2358199.63	333469.38	4755428.02	831146.89	2440327.99	162389.57	9553955.64	1327004.78	17889888.71	3973649.53	27443844.35	5300654.31
PRIVATE SECTOR BANKS													
22	HDFC Bank	107856.54	1976.23	358856.44	6847.08	83829.18	406.48	550542.16	9229.79	1407842.38	18852.30	1958384.54	28082.09
23	AXIS Bank (UTI)	83691.12	1020.56	263546.01	3642.15	63688.72	2128.55	410925.85	6791.26	1201398.78	37112.25	1612324.63	43903.51
24	ICICI Bank	64799.74		277007.75		56988.60		398796.09	0.00	1521493.75	0.00	1920289.84	0.00
25	Federal Bank	20960.23	917.42	21387.48	3087.85	4816.01	151.09	47163.72	4156.36	144470.94	12672.58	191634.66	16828.94
26	Bandhan Bank	436512.11	0.00	493589.00	0.00	3888.00		933989.11	0.00	20270.00	0.00	954259.11	0.00
27	Indusind Bank	30403.16	422.16	101863.36	1471.55	51.50	18.52	132318.02	1912.23	343433.30	1344.57	475751.32	3256.80
28	Ratnakar Bank Ltd.	15674.11	0.42	26349.51		22233.24	10.21	64256.86	10.63	450896.00	237.21	515152.86	247.84
29	Kotak Mahindra Bank	22945.61		32895.64		894.45		56735.70	0.00	79295.38	1844.56	136031.08	1844.56
30	South Indian Bank	9539.59	1185.52	29495.66	296.32	11397.73	20.62	50432.98	1502.46	144409.89	2418.89	194842.87	3921.35
31	Yes Bank	60294.88	29.15	53493.67	46.55	2184.15	466.07	115972.70	541.77	351699.61	575.73	467672.31	1117.50
B	Total	852677.09	5551.46	1658484.52	15391.50	249971.58	3201.54	2761133.19	24144.50	5665210.03	75058.09	8426343.22	99202.59
(A+B)	Total of Comm.Bks.	3210876.72	339020.84	6413912.54	846538.39	2690299.57	165591.11	12315088.83	1351149.28	23555098.74	4048707.62	35870187.57	5399856.90
REGIONAL RURAL BANKS													
32	BGVB (UBI)	269143.62	51584.18	171310.46	36072.60	109676.04	20534.60	550130.12	108191.38	65937.11	12745.56	616067.23	120936.94
33	PBGB (UCO)	95706.11	6782.11	80082.00	26472.24	33968.00	3578.46	209756.11	36832.81	13126.89	3366.19	222883.00	40199.00
34	UBKGB	65823.12	9242.10	4907.16	1888.12	38610.16	9611.34	109340.44	20741.56	16281.00	3587.11	125621.44	24328.67
C	RRBs Total	430672.85	67608.39	256299.62	64432.96	182254.20	33724.40	869226.67	165765.75	95345.00	19698.86	964571.67	185464.61
D	W.B. St. Co-op.Bk	652018.65	25916.87	51529.63	8911.69	188523.68	18232.50	892071.96	53061.06	474621.04	13501.33	1366693.00	66562.39
E	WBCARD Bank Ltd.	99679.26	25535.20	4214.58		3831.04		107724.88	25535.20			107724.88	25535.20
F	SIDBI			60501.03	30600.00			60501.03	30600.00	0.00		60501.03	30600.00
Grand Total (A+B+C+D+E+F+G)		4393247.48	458081.30	6786457.40	950483.04	3064908.49	217548.01	14244613.37	1626111.29	24125064.78	4081907.81	38369678.15	5708019.10
G	Medium Enterprises							1316309.48					
	Total Prisec							15560922.85					

NPA position of Banks as on 30.06.2017

(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)
PUBLIC SECTOR BANKS													
1	Allahabad Bank	141216.06	6219.76	15458.11	741.92	6316.34	1054.22	9444.18	890.4	2444.15	671.58	47373.78	4512.11
2	Andhra Bank	7794.85	694.78	1489.11	74.85	18.56	18.02	124.56	32.22	3.14	0.51	1079.51	102.44
3	Bank of Baroda	118638.36	4674.00	8154.02	670.88	800.56	145.52	1174.12	251.85	188.95	25.48	22702.51	2260.13
4	Bank of India	158711.00	10792.00	29258.01	1851.00	12756.00	5125.22	18826.00	5155.00	1095.00	526.00	42597.14	3761.42
5	Bank of Maharashtra	8825.01	350.26	795.01	70.46	23.15	2.85			1.30	0.00	0	0.00
6	Canara Bank	47715.84	4319.16	11897.00	311.16	902.56	252.58	138.52	14.57	58.95	16.22	20912.54	2234.16
7	Central Bank of India	75557.34	3167.52	12684.00	809.62	726.27	416.64	4725.50	1868.50	119.47	49.82	38440.74	3915.15
8	Corporation Bank	30418.00	1578.10	1484.00	60.15	5.12	4.16	39.87	3.87	4.84	2.32	5672.10	846.51
9	Dena Bank	4730.00	721.25	1758.00	93.64	100.00	24.00			6.00		1156.34	126.24
10	Indian Bank	14693.07	993.68	1021.00	98.65	146.24	112.68	325.86	88.20	30.00	25.00	2863.31	453.47
11	Indian Overseas Bank	15812.54	1485.26	2898.00	281.45	988.15	256.34	946.85	246.11	216.18	50.46	7966.6	1246.57
12	Oriental Bank of Commerce	31999.02	1306.61	4044.00	685.15	194.16	20.89	285.11	19.01	14.11	8.01	2074.56	226.58
13	Punjab National Bank	44855.15	4709.78	17048.00	1855.47	3499.21	364.52	632.18	114.94	996.18	105.84	38197.83	3648.55
14	Punjab & Sind Bank	16058.16	671.16	856.00	76.22	32.45	16.14			0.16	0.11		
15	Syndicate Bank	41816.26	3757.11	3256.00	289.16	58.00	20.00	525.00	197.00	323.00	0.00	12161.23	2114.15
16	State Bank of India	1248490.01	4489.56	73224.00	2290.24	6335.45	428.16	543.26	119.41	826.00	755.10	50335.18	5860.23
17	Union Bank of India	68104.95	3085.26	8892.00	512.22	550.22	326.51	678.12	156.21	51.62	30.11	48191.26	5430.58
18	United Bank of India	283114.16	4722.26	22645.00	3112.44	7312.24	3331.16	18225.58	8144.56	1722.56	816.56	71562.24	7561.24
19	UCO Bank	86596.14	9627.44	8450.00	1918.14	1277.00	980.16	7730.16	6543.26	1948.16	724.13	53841.22	4581.88
20	Vijaya Bank	53336.00	586.16	1854.00	172.56	356.16	72.16	158.15	24.96	78.16	14.26	3795.62	564.81
21	IDBI Bank	128015.00	2186.16	2057.00	73.44	20.78						11031.42	1846.53
A	Total	2626496.92	70137.27	229222.26	16048.82	42418.62	12971.93	64523.02	23870.07	10127.93	3821.51	481955.13	51292.75
PRIVATE SECTOR BANKS													
22	HDFC Bank	64400.93	54.04	2075.00	11.84					1.96	0.73	1342.02	116.84
23	AXIS Bank (UTI)	20594.16	1752.48	2249.00	8.51	281.44	26.48	288.44	34.56	20.00	1.00	0	0
24	ICICI Bank	390425.74		750.00		10.04	0.00					2.64	0.46
25	Federal Bank	8342.11	172.54	198.00	3.55	0.00	0.00	5967.00	972.00	0.00	0.00	0	0
26	Bandhan Bank	1091.04	0.00	211.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0
27	Yes Bank	1557.71	57.26										
28	South Indian Bank	2707.24	112.20	11.00	2.56								
29	Ratnakar Bank Ltd.	905.21	10.21	85.00	1.52								
B	Total	490024.14	2158.73	5579.00	27.98	291.48	26.48	6255.44	1006.56	21.96	1.73	1344.66	117.30
(A+B)	Total of Comm.Bks.	3116521.06	72296.00	234801.26	16076.80	42710.10	12998.41	70778.46	24876.63	10149.89	3823.24	483299.79	51410.05
REGIONAL RURAL BANKS													
30	BGVB (UBI)	65766.26	1012.86	1122.00	178.53	11408.16	127.14	24658.16	2028.56	18768.58	0.00	170551.84	20461.56
31	PBGB (UCO)	15644.02	2319.04	658.00	181.15			6602.00	1171.05			101042.12	8451.56
32	UBKGB	9184.12	982.23	602.00	177.64	859.00	326.00	4114.00	1553.01			33956.93	5412.22
C	RRBs Total	90594.40	4314.13	2382.00	537.32	12267.16	453.14	35374.16	4752.62	18768.58	0.00	305550.89	34325.34
D	WBSCARD Bank Ltd.	0.00										1389.91	
E	W.B. St. Co-op.Bk	66189.56	2742.41	402.00	18.48	713.05	362.81	4416.57	1638.79	130.56	56.88	62481.68	14857.84
Grand Total (A+B+C+D+E)		3273305.02	79352.54	237585.26	16632.60	55690.31	13814.36	110569.19	31268.04	29049.03	3880.12	852722.27	100593.23

DISPOSAL OF CERTIFICATE CASES AS ON 30.06.2017					
(Rs.in lac)					
SI	Bank	Cases filed		Cases Settled	
No		No	Amount	No	Amount
(1)	(2)	(3)	(4)	(5)	(6)
PUBLIC SECTOR BANKS					
1	Allahabad Bank	685	281.16	62	18.45
2	Andhra Bank				
3	Bank of Baroda				
4	Bank of India	556	2258.48	331	1634.56
5	Bank of Maharashtra				
6	Canara Bank				
7	Central Bank of India	516	1468.55	42	56.16
8	Corporation Bank				
9	Dena Bank				
10	Indian Bank	42	106.15	16	66.89
11	Indian Overseas Bank	202	164.56	56	74.15
12	Oriental Bank of Commerce				
13	Punjab National Bank				
14	Punjab & Sind Bank				
15	Syndicate Bank				
16	State Bank of India	1318	5122.14	66	232.55
17	Union Bank of India				
18	United Bank of India	3544	4324.15	814	470.16
19	UCO Bank	3481	432.18	2578	320.16
20	Vijaya Bank				
A	Total	10344	14157.37	3965	2873.08
PRIVATE SECTOR BANKS					
21	HDFC Bank				
22	AXIS Bank (UTI)				
23	ICICI Bank				
B	Total	0	0	0	0
REGIONAL RURAL BANKS					
24	BGVB (UBI)	268	236.15	34	35.58
25	PBGB (UCO)	351	256.48	247	106.55
26	UBKGB	74	66.15	24	22.84
C	RRBs Total	693	558.78	305	164.97
D	W.B. St. Co-op.Bk	750	3338.56	141	150.26
E	WBSCARD Bank Ltd.				
Grand Total (A+B+C+D+E)		11787	18054.71	4411	3188.31

Agenda No. 16

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

Parameters	June 2016	March 2017	June 2017	(Amt. Rs. in crore) Variation over June,16	
				Amt.	%
Deposit	586367	655921	665188	78821	13.44
Advance	410042	418988	434972	24930	6.08
CD Ratio	70	64	65	-	-5
Investments	93798	88748	84755	-9043	-9.64
(C+I)D Ratio	86	77	78	-	-8
Priority Sector Credit) (PRISEC)	146529	152614	155609	9080	6.20
% to ANBC	41	43	38	-	-3
Sectoral deployment of PRISEC					
Agriculture	41450	42508	43932	2482	5.99
% to ANBC *	11	12	11	---	-
MSME	74439	80100	81028	6589	8.85
% to ANBC	20	23	20	---	-
OPS	30639	30006	30649	10	0.03
% to ANBC	8	8	8	----	-
Major Sub-Sectors of PRISEC					
i) Weaker section	38846	42157	43843	4997	12.87
% to ANBC	11	12	11	---	-
ii) SC/ST	13611	14929	15685	2076	15.24
% to ANBC	4	4	4	----	-
iii) Women Entrepreneur	28114	30175	32360	4246	15.10
% to ANBC	8	8	8	----	-
iv) Minority Community	22970	25407	26391	3421	14.89
% to Prisec Advance	16	17	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 previous year.

ANBC = Rs.4,10,041.93 crore.

West Bengal
Bank-Wise and Population Group wise Branch Network and
Deposits as on June 2017

(Amt.in Rs. Lac)

S 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	1051664.00	596106.00	1443281.00	1651359.00	4742410.00
2	Andhra Bank	11	8	33	20	72	15279.28	9868.38	134050.75	229392.48	388590.89
3	Bank of Baroda	37	48	57	70	212	164240.00	203595.00	742039.00	1172810.00	2282684.00
4	Bank of India	169	69	72	67	377	314911.00	272716.00	1114040.00	1357452.00	3059119.00
5	Bank of Maharashtra	4	3	9	19	35	3450.00	3840.00	40484.00	171321.00	219095.00
6	Canara Bank	126	57	48	57	288	122383.23	109331.47	306386.05	795464.06	1333564.81
7	Central Bank of India	144	67	66	61	338	409687.77	430110.88	697134.75	625119.96	2162053.36
8	Corporation Bank	10	12	13	22	57	20231.00	38952.00	102993.00	591599.00	753775.00
9	Dena Bank	8	9	16	25	58	12275.00	33474.00	80015.00	184551.00	310315.00
10	Indian Bank	13	9	27	33	82	40467.94	45532.76	263661.53	552775.10	902437.33
11	Indian Overseas Bank	32	24	50	58	164	84350.00	50675.00	495502.00	654452.00	1284979.00
12	Oriental Bank of Commerce	22	23	36	27	108	58784.00	55238.00	333373.00	458468.00	905863.00
13	Punjab National Bank	140	23	54	61	278	798387.00	272067.00	734008.00	665438.00	2469900.00
14	Punjab & Sind Bank	4	4	11	20	39	9333.00	2970.00	31813.00	176228.00	220344.00
15	Syndicate Bank	33	30	24	34	121	31654.00	87936.00	240338.00	415339.00	775267.00
16	State Bank of India	583	213	229	263	1288	3161190.00	2618457.00	5152383.00	5920603.00	16852633.00
17	Union Bank of India	54	39	52	42	187	194223.00	166797.00	380253.00	953225.00	1694498.00
18	United Bank of India	416	154	149	148	867	1601322.16	950106.15	2030012.50	2040045.10	6621485.91
19	UCO Bank	161	70	73	85	389	586051.00	628132.00	1232174.00	956353.00	3402710.00
20	Vijaya Bank	4	2	21	27	54	12170.00	11422.00	92367.00	323150.00	439109.00
21	IDBI Bank	21	23	31	24	99	50798.56	102137.11	411270.93	1001417.62	1565624.22
A	Sub.Total	2267	969	1171	1252	5659	8742851.94	6689463.75	16057579.51	20896562.32	52386457.52
PRIVATE SECTOR BANKS											
22	HDFC Bank	24	34	59	67	184	51435.07	126173.59	665113.38	1931628.53	2774350.57
23	AXIS Bank Ltd. (UTI)	20	59	81	68	228	106767.21	393178.56	1203316.88	1447727.56	3150990.21
24	ICICI Bank	21	43	76	93	233	167758.80	352293.47	679423.13	754914.58	1954389.98
25	Kotak Mahindra Bank Ltd.	2	1	0	12	15	2401.45	984.23	874.12	140116.74	144376.54
26	Federal Bank	5	4	5	18	32	3186.06	1535.87	16268.34	255433.02	276423.29
27	Indusind Bank	4	18	10	19	51	2939.24	27082.70	33668.25	271101.31	334791.50
28	Bandhan Bank	167	75	70	34	346	143993.00	115072.00	440543.00	279581.00	979189.00
29	Ratnakar Bank Ltd.	0	3	0	5	8	0.00	55.00	0.00	158326.00	158381.00
30	South Indian Bank	1	0	6	11	18	1177.00	0.00	9898.01	78853.11	89928.12
31	Yes Bank	0	2	10	13	25	0.00	2672.92	35112.18	385219.31	423004.41
B	Sub.Total	244	239	317	340	1140	479657.83	1019048.34	3084217.29	5702901.16	10285824.62
(A+B)	Total	2511	1208	1488	1592	6799	9222509.77	7708512.09	19141796.8	26599463.48	62672282.14
REGIONAL RURAL BANKS											
32	BGVB (UBI)	496	68	23	0	587	605412.28	225522.76	165165.54	0.00	996100.58
33	PBGB (UCO)	204	16	7	3	230	435773.00	11332.00	1145.00	1511.00	449761.00
34	UBKGB	88	47	7	0	142	106195.51	135884.01	29744.20	0.00	271823.72
C	RRBs Total	788	131	37	3	959	1147380.79	372738.77	196054.74	1511.00	1717685.3
D	W.B. St. Co-op.Bk	189	57	85	16	347	960379.20	194172.57	488209.69	465833.51	2108594.97
E	WBSCARD Bank Ltd.	109				109	20246.71				20246.71
Grand Total (A+B+C+D+E)		3597	1396	1610	1611	8214	11350516.47	8275423.43	19826061.23	27066807.99	66518809.12

West Bengal
Bank-wise and Population Group-wise Advances and CD Ratio
as on June 2017

(Amt.in Rs. Lac)

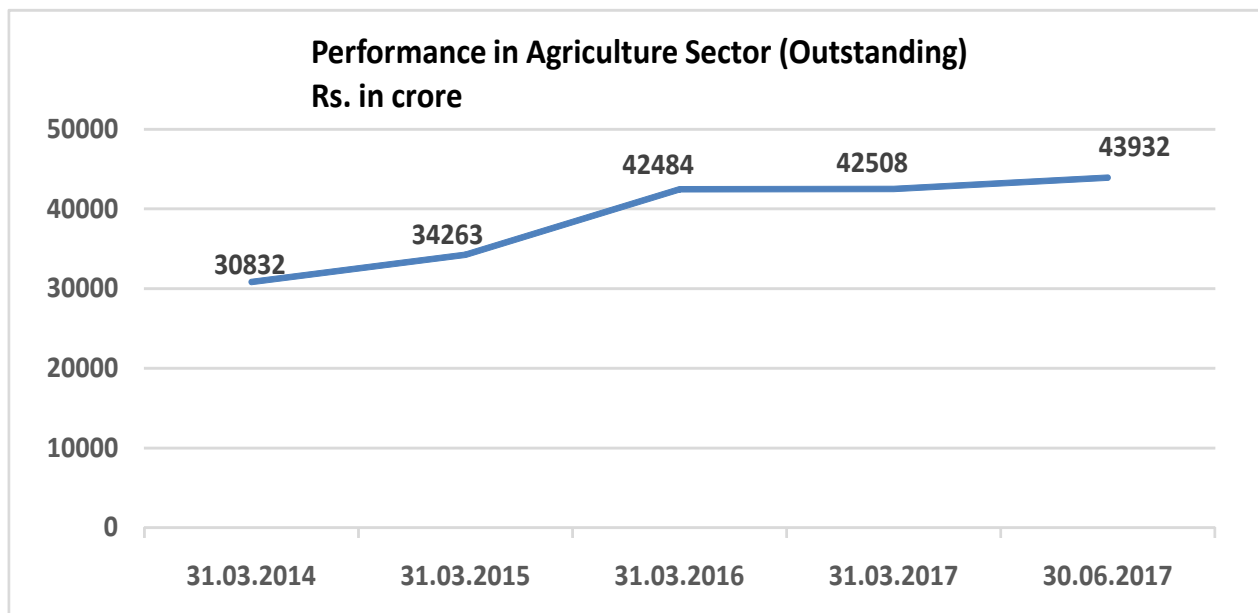
S No.	BANKS	ADVANCES					CREDIT - DEPOSIT RATIO (%)				
		Rural	Semi-urban	Urban	Metro-politan	TOTAL	Rural	Semi-urban	Urban	Metrop-olitan	TOTAL
		(3)	(4)	(5)	(6)		(8)	(9)	(10)	(11)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
PUBLIC SECTOR BANKS											
1	Allahabad Bank	210039.00	135653.00	277574.00	1660581.00	2283847.00	20	23	19	101	48
2	Andhra Bank	2721.04	2388.23	30014.52	368595.95	403719.74	18	24	22	161	104
3	Bank of Baroda	31186.00	41542.00	174542.00	999283.11	1246553.11	19	20	24	85	55
4	Bank of India	130630.00	148419.00	360796.00	1128140.00	1767985.00	41	54	32	83	58
5	Bank of Maharashtra	960.00	1525.00	7650.00	195732.00	205867.00	28	40	19	114	94
6	Canara Bank	49976.55	29993.74	121679.86	561211.44	762861.59	41	27	40	71	57
7	Central Bank of India	120355.93	82401.70	261850.56	529947.06	994555.25	29	19	38	85	46
8	Corporation Bank	5654.00	6858.49	18494.00	536872.51	567879.00	28	18	18	91	75
9	Dena Bank	2038.16	4756.02	13897.00	277961.12	298652.30	17	14	17	151	96
10	Indian Bank	7033.51	7076.10	21043.52	280508.97	315662.10	17	16	8	51	35
11	Indian Overseas Bank	14329.00	9833.00	117458.00	603158.00	744778.00	17	19	24	92	58
12	Oriental Bank of Commerce	22803.00	20451.00	144999.00	669105.00	857358.00	39	37	43	146	95
13	Punjab National Bank	353754.00	103831.00	219229.00	895286.00	1572100.00	44	38	30	135	64
14	Punjab & Sind Bank	1556.00	587.00	11289.00	297531.00	310963.00	17	20	35	169	141
15	Syndicate Bank	22412.00	126379.00	165480.00	383958.00	698229.00	71	144	69	92	90
16	State Bank of India	545860.00	444264.00	964452.00	5530538.00	7485114.00	17	17	19	93	44
17	Union Bank of India	46137.00	71579.00	92444.00	812683.00	1022843.00	24	43	24	85	60
18	United Bank of India	914013.06	385706.13	501150.50	1540468.25	3341337.94	57	41	25	76	50
19	UCO Bank	87314.00	109647.00	224275.00	1042153.00	1463389.00	15	17	18	109	43
20	Vijaya Bank	2448.00	2486.00	17065.00	316070.00	338069.00	20	22	18	98	77
21	IDBI Bank	26528.62	34184.43	145925.26	555443.20	762081.51	52	33	35	55	49
A	Sub.Total	2597748.87	1769560.84	3891308.22	19185226.61	27443844.54	30	26	24	92	52
PRIVATE SECTOR BANKS											
22	HDFC Bank	43394.82	137586.06	328958.69	1448444.97	1958384.54	84	109	49	75	71
23	AXIS Bank Ltd.(UTI)	4263.67	59737.31	223735.12	1324588.53	1612324.63	4	15	19	91	51
24	ICICI Bank	164831.75	346146.67	667568.57	741742.86	1920289.85	98	98	98	98	98
25	Kotak Mahindra Bank Ltd	5216.36	53.44	70.74	130690.54	136031.08	217	5	8	93	94
26	Federal Bank	2299.59	3204.27	5912.02	180218.78	191634.66	72	209	36	71	69
27	Indusind Bank	2.57	46658.45	98658.84	330431.46	475751.32	0	172	293	122	142
28	SIDBI	0.00	0.00	0.00	60501.03	60501.03	0	0	0	0	0
29	Ratnakar Bank Ltd.	0.00	0.00	0.00	515152.00	515152.00	0	0	0	325	325
30	South Indian Bank	245.00	0.00	6002.01	188595.86	194842.87	21	0	61	239	217
31	Yes Bank	0.00	597.03	9096.07	457979.20	467672.30	0	22	26	119	111
32	Bandhan Bank	452514.00	237909.00	211805.00	52031.00	954259.00	314	207	48	19	97
B	Sub.Total	672767.76	831892.23	1551807.06	5430376.23	8486843.28	140	82	50	95	83
(A+B)	Total	3270516.63	2601453.07	5443115.28	24615602.84	35930687.82	35	34	28	93	57
REGIONAL RURAL BANKS											
33	BGVB (UBI)	466380.14	78942.03	70745.06	0.00	616067.23	77	35	43	0	62
34	PBGB (UCO)	219179.00	2819.00	311.00	574.00	222883.00	50	25	27	38	50
35	UBKGB	77401.82	41718.23	6501.39	0.00	125621.44	73	31	22	0	46
C	RRBs Total	762960.96	123479.26	77557.45	574.00	964571.67	66	33	40	38	56
D	W.B. St. Co-op.Bk	584682.24	132640.74	247307.53	402062.50	1366693.01	61	68	51	86	65
E	WBSCARD Bank Ltd.	107724.88				107724.88	532	0	0	0	532
	Grand Total (A+B+C+D+E+F)	4725884.71	2857573.07	5767980.26	25018239.34	38369677.38	42	35	29	92	58
Amount sanctioned from outside State but fund utilised in the State of West Bengal						4215241.12					
RIDF Support						912305.00					
Total Advances in the State						43497223.50					65

Position of ATMs in West Bengal as on 30.06.2017

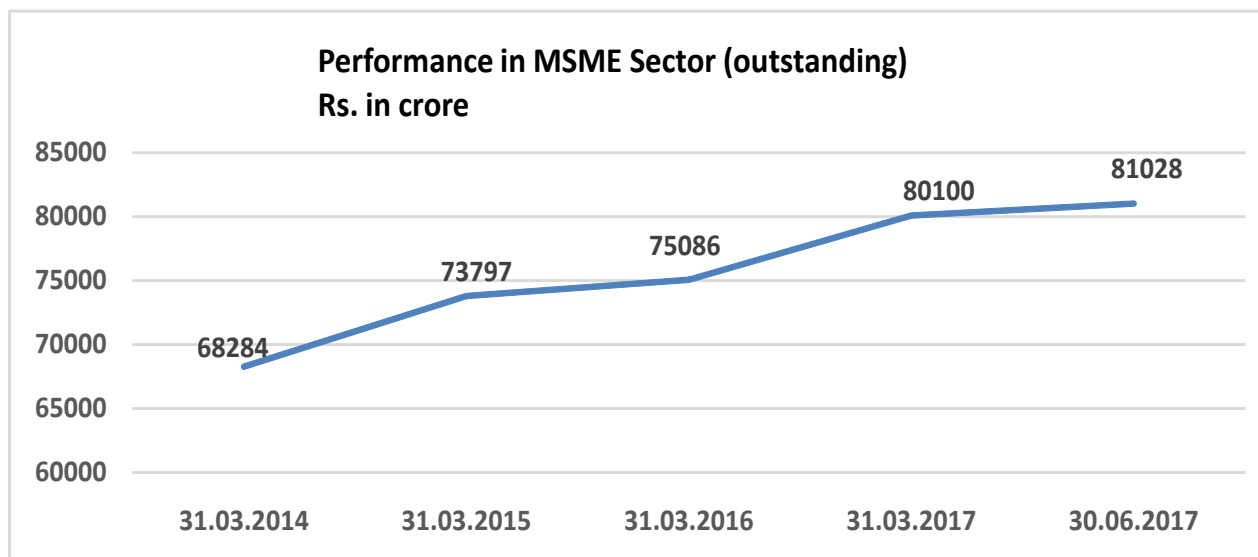
SL No.	BANKS	Rural	Semi-Urban	Urban	Metropolitan	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)
COMMERCIAL BANKS						
1	Allahabad Bank	13	27	75	32	147
2	Andhra Bank	4	4	12	10	30
3	Bank of Baroda	45	41	121	217	424
4	Bank of India	211	93	88	96	488
5	Bank of Maharashtra	1	1	6	12	20
6	Canara Bank	163	48	50	137	398
7	Central Bank of India	141	70	71	43	325
8	Corporation Bank	6	15	19	27	67
9	Dena Bank	8	6	8	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	24	34	121
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	353	213	220	114	900
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	2089	1713	2380	2024	8206
PRIVATE BANKS						
22	AXIS Bank	325	275	318	297	1215
23	ICICI Bank	58	54	134	353	599
24	HDFC Bank	16	63	167	201	447
25	Kotak Mahindra Bank	2	1	2	20	25
26	Federal Bank	1	3	4	17	25
27	Indusind Bank	7	29	13	71	120
28	Bandhan Bank	1	14	61	33	109
29	Ratnakar Bank Ltd.	0	1	0	3	4
30	South Indian Bank	1	0	11	17	29
31	Yes Bank	0	2	17	54	73
B.	Private Banks	411	442	727	1066	2646
32	WB State Coop. Bank	23	16	33	2	74
GRAND TOTAL		2523	2171	3140	3092	10926

	B	C	D	E	F	G	H	I	J	K	L	M	N
5	West Bengal												
6	BANK-WISE SECTORAL OUTSTANDING CREDIT UNDER PRIORITY SECTOR												
7	as on June 2017												
8	(Amt.in Rs. Lac)												
9	S No.	BANKS	Agril & Allied Activities		Of which Direct Agriculture		MSE		OPS		TOTAL		% 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	169475	241666.23	148653.22	114749.14	66194	612006.41	24985	130919.67	260654	984592.31	48
14	2	Andhra Bank	410	36049.92	346	25102.26	5512	109731.22	1412	30026.54	7334	175807.68	45
15	3	Bank of Baroda	24144	55138.00	23795	40233.00	17836	269827.00	17086	128147.12	59066	453112.12	37
16	4	Bank of India	157891	188752.00	157891	188752.00	133846	413180.00	32421	201927.00	324158	803859.00	48
17	5	Bank of Maharashtra	1568	1474.89	1354	1322.74	2351	25500.00	5125	18750.24	9044	45725.13	21
18	6	Canara Bank	60937	60323.22	51422	30587.51	31592	182429.65	16320	34048.21	108849	276801.08	40
19	7	Central Bank of India	127543	108286.00	127243	104286.11	42910	156739.00	13034	69814.16	183487	334839.16	38
20	8	Corporation Bank	2789	24410.00	2631	9560.31	5553	48366.05	3698	26523.00	12040	99299.05	19
21	9	Dena Bank	964	4391.00	906	1475.00	3270	84730.00	3220	15948.00	7454	105069.00	38
22	10	Indian Bank	6281	11638.61	6281	11638.61	3959	47001.83	2414	19131.19	12654	77771.63	25
23	11	Indian Overseas Bank	13493	92523.26	10555	84512.22	18279	193983.23	8222	34307.56	39994	320814.05	42
24	12	Oreintal Bank of Commerce	5489	57964.14	5018	40875.16	10766	244256.16	5835	24700.16	22090	326920.46	39
25	13	Punjab National Bank	224866	171393.00	224866	145594.00	40929	248200.11	85884	26327.48	351679	445920.59	27
26	14	Punjab & Sind Bank	435	3982.14	403	3026.51	3410	57298.00	2638	29470.16	6483	90750.30	31
27	15	Syndicate Bank	10539	11967.00	10287	6960.61	12215	101192.00	3842	36514.00	26596	149673.00	25
28	16	State Bank of India	414057	328382.01	414057	328382.00	86471	706849.11	123956	764396.00	624484	1799627.12	28
29	17	Union Bank of India	31551	99513.32	26925	56961.22	18041	145754.50	6099	93888.40	55691	339156.22	38
30	18	United Bank of India	544782	587300.12	528456	499856.12	144756	563798.02	67824	394094.86	757362	1545193.00	47
31	19	UCO Bank	111472	164905.01	98519	118698.12	42737	297585.12	20805	186263.13	175014	648753.26	42
32	20	Vijaya Bank	1396	46196.16	640	16024.16	5836	90322.12	2724	15696.00	9956	152214.28	49
33	21	IDBI	129302	61943.60	129241	41806.43	33774	156678.49	17813	159435.11	180889	378057.20	42
34	A.	Public Sector Bks.Total	2039384	2358199.63	1969489	1870403.23	730237	4755428.02	465357	2440327.99	3234978	9553955.64	37
35	PRIVATE SECTOR BANKS												
36	22	HDFC Bank	82307	107856.54	82307	107856.54	337583	358856.44	22108	83829.18	441998	550542.16	35
37	23	AXIS Bank (UTI)	33530	83691.12	18516	22158.46	20551	263546.01	8921	63688.72	63002	410925.85	28
38	24	ICICI Bank	55167	64799.74	55609	56040.06	20676	277007.75	7290	56988.60	83133	398796.09	23
39	25	Federal Bank	3771	20960.23	3725	16320.62	456	21387.48	753	4816.01	4980	47163.72	26
40	26	Kotak Mahindra Bank	386	22945.61	188	13654.21	40411	32895.64	411	894.45	41208	56735.70	42
41	27	Indusind Bank	17657	30403.16	17657	30403.16	34426	101863.36	8	51.50	52091	132318.02	31
42	28	Bandhan Bank	1557216	436512.11	1557216	436512.00	1383347	493589.00	39712	3888.00	2980275	933989.11	132
43	29	Ratnakar Bank Ltd.	27620	15674.11	20145	10241.16	41199	26349.51	116247	22233.24	185066	64256.86	23
44	30	South Indian Bank	59	9539.59	38	7081.28	343	29495.66	421	11397.73	823	50432.98	26
45	31	Yes Bank	24115	60294.88	24062	30844.87	1495	53493.67	314	2184.15	25924	115972.70	
46	B	Private Sector Bks. Total	1801828	852677.09	1779463	731112.36	1880487	1658484.52	196185	249971.58	3878500	2761133.19	41
47	(A+B)	Total of Comm.Bks.	3841212	3210877	3748952	2601516	2610724	6413913	661542	2690300	7113478	12315089	38
48	REGIONAL RURAL BANKS												
49	32	BGVB (UBI)	495450	269143.62	485416	259143.62	216424	171310.46	119974	109676.04	831848	550130.12	100
50	33	PBGB (UCO)	116587	95706.11	116587	95706.11	104501	80082.00	26539	33968.00	247627	209756.11	105
51	34	UBKGB	130246	65823.12	108865	58875.20	13056	4907.16	51148	38610.16	194450	109340.44	93
52	C	RRBs Total	742283	430672.85	710868	413724.93	333981	256299.62	197661	182254.20	1273925	869226.67	100
53	D	W.B. St. Co-op.Bk	1853606	652018.65	1797606	591018.65	24359	51529.63	134053	188523.68	2012018	892071.96	71
54	E	WBSCARD Bank Ltd.	12102	99679.26	11234	88526.40	426	4214.58	421	3831.04	12949	107724.88	79
55	F	SIDBI						60501.03				60501.03	68
56		Grand Total (A+B+C+D+E+F)	6449203	4393247.48	6268660	3694785.57	2969490	6786457.40	993677	3064908.49	10412370	14244613.37	35
57		Medium Enterprise						1316309.48				1316309.48	
58		Total MSME						8102766.88					
59		Total PriSec										15560922.85	38

Performance in Agriculture Sector (outstanding)				
31.03.2014	31.03.2015	31.03.2016	31.03.2017	30.06.2017
30832	34263	42484	42508	43932



Performance in MSME Sector (outstanding)				
31.03.2014	31.03.2015	31.03.2016	31.03.2017	30.06.2017
68284	73797	75086	80100	81028



	Q	R	S	T	U	V	W	X	Y	Z	AA	AB	AC	AD
5	West Bengal													
6	BANK-WISE SECTORAL OUTSTANDING CREDIT UNDER PRIORITY SECTOR													
7	as on June 2017													
8	(Amt.in Rs. Lac)													
9	S 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	154265	215948.21	61670	124222.87	49742	123738.12	72788	159066.34	61717	139930.24	6058	2545.95
14	2	Andhra Bank	1252	896.64	386	568.52	2994	5254.19	4439	31113.08	333	1595.34	15	1.62
15	3	Bank of Baroda	27123	42824.11	3976	9687.15	10542	32468.12	18743	59833.32	2180	3117.48	133	16.54
16	4	Bank of India	52192	92166.10	51311	169151.00	70127	101125.00	47882	116123.13	12925	13522.00	1002	229.16
17	5	Bank of Maharashtra	436	6530.16	553	820.36	1525	3742.26	1486	4265.88	0	0.00	3	0.51
18	6	Canara Bank	47474	24906.37	10573	8356.24	51787	29972.16	31723	45910.96	2498	4578.85	12429	1330.77
19	7	Central Bank of India	128846	91845.48	13758	16845.26	38805	43350.22	28981	49730.11	22612	3250.51	982	276.81
20	8	Corporation Bank	3452	12993.03	982	2327.16	2103	9999.11	2783	30547.23	562	1195.26	6	0.65
21	9	Dena Bank	1030	3142.14	940	1490.58	1480	11270.01	988	15711.16	2530	29025.00	142	16.16
22	10	Indian Bank	3898	5837.41	1621	3270.15	1402	4682.58	4014	19732.26	790	990.65	90	9.65
23	11	Indian Overseas Bank	15597	14123.24	4164	7989.16	8578	12786.15	19592	68565.82	10466	7754.64	689	193.22
24	12	Oriental Bank of Commerce	13214	47839.40	2496	22922.23	5472	16738.16	4223	47958.16	520	9651.16	59	38.00
25	13	Punjab National Bank	211051	279833.13	41080	128621.11	116613	165280.11	79899	167817.44	13161	17628.85	9026	1286.54
26	14	Punjab & Sind Bank	701	2943.12	598	1918.16	597	3431.56	847	18631.52	826	9342.51	0	0.00
27	15	Syndicate Bank	24610	26014.00	4835	7435.23	11931	43853.00	8148	41576.23	1932	2025.26	101	7.14
28	16	State Bank of India	462252	686447.00	124171	146522.00	221827	293714.11	246088	357564.00	89847	181772.02	2157	589.00
29	17	Union Bank of India	28427	55650.61	7006	10098.97	4722	10483.16	11542	59272.16	11213	22648.16	690	80.75
30	18	United Bank of India	304865	340152.22	218155	210412.74	316846	330548.16	199856	285456.61	125452	200156.61	17224	2358.16
31	19	UCO Bank	54699	298465.23	25863	63346.16	51002	54486.16	38741	93296.54	15841	19705.16	1692	1717.15
32	20	Vijaya Bank	4714	38720.16	1390	5532.62	3557	22224.16	2427	21098.16	4237	24770.16	534	2796.15
33	21	IDBI Bank	154954	66425.17	37320	16400.02	136697	157945.56	56422	69855.26	4804	9329.77	20	3.65
34	A.	Public Sector Bks.Total	1695052	2353702.93	612848	957937.69	1108349	1477092.06	881612	1763125.37	384446.24	701989.63	53052	13497.58
35	PRIVATE SECTOR BANKS													
36	22	HDFC Bank	358753	94218.20	2476	2173.57	335358	65708.74	134669	66340.22	24611	7763.82		
37	23	AXIS Bank (UTI)	25907	62698.89	15992	31911.02	9547	28585.14	2824	54884.81	1532	1996.37		
38	24	ICICI Bank	70218	84617.06	7754	6212.94	44257	388975.93	44187	52158.46	0	0.00	0	0.00
39	25	Federal Bank	3502	6236.05	46	37.42	1837	3664.45	2150	3230.84	674	826.85		
40	26	Kotak Mahindra Bank	558	1024.36	558	1024.36			1485	8562.32				
41	27	Indusind Bank	26983	10455.19	3872	1432.87	7460	14664.46	14439	29392.74				
42	28	Bandhan Bank	2889504	858100.00	916725	267823.00	2907744	852463.00	1037791	320785.00	66651.00	20111.00		
43	29	Ratnakar Bank Ltd.	184852	30279.14	21015	3108.16	184894	30484.15	2575	510.28	121670	21824.56		
44	30	South Indian Bank	69	100.64	2	1.26	54	481.11	14	80.51	1	14.56	0	0.00
45	31	Yes Bank	24054	7798.17	3	21.68	18	1453.54	130	1132.72	0	0.00	0	0.00
46	B	Private Sector Bks. Total	3584400	1155527.7	968443	313746.28	3491169	1386480.52	1240264	537077.9	215139	52537.16	0	0
47	(A+B)	Total of Comm.Bks.	5279452	3509230.63	1581291	1271683.97	4599518	2863572.58	2121876	2300203.27	599585.24	754526.79	53052	13497.58
48	REGIONAL RURAL BANKS													
49	32	BGVB (UBI)	680054	296522.37	158956	96041.41	165856	140855.68	186504	117597.63	39115	12474.16	0	0.00
50	33	PBGB (UCO)	103401	101600.00	53402	27952.00	87095	82346.15	24523	68956.00	38702	25519.14	0	0.00
51	34	UBKGB	135328	62832.00	72716	40615.14	39234	28145.11	35714	17691.62	24013	11272.16	45	0.11
52	C	RRBs Total	918783	460954.37	285074	164608.55	292185	251346.94	246741	204245.25	101830	49265.46	45	0.11
53	D	W.B. St. Co-op.Bk	1231763	345775.13	343283	95866.14	443245	109060.25	360398	109530.89	88292	69569.22		
54	E	WBSCARD Bank Ltd.	6118	68374.16	5516	36342.41	2202	12008.74	5372	25103.65	1084	1167.84	0	0.00
55														
56														
57		Grand Total (A+B+C+D+E)	7436116	4384334.29	2215164	1568501.07	5337150	3235988.51	2734387	2639083.06	790791	874529.31	53097	13497.69

Disbursement under Housing Loan, Education Loan and Issuance of General Credit Card (GCC) :**1.Housing Loan:**

The Bank wise break up of disbursement during the period from 01.04.2017 to 30.06.2017 and outstanding balance at the end of June 2017 is annexed. All Banks have collectively disbursed Rs. 1851.76 crore against 24915 accounts during June 2017.

2.Education Loan:

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

(Amount Rs in crore)			
Balance outstanding as on 31.03.2015	Balance outstanding as on 31.03.2016	Balance outstanding as on 31.03.2017	Balance outstanding as on 30.06.2017
1758.28	2017.98	2281.92	2375.85

During the period from 01.04.2017 to 30.06.2017, all the Banks disbursed Rs. 109.36 crore against 6281 cases.

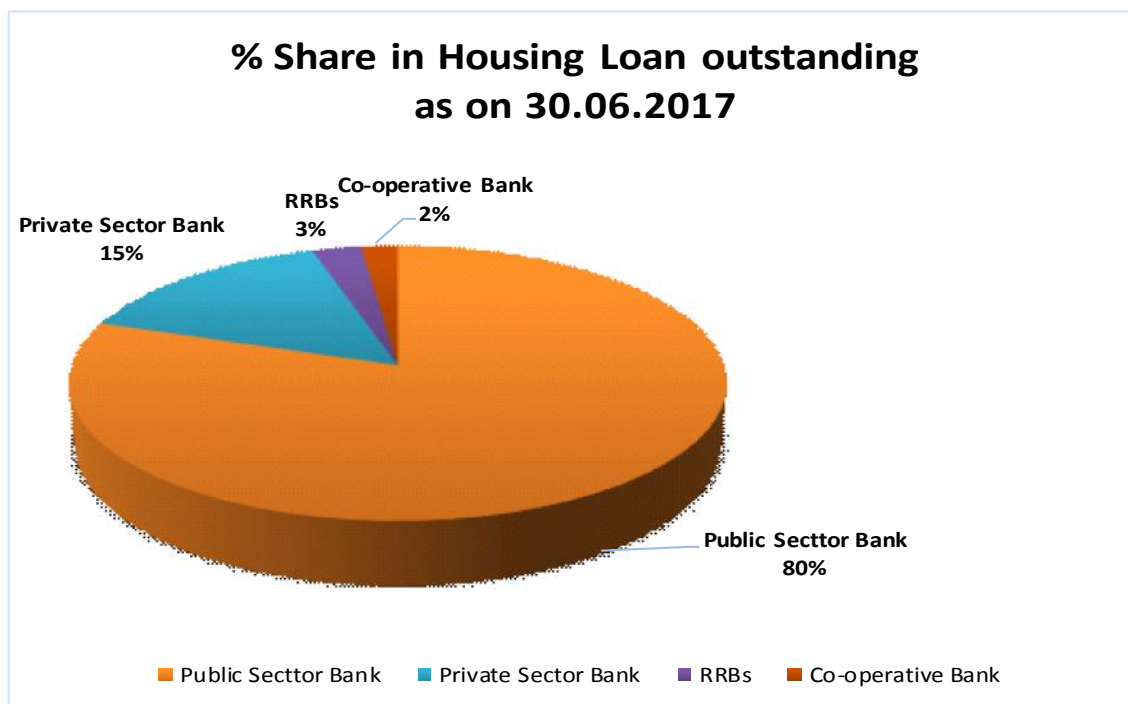
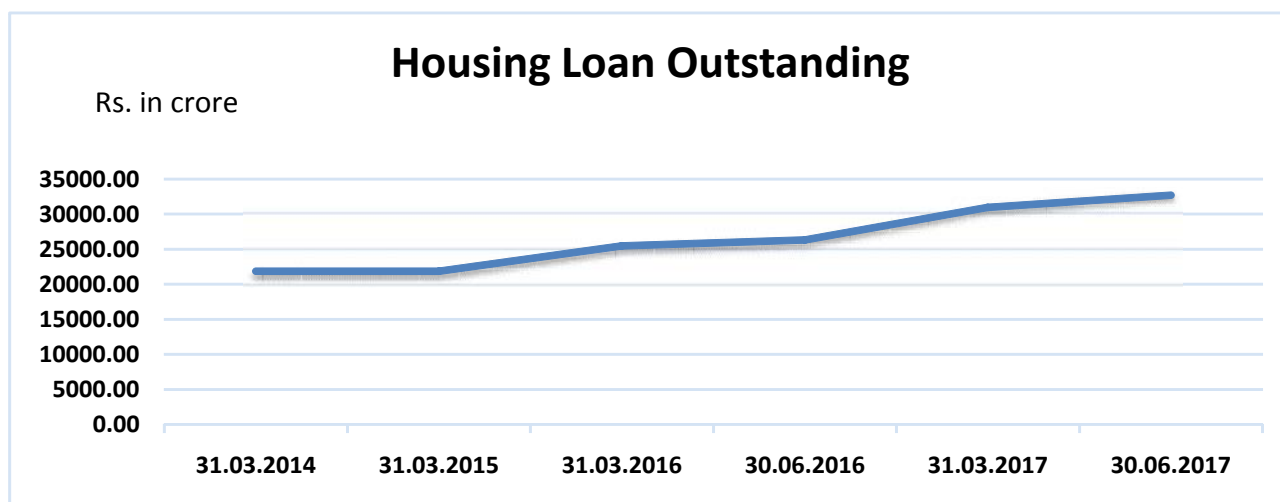
3.General Credit Card (GCC):

22451 GCCs have been issued during April to June 2017 in the State of West Bengal. Bank wise progress in issuing new GCCs are annexed.

West Bengal
Outstanding Position of Housing Loan as on 30.06.2017
(Rs.in lac)

SL. No	Banks	Outstanding Balance	
		No.	Amount
PUBLIC SECTOR BANKS			
1	Allahabad Bank	21133	141216.06
2	Andhra Bank	1552	7794.85
3	Bank of Baroda	13908	118638.36
4	Bank of India	17725	158711.00
5	Bank of Maharashtra	1054	8825.01
6	Canara Bank	5295	47715.84
7	Central Bank of India	11049	75557.34
8	Corporation Bank	2986	30418.00
9	Dena Bank	802	4730.00
10	Indian Bank	2422	14693.07
11	Indian Overseas Bank	2226	15812.54
12	Oreintal Bank of Commerce	3802	31999.02
13	Punjab National Bank	9042	44855.15
14	Punjab & Sind Bank	1910	16058.16
15	Syndicate Bank	2962	41816.26
16	State Bank of India	130830	1248490.01
17	Union Bank of India	7002	68104.95
18	United Bank of India	48236	283114.16
19	UCO Bank	11216	86596.14
20	Vijaya Bank	2747	53336.00
21	IDBI Bank	17192	128015.00
A	Total	315091	2626496.92
PRIVATE SECTOR BANKS			
22	HDFC Bank	16641	64400.93
23	AXIS Bank (UTI)	4508	20594.16
24	ICICI Bank	16736	390425.74
25	IDBI Bank		
26	Federal Bank	760	8342.11
27	Ratnakar Bank Ltd.		905.21
28	South Indian Bank	146	2707.24
29	Bandhan Bank		1091.04
30	Yes Bank	305	1557.71
B	Total	39096	490024.14
(A+B)	Total of Comm.Bks.	354187	3116521.06
REGIONAL RURAL BANKS			
31	BGVB (UBI)	17842	65766.26
32	PBGB (UCO)	3657	15644.02
33	UBKGB	2528	9184.12
C	RRBs Total	24027	90594.40
D	WBSCARD Bank Ltd.		
E	W.B. St. Co-op.Bk	3721	66189.56
Grand Total (A+B+C+D+E)		381935	3273305.02

Outstanding Performance under Housing Loan					
(Amount Rs. in crore)					
31.03.2014	31.03.2015	31.03.2016	30.06.2016	31.03.2017	30.06.2017
21899.51	21925.23	25485.36	26357.96	30960.61	32733.05



(Rs. in crore)

Banking Group	Outstanding Housing Loan	
	A/cs	Amount
Public Sector Bank	315091	26264.97
Private Sector Bank	39096	4900.24
RRBs	24027	905.94
Co-operative Bank	3721	661.9
State Total	381935	32733.05

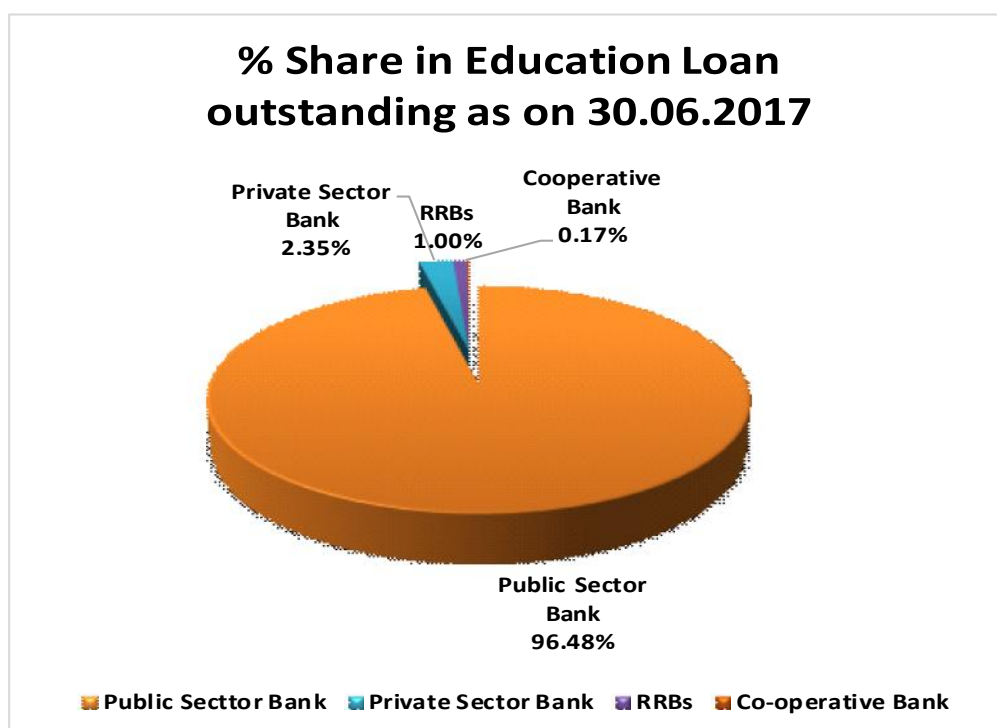
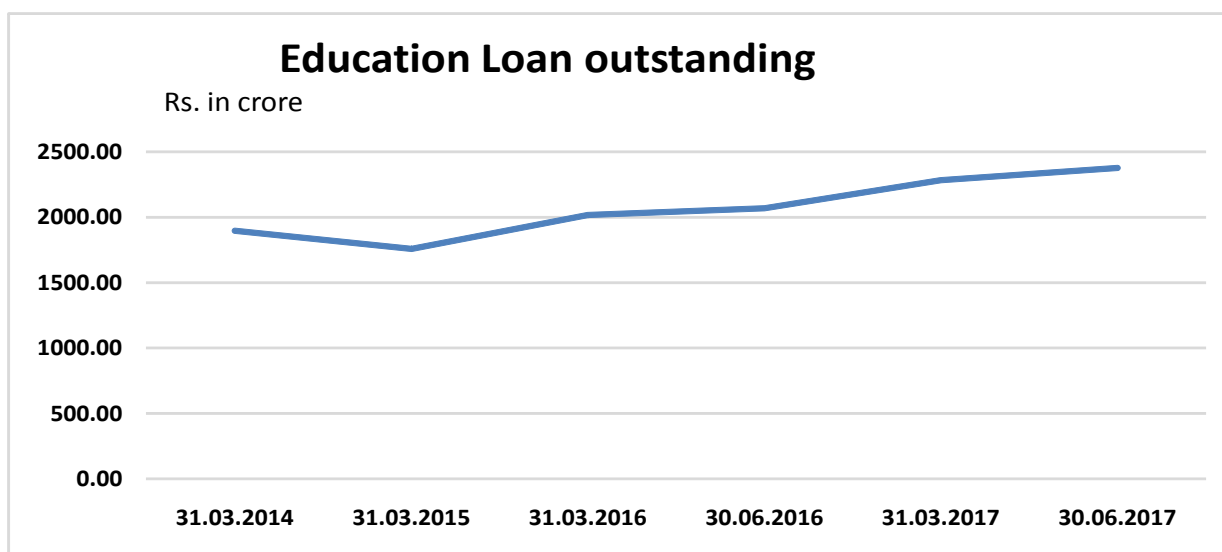
Disbursement Position of Banks from 01.04.2017-30.06.2017

(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	2264	10192.52	699	530.32
2	Andhra Bank	87	933.12	65	86.53
3	Bank of Baroda	145	1434.62	62	127.11
4	Bank of India	2192	10657.02	880	657.48
5	Bank of Maharashtra	10	12.26	8	24.00
6	Canara Bank	602	1913.28	332	388.00
7	Central Bank of India	1020	4640.39	350	349.00
8	Corporation Bank	89	1140.00	16	22.00
9	Dena Bank	22	245.16	16	36.00
10	Indian Bank	121	886.37	75	41.00
11	Indian Overseas Bank	87	144.23	61	47.68
12	Oriental Bank of Commerce	213	2714.00	76	70.22
13	Punjab National Bank	1830	9414.16	506	512.00
14	Punjab & Sind Bank	28	280.56	11	48.00
15	Syndicate Bank	84	533.12	162	315.26
16	State Bank of India	5306	97859.52	590	5770.02
17	Union Bank of India	204	1423.22	137	427.29
18	United Bank of India	2224	9161.22	184	502.34
19	UCO Bank	287	3718.16	63	242.52
20	Vijaya Bank	74	294.16	14	16.52
21	IDBI Bank	1018	7041.56	41	62.26
A	Total	17907	164638.65	4348	10275.55
PRIVATE SECTOR BANKS					
22	HDFC Bank	2353	2405.89	84	143.87
23	AXIS Bank (UTI)	824	3684.56	42	24.00
24	ICICI Bank	2411	3405.56	34	92.26
25	Federal Bank	38	867.61	11	16.74
26	Bandhan Bank	46	256.25	1618	210.54
27	South Indian Bank	46	107.24	3	10.61
28	Ratnakar Bank Ltd.	52	270.18	72	14.46
29	Yes Bank	23	253.81	0	0.00
30	Indusind Bank	7	51.5	37	82.73
B	Total	5800	11302.6	1901	595.21
(A+B)	Total of Comm.Bks.	23707	175941.25	6249	10870.76
REGIONAL RURAL BANKS					
31	BGVB (UBI)	94	964.16	8	16.53
32	PBGB (UCO)	58	484.00	6	10.06
33	UBKGB	47	164.18	12	8.26
C	RRBs Total	199	1612.34	26	34.85
D	WBSCARD Bank Ltd.	38	76.56		
E	W.B. St. Co-op.Bk	971	7546.06	6	30.88
Grand Total (A+B+C+D+E)		24915	185176.21	6281	10936.49

Position of Disbursement under Education Loan Scheme for the year ended June 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 30.06.2017)	Amount of Loan disbursed during the Quarter (from 01.04.2017 to 30.06.2017) (Rs in Crore)	Cumulative amount of loan disbursed during the year (From 01.04.2017 to 30.06.2017) (Rs in Crore)	Amount Outstanding (as on 30.06.2017) (Rs in Crore)
1	Allahabad Bank	6488	5.30	5.30	154.58
2	Andhra Bank	475	0.87	0.87	14.89
3	Bank of Baroda	2507	1.27	1.27	81.54
4	Bank Of India	8471	6.57	6.57	292.58
5	Bank of Maharastra	302	0.24	0.24	7.95
6	Canara Bank	2184	3.88	3.88	118.97
7	Central Bank of India	3742	3.49	3.49	126.84
8	Corporation Bank	422	0.22	0.22	14.84
9	Dena Bank	348	0.36	0.36	17.58
10	IDBI	679	0.62	0.62	20.57
11	Indian Bank	466	0.41	0.41	10.21
12	Indian Overseas Bank	971	0.48	0.48	28.98
13	Oriental Bank of Commerce	1630	0.70	0.70	40.44
14	Punjab & Sind Bank	330	0.48	0.48	8.56
15	Punjab National Bank	6208	5.12	5.12	170.48
16	State Bank of India	22884	57.70	57.70	732.24
17	Syndicate Bank	1276	3.15	3.15	32.56
18	Uco Bank	4040	2.43	2.43	84.50
19	Union Bank of India	2088	4.27	4.27	88.92
20	United Bank of India	8314	5.02	5.02	226.45
21	Vijaya Bank	652	0.17	0.17	18.54
	Public Sector Banks Total	74477	102.75	102.75	2292.22
22	Axis Bank	149	0.24	0.24	22.49
23	Federal Bank	117	0.17	0.17	1.98
24	HDFC Bank	539	1.44	1.44	20.75
25	ICICI	130	0.92	0.92	7.50
26	Bandhan Bank	1618	2.11	2.11	2.11
27	South Indian Bank	0	0.11	0.11	0.11
28	Ratnakar Bank Ltd.	291	0.15	0.15	0.85
29	Indusind Bank	37	0.83	0.83	
	Private Sector Banks Total	2881	5.97	5.97	55.79
30	BGVB	548	0.17	0.17	11.22
31	PBGB	373	0.10	0.10	6.58
32	UBKGB	324	0.08	0.08	6.02
	RRBs Total	1245	0.35	0.35	23.82
33	WB Co-operative Bank	182	0.31	0.31	4.02
	GRAND TOTAL	78785	109.38	109.38	2375.85

Outstanding Performance under Education Loan					
(Amount Rs. in crore)					
31.03.2014	31.03.2015	31.03.2016	30.06.2016	31.03.2017	30.06.2017
1896.89	1758.28	2017.98	2068.82	2281.92	2375.85



(Rs. in crore)

Banking Group	Outstanding Education Loan	
	A/cs	Amount
Public Sector Bank	74477	2292.22
Private Sector Bank	2881	55.79
RRBs	1245	23.82
Co-operative Bank	182	4.02
State Total	78785	2375.85

General Credit Card (GCC) 2017-18

(Position from 01.04.2017- 30.06.2017)

(Rs.in lac)

Sl No	Bank	Issued	
		No	Amount
PUBLIC SECTOR BANKS			
1	Allahabad Bank	641	135.91
2	Andhra Bank	32	18.59
3	Bank of Baroda	28	18.45
4	Bank of India	721	180.56
5	Bank of Maharashtra		
6	Canara Bank	765	116.23
7	Central Bank of india	88	17.52
8	Corporation Bank	44	38.56
9	Dena Bank	13	11.24
10	Indian Bank		
11	Indian Overseas Bank	10	9.56
12	Oriental Bank of Commerce	0	0.00
13	Punjab National Bank	448	202.24
14	Punjab & Sind Bank		
15	Syndicate Bank	90	62.23
16	State Bank of India	12441	6522.12
17	Union Bank of India	46	40.15
18	United Bank of India	1215	1502.21
19	UCO Bank	181	138.24
20	Vijaya Bank		
21	IDBI Bank Ltd.	24	46.25
A	Total	16787	9060.06
PRIVATE SECTOR BANKS			
22	HDFC Bank	1214	524.16
23	AXIS Bank (UTI)	0	0.00
24	ICICI Bank	0	0
B	Total	1214	524.16
(A+B)	Total of Comm.Bks.	18001	9584.22
REGIONAL RURAL BANKS			
25	BGVB (UBI)	1436	605.48
26	PBGB (UCO)	518	508.16
27	UBKGB	44	74.16
C	RRBs Total	1998	1187.80
D	W.B. St. Co-op.Bk	2452	612.58
E	WBSCARD Bank Ltd.		
Grand Total (A+B+C+D+E)		22451	11384.60

Progress of Credit-Linked Self-Employment Programme(SEP) during the year 2017-18

Progress on June as on **30.06.2017** for the year 2017-18 is furnished below:

(In Numbers)

	2016-17(April to June)			2017-18(April to June)		
	Sponsor	Sanc.	Disb.	Sponsor	Sanc.	Disb.
PMEGP	0	0	0	6148	441	257
NULM (Individual)	308	15	15	2184	129	129
NULM (Group)	0	0	0	10	2	2
SCP	3756	3748	87	2757	2503	195
SVSKP	17610	7790	8946*	18430	5965	3396*
USKP	503	427	404	384	290	240
SCC	4029	4029	4029	2735	2735	2735
ACC	2156	2156	2156	3001	3001	3001
Total:	28362	18165	15637	35649	15066	9955

*including spill over cases.

15066 nos of self-employment cases have been sanctioned upto the quarter ended June 2017 (Financial Year 2017-18) and disbursed 9955 cases including spill over cases.

Details of the performance of Banks during the year 2017-18 have been given in the Annexure.

PMEGP PERFORMANCE OF WEST BENGAL STATE (KVIC+KVIB+DIC)

Agency ALL KVIC Zone East State WEST BENGAL From Date 01-APR-2017 To Date 23-AUG-2017

Row ID	Name	No of Applications at Agency			DLTFC		No of Applications Forwarded to Bank	Sanctioned by Bank		EDP Training undergone (In Nos)	MM Claimed		MM Disbursement		Pending for EDP Training (in No)	No of Applications Rejected by Bank	Pending at Bank		Pending for MM Disbursement			Bank wise Detail view	District wise Detail view
		Received	Rejected	Forwarded to DLTFC	Approved	Rejected		No of Prj.	MM Involve (In Lakh)		No of Prj.	MM (In Lakh)	No of Prj.	MM (In Lakh)			No of Prj.	MM Involve (In Lakh)	No of Prj Referred for Rectification	Total	MM (In Lakh)		
(A)	(B)	(C)		(D)	(E)		(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	P=F-(G+O)	(Q)	R			(U)	(V)
1)	DIC	3537	122	2970	2487	42	2477	208	581.36	123	124	389.88	100	319.46	156	187	2220	4754.38	10	35	108.42	view	view
2)	KVIB	3608	319	3325	2465	168	2514	167	509.64	136	133	391.66	99	283.03	109	255	2204	5181.9	9	38	130.29	view	view
3)	KVIC	1168	380	671	1161	173	1157	66	201.48	51	63	282.48	58	253.22	43	88	1055	2868.27	2	12	49.53	view	view
4)	Total	8313	821	6966	6113	383	6148	441	1292.48	310	320	1064.02	257	855.71	308	530	5479	12804.55	21	85	288.24	view	view

Bank wise Performance report of SEP under DAY NULM As on JUNE 2017 for the financial year 2017-18

SL NO	Name of the Bank	Number of the Active SHGs	SHG Credit Linkage			SEP-I			SEP-G		
			Sponsord ot Bank Branches	Number of SHGs are Credit linked	Amount of Loan Disbursed	Sponsord ot Bank Branches	SEP-I	Amount of Loan Disbursed	Sponsord ot Bank Branches	SEP-G	Amount of Loan Disbursed
1	Allahabad Bank	4453	552	15	11.16	523	4	100.70	0	0	0.00
2	Andhara Bank	627	63	0	0.00	59	0	11.44	0	0	0.00
3	Axis Bank	111	0	0	0.00	0	0	0.00	0	0	0.00
4	Bandhan Bank	0	0	0	0.00	0	0	0.00	0	0	0.00
5	BGVB	1214	348	65	48.36	45	10	26.32	2	0	0.00
6	Bank of Baroda	1023	113	16	11.90	91	15	29.75	0	0	0.00
7	Bank of India	1894	254	7	5.21	98	5	24.03	0	0	0.00
8	Central Bank of India	1188	304	21	15.62	164	5	16.59	0	0	0.00
9	Canara Bank	359	39	7	5.21	123	3	24.60	0	0	0.00
10	Corporation Bank	82	6	20	14.88	86	5	11.44	0	0	0.00
11	Dena Bank	124	61	0	0.00	102	1	13.16	0	0	0.00
12	Indian Oversease Bank	745	114	11	8.18	59	2	21.74	0	0	0.00
13	Indian Bank	307	57	29	21.57	77	9	20.03	0	0	0.00
14	Oriental Bank of Commerce	207	53	0	0.00	68	2	23.46	0	0	0.00
15	Punjab and Sind Bank	230	8	5	3.72	105	2	14.88	0	0	0.00
16	Punjab National Bank	1379	93	7	5.21	61	4	20.03	0	0	0.00
17	State Bank of India	4821	263	12	8.93	52	6	35.47	0	1	1.00
18	Syndicate Bank	223	57	6	4.46	46	3	16.02	0	0	0.00
19	United Bank of India	6953	847	76	56.54	126	33	98.41	4	1	1.20
20	UCO	2670	596	6	4.46	69	6	35.47	4	0	0.00
21	Union Bank of India	465	509	14	10.42	56	9	25.75	0	0	0.00
22	IDBI Bank	570	42	0	0.00	65	0	9.73	0	0	0.00
23	Uttarbangiya Khetra Grameen Bank	764	173	48	35.71	53	3	14.88	0	0	0.00
24	Vijaya Bank	129	93	0	0.00	56	2	2.86	0	0	0.00
25	West Bengal State Cooperative Bank	207	130	0	0.00	0	0	0.00	0	0	0.00
26	Vidyasagar CCB	57	35	0	0.00	0	0	0.00	0	0	0.00
27	Tamluk Ghata CCB	133	45	2	1.49	0	0	0.00	0	0	0.00
28	Cooperative Banks	2321	580	79	58.77	0	0	0.00	0	0	0.00
Total		33256	4736	446	331.81	2184	129	73.8071	10	2	2.20

District wise Performance Report of SEP under DAY-NULM As on JUNE 2017 for the financial year 2017-18

			SHG Credit Linkage			SEP-I			SEP-G		
Sl. No.	District	No of Active SHGs	Sponsord ot Bank Branches	No fo SHGs credit linked	Amount of Loan Disbursed	Sponsord ot Bank Branches	SEP-I Disburs ed by Branch	Amount of Loan Disbursed	Sponsord ot Bank Branches	SEP-G Disburs ed by Branch	Amount of Loan Disbursed
1	Alipurduar	520	89	21	15.62	56	0	20	0	0	0
2	Bankura	903	57	26	19.34	46	0	16.5	0	0	0
3	Burdwan	2331	136	4	2.98	112	0	26.52	0	0	0
4	Birbhum	1434	202	19	14.14	59	0	51	0	0	0
5	Cooch Behar	894	129	56	41.66	77	0	16.5	0	0	0
6	Dakshin Dinajpur	1114	106	13	9.67	29	0	0	0	0	0
7	Darjeeling	1157	90	22	16.37	115	0	88.56	0	0	0
8	Hooghly	2363	251	53	39.43	93	12	3.4	0	0	0
9	Howrah	368	76	7	5.21	65	19	1.5	0	0	0
10	Jalpaiguri	666	256	15	11.16	71	3	23	6	0	0
11	Kolkata	0	0	0	0.00	0	0	0	0	0	0
12	Malda	396	119	7	5.21	83	30	1	0	0	0
13	Murshidabad	2183	76	5	3.72	83	0	0	0	0	0
14	Nadia	3429	666	18	13.39	253	32	81.4	0	0	0
15	North 24 Parganas	8807	1239	5	3.72	532	14	68	0	0	0
16	Paschim Medinipur	2024	786	54	40.17	126	0	40.95	0	0	0
17	Purba Medinipur	1816	264	26	19.34	112	5	8	0	0	0
18	Purulia	460	121	68	50.59	96	7	44.02	0	0	0
19	South 24 Parganas	1316	32	16	11.90	140	0	8.5	0	0	0
20	Uttar Dinajpur	1075	41	11	8.18	36	7	55.3	4	2	2.2
Total		33256	4736	446	331.81	2184	129	554.15	10	2	2.2

WEST BENGAL SCHEDULED CASTES & SCHEDULED TRIBES DEVELOPMENT & FINANCE CORPORATION.														
SPECIAL COMPONENT PLAN (SCP)														
PERFORMANCE ON MID-TERM LENDING PROGRAMME SCP FOR THE YEAR 2017-18 & DISTRICT-WISE DISBURSEMENT THEREOF AS ON 30.06.17														
NAME OF DISTRICT	TARGET	NO OF CASES		APPROVED BY CORPORATION & FUND INVOLVED						DISBURSED BY BANK				REPORT UP TO
		SPON- SORED	SANCD. BY BANK	NO OF CASES	OUT OF TOTAL WOMEN	P/H	SUBSIDY	MARGIN MONEY	BANK LOAN	NO OF CASES	SUBSIDY	MARGIN MONEY	BANK LOAN	
ALIPURDUAR	725													
BANKURA	1,915	74	74	0										JUN
BIRBHUM	1685	177	177	177	76	0	1770000	0	1770000	13	130000		130000	JUN
COOCHBIHAR	2306	102	102	102	8		1,020,000	87,000	1,150,000	0	0			JUN
DAKSHIN DINAJPUR	787	186	186	0	0	0	0	0	0	0				JUN
DARJEEING HILL	66													
HOOGLY	2192	358	358	358	42	0	3,580,000	0	3,630,000	0	0	0	0	JUN
HOWRAH	1172													
JALPAIGURI	1652	238	238	147	43	0	1,470,000	0	1,470,000	0	0	0	0	JUN
JHARGRAM	373	0	0	0	0	0	0	0	0					JUN
KALIMPONG	27													
KOLKATA	395													
MALDAH	1362	N.A.												JUN
MURSHIDABAD	1464	117	117	0										JUN
NADIA	2523													
NORTH 24-PGS	3537	57	57	57	1	0	570,000	45,000	525,000	0				JUN
PASCHIM BARDHAMAN	1022													
PASCHIM MEDINIPUR	1467	27	27	18		4	180,000	0	220,000	0	0	0	0	JUN
PURBA BARDHAMAN	2428													
PURBA MEDINIPUR	1216													
PURULIA	926	95	0	0	0	0	0	0	0					JUN
SILIGURI	424	73	0	0										JUN
SOUTH 24-PGS	4018	1,086	1,086	669	173	0	6,690,000	0	6,690,000	182	1,820,000	0	1,820,000	JUN
UTTAR DINAJPUR	1318	167	81	81	57		810,000	0	810,000	0				JUN
TOTAL	35,000	2,757	2,503	1,609	410	4	16,090,000	112,000	16,265,000	0	195	1,950,000	0	1,950,000

to Thanks. eo.in

Department of Self Help Group & Self Employment
Swami Vivekananda Swanirbhar Karmasansthan Prkalpa (SVSKP)
Yearwise Performance Report (Urban + Rural) as on 30.06.2017

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	28462	12860.02	38	10.90
2012-2013	69625	28963	65313.61	16055.98	23456	11202.77	22275	10341.80	36	14.35
2013-2014	61381	28259	71601.47	18500.59	25658	15602.97	24609	14820.46	61	41.33
2014-2015	64438	31429	74242.98	21394.39	26430	18190.03	25299	17291.77	232	192.73
2015-2016	67873	33671	87203.71	24227.14	32580	23623.09	31165	22674.24	617	443.80
2016-2017	68073	30591	82005.05	24666.67	32848	25452.59	24845	19793.89	7605	5344.41
2017-2018	18430	5965	16141.88	5051.44	3315	2349.22	3396	2421.17	45	44.79
TOTAL	684360	301289	694128.62	169414.98	272026	148166.80	250896	135579.63	8670	6100.47

Department of Self Help Group & Self Employment
Swami Vivekananda Swanirbhar Karmasansthan Prakaipa (SVSKP)
District wise Performance Report (Urban + Rural) as on 30.06.2017

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	32477	16285	37215.14	9394.66	13920	8036.51	12604	7206.70	558	398.72
PURBA BARDHAMAN	56840	24533	66274.95	16112.09	22162	14157.40	19848	12484.18	886	791.85
BIRBHUM	40000	20756	44583.49	11236.44	18426	9576.35	15749	8091.00	1777	1022.57
COOCHBEHAR	28498	13778	26229.66	6853.63	12414	5851.39	11464	5314.74	764	409.84
DAKSHIN 24 PARAGANAS	39466	16903	31635.05	8739.64	15868	7454.70	15014	6986.01	459	290.67
DAKSHIN DINAJPUR	20984	11623	24954.95	4922.91	10961	5039.60	10248	4666.36	91	55.82
DARJEELING	9767	3975	7266.23	1852.87	3046	1658.77	2696	1463.64	70	79.36
HOOGLY	42452	17650	41738.48	11258.96	16054	9353.04	15364	8938.89	146	143.97
HOWRAH	36658	13443	23678.96	5827.03	13209	5741.15	12215	5236.69	471	293.94
JALPAIGURI	20588	12121	39334.73	8606.87	10519	6661.55	9454	5959.43	267	216.14
KOLKATA	22731	9931	18980.75	4794.98	9974	4494.59	8380	3855.46	197	156.91
MALDA	58502	15325	39444.30	8473.41	14328	7598.60	13570	7118.83	126	140.11
MURSHIDABAD	41468	21592	50043.85	11821.47	20424	10794.98	18896	9924.61	527	348.71
NADIA	38997	16627	34725.96	8544.20	14614	7325.28	13157	6407.62	806	576.99
PASCHIM MEDINIPUR	52514	20235	62485.61	14463.49	15192	10630.95	14619	10243.85	102	110.95
PURBA MEDINIPUR	29402	17516	36654.20	10295.13	16896	10209.40	16064	9661.73	171	128.98
PURULIA	23706	10362	25520.71	5687.23	8619	5314.74	7805	4751.88	539	372.04
UTTAR 24 PARAGANAS	56109	22914	43228.16	10429.32	21229	9233.14	20267	8727.33	193	122.56
UTTAR DINAJPUR	22550	11089	27423.48	6946.41	9940	6244.87	9423	5884.19	273	215.31
ALIPURDUAR	10315	4504	12315.71	3038.09	4231	2789.80	3933	2539.76	247	225.03
PASCHIM BARDHAMAN	248	127	394.25	116.15	0	0.00	126	116.74	185	166.39
JHARGRAM	43	0	0.00	0.00	0	0.00	0	0.00	0	0.00
KALIMPONG	45	0	0.00	0.00	0	0.00	0	0.00	0	0.00

Programme Year 2017-18
USKP
Progress in implementation as on 30.06.2017

(Rs.in lac)

Sl No	Bank	Target No	Proposals Sponsored NO	Proposals Sanctioned		Proposals Disbursed		Proposals Rejected No	Proposals Pending No
				No	Amt.	No	Amt.		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
COMMERCIAL BANKS									
1	AB	200	29	21	15.59	17	13.98	6	2
2	AND.BK	30							0
3	BOB	150	8	4	2.58	4	2.06	2	2
4	BOI	150	51	46	18.16	35	13.56	5	0
5	BOM	30							0
6	CB	150	12	10	5.85	10	5.85	0	2
7	CBI	150	46	38	18.85	35	15.58	0	8
8	CORP.BK	50							0
9	DB	50	6	3	1.25	2	0.78	1	2
10	IB	100	56	36	14.56	28	10.58	1	19
11	IOB	75	26	16	10.14	12	8.56	2	8
12	OBC	125							0
13	PNB	150							0
14	P & SB	75	7	5	1.25	4	1.05	0	2
15	SB	75	11	11	22.56	8	16.45	0	0
16	SBI	400	30	21	11.26	18	9.56	5	4
17	UB	100							0
18	UBI	300	30	20	18.74	18	15.55	5	5
19	UCO	150	24	20	26.66	16	18.44	0	4
20	VB	30							0
A	Comm.Bks.Total	2540	336	251	167.45	207	132.00	27	58
REGIONAL RURAL BANKS									
21	BGVB (UBI)	150	34	28	26.15	22	20.46	2	4
22	PBGB (UCO)	125	14	11	27.00	11	27.00	3	0
23	UBKGB	75							0
B	RRBs Total	350	48	39	53.15	33	47.46	5	4
24	WB Co-op.Bk	100							
25	ARDB	85							
C	Total of Co Op Bank	185							
Grand Total (A+B+C)		3075	384	290	221	240	179	32	62

Swarozgar Credit Card (SCC) 2017-18

(Position from 01.04.2017- 30.06.2017)

(Rs.in lac)

SI	Bank	Target	Issued		Achievement
		No	No.	Amt.	(No) in %
PUBLIC SECTOR BANKS					
1	Allahabad Bank	1490	16	10.75	1
2	Andhra Bank	90	4	1.21	4
3	Bank of Baroda	420			0
4	Bank of India	1050	127	68.89	12
5	Bank of Maharashtra	90			0
6	Canara Bank	240	18	20.23	8
7	Central Bank of India	1370	112	12.56	8
8	Corporation Bank	90	12	3.56	13
9	Dena Bank	90	11	8.26	12
10	Indian Bank	120	5	2.56	4
11	Indian Overseas Bank	120	12	3.56	10
12	Oriental Bank of Commerce	120	12	1.58	10
13	Punjab National Bank	1470	88	34.26	6
14	Punjab & Sind Bank	90	11	3.54	12
15	Syndicate Bank	180	9	1.24	5
16	State Bank of India	2820	58	40.01	2
17	Union Bank of India	300	12	4.15	4
18	United Bank of India	2620	154	58.15	6
19	UCO Bank	1550	68	16.86	4
20	IDBI Bank	200	22	46.32	11
21	Vijaya Bank	180	8	1.22	4
A	Total	14700	759	338.91	5
PRIVATE SECTOR BANKS					
22	HDFC	75	27	4.51	36
23	ICICI	75	8	1.62	11
24	AXIS Bank (UTI)	100	11	2.1	11
B	Total	250	46	8.23	18
(A+B)	Total of Comm.Bks.	14950	805	347.14	5
REGIONAL RURAL BANKS					
25	BGVB (UBI)	2550	426	241.51	17
26	PBGB (UCO)	1940	718	71.02	37
27	UBKGB	1510	144	95.16	10
C	RRBs Total	6000	1288	407.69	21
D	W.B. St. Co-op.Bk	8000	642	172.46	8
E	WBSCARD Bank Ltd.	1000			0
Grand Total (A+B+C+D+E)		29950	2735	927.29	9

Artisan Credit Card (ACC) 2017-18

(Position from 01.04.2017- 30.06.2017)

(Rs.in lac)

Sl No.	Bank	Target No.	Issued	
			No	Amount
(1)	(2)	(3)	(4)	(5)
COMMERCIAL BANKS				
1	Allahabad Bank	5000	102	28.51
2	Andhra Bank	50	8	4.35
3	Bank of Baroda	1000	12	8.54
4	Bank of India	2000	125	211.16
5	Bank of Maharashtra	50	8	2.56
6	Canara Bank	600	24	14.52
7	Central Bank of India	2000	52	7.24
8	Corporation Bank	100	12	1.72
9	Dena Bank	100	7	4.56
10	Indian Bank	300	6	2.80
11	Indian Overseas Bank	400	6	1.02
12	Oriental Bank of Commerce	400	16	4.58
13	Punjab National Bank	1800	36	10.58
14	Punjab & Sind Bank	100	7	2.24
15	Syndicate Bank	500	9	3.26
16	State Bank of India	8000	2200	260.81
17	Union Bank of India	600	32	8.51
18	United Bank of India	6000	172	105.24
19	UCO Bank	3000	62	20.25
20	Vijaya Bank	100	27	5.84
Comm.Bks.Total		32100	2923	708.29
21	PBGB	200	21	14.16
22	BGVB	500	41	22.56
23	UBKGB	200	16	6.58
Total RRBs		900	78	43.3
24	WBSCB Bk	0	6	2.45
TOTAL		33000	3001	751.59

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 June 2017 in comparison to June 2016 and March 2017.

Item	(Amt in Rs. crore)		
	June 2016	March 2017	June 2017
Outstanding Priority Sector Credit to Minority Community	22969	25407	26391
Total Priority Sector Credit in the State	146529	152614	155609

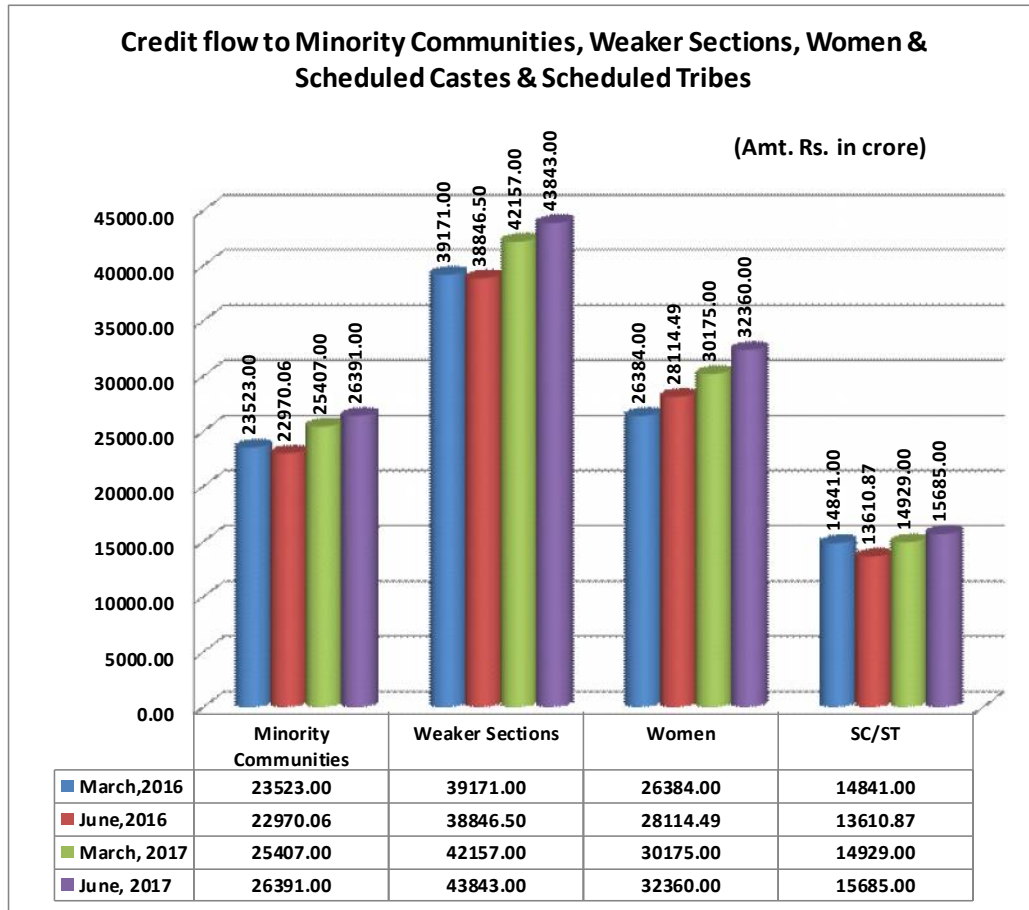
The present Priority sector Advance to Minority Community at the end of June 2017 has increased by 14.89 % over June 2016 position. Our objective is to ensure that the Minority communities and backward classes receive a fair and equitable portion of the credit within the overall target of the Priority 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 30.06.2017	% to Prisec Advance
		01.04.2008-31.03.2017		01.04.2017-30.06.2017			
		A/C	Amt.	A/C	Amt.		
1	Minority Comm.	4933236	39265.29	241667	1806.91	26390.83	17

SC/ST & OBC :							
(Rs. in crore)							
SI No.	Item	Disbursement made				Otg. Balance on 30.06.2017	% to ANBC
		2016-17		01.04.2017-30.06.2017			
		A/C	Amt.	A/C	Amt.		
2	SC/ST	1331846	6604.95	343084	1497.32	15685.01	4.00
3	OBC	254723	1728.25	64800	523.28	8745.29	2.13



**Bank wise Disbursement of Loan & deployment of Credit to Minority Community
for the State of West Bengal as on 30.06.2017**

(Rs.in lac)

Sl.No	Banks	Minority Community (Disbursement)				Outstanding	Of which to	% to
		2008 - 2017		01.04.17 to 30.06.2017		Prisec Advance	Minority community	Prisec
		A/C	Amt.	A/C	Amt.	As on 30.06.2017		Advance
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
PUBLIC SECTOR BANKS								
1	Allahabad Bank	120405	370486.34	1550	1642.04	984592.31	159066.34	16
2	Andhra Bank	1040	12133.97	28	23.56	175807.68	31113.08	18
3	Bank of Baroda	15274	19732.15	328	290.16	453112.12	59833.32	13
4	Bank of India	41038	204450.04	1875	23725.16	803859.00	116123.13	14
5	Bank of Maharashtra	610	3997.77	18	586.24	45725.13	4265.88	9
6	Canara Bank	39886	98118.34	892	1757.16	276801.08	45910.96	17
7	Central Bank of India	57327	95674.37	3291	6885.65	334839.16	49730.11	15
8	Corporation Bank	6130	23513.34	176	630.22	99299.05	30547.23	31
9	Dena Bank	935	3782.17	46	355.16	105069.00	15711.16	15
10	Indian Bank	1889	2644.31	52	234.56	77771.63	19732.26	25
11	Indian Overseas Bank	9802	7996.46	202	208.56	320814.05	68565.82	21
12	Oriental Bank Commerce	4909	21573.61	74	220.16	326920.46	47958.16	15
13	Punjab National Bank	48130	30908.66	1539	3194.51	445920.59	167817.44	38
14	Punjab & Sind Bank	647	2984.29	16	24.16	90750.30	18631.52	21
15	Syndicate Bank	23207	35657.10	1110	2094.11	149673.00	41576.23	28
16	State Bank of India	449298	402988.94	2460	2675.64	1799627.12	357564.00	20
17	Union Bank of India	9371	22127.12	421	701.24	339156.22	59272.16	17
18	United Bank of India	293353	227125.42	1862	1815.64	1545193.00	285456.61	18
19	UCO Bank	101283	137286.39	1588	3731.14	648753.26	93296.54	14
20	Vijaya Bank	3464	11521.88	98	150.45	152214.28	21098.16	14
21	IDBI Bank	37815	45820.38	7363	3239.47	378057.20	69855.26	18
A	Comm.Bks.Total	1265813	1780523.05	24989	54184.99	9553955.64	1763125.37	18
PRIVATE SECTOR BANKS								
22	HDFC Bank	30304	32705.14	964	642.56	550542.16	66340.22	12
23	AXIS Bank (UTI)	14885	318200.43	1084	1188.96	410925.85	54884.81	13
24	ICICI Bank	99940	94288.64	7673	8344.02	398796.09	52158.46	13
25	South Indian Bank	32	59.51	9	16.87	50432.98	80.51	
26	Federal Bank	6797	119881.96	752	5584.13	47163.72	3230.84	7
27	Kotak Mahindra Bank					56735.70	8562.32	15
28	Indusind Bank	736	3055.93	156	402.97	132318.02	29392.74	22
29	Bandhan Bank	1619893	734974.12	159857	82174.11	933989.11	320785.00	34
30	Ratnakar Bank Ltd.	908	41.22	790	216.68	64256.86	510.28	1
31	Yes Bank			11	139.42	115972.70	1132.72	1
B	Total	1773495	1303206.95	171296	98709.72	2761133.19	537077.90	19
(A+B)		3039308	3083730.00	196285	152894.71	12315088.83	2300203.27	19
REGIONAL RURAL BANKS								
32	BGVB (UBI)	192453	283205.63	1745	2405.56	550130.12	117597.63	21
33	PBGB (UCO)	114438	70487.11	853	2379.05	209756.11	68956.00	33
34	UBKGB	79086	53827.87	675	681.16	109340.44	17691.62	16
C	RRBs Total	385977	407520.61	3273	5465.77	869226.67	204245.25	23
D	W.B. St. Co-op.Bk	1507951	435278.84	41522	21475.15	892071.96	109530.89	12
E	WBSCARD Bank Ltd.	0	0	587	854.99	107724.88	25103.65	23
F	SIDBI		0	0	0	60501.03		0
(A+B+C+D+E+F)		4933236	3926529.45	241667	180690.62	14244613.37	2639083.06	17
Medium Enterprise						1316309.48		
Total Prisec						15560922.85		

**Bank wise Disbursement of Loan to Scheduled Caste & Scheduled Tribe
for the State of West Bengal as on 30.06.2017**

(Rs.in lac)

Sl.No	Banks	Schedule Cast & Schedule Tribe			
		2013-17		01.04.17 to 30.06.2017	
		A/C	Amt.	A/C	Amt.
(1)	(2)	(3)	(4)	(5)	(6)
PUBLIC SECTOR BANKS					
1	Allahabad Bank	36680	35413.29	1203	1408.80
2	Andhra Bank	389	704.34	16	24.57
3	Bank of Baroda	2295	5160.56	214	989.16
4	Bank of India	7562	80446.14	1125	15125.06
5	Bank of Maharashtra	170	514.74	14	30.56
6	Canara Bank	4817	2457.43	648	373.56
7	Central Bank of India	13439	19713.50	2121	865.51
8	Corporation Bank	1507	3390.76	42	109.39
9	Dena Bank	695	1317.30	49	88.75
10	Indian Bank	2560	2951.51	402	425.25
11	Indian Overseas Bank	4146	3841.34	86	272.48
12	Oriental Bank of Commerce	1332	8206.56	70	322.56
13	Punjab National Bank	9834	7054.51	1628	2306.11
14	Punjab & Sind Bank	196	510.14	18	25.16
15	Syndicate Bank	5405	6965.41	266	517.16
16	State Bank of India	292984	20963.12	1417	1465.22
17	Union Bank of India	4933	3116.70	202	249.65
18	United Bank of India	9347	5708.91	1652	720.16
19	UCO Bank	21317	26494.51	1480	2665.10
20	Vijaya Bank	1002	2458.42	30	48.56
21	IDBI Bank	44492	18738.48	7235	2296.95
A	Total	465102	256127.67	19918	30329.72
PRIVATE SECTOR BANKS					
22	HDFC Bank	1926	1580.40	82	69.01
23	AXIS Bank (UTI)	606	1035.55	6	4.56
24	ICICI Bank	20338	12910.82	1375	981.61
25	Federal Bank	59	67.29	12	12.58
26	Bandhan Bank	1641520	726062.02	113963	54531.00
27	Ratnakar Bank Ltd.	11928	631.44	2570	620.33
28	South Indian Bank	3	1.03	3	1.03
29	Indusind Bank	259	310.02	79	118.39
B	Total	1676639	742598.57	118090	56338.51
(A+B)		2141741	998726.24	138008	86668.23
REGIONAL RURAL BANKS					
30	BGVB (UBI)	32284	72592.92	3415	1748.46
31	PBGB (UCO)	29478	16004.18	1871	4295.00
32	UBKGB	50860	39720.51	2347	1889.10
C	RRBs Total	112622	128317.61	7633	7932.56
D	W.B. St. Co-op.Bk	716762	176233.86	196845	54257.84
E	WBSCARD Bank Ltd.	3038	3745.26	598	874.07
Grand Total (A+B+C+D+E)		2974163	1307022.97	343084	149732.70

**Bank wise Disbursement of Loan to Other Backward Classes
for the State of West Bengal as on 30.06.2017**

(Rs.in lac)

Sl.No	Banks	Other Backward Classes			
		2013-17		01.04.17 to 30.06.2017	
		A/C	Amt.	A/C	Amt.
(1)	(2)	(3)	(4)	(5)	(6)
PUBLIC SECTOR BANKS					
1	Allahabad Bank	43597	62649.76	1527	1910.00
2	Andhra Bank	388	9183.48	8	3.56
3	Bank of Baroda	1752	6450.70	47	75.16
4	Bank of India	5585	57701.05	1009	11251.16
5	Bank of Maharashtra	146	671.21	10	38.56
6	Canara Bank	1368	680.63	68	77.42
7	Central Bank of India	13403	23244.11	2628	1023.81
8	Corporation Bank	479	1010.46	24	51.71
9	Dena Bank	2156	169233.73	40	135.64
10	Indian Bank	1018	1510.50	182	276.85
11	Indian Overseas Bank	5477	4722.79	178	328.54
12	Oriental Bank of Commerce	870	1438.49	18	48.52
13	Punjab National Bank	6001	4767.06	2084	3967.18
14	Punjab & Sind Bank	215	747.81	16	15.25
15	Syndicate Bank	2483	3931.12	265	426.16
16	State Bank of India	163336	21136.12	1898	1877.31
17	Union Bank of India	4401	8990.18	217	315.24
18	United Bank of India	6333	3588.96	658	680.59
19	UCO Bank	12458	33118.29	637	1372.12
20	Vijaya Bank	2774	20701.99	9	11.54
21	IDBI Bank	5050	10012.22	734	1792.15
A	Total	279290	445490.66	12257	25678.47
PRIVATE SECTOR BANKS					
22	HDFC Bank	2264	522.81	543	642.56
23	AXIS Bank (UTI)	54	81.02		
24	ICICI Bank	0	0.00		
25	Federal Bank	627	1405.97	269	306.24
26	Bandhan Bank	85453	35115.25	9004	4431.00
27	Ratnakar Bank Ltd.	48454	2473.21	8411	648.15
28	South Indian Bank	52	463.40	52	463.40
29	Indusind Bank	2222	1255.66	455	530.28
B	Total	139126	41317.32	18734	7021.63
(A+B)	Commercial Banks	418416	486807.98	30991	32700.1
REGIONAL RURAL BANKS					
30	BGVB (UBI)	7945	12656.99	2456	2458.88
31	PBGB (UCO)	20515	28908	2128	4184.42
32	UBKGB (CBI)	18657	12747.14	359	456.22
C	RRBs Total	47117	54312.13	4943	7099.52
D	W.B. St. Co-op.Bk	395289	152836.06	28748	12356.14
E	WBSCARD Bank Ltd.	675	834.56	118	172.56
Grand Total (A+B+C+D+E)		861497	694790.73	64800	52328.32

RUDSETI / RSETI (Rural Self Employment Training Institute)

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

Bank wise sponsorship of RSETIs are as under :

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

It is observed that upto June quarter, all 19 RSETIs have collectively conducted 3193 training programmes and trained 84339 .The District wise RSETI performance is furnished in Annexure.

Status of RSETI wise settlement of trained candidates as on 30.06.2017

State : West Bengal							
Name of RSETI/ RUDSETI	No of training cond.	No of candidates trained	Total settled	Self employed		Wage employed	% of settlement
				Bank	Own		
Birbhum (Bolpur)	169	5033	3137	2434	698	5	62.33
West Midnapore (Debra)	135	4511	3629	2603	775	251	80.45
North 24 Parganas	174	4613	4080	2259	1819	2	88.45
Coochbehar	80	1987	1455	707	748	0	73.23
Darjeeling	54	1316	889	646	239	4	67.55
Jalpaiguri	194	3777	3170	2906	223	41	83.93
Purba Midnapore	146	4223	3098	1356	1716	26	73.36
Berhampore	212	6217	4445	2275	2170	0	71.50
Malda	143	4352	3199	1738	1113	348	73.51
Nadia (Haringhata)	131	3305	2430	757	1605	68	73.52
Burdwan	164	4138	2882	1530	1352	0	69.65
Hooghly	172	4512	3333	2810	523	0	73.87
Howrah	131	4025	3010	2992	18	0	74.78
Bankura (Ranbahal)	208	4827	3350	1651	1182	517	69.40
Dakshin Dinarpur(Balurghat)	126	3385	2611	1359	1046	206	77.13
Howrah	482	11961	10013	2095	7365	553	83.71
Purulia	113	2905	1452	934	518	0	49.98
South 24 Parganas	214	5657	3807	3284	490	33	67.30
Uttar Dinajpur	145	3595	2319	1567	743	9	64.51
Total	3193	84339	62309	35903	24343	2063	73.88

Overall cumulative settlement of trained candidates as on June 2017 stands at 74%. But it is observed that in Purulia district RSETI it is only 50%. Whereas the highest percentage of settlement is in North 24 Parganas RSETI which is at 88%, followed by 84% in Jalpaiguri District RSETI.

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

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

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

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

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

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

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

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

As per discussion held in the 137th SLBC meeting of West Bengal on 16.06.2017 in view of notification regarding Notified Areas for Affordable Housing Loan in the State of West Bengal, SLBC Desk West Bengal vide its letter no. LBD/NULM/779/2017 dated 15.07.2017 requested SUDA to provide copy of the notification of Notified Areas for Affordable Housing Loan.

It was also requested in the letter that if the said notification is not being issued till date, the same may be communicated to the SLBC WB desk.

In the absence of such notification, member banks are unable to lodge claim of subsidy under Affordable Housing Loan Scheme.

SLBC desk is still awaited for any response from SUDA.

Timely submission of Data by banks:

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

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

Sl. No.	Name of the Bank	June 2015	June 2016	March 2017	June 2017
1	Allahabad bank	31.07.2015	26.07.2016	11.05.2017	04.08.2017
2	Andhra Bank	11.08.2015	06.08.2016	12.05.2017	27.07.2017
3	Bank of Baroda	30.07.2015	26.08.2016	17.05.2017	08.08.2017
4	Bank of India	28.07.2015	25.07.2016	08.05.2017	26.07.2017
5	Bank of Maharashtra	23.07.2015	15.07.2016	02.05.2017	25.07.2017
6	Canara Bank	05.08.2015	28.07.2016	05.05.2017	29.07.2017
7	Central Bank of India	05.08.2015	02.08.2016	19.04.2017	18.07.2019
8	Corporation Bank	25.07.2015	01.08.2016	21.04.2017	11.07.2017
9	Dena Bank	21.07.2015	19.07.2016	10.04.2017	21.07.2017
10	Indian Bank	29.07.2015	03.08.2016	12.05.2017	08.08.2017
11	Indian Overseas Bank	28.07.2015	11.08.2016	28.04.2017	11.08.2017
12	Oriental Bank of Commerce	19.08.2015	16.07.2016	03.05.2017	10.08.2017
13	Punjab National Bank	01.08.2015	03.08.2016	11.05.2017	03.08.2017
14	Punjab & Sind bank	24.07.2015	28.07.2016	29.04.2017	25.07.2017
15	Syndicate Bank	21.07.2015	27.07.2016	21.04.2017	25.07.2017
16	State Bank of India	10.08.2015	08.08.2016	05.05.2017	08.08.2017
17	Union Bank of India	13.08.2015	04.08.2016	15.05.2017	04.08.2017
18	United Bank of India	30.07.2015	28.07.2016	21.04.2017	27.07.2017
19	UCO Bank	17.08.2015	17.08.2016	05.05.2017	01.08.2017
20	Vijaya Bank	07.08.2015	30.07.2016	29.04.2017	28.07.2017
21	BGVB	22.07.2015	30.07.2016	24.04.2017	29.07.2017
22	PBGB	07.08.2015	29.07.2016	18.04.2017	19.07.2017
23	UBKGB	27.07.2015	04.08.2016	06.05.2017	25.07.2017
24	HDFC Bank	21.07.2015	16.07.2016	11.04.2017	19.07.2017
25	AXIS Bank	22.07.2015	10.07.2016	11.05.2017	15.07.2017
26	ICICI Bank	23.07.2015	22.07.2016	24.04.2017	21.07.2017
27	Yes Bank	-	-	-	21.07.2017
28	Bandhan Bank	-	25.07.2016	03.05.2017	14.07.2017
29	Indusind Bank	20.07.2015	27.07.2016	21.04.2017	11.08.2017
30	Federal Bank	30.07.2015	28.07.2016	27.04.2017	14.08.2017
31	Ratnakar Bank Ltd.	-	15.07.2016	17.04.2017	17.07.2017
32	South Indian Bank	-	-	12.05.2017	08.08.2017
33	WB St. Co-o p Bank	05.08.2015	03.08.2016	17.05.2017	14.08.2017
34	WBSCARDB	07.08.2015	01.08.2016	19.05.2017	25.07.2017
35	SIDBI	-	25.07.2016	18.05.2017	11.07.2017
36	IDBI Bank	27.07.2015	30.07.2016	28.04.2017	24.07.2017
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 ऑफ़ इंडिया
अग्रणी बैंक प्रभाग
प्रधान कार्यालय
11, हेमन्त बसु सरणी
कोलकाता - 700 001

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

संयोजक: पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति

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

सन्दर्भ: एलबीडी/एसएलबीसी/पश्चिम बं./649-750 /17-18
दिनांक: 26.06.2017

Ref: LBD/SLBC/West Bengal/ 649-750 /17-18
Date: 26.06.2017

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 कार्यवाही विवरण।**

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

हम इसके साथ दिनांक 16.06.2017 को होटल "द
ललित ग्रेट ईस्टर्न", कोलकाता में सम्पन्न पश्चिम
बंगाल राज्य स्तरीय बैंकर्स समिति की 137 वीं बैठक
की कार्यवाही विवरण भेज रहे हैं।

We are sending herewith the proceedings
of the 137th meeting of State level
Bankers' Committee for West Bengal held
at Hotel "The Lalit Great Eastern",
Kolkata on 16.06.2017.

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,

मानसि ७२

महाप्रबंधक

General Manager,

प्राइसेक, कृषि- ऋण, अग्रणी बैंक प्रभाग एवं

Prisec, Agri-Credit, Lead Bank Division &

संयोजक: पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति

Convener- SLBC for West Bengal

Minutes of the 137th SLBC Meeting for the State of West Bengal held on 16.06.2017 at Lalit Great Eastern Hotel, Kolkata

The 137th SLBC Meeting for the State of West Bengal was held on 16.06.2017 at the Lalit Great Eastern, Kolkata to review the performance of the State for the financial year 2016 -17.

The dignitaries present included Dr. Amit Mitra, Hon'ble Finance Minister, Govt. of West Bengal, Shri Pawan Bajaj, Managing Director & CEO, United Bank of India & Co-Chairman, SLBC, West Bengal, Dr. Sanjeev Chopra, Additional Chief Secretary, Agriculture, GoWB, Shri H. K. Dwivedi, Principal Secretary, Finance Dept., GoWB, Dr. Sudip Kumar Sinha, Joint Secretary, Finance, GoWB, Ms. Anandita Sinha Ray, Director, DFS & Nodal Officer, SLBC, West Bengal, Smt. Rekha G. Warriar, Regional Director, RBI, Kolkata, Shri Ashok Kumar Pradhan, Executive Director, United Bank of India, Ms. C. D. Lama, SMD & CEO, WBSRLM, Shri A. K. Ray Barman, CGM, NABARD, Shri Partha Pratim Sengupta, CGM, SBI, Senior Executives of State Government, RBI, NABARD, Banks and Insurance companies. The Lead District Managers of West Bengal were also present.

In his opening remarks Shri Manas Dhar, General Manager, UBI & Convener, SLBC, West Bengal extended warm welcome to Dr.Amit Mitra and all the other dignitaries present. He then requested Shri Pawan Bajaj, MD & CEO, UBI to deliver his welcome address.

After extending greetings to Dr. Mitra and other invitees, Shri Bajaj mentioned that focus of the 137th SLBC meeting was to review the progress made on the action points emerged out of the 136th SLBC meeting held on 15.03.2017 and performance of the banks for the financial year 2016-17. He congratulated the bankers for achieving the targets under Annual Credit Plan for the financial year 2016-17 and also lauded the role of the State Government in helping the banks in achieving the targets.

Sri Bajaj commented that it was a matter of immense pleasure that West Bengal has achieved the distinction of becoming the 3rd largest State in terms of number of SHG credit linkage and 5th largest State in terms of volume of credit mobilized for SHGs. Banks as a whole in the State have surpassed the target of credit linkage of SHG for FY 2016-17 by reaching Rs. 3329.81 crore which is 102% of financial target. Average Credit disbursed per SHG during F.Y 2016-17 has risen to Rs 1,48,068/- against average SHG credit of Rs. 1,03,702/- for the F.Y 2015-16, thereby registering an increase of Rs. 44366/- per SHG. He said that the performance of the State in regard to financing SHG was quite impressive.

Shri Bajaj expressed his satisfaction that Bankers have done excellent job in disbursement of credit in MSME sector also. All the banks taken together have overshoot even the revised target of Rs.26000cr under MSME for FY 2016-17. Disbursement under MSME stood at Rs.29186 crore (112% of annual target) against the target of Rs.26,000 crore (revised target) during the FY2016-17, thus registering a growth of 27% over the disbursement of Rs.22,887 crore made during the last financial year. This indicates that the 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 the entrepreneurs.



Shri Bajaj appreciated the initiative taken by Government of West Bengal to observe KCC day on 8th June, 22nd June, 7th July & 21st July, 2017 in Kharif 2017 season to improve the penetration and proper utilization of Kisan Credit Card and also for the revival of Dormant KCC. He requested all the Bankers including the LDMs to respond to the call of the State Government and fully avail this opportunity to improve the KCC portfolio of the State.

Shri Bajaj also praised the efforts of FIDD, RBI in introducing observance of Financial Literacy Week during June 5 – 9, 2017. He said that it was a good initiative and the spirit has to be kept alive.

In respect of opening of Brick & Mortar branches in the underserved areas of West Bengal, Sri Bajaj informed that SLBC has formed a committee under the Chairmanship of Dr. Sudip Kumar Sinha, Joint Secretary, Finance, Govt. of WB. After another round of survey by the LDMs, the committee finalized its report of 359 villages with population more than 5000 without having a bank branch within a radius of 5km. It is observed that out of 359 villages, 55 villages are having brick & mortar bank branch within a radius of 3km and 87 villages are having bank branch within 3km to 5km. However, 217 villages do not have any Brick & mortar bank branch within 5km.

He said that meanwhile, due to some developments, few Banks may face difficulty to add any new branch during the FY 2017-18, notwithstanding these banks are having Board approved Branch Expansion Plan for FY2017-18. He mentioned that RBI has declined the proposal of Bangiya Gramin Vikash Bank for opening new branches in unbanked areas as allocated to them due to high NPA Ratio of the Bank. Hence, the concerned villages may be suitably allocated among the other member banks which do not have any issue regarding branch expansion.

He said despite demonetisation, CD ratio of the State stood at 64% as on 31.03.2017 as against the all India CD ratio of 73.7%. He mentioned that attainment of the desired CD ratio of 75% is contingent upon recovery of dues and fresh disbursement of credit. He lamented that the gross NPA position of all banks in the State stood at 15% and if written off accounts, which is nothing but NPA, are added, the NPA percentage climbs to a staggering 20%. He reminded that SLBC, West Bengal had highlighted the concern of the member banks in the matter of burgeoning NPA during the previous meetings since 2013.

Shri Bajaj appreciated the role of Agriculture & SHG Department, Govt. of WB in ensuring excellent recovery in the Farm loan and SHG loans. He mentioned that better credit growth witnessed in these two sectors have direct bearing with the positive performance in the recovery front. He added that little more help from the State Government in taking over possession of charged assets of delinquent borrowers through granting timely permission of the District Magistrates & Police Authorities, could uplift the comfort level of the Bankers operating in the State. He said that it would definitely result in greater delivery of credit to all segments.

Shri Bajaj reminded that the bankers in the State should realize the importance of correct reporting of data to the SLBC desk. He approached that the CD ratio of the State may even cross 70% if the banks operating in the State take pain in correct reporting of data pertaining to loan sanctioned outside the State but utilized in different projects in West Bengal. In this regard, he cited the example of Odhisa State.



Shri Bajaj requested Dr. Amit Mitra, Finance Minister, Govt. of WB for early introduction of on-line verification of land and creation of charge which he felt will definitely augment the comfort level of the banks in sanctioning fresh credit.

Thereafter, Shri Bajaj requested Dr. Amit Mitra to deliver his keynote address.

Dr. Mitra congratulated Shri Bajaj for making a very substantive statement which covered a wide gamut of banking functioning and the economic world. But he said that he wished to have more analysis than mere statement of facts. He mentioned that it would be better if the speech of the Chairman, SLBC is circulated before hand or a executive summary/foldable information paper is sent along with the notice of the meeting.

Dr. Mitra mentioned that all achievements should be reported against targets. Where targets couldn't be achieved – the reasons thereof should be specifically mentioned.

Dr. Mitra discussed at length the issue of CD ratio in the State of West Bengal. He made a district wise analysis. Out of 20 districts of the State, in 17 districts, CD Ratios have increased during the quarter ended March 2017 and in 3 districts viz. Purba Medinipur, Murshidabad and Darjeeling, the CD ratios have declined although marginally. Dr. Mitra interacted with the individual LDMs of the 5 districts with CD Ratio below 40% and asked them to explain the reason of such poor CD Ratio. He then advised the 5 LDMs to fix strategies and take necessary steps to cross the CD Ratio level of 40% by September, 2017.

He advised all the LDMs to hold stakeholders meeting at regular interval, where Banker, line departments of State Government, MSME clusters and other Stakeholders of the district administration would participate. State Government would extend all sorts of support in organising the stakeholders meet.

Regarding observance of 4 KCC Days in June & July 2017, Dr.Mitra mentioned that all the farming family should be brought under the fold of KCC and the ticket size of the loans under KCC should be increased by strictly adhering to the scale of Fiancé of crops. The average credit per KCC of all the banks (excluding WB State Coop. bank) in the State stood at Rs.68,368/- as on 31.03.2017. He requested all the Bankers present in the meeting to give special emphasis on the KCC day to be observed on 21.07.2017. Dr. Mitra suggested holding of a contest amongst the districts in the matter of observance of KCC Day. He said the district, which will perform well, may be felicitated in a public function to be attended by Ministers and important functionaries. Dr. Mitra also mentioned about the State's initiative to provide insurance coverage to both Loanee & Non-loanee farmers under Bangla Fasal Bima Yojana.

Dr.Chopra, Addl. Chief Secretary (Agrl.), Govt. Of West Bengal told that revival/ activation of dormant KCC is a big challenge for the State. He mentioned that large amount of KCCs in the State are lying either dormant or inactive. Dr. Chopra requested the Bankers to avail the benefit of observance of KCC days to activate a large chunk of dormant KCCs by sensitising the borrower farmers about the benefits of prompt repayment and credit discipline.

Here Sri Dhar pointed out the wide differences between the data provided by the LDMs and the Bankers regarding the position of KCC in the State as on 31.03.2017 and requested the House to settle the issue. Dr. Chopra clearly stated that the data provided by the bankers are only acceptable as it is directly extracted from the CBS platform.

On Fasal Bima Yojana, Dr.Chopra, Addl. Chief Secretary (Agrl.) commented that due to technical snag, insurance data were not regularly uploaded in the portal. This often led to a situation where a farmers' claim might be put to question. He advised regular interaction



amongst the stakeholders to mitigate such situation. Dr. Chopra mentioned that hefty amount of Rs.1200 cr. has been paid by the State Government towards insurance premium.

Here Shri Manas Dhar, Convener, SLBC West Bengal mentioned that since the input costs of Rabi season crops varies with the Kharif season crops, the scale of finance/cost of production may be fixed in July/Aug and March respectively. Till now District Level Task Force Committee meets only in July/Aug each year. He recommended fixing of scale of finance of Rabi Crop & Kharif crop separately. This suggestion was accepted by the Addl.Chief Secretary (Agriculture) and the Hon'ble Finance Minister.

Ms. C.D. Lama, Mission Director, WBSRLM requested the SLBC to take a constructive view for increasing per SHG quantum of finance from the present level of initial credit linkage of Rs.1.25lacs. 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 to Rs.2.50 lac and from Rs.3.00 lac to Rs.3.50 lac respectively.

Dr.Amit Mitra requested the SLBC to come out with accurate figures of unbanked GPs and villages of the State at the earliest and should draw a time bound programme to cover those unbanked areas by opening of brick & mortar branches there. Representative from Bandhan Bank mentioned that they have already opened substantial number of Door Step Service Centres (DSCs) in the unbanked villages of the State.

Dr. Mitra appreciated the performance of the State in regard to Pradhan Manti Mudra Yojana (PMMY). All Banks taken together in the State disbursed Rs.15149 crore as on 31.03.2017, which is 199.63% of the target set for the State under PMMY. Dr.Mitra requested the Bankers to extend support to more and more entrepreneurs under this scheme to make them self reliant.

Performance of the State under PMJDY was also reviewed in the meeting. Average deposit per PMJDY SB account stood at Rs.3289/- against national average of Rs.2248/-. In regard to issuance of Rupay card to PMJDY customers, the State was ahead of national average by 1%. The PMJDY account holders should be sensitized to use Rupay card to avail the benefit of in-built accidental insurance coverage of Rs.100,000/-. Percentage of zero balance accounts in the State has come down to 15%. Aadhar seeding percentage has gone up to 68% from the last year figure of 33%. Aadhar seeding of adult population has reached 90%.

Thereafter, discussion took place on the following agendas.

Performance of the State under Social Security Measures: Number of enrolments under the social security schemes viz. PMSBY, PMJJBY & APY as on 31.03.2017 remained at 4937081, 1095440 & 238361 respectively. Under PMSBY 634 number of claims has been submitted and out of this 481 cases have been settled, 130 cases are pending and 23 cases have been rejected.

Financial Literacy Programmes: RBI initiated a 5 days long programme of Financial Literacy Week during 5-9 June, 2017 based on 4 broad themes viz. KYC, Exercising Credit Discipline, Grievance Redressal and Going Digital (UPI & *99#). All the FLCs and rural branches of the State conducted financial literacy camps on those days. Since financial awareness could not be achieved through observance of a week long programme only, it requires continuous efforts on the part of all the stake holders like RBI, NABARD, Banks, various line departments of the State Government and NGOs.



NPA Recovery: Percentage of gross NPA in the State rose from 12.33% to 14.97% during FY 2016-17. In absolute terms the figure increased from Rs.43904.14 cr. to Rs. 55049.25 cr. Sector wise break-up of NPA as on 31.03.2017 was: Agriculture 7.61%, MSME 17.13%, Other Priority Sector 3.85% & Non-PRISEC 71.41%.

Online land verification status – Out of 341 blocks in West Bengal, property details could be verified in case of 336 blocks under “Know Your Property Link” in the e-bhuchitra website. A meeting has been proposed by Shri Manas Dhar, Convener, SLBC West Bengal for familiarising the bank officials with the new system of online land verification.

National Housing Bank representative from New Delhi raised the issue of Notification of notified areas by the State Government for loans under PMAY. Without this notification CLSS subsidy will not be available. Shri Dhar requested the representative of SUDA to issue the requisite notification without any delay.

Ms. Rekha G. Warriar, Regional Director, RBI, Kolkata requested the banks to provide correct data and avoid submission of incomplete information. She mentioned that the issue of opening of brick & mortar branch was bit stymied for the time being as the financial sector has been facing the issue of consolidation. She appreciated the suggestion made by Dr. Mitra in regard to preparation of Executive Summary instead of giving large bound books to the participants at the SLBC meeting.

Summing up the discussion, Shri Bikramjit Shom, Dy. General Manager, United Bank of India, 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 H. K. Dwivedi, Principal Secretary, Finance, 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 137th SLBC Meeting of West Bengal held on 16.06.2017 at
The Lalit Great Eastern Hotel, 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
5	Sri Sanjeev Chopra	Addl. Chief Secretary, Agriculture Department, GoWB
4	Sri H.K. Dwivedi	Principal Secretary, Finance, GoWB
6	Ms. Anindita Sinha Ray	Director, DFS and Nodal Officer, SLBC West Bengal
7	Ms. Rekha G. Warriar	Regional Director, Reserve Bank of India
8	Sri A.K. Raybarman	Chief General Manager, NABARD
9	Sri Partha Pratim Sengupta	Chief General Manager, State Bank of India
GOVT. of WEST BENGAL & OTHER GOVT. AGENCIES		
10	Ms. C.D. Lama	State Mission Director and Chief Executive officer, WBSRLM
11	Sri D. Mukhopadhyay	Secretary, L&LR and RR&R Dept., GoWB
12	Dr. Sudip Kumar Sinha	Joint Secretary, Finance, GoWB
13	Sri Prasenjit Hans	Joint Secretary, Agriculture, GoWB
14	Ms. Nilanjana Dasgupta	Joint Secretary and ACEO, WBSRLM, GoWB
15	Sri Partha S. Mukhopadhyay	Joint Secretary, ARDD, GoWB
16	Sri Shakil Ahmed	Joint Secretary, MA & ME Dept., GoWB
17	Sri P.N. Bhutia	MD, WBSCL, SHG & SE, GoWB
18	Sri D. Ghosh	Director, Textile Dept., GoWB
19	Ms. Mahua Banerjee	Special Secretary, Industries, GoWB
20	Sri Partha Sarathi Dutta	Dy. Director, Institutional Finance, GoWB
21	Dr. Saptarsi Biswas	Dy. Director, Fisheries, GoWB
22	Sri S.K. Mishra	Regional Chief, HUDCO
23	Sri M. Biswas	Managing Director, WBMDFC and MA& ME Department, GoWB
24	Sri Ashoke Kumar Das	Additional Director, SUDA
25	Sri S.K. Halder	Additional DA (EV), GoWB
26	Sri B. Pattanayak	Sr. A.O., Department of Posts
27	Sri S. Chakraborty	Executive, KVIC
28	Sri Joydev Bhattacharya	Asst. Director, KVIC
29	Sri Swapan Biswas	WBKVIB, MSME & T Department, GoWB
30	Sri Ranjit Roy	Consultant, WBSRLM, GoWB
31	Sri Sandip Bairagi	SMM (FI & ME), SUDA
32	Sri Dilip Kumar Mitra	SPM, WBSRLM
33	Sri Swapan Kumar Ghosh	RBO, SHG & SE Dept., GoWB



RBI and NABARD		
34	Ms. Dimple Bhandia	General Manager, Reserve Bank of India
35	Sri P.P. Basu Chowdhary	Deputy General Manager, NABARD
36	Sri Amit Das	Assistant General Manager, RBI
Commercial Banks		
37	Sri Manas Dhar	General Manager, UBI & Convener, SLBC West Bengal
38	Sri Umesh Kumar Singh	Field General Manager, Central Bank of India
39	Sri Imran A. Siddiqui	Field General Manager, Allahabad Bank
40	Sri S.K. Srivastava	General Manager, Indian Overseas Bank
41	Sri E. Gopinathan	Deputy General Manager, Bank of India
42	Sri T.R. Sahu	Deputy Zonal Manager, Punjab National Bank
43	Sri N.R. Samal	Deputy General Manager, Union Bank of India
44	Sri A.S. Alagarsamy	Deputy General Manager, Syndicate Bank
45	Sri N. Veerabhadrappe	Deputy General Manager, Corporation Bank
46	Sri A.K. Panda	Zonal Manager, Bank of Baroda
47	Sri Rama Swamy K.S.	Assistant General Manager, UCO Bank
48	Sri B. Bhattacharjee	Assistant General Manager, State Bank of India
49	Sri Shakil Akhtar	Assistant General Manager, Canara Bank
50	Sri J.K. Sebapathy	Assistant General Manager, Oriental Bank of Commerce
51	Sri N. Raghavendran	Assistant General Manager, Dena Bank
52	Sri Babul Baruah	Assistant General Manager, Vijaya Bank
53	Sri R. Mitra	Chief Manager, UCO Bank
54	Sri P.K. Sahoo	Chief Manager, Indian Bank
55	Sri Shrikant M. Abooj	Chief Manager, Andhra Bank
56	Sri Sushant Kumar Gupta	Chief Manager, Bank of Maharashtra
57	Sri Shyamapada Biswas	Senior Manager, Bank of India
58	Sri P.K. De Sarkar	Senior Manager, Punjab & Sind Bank
59	Sri A.K. Seth	Senior Manager, Punjab National Bank
60	Sri Neeraj Kumar	Senior Manager, Canara Bank
61	Sri P. Baidya	Senior Manager, Union Bank of India
62	Sri D.J. Bhowmik	Senior Manager, Syndicate Bank
63	Ms. Chitrani Majumdar	Senior Manager, Indian Bank
64	Dr. H.M. Thakur	Senior Manager, Bank of Baroda
65	Sri S. Bubna	Senior Manager, Corporation Bank
66	Sri Dinesh Kumar	Manager, Central Bank of India
67	Sri Biplab Kumar Das	Manager, IDBI Bank
68	Ms. Samita Roy	Regional Manager, ICICI Bank Ltd.
69	Sri Bernard Francis	Senior Manager, Axis Bank
70	Sri Sandip Kumar	Senior Manager, Federal Bank
71	Sri Sandeep Gautam	VP, HDFC Bank
72	Ms. Arpita Sen	DVP, Bandhan Bank
73	Sri Sourav Kar	VP, Bandhan Bank
74	Sri Biplab Kr. Das	Manager, IDBI Bank
75	Sri Subhanshu Chakraborty	Manager, South Indian Bank
76	Sri Kundan Kumar	Officer, Vijaya Bank
77	Sri Abir Saha	ASM, Axis Bank



RRBs , Co-operative Banks and RSETI		
78	Sri Chinmoy Gupta	Managing Director, West Bengal State Coop. Bank Ltd.
79	Sri Umesh Chandra	Chairman, BGVB
80	Sri P. Anup Kumar	Chairman, UBKGB
81	Sri T.C. Poonia	General Manager, PBGB
82	Sri Subrata Roy	Deputy General Manager, WBFC
83	Sri Arupendu Banerjee	State Director, RSETI
SIDBI, National Housing Bank and Insurance Companies		
84	Sri K.M. Deka	Deputy General Manager, SIDBI
85	Ms. Rita Bhattacharya	Deputy General Manager, National Housing Bank
86	Sri K.K. Mohapatra	Chief Regional Manager, AICIL
87	Sri Utpal Paul	Secretary, LIC
88	Dr. Apurba Hazra	Manager, Oriental Insurance Company Ltd.
89	Sri Chayan B. Roy	Manager, Reliance GIC Ltd.
90	Sri Samir Banerjee	Deputy Manager, United Insurance Company Ltd.
91	Sri Sourav Chatterjee	A.O., NICL
Lead District Manager		
92	Sri R.K. Prasad	LDM, 24 Parganas, North
93	Sri Jyotirmoy Mondal	LDM, Kolkata
94	Sri Gour Chatterjee	LDM, Jalpaiguri
95	Sri S.S.P. Gupta	LDM, Burdwan
96	Sri Lucky Bhabnani	LDM, Howrah
97	Sri B.K. Swain	LDM, Darjeeling
98	Sri Amit Kumar Sinha	LDM, Murshidabad
99	Sri Shaktipada Paria	LDM, Paschim Medinipur
100	Sri Sugata Lahiri	LDM, Nadia
101	Sri T.K. Roy	LDM, Alipurduar
102	Sri Manabendra Saha	LDM, Hooghly
103	Sri Rabindranath Sharma	LDM, Malda
104	Sri Srikanta Mohan Mahato	LDM, Purulia
105	Sri N.C. Saha	LDM, 24 Parganas, South
106	Sri Ashim Kumar Pandit	LDM, Purba Medinipur
107	Sri Subir Kumar Dey	LDM, Uttar Dinajpur
108	Sri D.N. Thakur	LDM, Birbhum
109	Sri Sanjeev Kumar Nandi	LDM, Bankura
110	Sri Abhay Kumar Sinha	LDM, Dakshin Dinajpur





**Get additional security benefits
on your Savings Account**

**PRADHAN MANTRI
SURAKSHA BIMA
YOJANA**

**PRADHAN MANTRI
JEEVAN JYOTI BIMA
YOJANA**

संयोजक
युनाइटेड बैंक ऑफ़ इंडिया

अग्रणी बैंक प्रभाग
प्रधान कार्यालय



Convener
UNITED BANK OF INDIA

LEAD BANK DIVISION
HEAD OFFICE

युनाइटेड टावर
11, हेमन्त बसु सरणी, कोलकाता - 700001

Visit our website : www.slbc bengal.com

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