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

Quarterly
Review
December, 2017

Date : 16.03.2018
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

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Lead Bank Division
Head Office

Convener: State Level Bankers' Committee for West Bengal

Agenda Notes
For the 140th SLBC Meeting

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General Information of West Bengal

Geographical Area	88752 sq KM
Percentage Area of State to area of Indian Union	2.74%
Average Annual rainfall	1666 mm
Districts	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 December 2017)	11613
No. of Minority concentrated districts.	#17
Principal Language	Bengali
Airport	Kolkata, Bagdogra and Andal
Riverine Ports	Kolkata, Haldia

#(1) Howrah, (2) Kolkata, (3) Burdwan, (4) Nadia, (5) 24-Parganas North, (6) 24-Parganas South, (7) Malda, (8) Murshidabad, (9) Uttar Dinajpur, (10) Dakshin Dinajpur, (11) Coochbehar, (12) Birbhum, (13) Darjeeling, (14) Jalpaiguri, (15) Alipurduar, (16) Purba Medinipur, (17) Paschim Medinipur.

Population Details:

(As per 2011 census)

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

Farming Activities:

(As per 2011 census)

Total or Gross cropped area	9459 thousand hectares
Net cropped area	5204 thousand hectares
Net irrigated area under minor irrigation	4434 thousand hectares
Cropping intensity	182%
Major Crops	Rice, Potato, Jute, Tea, Vegetables, Pulses, etc.
Soil type	Gangetic Alluvial soil & lateritic soil
Climate	Tropical & humid except in the northern hilly region
Cultivators	51.17 lac
Of the above, Small & Marginal farmers	43.42 lac
Agricultural labourers	101.89 lac
Recorded Sharecroppers	15.37 lac
Workers engaged in Household Industries	14.36 lac
Workers engaged in Allied Agro Activities	3.35 lac
Other workers	121.73 lac
Per Capita Deposit (as on 31.12.2017)	Rs 75432
Per Capita Advance (as on 31.12.2017)	Rs 48886
Average population served per branch (excluding Cooperative banks) (as on 31.12.2017)	11613

Bank wise & District wise allocation of Lead Bank Responsibility:

Bank	No. of Districts	Name of Districts
United Bank of India	11	Bankura, Dakshin Dinajpur, Uttar Dinajpur, Malda, Murshidabad, Nadia, Purulia, 24-Pargans (South), Purba Medinipur, Paschim Medinipur & Jhargram
UCO Bank	4	Howrah, Hooghly, Birbhum & Purba Burdwan
Central Bank of India	4	Jalpaiguri, Darjeeling, Coochbehar & Alipurduar
Allahabad Bank	1	24-Parganas (North)
State Bank of India	3	Kolkata, Kalimpong & Paschim Burdwan

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

Population group	March 2012	March 2016	March 2017	December 2017
Rural	2859 (45.83%)	3550 (44.64%)	3552 (43.31%)	3634 (43.67%)
Semi- urban	938 (15.03%)	1284 (16.14%)	1398 (17.05%)	1407 (16.91%)
Urban	1160 (18.60%)	1529 (19.23%)	1630 (19.88%)	1649 (19.81%)
Metro	1281 (20.54%)	1590 (19.99%)	1621 (19.76%)	1632 (19.61%)
TOTAL	6238 (100%)	7953 (100%)	8201 (100%)	8322 (100%)

Position of ATMs in the State of West Bengal:

Population group	December 2015	December 2016	December 2017
Rural	2354	2540	2556
Semi- urban	2013	2137	2182
Urban	2902	3108	3210
Metro	2833	3045	3248
TOTAL	10102	10830	11196

VITAL BANKING STATISTICS OF WEST BENGAL

(Amount Rs in crore)

Sl. No.	Parameter	December 2016	March 2017	December 2017
1	No. of Branches	8072	8201	8322
2	Total Deposits	655520	655921	689054
3	Total Advances	405631	418988	446568
4	CD Ratio	62	64	65
5	C+I: Deposit Ratio	77	77	78
6	Priority Sector Advances (PSA)	140080	152614	162126
7	% of PSA to ANBC	41	43	40
8	Agriculture Advances	38591	42508	45528
9	% of Agri Advances to ANBC	11	12	11
10	MSE Advances	60870	66762	70422
11	MSME(Prisec from 1 st April,2015)	74360	80100	83723
12	Education Loans	2183	2282	2471
13	Housing Loans	29395	30961	36071
14	DRI Advances	121	132	148
15	% of DRI Advances to ANBC	0.04	0.04	0.04
16	Schedules Caste/ Scheduled Tribe Advances	13803	14929	16283
17	Advances to Women Entrepreneurs	29541	30175	35386
18	% of Advances to Women Entrepreneurs to ANBC	9	8	9
19	Weaker Section Advances	39664	42157	45758
20	% of Weaker Advances to ANBC	12	12	11
21	Minority Community Advances	24096	25407	29867
22	% of Minority Community Advances to Prisec Advances	17	17	18

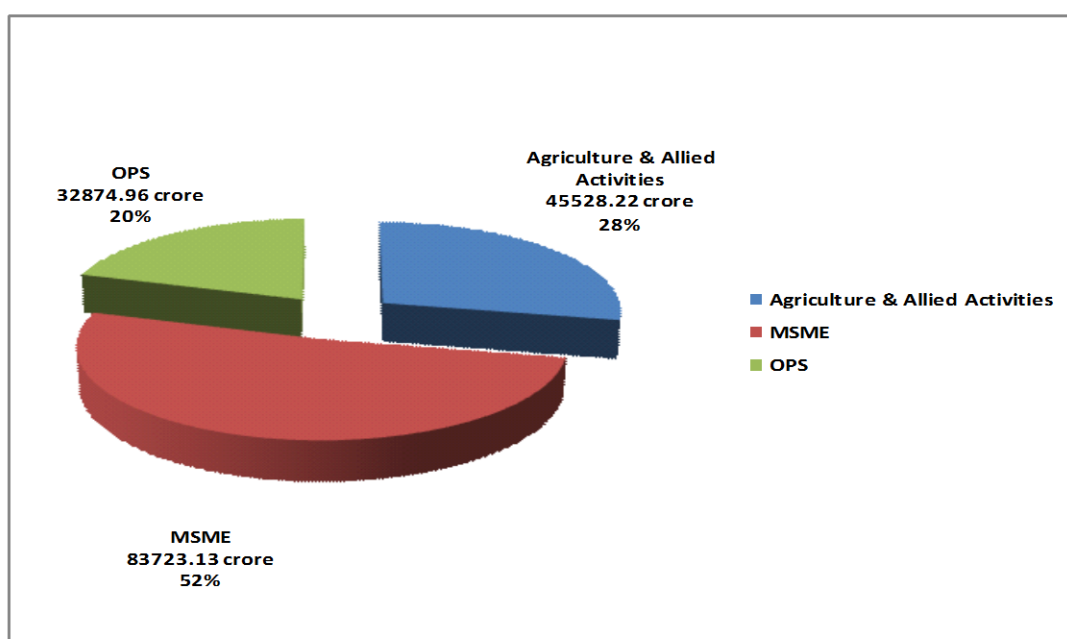
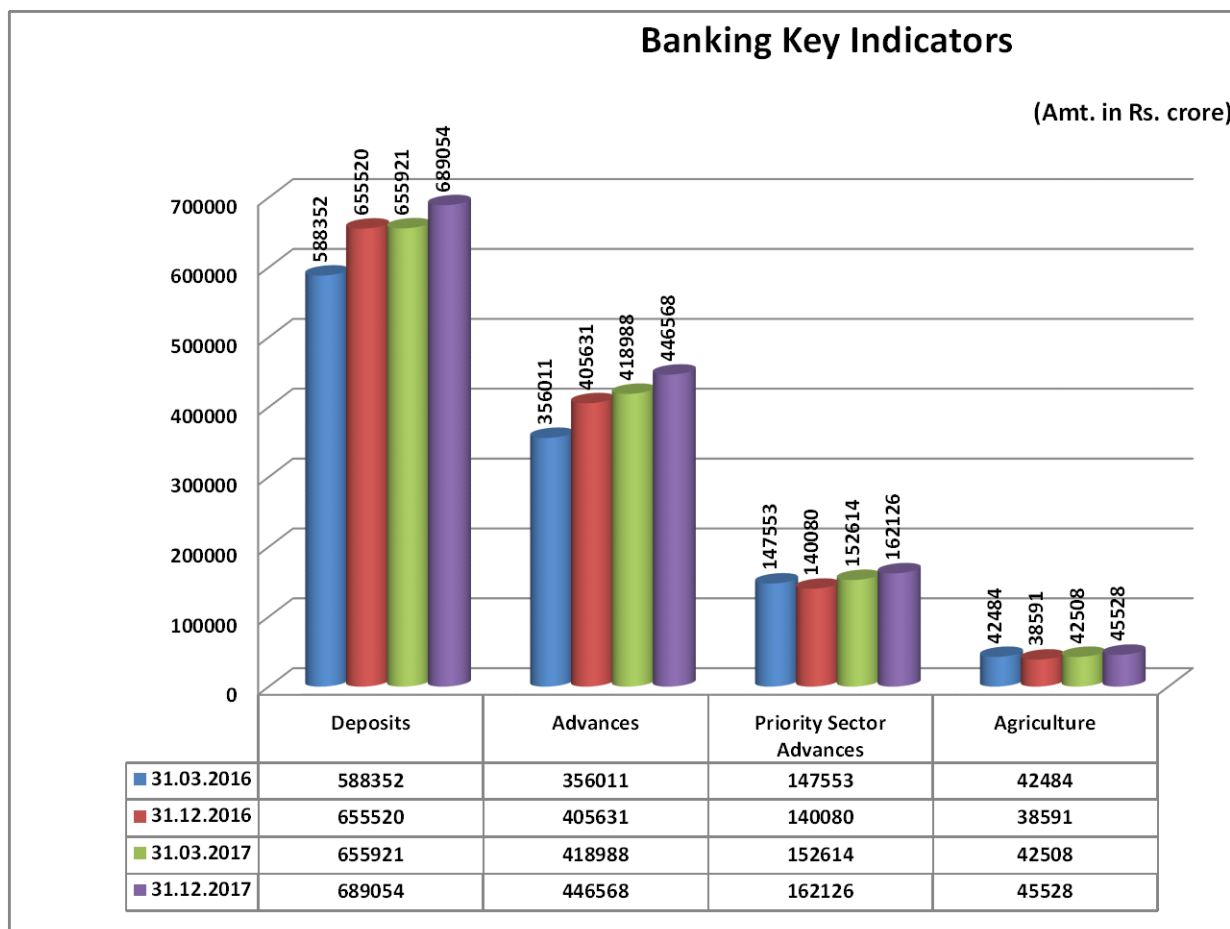
DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

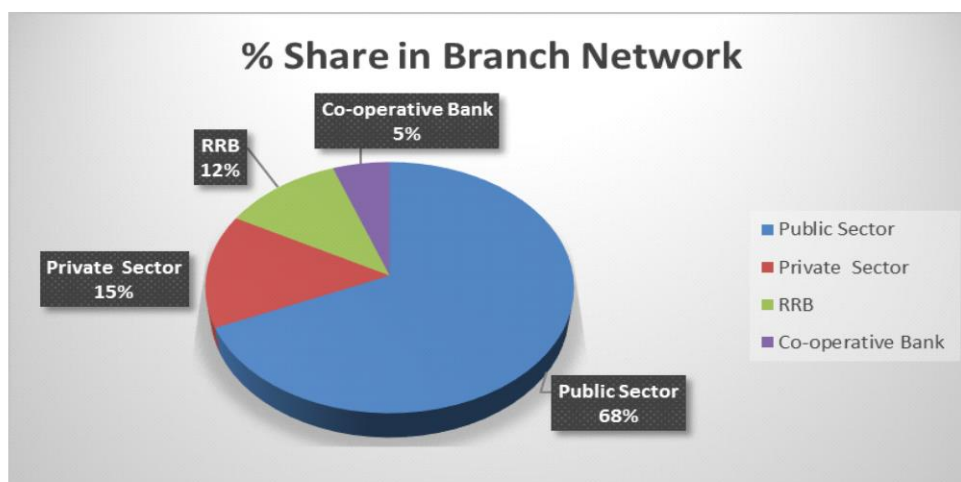
(Amount Rs in crore)

Sl. No.	Parameter	ACP Plan 2016-17	ACP achievement (Dec,16)	% achieved	ACP Plan 2017-18	ACP achievement (Dec,17)	% achieved
1	Agriculture	52551	25113	48	59098	29991	51
2	MSE	26000	21936	84	34000	26576	78
3	OPS	9315	9025	97	11197	9698	87
4	NPS	9000	11302	126	11250*	10092	90
	Grand Total	92627	67376	73	115545	76357	66

*includes Non Prisec MSME target of Rs. 4000.00 crore.

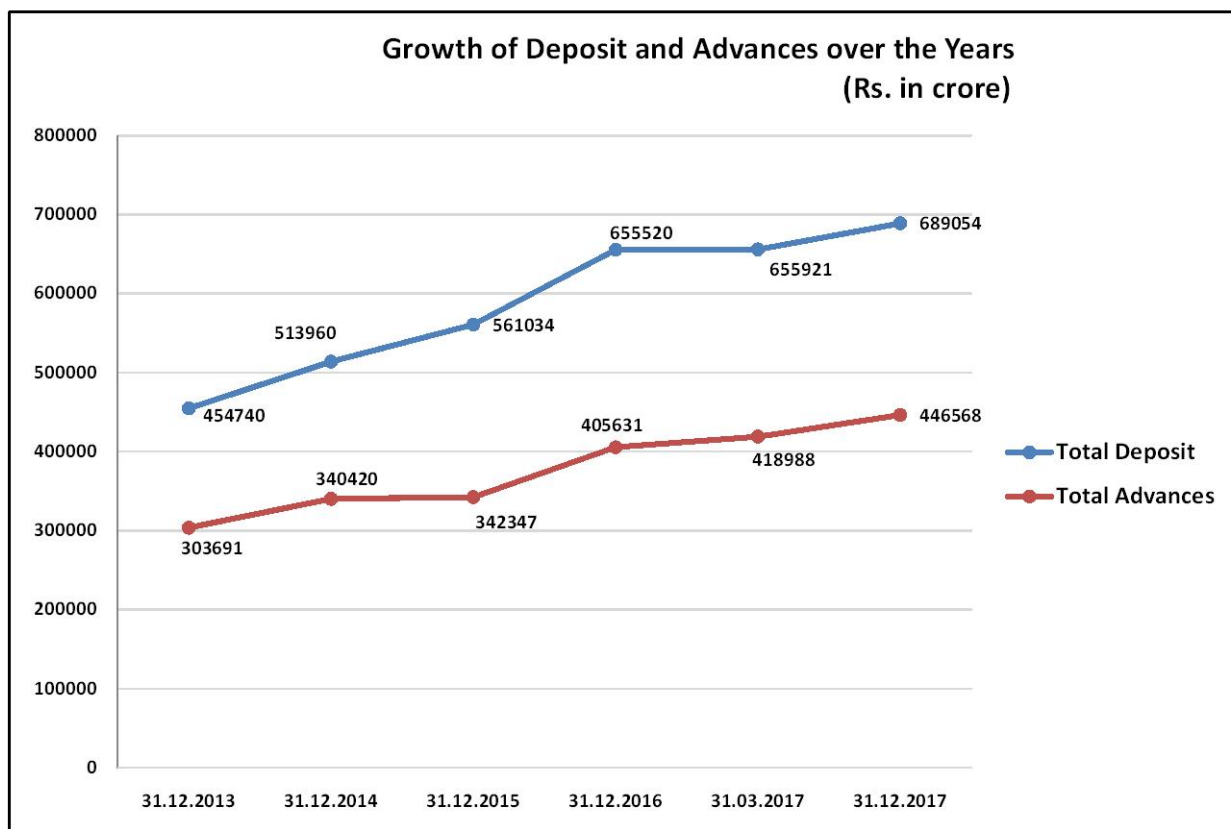
Banking Key Indicators for the State of West Bengal





Growth of Deposit and Advances over the Years

Year	31.12.2013	31.12.2014	31.12.2015	31.12.2016	31.03.2017	31.12.2017
Total Deposit	454740	513960	561034	655520	655921	689054
Total Advances	303691	340420	342347	405631	418988	446568



CONFIRMATION OF PROCEEDINGS OF THE 139th MEETING OF SLBC FOR WEST BENGAL

The proceedings and action points of 139th SLBC Meeting for West Bengal held in Kolkata on 07th December 2017 was circulated under cover of Convener Bank's letter nos. LBD/SLBC/WB/1874-1973/2017-18 dated 18.12.2017. The same may please be confirmed by the House.

Performance under Annual Credit Plan 2017-18

Action Points emerged in the 139th SLBC Meeting held on 07.12.2017:

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. 76357.00 crore i.e. 66% of the Annual Target for Rs 115545.00 crore during the period April - December under ACP 2017-18.

The overall achievement is 66% upto December quarter against the target of ACP 2017-18, while achievement under Agriculture sector is 51%. Achievement in MSME and OPS are 78% and 87% of the ACP Targets respectively as on 31.12.2017.

Details of achievements under ACP 2017-18 upto the 3rd quarter ending 31st December 2017 and comparison to corresponding periods of last 2 years are furnished in the Annexure.

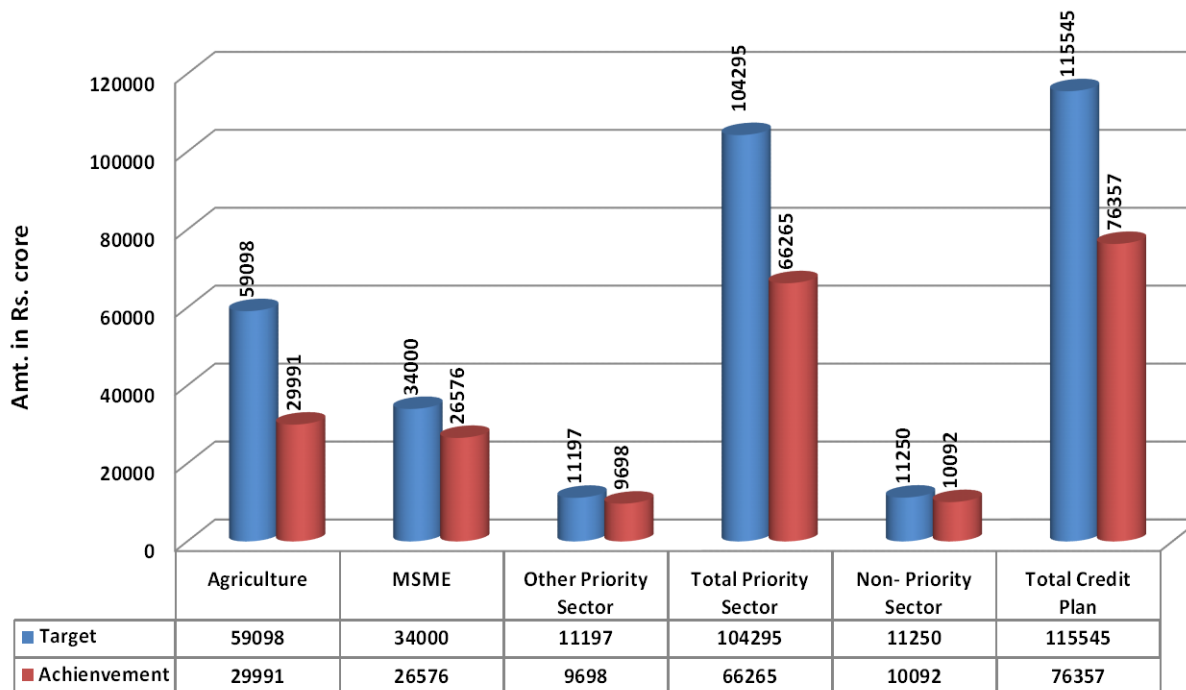
(Amt. Rs. in crore)

Sectors	2015-16 (April to Dec.)			2016-17 (April to Dec.)			2017-18 (April to Dec.)		
	Plan	Ach	%	Plan	Ach	%	Plan	Ach	%
Agriculture	43536	23068	53	52551	25113	48	59098	29991	51
MSE/MSME	21762	16520	76	26000	21936	84	34000	26576	78
OPS	7270	7874	108	9315	9025	97	11197	9698	87
Prisec	72568	47462	65	87866	56074	64	104295	66265	64
Non-Prisec	9000	17118	190	9000	11302	126	11250*	10092	90
Total	81568	64580	79	96866	67376	70	115545	76357	66

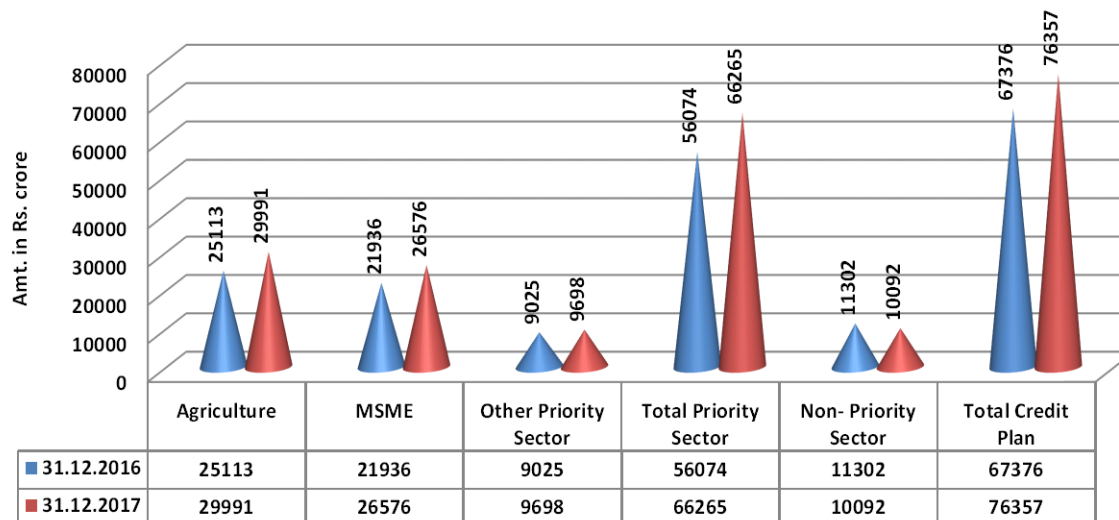
*includes Non- Prisec MSME target of Rs. 4000.00 crore.

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

Achievement of Annual Credit Plan 2017-18 as on 31.12.2017



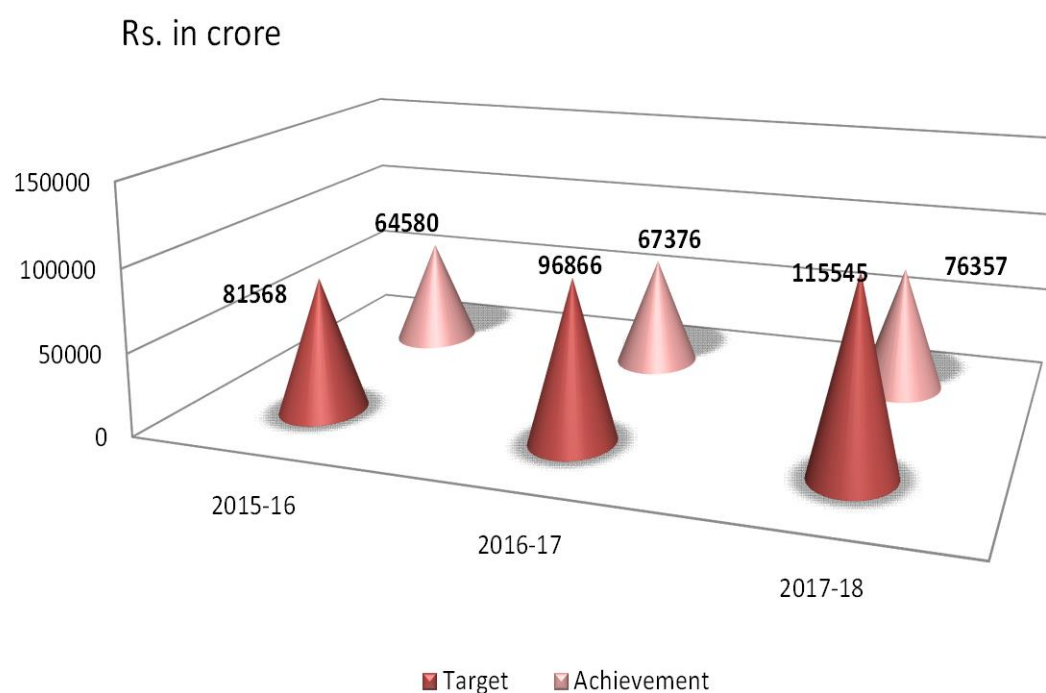
Credit Disbursement under ACP as on 31.12.2016 and 31.12.2017



Performance under Annual Credit Plan upto December quarter in three consecutive years

	(Rs. in crore)		
Parameter	2015-16	2016-17	2017-18
	(April to Dec.)	(April to Dec.)	(April to Dec.)
Target	81568	96866	115545
Achievement	64580	67376	76357
% of achievement	79%	70%	66%

Performance under Annual Credit Plan upto December quarter



Statement showing Disbursement under Priority Sector for the quarter ended Dec. 2017																												(No. in actuals, Amt. in Rs. Lac)				
BANKS	Agriculture											Micro, Small and Medium Enterprises																				
	Farm Credit		Agriculture Infrastructure		Ancillary Activities		TOTAL AGRICULTURE					Micro Enterprises (Manufacturing + Service advances up to Rs. 5 crores)		Small Enterprises (Manufacturing + Service advances upto Rs. 5 crores)		Medium Enterprises (Manufacturing + Service advances up to Rs. 10 crores)		Khadi and Village Industries		Others under MSMEs		TOTAL MSME UNDER PRISEC										
	Disbursements upto the quarter ended Dec. 2017		Disbursements upto the quarter ended Dec. 2017		Disbursements upto the quarter ended Dec. 2017		Yearly Targets under ACP		Disbursements upto the quarter ended Dec. 2017			Disbursements upto the quarter ended Dec. 2017		Disbursements upto the quarter ended Dec. 2017		Disbursements upto the quarter ended Dec. 2017		Disbursements upto the quarter ended Dec. 2017		Disbursements upto the quarter ended Dec. 2017		Yearly Targets under ACP		Disbursements upto the quarter ended Dec. 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	Amount	Number	Amount	% of Ach.					
Allahabd Bank	15418	150621.49	0	0.00	5602	103506.63	179000	413686.83	21020	254128.12	61.43	9259	57452.52878	966	33568.46	89	11135.00	29	58.11	0	0	233325.95	10343	102155.99	43.78							
Andhra Bank	203	4177.19	0	0.00	42	6307.31	860	30239.50	245	10484.50	34.67	5302	7227.554248	509	4222.93	157	1400.79	0	0.00	32	2888.98	17934.28	6000	12851.27	71.66							
Bank of Baroda		29295.00		9620.00		16287.00	223	110582.14	0	55202.00	49.92		16240.9647		9489.30		3147.70		1020.00		1250	65172.00	0	28877.96	44.31							
Bank of India	36445	43142.00	6	8021.87	4	7125.36	159019	258012.47	36455	58289.23	22.59	4173	32436.52123	2051	18952.06	31	6286.59	378	2215.98	112	3045.78	155513.87	6745	57675.18	37.09							
Bank of Maharashtra	212	2678.00	0	0.00	0	0.00	1060	8813.23	212	2678.00	30.39	142	1770.452072	17	1034.44	0	343.14	0	0.00	16	508	6401.30	175	3148.03	49.18							
Canara Bank	21043	19053.13	46	1293.72	24106	18310.95	103206	223842.82	45195	38657.80	17.27	5468	12591.77044	1531	7357.14	2242	2440.44	73	132.45	5537	16551	123418.19	14851	22389.35	18.14							
Central Bank of India	47770	47749.00	246	383.23	397	12274.14	116750	244925.84	48413	60406.37	24.66	14385	51146.83811	2348	29884.16	64	9912.88	0	0.00	0	0	127692.61	16797	90943.88	71.22							
Corporation Bank	917	4058.69	170	718.36	242	1457.00	1350	30666.90	1329	6234.05	20.33	1656	8867.490152	146	5181.11	12	1718.63	8	67.33	0	0	21466.54	1822	15767.23	73.45							
Dena Bank	382	4049.00	246	801.00	0	0.00	2570	24675.86	628	4850.00	19.65	1406	7502.86592	0	4383.79	0	1454.15	0	0.00	0	0	16926.00	1406	13340.80	78.82							
IDBI Bank	83011	28928.78	0	0.00	19	7002.17	3200	65500.70	83030	35930.95	54.86	14381	9967.685152	300	5823.94	36	1931.86	0	0.00	1	50.18	39041.00	14718	17723.48	45.40							
Indian Bank	1402	14085.36	0	0.00	0	0.00	25500	41363.21	1402	14085.36	34.05	2779	9511.764344	0	5557.55	0	1843.50	0	0.00	0	0	24153.91	2779	16912.81	70.02							
Indian Overseas Bank	2272	36101.22	0	0.00	0	0.00	11875	87821.81	2272	36101.22	41.11	3842	16720.02827	0	9769.21	0	3240.55	0	0.00	0	0	52001.00	3842	29729.78	57.17							
Oriental Bank of Commerce	4537	12239.10	342	816.86	267	967.00	12000	68498.68	5146	14022.96	20.47	2518	14160.91706	434	8273.96	0	2744.56	9	55.04	203	1863.12	35860.83	3164	25179.44	70.21							
Punjab National Bank	72664	57463.29	15622	11874.32	949	8536.05	78000	219397.96	89235	77873.66	35.49	23153	74577.27696	1206	43574.13	112	14453.99	82	28.77	0	0	113294.00	24553	132605.40	117.05							
Punjab & Sind Bank	1176	1767.11	472	500.00	0	0.00	390	10237.52	1648	2267.11	22.15	2046	3909.534848	57	2284.27	14	757.72	0	0.00	0	0	7652.73	2117	6951.52	90.84							
State Bank of India	86742	534226.00	32307	92649.63	7642	58170.00	331800	925541.78	126691	685045.63	74.02	506452	195774.1845	20614	114387.26	1572	37943.43	0	0.00	0	0	511311.17	528638	348104.88	68.08							
Syndicate Bank	18287	10477.11	118	8260.00	76	1921.46	16300	76793.32	18481	20658.57	26.90	13417	49874.46435	1101	29140.73	55	9666.28	0	0.00	4	4.65	44287.00	14577	88681.48	200.24							
Union Bank of India	26610	27894.00	2130	9032.18	418	5895.00	10700	121102.08	29158	42821.18	35.36	10372	23473.49057	412	13715.13	0	4549.45	0	0.00	0	0	72299.69	10784	41738.07	57.73							
United Bank of India	268301	241780.00	46541	42557.72	1404	24208.31	90252	706390.73	316246	308546.03	43.68	77342	132347.9048	1302	77328.45	472	25650.64	0	0.00	0	0	377276.00	79116	205585.47	54.49							
UCO Bank	59412	109815.11	0	0.00	0	0.00	188500	264996.94	59412	109815.11	41.44	18975	28875.26946	481	16871.29	18	5596.38	0	0.00	0	0	169760.00	19474	51342.94	30.24							
Vijaya Bank	3206	8145.00	0	0.00	0	0.00	3700	15973.72	3206	8145.00	50.99	1611	3157.212368	0	1844.70	0	611.91	0	0.00	0	0	10132.47	1611	5613.82	55.40							
Sub Total of Commercial Banks	750010	1387745.58	98246	186528.89	41168	271968.38	1338455	3951468.077	889424	1846242.85	46.72	718679	757586.72	33475	442644.02	4874	146829.57	579	3577.68	5905	26161.71	2224920.54	763512.00	1317318.78	59.21							
HDFC Bank	74087	33583.56	29	44217.02	135	60526.95	4500	88984.72	74251	138327.53	155.45	137857	88816.89627	1753	51894.08	150	17213.80	0	0.00	0	0	50611.00	139760	157924.78	312.04							
ICICI Bank	36791	22818.00	3	171.30	30	9373.90	17200	77851.41	36824	32363.20	41.57	6519	156330.1762	1969	91340.85	375	30298.70	0	0.00	0	0	46547.00	8863	277969.73	597.18							
Axis Bank	1394	5399.16	441	3485.25	297	4764.31	12930	104683.04	2132	13648.72	13.04	3087	81816.95655	2190	47804.15	505	15857.13	0	0.00	0	0	65385.00	5782	145478.23	222.49							
Federal Bank	1326	916.00	1	1.31	28	107.43	3800	9624.06	1355	1024.74	10.65	416	1078.6832	99	630.25	7	209.06	0	0.00	33	2.02	5634.58	555	1918.00	34.04							
Indusind Bank	1706	3220.42	1	56.00	3	184.27	6500	11165.55	1710	3460.69	30.99	647	2801.556232	18	1636.90	7	542.98	0	0.00	0	0	236.73	672	4981.43	2104.25							
Yes Bank		26889.00					0		0	26889.00	2945.82		0		0	0.00							0	0	0.00	#DIV/0!						
Karur Vysya							0	4513.18	0	0.00	0.00		0		0	0.00						192.23	0	0	0.00	0.00						
Ratnakar Bank Limited		8609.00					0	912.79	0	8609.00	943.16		0		0	0.00						0.00	0	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	807	2161.044496	55	1262.66	9	418.84	0	0.00	0	0	3726.00	871	3842.54	103.13							
Bandhan Bank	486020	425041.00	0	0.00	0	0.00	49400	301431.38	486020	425041.00	141.01	890.279	525084.42	0	0.00	0	0.00	0	0.00	0	0	182056.00	890279	525084.42	288.42							
Total of Pvt. Banks	601362	526516.95	478	47941.09	505	75001.22	94330	601447.7856	602345	649459.26	107.98	1039612	858089.7329	6084	194568.89	1053	64540.50	0	0.00	33	2.02	354388.54	1046782	1117199.13	315.25							
BGBV	32198	135738.00	0	0.00	0	0.00	230275	607790.65	32198	135738.00	22.33	32015	135150.37	0	0.00	0	0.00	0	0.00	0	0	380457.58	32015	135150.37	35.52							
UBKGB	16315	32686.00	0	0.00	0	0.00	114220	111614.04	16315	32686.00	29.28	9108	18525.86	0	0.00	0	0.00	0	0.00	0	0	66110.00	9108	18525.86	28.02							
PBGB	9363	41153.15	0	0.00	0	0.00	330477	167395.36	9363	41153.15	24.58	9233	23173.26	0	0.00	0	0.00	0	0.00	0	0	102504.00	9233	23173.26	22.61							
Total RRBs	57876	209577.15	0	0.00	0	0.00	0	0.00	57876	209577.15	23.63	50356	176849.49	0	0.00	0	0.00	0	0.00	0	0	549071.58	50356	176849.49	32.21							
Total Scheduled Commercial Banks	1409248	2123839.68	98724	234469.98	41673	346969.60	2107757	5439715.907	1549645	2705279.26	49.73	1808647	1792525.94	39559	637212.91	5927	211370.08	579	3577.68	5938	26163.73	3128380.66	1860650.00	2611367.40	83.47							
WB State Cooperative Bank	506088	269675.00	0	0.00	0	0.00	320000	370761.09	506088	269675.00	72.74	7612	40																			

Statement showing Disbursement under Priority Sector for the quarter ended Dec. 2017																														(No. in actuals, Amt. in Rs. Lac)									
OTHER PRIORITY SECTOR																																							
Export Credit					Education					Housing					Social Infrastructure					Renewable Energy					Others					Loans to weaker Sections under Priority Sector				TOTAL PRIORITY					
	Yearly Targets under ACP	Disbursements upto the quarter ended Dec. 2017				Yearly Targets under ACP				Disbursements upto the quarter ended Dec. 2017				Yearly Targets under ACP				Disbursements upto the quarter ended Dec. 2017				Yearly Targets under ACP				Disbursements upto the quarter ended Dec. 2017				Yearly Targets under ACP	Disbursements upto the quarter ended Dec. 2017				Yearly Targets under ACP	Disbursements upto the quarter ended Dec. 2017			
		Amount	Number	Amount	% of Ach.	Number	Amount	Number	Amount	% of Ach.	Number	Amount	Number	Amount	% of Ach.	Number	Amount	Number	Amount	% of Ach.	Number	Amount	Number	Amount	% of Ach.	Number	Amount	Number	Amount		% of Ach.	Number	Amount	Number		Amount	% of Ach.		
Allahabad Bank	2728.47	1	52	1.91	1220	10731.31	2456	1892	17.63	2880	27198.79	4248	26437.97	97.20	870	6048.98	1	87.40	1.44	585	845.67	31	271.36	32.09	14688	27376.05	1928	3627.12	13.25		0	0.00	#DIV/0!	199243	721942.04	40028	388652.03	53.83	
Andhra Bank	167.33	0	0	0.00	335	723.88	216	180	24.89	125	1919.61	80	1015.64	52.91	115	386.86	4	46.68	12.07	73	58.10	9	33.28	57.28	1944	2172.33	711	2920.33	134.43		0	0.00	#DIV/0!	3452	53601.88	7265	27531.84	51.36	
Bank of Baroda	756.35	0	0	0.00	420	3015.34	1012	1611	53.43	580	7139.40	2923	38341	537.03	329	1441.96	32	391.64	27.16	207	229.76	11	161.14	70.13	5562	6249.32	358	1439.56	23.04			#DIV/0!	7321	194586.28	4336	126024.45	64.77		
Bank of India	1622.65	75	1357.88	83.68	205	6573.34	2307	937	14.25	1230	16192.30	3406	15333.7	94.70	577	3660.93	31	856.27	23.39	362	532.70	253	301.00	56.50	29747	15622.60	1526	20548.21	131.53	2512	22548.09	#DIV/0!	191140	460242.85	73346.09	177846.51	38.64		
Bank of Maharashtra	92.53	0	0	0.00	10	463.78	38	79	17.07		846.40	67	44.58	5.27	56	200.06	11	215.40	107.67	36	24.38		85.90	352.29	945	639.22	108	1973.36	308.71		4	42.00	#DIV/0!	2107	17480.90	615	8266.42	47.29	
Canara Bank	1164.87	0	0	0.00	1680	7403.83	2024	1869	25.24	570	14770.35	2120	8758.68	12.65	449	3629.53	21	923.64	25.45	285	363.61	0	287.94	79.19	7587	15057.32	3108	55208.11	366.65		473	2866.28	#DIV/0!	113777	389650.52	67792	130960.77	33.61	
Central Bank of India	1739.40	0	0	0.00	435	8087.18	1627	1724	21.32	1320	17838.80	3237	11396.95	63.89	534	4747.63	35	1146.96	24.16	342	448.84	0	297.16	66.21	9018	19038.15	152	23452.21	123.19		26105	50722.61	#DIV/0!	128399	424518.47	96366	240090.62	56.56	
Corporation Bank	227.26	0	0	0.00	60	819.37	70	47	5.73		2316.20	270	4198.55	181.27	91	456.85	3	105.08	23.00	58	70.64	0	42.18	59.71	1539	2308.80	112	2305.25	99.85		51	141.10	#DIV/0!	3098	58332.55	3657	28840.40	49.44	
Dena Bank	147.15	0	0	0.00	60	680.33	82	69	10.07	100	1610.12	152	1870.15	116.15	91	351.49	2	85.08	24.21	58	46.27	0	39.18	84.67	1539	1858.79	124	3125.21	168.13	203	1793.00	#DIV/0!	4418	46296.01	2597	25171.92	54.37		
IDBI Bank	414.37	0	0	0.00	330	1770.74	230	135	7.65		4424.74	2428	16145.61	364.89	155	882.12	7	266.92	30.26	98	122.91	0	70.78	70.78	2619	4535.36	183	15023.54	331.25		0	0.00	#DIV/0!	6402	116691.94	100596	85296.72	73.10	
Indian Bank	200.70	0	0	0.00	98	850.69	282	88	10.37	410	2794.55	404	3003.72	107.49	128	560.32	3	135.20	0.00	82	78.98	0	69.20	87.62	2160	2966.15	118	4732.54	159.55	1	2.50	#DIV/0!	28378	72968.50	4989	39029.58	53.49		
Indian Overseas Bank	738.15	0	0	0.00	338	2251.15	241	173	7.69	370	6502.50	246	534.18	8.21	265	1586.81	7	273.04	17.21	173	202.35		162.84	80.47	4482	5738.87	2642	11253.21	196.09			#DIV/0!	17503	156842.65	9250	78227.41	49.88		
Oriental Bank of Commerce	356.56	0	0	0.00	105	1538.83	219	154	10.04	130	3626.23	404	4521.32	124.68	169	850.53	5	646.64	76.03	112	109.69		108.44	98.86	2862	4436.22	843	6542.33	147.48		0	0.00	#DIV/0!	15378	115277.55	9781	51175.61	44.39	
Punjab National Bank	856.18	38	3921.83	458.06	1395	3777.72	2210	1072	28.38	750	13209.69	5159	19945.9	150.99	444	2456.76	0	1622.32	66.03	285	460.20	0	265.72	57.74	7506	13983.73	1163	26397.95	188.78		13009	18024.87	#DIV/0!	88380	367436.23	135367	281729.60	76.67	
Punjab & Sind Bank	89.02	0	0	0.00	41	342.72	65	124	36.31	250	848.37	104	553.26	65.21	62	224.35	0	107.16	47.76	45	21.57	0	25.86	119.87	1053	916.87	115	1877.24	204.74		0	0.00	#DIV/0!	1841	20333.16	4049	11306.59	58.56	
State Bank of India	5981.67	0	0	0.00	2885	25099.92	2811	10469	41.86	7500	60613.92	15016	182291.4	300.74	1977	14714.19	0	0.00	0.00	1301	1802.10	0	0.00	33372	64115.92	1011	2305.25	99.85		0	0.00	#DIV/0!	378835	1609090.67	681824.56	1235409.98	76.78		
Syndicate Bank	334.36	0	0	0.00	208	1868.49	734	591	31.62	600	4565.53	371	2910.38	63.75	192	884.47	0	252.80	28.61	127	140.38	0	84.80	60.41	3240	4978.87	246	1753.21	35.21		0	0.00	#DIV/0!	20667	133851.42	34409	114932.08	86.87	
Union Bank of India	947.47	0	0	0.00	108	3623.88	396	782	21.02	900	2774.21	3059	2774.21	30.59	299	1740.20	12	582.28	33.46	196	209.94	0	56.37	5049	8906.38	108	1271.23	14.27		0	0.00	#DIV/0!	17246	217908.21	40847	90077.21	44.27		
United Bank of India	4581.67	0	0	0.00	3060	19398.62	2001	1826	9.41	5500	45872.61	8433	71566	156.01	1366	12164.55	62	4375.76	35.97	860	1499.19	21	681.96	45.49	23058	45107.53	1818	11325.21	25.11		0	0.00	#DIV/0!	124096	1212290.90	407697	603906.54	49.82	
UICO Bank	1329.86	0	0	0.00	475	5846.63	382	645	11.04	15100	16401.71	996	8650.36	52.74	611	3250.52	5	1268.08	39.01	416	495.67		232.68	46.94	10314	21399.96	2971	27154.25	127.31		0	0.00	#DIV/0!	215416	483411.29	83240	199108.60	41.19	
Vijaya Bank	235.11	0	0	0.00	65	654.92	93	69	10.47		1412.92	303	1223.85	86.62	86	472.65	2	178.00	37.66	76	53.22		49.96	93.88	1458	1448.81	812	3641.22	251.33			#DIV/0!	5385	30383.82	6027	18820.41	62.27		
Sub Total of Commercial Banks	24754.50	114	5331.71	21.54	13578	105521	19496	24517.18	23.23	38315	259573	50756	421517	162.39	8890	60788.12	243	13566.35	22.34	5793	7830.62	325	3399.76	43.42	170147	269120.91	20157	235070.79	87.35	0	42358	96140.45	#DIV/0!	1575178	6903927.08	1786385	3963105.29	57.40	
HDFC Bank	621.94	0	0	0	95	2019.37	359	268	13.27	820	6061.79	6911	6929.86	114.32	284	987.12	31	878.32	88.98	235	184.82	0	0.00	0.00	24806	6388.85	342	9125.11	142.83		55359	17152.71	#DIV/0!	30740	155859.61	277013	330066.26	212.12	
ICICI Bank	811.20	2	1999.99	246.55	10	2070.59	282	267	12.87	1340	6248.50	3135	8328.68	133.29	348	1118.48	71	1095.92	97.98	230	206.60	0	0.00	0.00	15886	5477.51	163	6125.22	111.82		22804	16224.76	#DIV/0!	35014	140331.29	72144	344374.01	245.40	
Axiss Bank	875.37	0	0	0.00	90	2742.19	279	76	2.78	2600	7322.19	2103	3757.09	51.31	337	1371.51	67	1992.84	145.30	211	245.33	0	0.00	0.00	31697	7006.80	273	6236.87	88.76			#DIV/0!	47865	189651.43	10636	171189.91	90.27		
Federal Bank	70.93	0	0	0.00	28	222.79	57	53	23.69	781	84	2433.5	421.20	302	112.23	3	114.08	101.64	44	10.17	0	0.00	0.00	864	766.03	8	658.47	85.96		0	0.00	#DIV/0!	5819	17018.56	2062	6201.57	36.44		
Indusind Bank	112.61	0	0	0.00		395.40	67	107	27.00	1068	992.27	16	108.15	10.90	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	0.00	#DIV/0!	8852	14275.76	2480	9565.47	67.00	
Yes Bank	0.26					10.31	0	0	0.00	42	23.61	37	296.54	1255.99	0	11.10			0.00	0	0.25			0.00	0	80.27						#DIV/0!	42	1038.58	37	27185.54	2617.58		
Karur Vysya	20.56					213.34	0	0	0																														

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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	25113 (April-Dec.)	48
2017-2018	59098	29991 (April-Dec.)	51
Growth (over last Yr.)	12.46%	19.42%	-

The disbursement during the period April to December 2017 is Rs. 29991.00 crore, recorded an increase of 19.42% over the disbursement of Rs. 25113.00 crore made during the corresponding period of last F.Y. 2016-17.

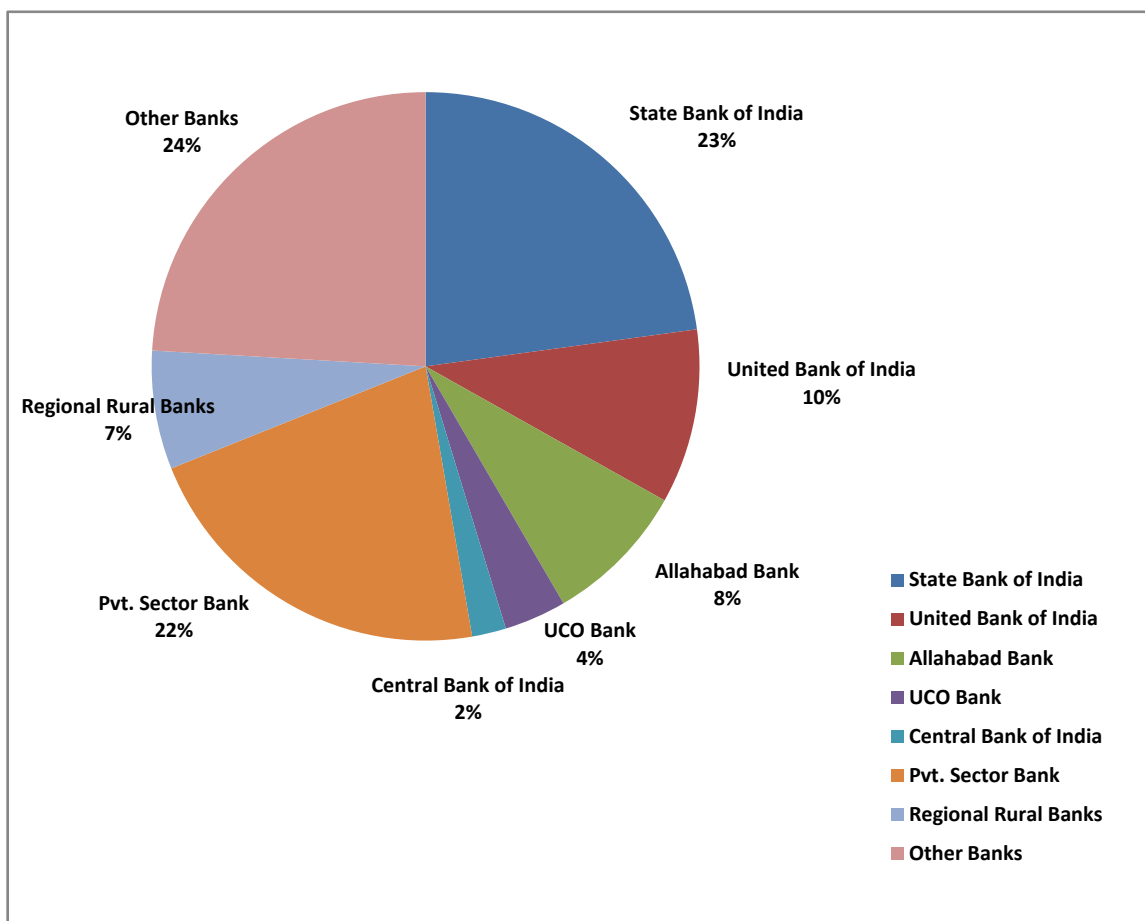
Agency wise achievement Status of Farm Credit under ACP in West Bengal Status reports of last 5 years and as on December 2017 is as under.

(Amt. Rs. in crore)

Plan Year	Parameter	Commercial Banks	RRBs	CO-Operatives	Others	Total
2012-2013 (April-Dec.)	Target	13945	3682	5873	0	23500
	Achievement	6895	1034	2940	0	10869
	% of Achv	49	28	50	0	46
2013-14 (April-Dec.)	Target	23304	5814	9272	0	38390
	Achievement	10713	2669	1878	0	15260
	% of Achv	46	46	20	0	40
2014-15 (April-Dec.)	Target	29800	5700	4300	0	39800
	Achievement	11871	1414	3154	0	16439
	% of Achv	40	25	73	0	41
2015-16 (April- Dec.)	Target	28724	7582	7229	0	43535
	Achievement	19555	1196	2317	0	23068
	% of Achv	68	16	32	0	53
2016-17 (April- Dec.)	Target	36456	6655	9440	0	52551
	Achievement	21626	785	2702	0	25113
	% of Achv	59	12	28	0	48
2017-2018 (April- Dec.)	Target	45529	8868	4701	0	59098
	Achievement	24957	2096	2938	0	29991
	% of Achv	55	24	62	0	51

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 31.12.2017		
Bank Name	Actual Achievement	% of Share
State Bank of India	6850.46	22.84
United Bank of India	3085.46	10.29
Allahabad Bank	2541.28	8.47
UCO Bank	1098.15	3.66
Central Bank of India	604.06	2.01
Pvt. Sector Bank	6494.59	21.66
Regional Rural Banks	2095.77	6.99
Other Banks	7220.7	24.08
Total	29990.47	100.00



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

(Rs.in crore)

Sl.No.	Name of Bank	AGRICULTURE					
		2016 -17 (April-December)			2017 -18 (April- December)		
		Target	Achievement	% of	Target	Achievement	% of
				Achivement			Achivement
1	Allahabad Bank	3977.58	941.69	23.67	4136.87	2541.28	61.43
2	Andhra Bank	171.74	98.10	57.12	302.39	104.84	34.67
3	Bank of Baroda	1337.84	296.56	22.17	1105.82	552.02	49.92
4	Bank of India	2255.06	1531.31	67.91	2580.12	582.89	22.59
5	Bank of Maharashtra	22.49	7.82	34.77	88.13	26.78	30.39
6	Canara Bank	1238.69	212.24	17.13	2238.43	386.57	17.27
7	Central Bank of India	2135.37	543.59	25.46	2449.26	604.06	24.66
8	Corporation Bank	170.18	81.68	48.00	306.66	62.34	20.33
9	Dena Bank	156.05	38.62	24.75	246.76	48.50	19.65
10	Indian Bank	489.87	142.86	29.16	413.63	140.85	34.05
11	Indian Overseas Bank	649.35	183.24	28.22	878.22	361.01	41.11
12	Oriental Bank of Commerce	571.86	93.47	16.34	684.99	140.22	20.47
13	Punjab National Bank	1920.01	635.10	33.08	2193.98	778.73	35.49
14	Punajb & Sind Bank	48.77	20.64	42.32	102.38	22.67	22.14
15	Syndicate Bank	486.95	233.91	48.04	767.93	206.58	26.90
16	State Bank of India	8694.82	5567.90	64.04	9279.46	6850.45	73.82
17	Union Bank of India	995.35	271.03	27.23	1211.02	428.21	35.36
18	United Bank of India	4938.92	3629.77	73.49	7063.91	3085.46	43.68
19	UCO Bank	2362.25	750.11	31.75	2649.97	1098.15	41.44
20	Vijaya Bank	51.20	41.08	80.23	159.74	81.45	50.99
21	IDBI Bank Ltd.	284.49	270.91	95.23	655.01	359.31	54.86
22	SBI Associates	19.64	5.37	27.34			
23	Other Bks.(Indusind and Federal)	75.95	150.14	197.68	284.98	44.85	15.74
24	Axis Bank	732.29	210.85	28.79	1046.83	136.48	13.04
25	HDFC Bank	605.30	1330.52	219.81	889.85	1383.28	155.45
26	ICICI Bank	630.81	388.33	61.56	778.51	323.63	41.57
27	Bandhan Bank	1469.95	3919.12	266.62	3014.31	4250.41	141.01
28	Ratnakar Bank Ltd.		17.49			86.09	
29	South Indian Bank		11.63			0.95	
30	Yes Bank					268.89	
A	Total Com.Bks.	36492.78	21625.08	59.26	45529.16	24956.95	54.82
31	BGVB	4277.50	381.64	8.92	6077.91	1357.38	22.33
32	PBGB	1688.97	246.80	14.61	1673.95	411.53	24.58
33	UBKGB	688.73	157.15	22.82	1116.14	326.86	29.28
B	Total of RRBs	6655.20	785.59	11.80	8868.00	2095.77	23.63
C	St.Coop.Bk.	7958.87	2377.04	29.87	3707.61	2696.75	72.74
D	WBFC & Others	265.64		0.00	125.66		0.00
E	WBSCARDB	1178.63	325.69	27.63	867.34	240.93	27.78
Grand Total (A+B+C+D+E)		52551.12	25113.40	47.79	59097.77	29990.40	50.75

Bank wise flow of credit to Small & Marginal Farmers under ACP 2017-18					
(Position from 01.04.2017-31.12.2017)					
(Amt.in Rs. Lac)					
Sl.No	Name of Bank	Flow to Small & Marginal Farmers			
		Target	Achievement		% of Ach
		No.	No	Amt.	(Amt)
(1)	(2)	(3)	(4)	(5)	(6)
1	Allahabad Bank	69000	12852	2759.10	18.63
2	Andhra Bank	1200	0	0.00	0.00
3	Bank of Baroda	15000	2590	528.80	17.27
4	Bank of India	35100	31290	18400.16	89.15
5	Bank of Maharashtra	300	43	24.55	14.33
6	Canara Bank	7500	6641	4252.10	88.55
7	Central Bank of India	43700	28571	3149.80	65.38
8	Corporation Bank	500	465	327.45	93.00
9	Dena Bank	300	270	885.16	90.00
10	Indian Bank	11000	474	506.26	4.31
11	Indian Overseas Bank	8500	441	326.18	5.19
12	Oriental Bank of Commerce	8100	819	286.31	10.11
13	Punjab National Bank	37600	26462	14268.16	70.38
14	Punjab & Sind Bank	0	14	13.85	0.00
15	Syndicate Bank	7100	6820	1549.02	96.06
16	State Bank of India	158000	172642	169873.00	109.27
17	Union Bank of India	16000	2078	2482.31	12.99
18	United Bank of India	102000	35815	22845.16	35.11
19	UCO Bank	48300	6045	2745.16	12.52
20	Vijaya Bank	1400	85	76.15	6.07
21	HDFC Bank	2500	1347	1121.10	53.88
22	AXIS Bank	9000	0	0.00	0.00
23	ICICI Bank	4900	0	0.00	0.00
24	IDBI Bank	400	328	167.89	82.00
25	Federal Bank	200	378	315.47	189.00
26	South Indian Bank		64	31.26	
27	Yes Bank		115	27.65	
A	Total Com.Bks.	587600	336649	246962.05	57.29
28	BGVB	102500	31427	12238.48	30.66
29	PBGB	27500	22470	15465.02	81.71
30	UBKGB	28700	9370	70441.16	32.65
B	Total of RRBs	158700	63267	98144.66	39.87
C	WB. St. Coop.Bk.	223300	1013963	264076.27	454.08
D	WBSCARDB	30400	4875	4257.89	16.04
E	WBFC & Others	0	0	0	0.00
Grand Total (A+B+C+D+E)		1000000	1418754	613440.87	141.88

Bank wise flow of Credit to Share Croppers /Oral Lessees under ACP 2017-18					
(Position from 01.04.2017 - 31.12.2017)					
(Amt. in Rs. Lac)					
Sl.No	Name of Bank	Flow to Share Croppers / Oral Lessees			
		Target	Achievement		% of Ach
		(No)	No	Amt.	(No)
(1)	(2)	(3)	(4)	(5)	(6)
1	Allahabad Bank	12000	264	157.48	2.20
2	Andhra Bank	100			0.00
3	Bank of Baroda	200	59	13.85	29.50
4	Bank of India	10000	1190	670.15	11.90
5	Bank of Maharashtra	100			0.00
6	Canara Bank	200	4518	3584.11	2259.00
7	Central Bank of India	10000	485	131.26	4.85
8	Corporation Bank	100	23	11.89	23.00
9	Dena Bank	100			0.00
10	Indian Bank	1000	41	23.48	4.10
11	Indian Overseas Bank	1000	78	62.58	7.80
12	Oriental Bank of Commerce	1000	0	0.00	0.00
13	Punjab National Bank	10000	1584	360.20	15.84
14	Punjab & Sind Bank	100			0.00
15	Syndicate Bank	1000			0.00
16	State Bank of India	25000	5647	1967.45	22.59
17	Union Bank of India	2000			0.00
18	United Bank of India	20000	1981	978.44	9.91
19	UCO Bank	10000	504	462.57	5.04
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	16376	8424.61	15.29
22	BGVV	20000	8196	1798.63	40.98
23	PBGB	13000	6493	2094.55	49.95
24	UBKGB	6900	2419	904.16	35.06
B	Total of RRBs	39900	17108	4797.34	42.88
C	St.Coop.Bk.	60000	17464	1694.33	29.11
D	WBSCARDB	0	45	52.74	0.00
E	WBFC & Others	0			0.00
Grand Total (A+B+C+D+E)		207000	50993	14969.02	24.63

Bank wise flow of Credit to Patta Holders under ACP 2017-18					
(Position from 01.04.2017- 31.12.2017)					
(Amt.in Rs. Lac)					
Sl.No	Name of Bank	Flow to Patta Holders			
		Target	Achievement		% of Ach
		(No)	No	Amt.	(No)
(1)	(2)	(3)	(4)	(5)	(6)
1	Allahabad Bank	10000	547	119.60	5.47
2	Andhra Bank	100	0	0	0.00
3	Bank of Baroda	100	265	24.95	265.00
4	Bank of India	450	1450	667.14	322.22
5	Bank of Maharashtra	0	0	0	0.00
6	Canara Bank	350	824	620.45	235.43
7	Central Bank of India	5500	1705	316.55	31.00
8	Corporation Bank	0	0	0	0.00
9	Dena Bank	0	135	174.16	0.00
10	Indian Bank	400	0	0	0.00
11	Indian Overseas Bank	700	48	8.41	6.86
12	Oreinttal Bank of Commerce	500	0	0.00	0.00
13	Punjab National Bank	7200	3212	1467.18	44.61
14	Punjab & Sind Bank	100	0	0	0.00
15	Syndicate Bank	500	0	0.00	0.00
16	State Bank of India	17500	4012	1435.25	22.93
17	Union Bank of India	1500	156	47.48	10.40
18	United Bank of India	15000	3854	640.58	25.69
19	UCO Bank	6000	745	724.11	12.42
20	Vijaya Bank	100	44	34.18	44.00
21	SBI Associates	0	0	0	0.00
22	ICICI Bank	0	0	0.00	0.00
A	Total Com.Bks.	66000	16997	6280.04	25.75
23	BGVB	18000	1481	1184.12	8.23
24	PBGB	8000	3409	2674.11	42.61
25	UBKGB	3000	264	92.56	8.80
B	Total of RRBs	29000	5154	3950.79	17.77
C	WBSt.Coop.Bk.	5000	17464	1694.33	349.28
D	WBCARD BANK LTD.		0	0	0.00
Grand Total (A+B+C+D)		100000	39615	11925.16	39.62

Bank wise flow of credit to New Farmers under ACP 2017-18					
(Position from 01.04.2017- 31.12.2017)					
(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	4866	1987.53	10.14
2	Andhra Bank	200			0.00
3	Bank of Baroda	7400	2993	1305.16	40.45
4	Bank of India	15800	13512	14400.00	85.52
5	Bank of Maharashtra	0			0.00
6	Canara Bank	5400	5022	2592.02	93.00
7	Central Bank of India	20400	3391	4521.50	16.62
8	Corporation Bank	0			0.00
9	Dena Bank	200	142	241.15	71.00
10	Indian Bank	2800	167	208.56	5.96
11	Indian Overseas Bank	4800	324	372.37	6.75
12	Oriental Bank of Commerce	2800	510	485.61	18.21
13	Punjab National Bank	10400	5630	5684.15	54.13
14	Punjab & Sind Bank	200	23	11.87	11.50
15	Syndicate Bank	3800	2694	4697.12	70.89
16	State Bank of India	77000	49762	48973.02	64.63
17	Union Bank of India	5400	2016	1625.56	37.33
18	United Bank of India	65000	16452	13526.17	25.31
19	UCO Bank	30000	3451	3351.14	11.50
20	Vijaya Bank	300	127	110.21	42.33
21	ICICI Bank	0			0.00
22	Axis Bank	100			0.00
23	IDBI Bank	0			0.00
24	Federal Bank	0	843	730.28	0.00
25	South Indian Bank		38	21.56	
A	Total Com.Bks.	300000	111963	104844.98	37.32
26	BGVB	45000	13125	5845.12	29.17
27	PBGB	25000	3055	1458.16	12.22
28	UBKGB	20000	1834	1146.88	9.17
B	Total of RRBs	90000	18014	8450.16	20.02
C	WB St.Coop.Bk.	110000	35564	5175.00	32.33
D	WBSCARDB	0	3551	4184.15	0.00
E	WBFC & Others	0			0.00
Grand Total (A+B+C+D+E)		500000	169092	122654.29	33.82

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	21936 (April-Dec.)	84
2017-2018	34000	26576 (April- Dec.)	78
Growth (over last year)	31%	21.15%	---

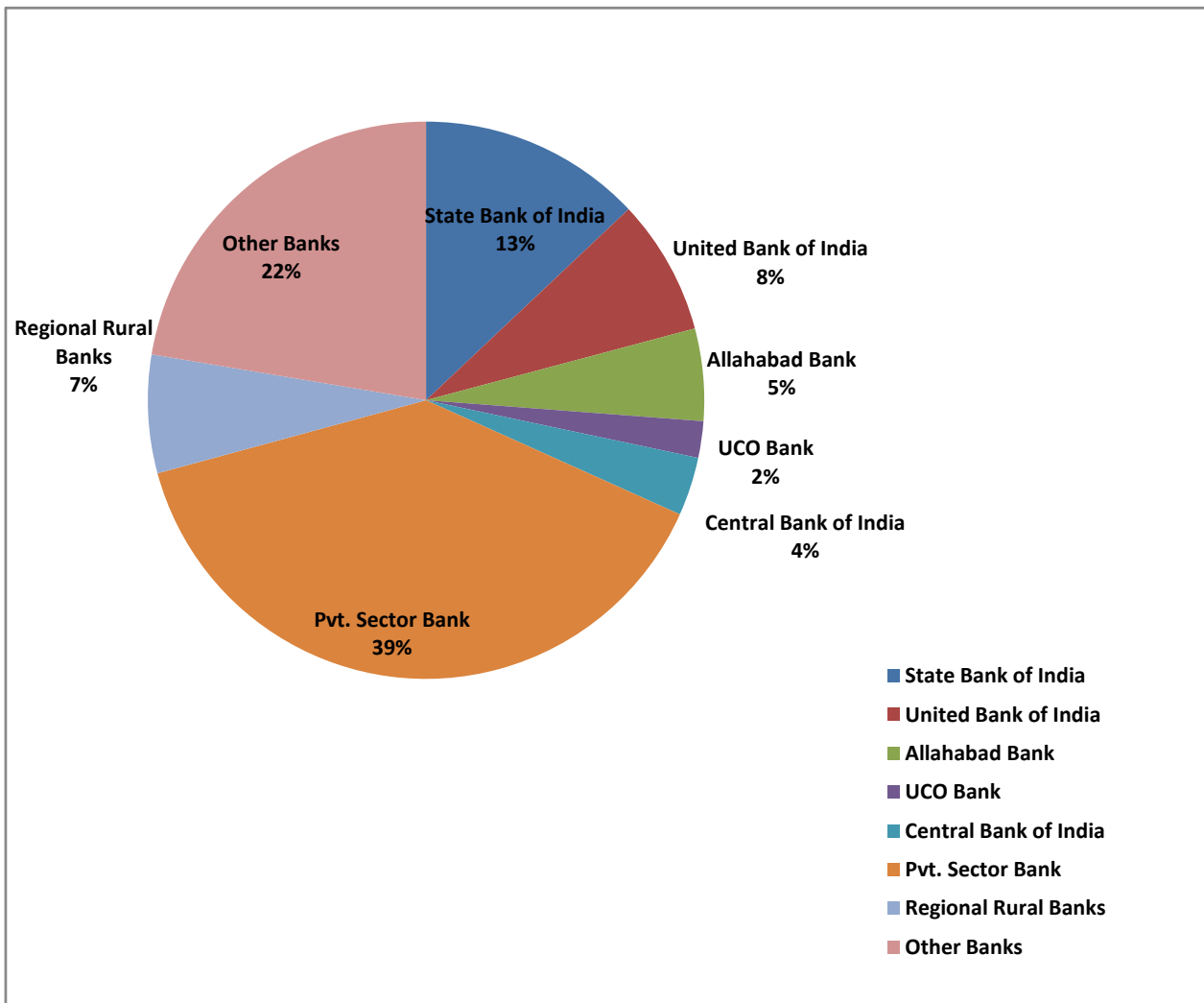
The disbursement during the period April to December 2017 is Rs. 26576.00 crore recorded an increase of 21.15% over the disbursement of Rs. 21936.00 crore made during the corresponding period of last F.Y. 2016-17.

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

(Amt. Rs. in crore)						
Plan Year	Parameter	Commercial Banks	RRBs	CO-Operatives	Others	Total
2012-13 (April-Dec.)	Target	9892	1940	1010	658	13500
	Achievement	5491	463	255	265	6474
	% of Achv	55	24	25	40	48
2013-14 (April-Dec.)	Target	11872	2328	1211	789	16200
	Achievement	12900	1627	133	282	14942
	% of Achv	109	70	11	36	92
2014-2015 (April-Dec.)	Target	11961	2345	1221	796	16323
	Achievement	9332	810	102	151	10395
	% of Achv	78	35	8	19	64
2015-16 (April-Dec.)	Target	16968	3018	1775	0	21762
	Achievement	15664	650	128	0	16520
	% of Achv	92	22	7	0	76
2016-17 (April-Dec.)	Target	21540	2813	1647	0	26000
	Achievement	20862	885	190	0	21937
	% of Achv	97	31	12	0	84
2017-18 (April-Dec.)	Target	25929	5491	2580	0	34000
	Achievement	24347	1768	461	0	26576
	% of Achv	94	32	18	0	78

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 31.12.2017		
Bank Name	Actual Achievement	% of Share
State Bank of India	3767.43	12.98
United Bank of India	2286.56	7.88
Allahabad Bank	1553.51	5.35
UCO Bank	614.81	2.12
Central Bank of India	986.83	3.40
Pvt. Sector Bank	11338.64	39.05
Regional Rural Banks	1990.69	6.86
Other Banks	6494.52	22.37
Total	29032.99	100.00



Bank - wise Targets and Achievement in MSME for 2017-18							
for the State of West Bengal under ACP 2017-18 as on December 2017							
(Rs.in crore)							
Sl.No.	Name of Bank	MSME					
		2016-17 (April- December)			2017-18 (April- December)		
		Target	Achievement	% of Achivement	Target	Achievement	% of Achivement
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Allahabad Bank	1477.67	634.53	43	2708.95	1553.51	57.35
2	Andhra Bank	117.70	31.93	27	208.22	128.59	61.76
3	Bank of Baroda	685.38	330.86	48	756.65	486.42	64.29
4	Bank of India	964.70	591.51	61	1805.54	767.88	42.53
5	Bank of Maharashtra	34.60	12.36	36	74.32	40.15	54.02
6	Canara Bank	620.30	102.37	17	1433.60	316.45	22.07
7	Central Bank of India	1249.28	404.21	32	1482.53	986.83	66.56
8	Corporation Bank	327.59	101.01	31	249.23	172.52	69.22
9	Dena Bank	76.24	176.63	232	196.51	148.16	75.40
10	Indian Bank	183.91	106.99	58	280.43	190.47	67.92
11	Indian Overseas Bank	877.59	1047.51	119	603.72	335.76	55.62
12	Oreintal Bank of Commerce	249.13	150.19	60	416.35	276.35	66.37
13	Punjab National Bank	1358.97	794.87	58	1315.34	1399.56	106.40
14	Punjab & Sind Bank	59.27	43.69	74	88.85	78.65	88.52
15	Syndicate Bank	1128.49	577.92	51	514.18	930.86	181.04
16	State Bank of India	3367.42	2657.80	79	5930.20	3767.43	63.53
17	Union Bank of India	543.87	312.79	58	839.41	491.56	58.56
18	United Bank of India	2025.47	821.25	41	4132.06	2286.56	55.34
19	UCO Bank	1154.22	1453.06	126	1970.80	614.81	31.20
20	Vijaya Bank	94.67	7.26	8	117.64	68.65	58.36
21	IDBI Bank Ltd.	213.37	365.25	171	453.27	199.86	44.09
22	SBBJ & SBH	53.36	19.41	36			
23	AXIS Bank	1100.19	1879.12	171	841.85	1503.67	178.61
24	HDFC Bank	1243.00	1126.54	91	669.11	1620.79	242.23
25	ICICI Bank	1817.46	2078.75	114	618.59	2834.65	458.24
26	Bandhan Bank	256.97	4523.34	1760	1963.56	5250.84	267.41
27	South Indian Bank		0.84		150.66	14.54	9.65
28	Yes Bank					0.00	
29	Federal Bank				61.90	27.59	44.57
30	Other Banks	259.34	509.48	196	150.45	86.56	57.53
A	Total Com.Bks.	21540.16	20861.47	97	30033.92	26579.67	88.50
31	BGVB	1663.89	494.93	30	3700.00	1487.51	40.20
32	PBGB	890.29	374.92	42	1025.04	285.02	27.81
33	UBKGB	258.62	14.91	6	661.10	218.16	33.00
B	Total of RRBs	2812.80	884.76	31	5386.14	1990.69	36.96
C	St.Coop.Bk.	797.31	179.12	22	2036.80	407.48	20.01
D	WBFC & Others	617.21	0	0	65.21	21.48	32.94
E	WBCARDB	232.52	9.28	4	477.93	32.15	6.73
F	SIDBI	0.00	1.73	0		1.52	0.00
Grand Total (A+B+C+D+E+F)		26000.00	21936.36	84	38000.00	29032.99	76.40

*Rs, 29032.99 crore (Total MSME) = Rs. 26576.31 crore (MSME Prisec) + Rs. 2456.68 crore (MSME Non Prisec).

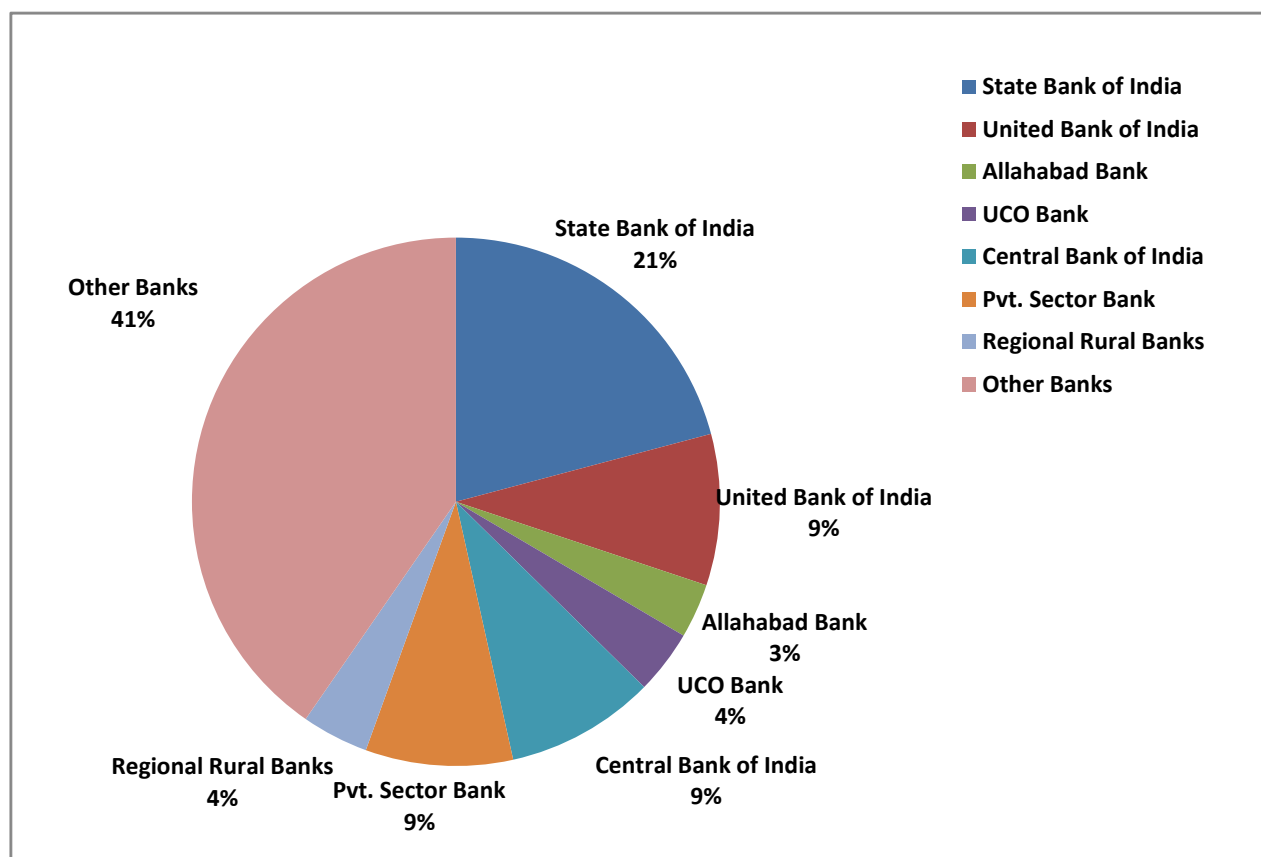
Flow of credit to Other Priority Sectors

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-

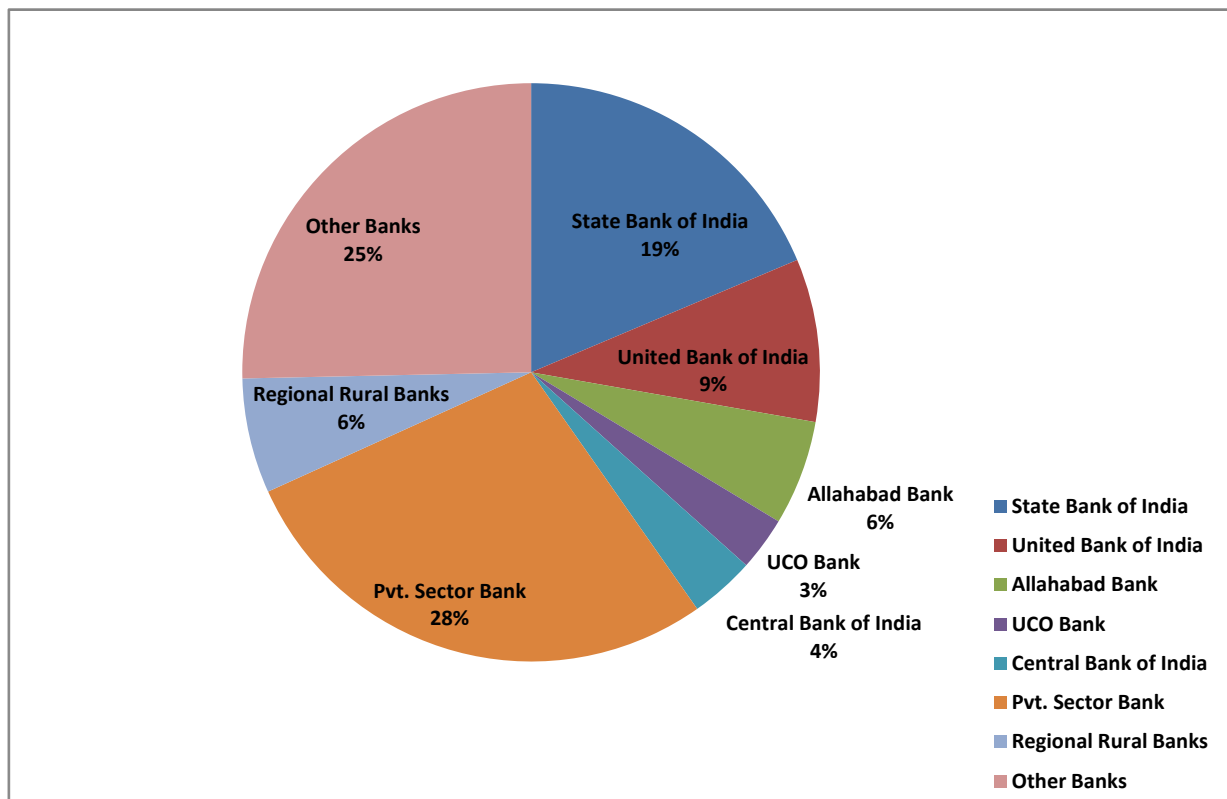
(Amt. Rs. in crore)			
Plan Year	Target	Achievement	% of Achievement
2012-2013	8000	6037	75
2013-2014	5102	7297	143
2014-2015	5371	6101	114
2015-2016	7270	10391	143
2016-2017	9315	22684	244
2016-2017	9315	9025 (April-Dec.)	97
2017-2018	11197	9697 (April-Dec.)	87
Growth (Over last year)	20.20 %	7.46%	-

All banks disbursed Rs. 9698.00 crore during the period April to December 2017, recording a growth of 7.46% over the disbursement of Rs. 9025.00 crore made during corresponding period of last year 2016-17.

Share of Banks in achievement of ACP 2017-18 under Other Priority Sector as on 31.12.2017		
(Amount in Rs.crores)		
Bank Name	Actual Achievement	% of Share
State Bank of India	2022.59	20.86
United Bank of India	897.75	9.26
Allahabad Bank	323.68	3.34
UCO Bank	379.51	3.91
Central Bank of India	887.40	9.15
Pvt. Sector Bank	875.39	9.03
Regional Rural Banks	396.71	4.09
Other Banks	3913.71	40.36
Total	9696.74	100.00



Share of Banks in achievement of ACP 2017-18 under Priority Sector as on 31.12.2017		
(Amt. in Rs. crore)		
Bank Name	Actual Achievement	% of Share
State Bank of India	12354.1	18.64
United Bank of India	6039.07	9.11
Allahabad Bank	3886.52	5.87
UCO Bank	1991.08	3.00
Central Bank of India	2400.91	3.62
Pvt. Sector Bank	18541.98	27.98
Regional Rural Banks	4260.97	6.43
Other Banks	16789.00	25.34
Total	66263.63	100.00



ANNUAL CREDIT PLAN OF WEST BENGAL FOR THE YEAR 2018-19 BASED ON THE STATE FOCUS PAPER OF NABARD

The segregated District-wise Annual Credit Plan for the Districts is under preparation, based on the basis of Potential Linked Plans (PLPs) given by NABARD for the FY 2018-19. The above exercise facilitates the active involvement of all concerned in the credit planning exercise at the block/district level and also ensures flow of credit to different sectors based on properly assessed potential.

SLBC is placing the following Annual Credit Plan for 2018-19 for adoption by the House in the 140th SLBC meeting for implementation on & from 01.04.2018.

(Amt. Rs in crore)

Particulars	Agriculture	MSME	OPS	Total Prisec	Non Prisec	Total
PLP 2018-19 (as per NABARD)	63196	31051	15890	110137	11250	121387
ACP 2017-18	59098	34000	11197	104295	11250	115545
Growth over last year in %	6.93%	-8.67%	41.91%	5.30%	0	5.05%

This year the PLP set by the NABARD is Rs. 110137.00 crore under Priority Sector, which is raised by 5.30% than the previous year target of Rs. 104295.00 crore (revised after enhancement in MSME target). Similarly, target under Non-Prisec for FY 2017-18 kept at same level Rs. 11250.00 crore. The total target including Prisec & Non Prisec has quantum wise raised to Rs. 121387.00 crore from thereby increasing 5.05% from the target set for FY 2017-18.

As mentioned, the target will further be desegregated at DCC level for final compilation. LDM's are requested to take a note of this. The house is requested to adopt the target under Annual Credit Plan set for FY 2018-19.

KISAN CREDIT CARD (KCC)

In the last SLBC (139th) meeting of West Bengal held on 07.12.2017 where it was decided to cover all eligible farmers of the State under KCC. Agriculture Dept., GoWB was requested to identify left over farmers, so that desirable target can be achieved within 31.03.2018.

Performance of KCCs for last 3 years is furnished below:

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

(In number)

Year	Target (No.)	Achievement (No.)	% of Achievement
2014-15	10,00,000	17,31,395	173
2015-16	20,00,000	17,53,590	88
2016-17	17,00,000	16,34,533	96
2016-17	17,00,000	12,54,280 (April- December 2016)	74
2017-18	17,00,000	14,60,056 (April- December 2017)	86

Action Points emerged in the 139th SLBC Meeting held on 07.12.2017:

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

Status of implementation:

All the banks operating in the State have issued 14,60,056 KCCs during the period from 01.04.2017 to 31.12.2017 i.e. 86% of annual target of 17.00 lac. Total financial outlay for KCC stood at Rs. 5527.44 crore as on 31.12.2017.

Average per ticket KCC disbursement of Rs. 37,858/- as on 31.12.2017. Average credit per KCC of all the banks excluding West Bengal State Co-operative Bank stood at Rs. 65,412/- while the average credit per KCC of West Bengal State Co-operative Bank stood at Rs. 25,132/-. It is expected that the amount will substantially increase at the year end (as on 31.03.2018) due to higher scale of finance during the Rabi season.

Therefore, all Member Banks are requested to take proactive steps and sensitize the field level functionaries of all the bank branches under their jurisdiction for successful implementation of all the decisions taken in the last SLBC meeting to achieve the desired KCC target.

The status of disbursement and outstanding figure as on 31.12.2017 for the FY 2017-18 under KCC reported by all the member banks of West Bengal has been compiled by the SLBC desk and furnished in KCC annexure.

Disbursement under Kisan Credit Card (2017-18)					
(Position from 01.04.2017- 31.12.2017)					
(Rs.in lac)					
S No.	Bank	Target	Issued		Achievement
		No	No.	Amt.	(No) in %
Public Sector Banks					
1	Allahabad Bank	60000	24828	13956.15	41
2	Andhra Bank	500	60	34.07	12
3	Bank of Baroda	6000	8297	5982.11	138
4	Bank of India	45000	35745	24815.02	79
5	Bank of Maharashtra	400	0	0.00	0
6	Canara Bank	8000	11355	7505.09	142
7	Central Bank of India	35000	17198	9868.06	49
8	Corporation Bank	800	199	189.61	25
9	Dena Bank	800	130	124.15	16
10	Indian Bank	8000	2478	1585.14	31
11	Indian Overseas Bank	6000	1318	745.16	22
12	Oriental Bank of Commerce	6000	2695	1589.65	45
13	Punjab National Bank	18000	11058	12510.01	61
14	Punjab & Sind Bank	800	0	0.00	0
15	Syndicate Bank	6000	2698	1895.46	45
16	State Bank of India	74000	105968	101365.11	143
17	Union Bank of India	15000	2654	1215.74	18
18	United Bank of India	65000	40258	27211.11	62
19	UCO Bank	55000	12753	7418.84	23
20	Vijaya Bank	1000	523	307.01	52
21	IDBI Bank	4000	15275	8095.88	382
A	Total	415300	295490	226413.37	71
Private Sector Banks					
22	HDFC Bank	6000	73666	24955.67	1228
23	ICICI Bank	6000	2433	3040.15	41
24	AXIS Bank (UTI)	2500	2526	2903.71	101
25	Federal Bank	200	403	120.47	202
26	Bandhan Bank	24000			
27	Yes Bank		0	0.00	
B	Total	38700	79028	31020.00	204
(A+B)	Total of Comm.Bks.	454000	374518	257433.37	82
Regional Rural Banks					
28	BGVB (UBI)	40000	36489	16479.86	91
29	PBGB (UCO)	35000	28856	20563.45	82
30	UBKGB	20000	21412	7254.16	107
C	RRBs Total	95000	86757	44297.47	91
D	W.B. St. Co-op.Bk	1150000	998781	251013.70	87
E	WBSCARD Bank Ltd.	1000			0
Grand Total (A+B+C+D+E)		1700000	1460056	552744.54	86

DISTRICT WISE DISBURSEMENT POSITION OF KCC as on 31.12.2017			
S No.	Name of the District	No	Amt. (Rs.in Lac)
1	ALIPURDUAR	6614	3032.09
2	BANKURA	72198	27006.05
3	BIRBHUM	217856	72477.51
4	BURDWAN	198116	68096.21
5	COOCH BEHAR	35161	13187.40
6	DAKSHIN DINAPUR	22058	8186.03
7	DARJEELING	4125	1568.98
8	HOOGHLY	126452	47854.26
9	HOWRAH	37124	8944.81
10	JALPAIGURI	26345	9689.19
11	MALDA	25618	8609.93
12	MURSHIDABAD	38945	13821.72
13	NADIA	124856	94450.76
14	NORTH 24 PGS	37856	12594.75
15	PASCHIM MEDINIPUR	145628	44202.07
16	PURBA MEDINIPUR	244612	91754.88
17	PURULIA	19525	4515.28
18	SOUTH 24 PGS	54865	16131.73
19	UTTAR DINAJPUR	22102	6620.88
	GRAND TOTAL	1460056	552744.54

West Bengal			
Bankwise Outstanding Position of KCC as on 31.12.2017			
S No.	Bank	No.	Amount (Rs. in Lac)
PUBLIC SECTOR BANKS			
1	Allahabad Bank	114974	61998.16
2	Andhra Bank	356	271.18
3	Bank of Baroda	23452	15141.22
4	Bank of India	150846	76028.15
5	Bank of Maharashtra	236	284.16
6	Canara Bank	24639	18054.18
7	Central Bank of India	87895	45852.23
8	Corporation Bank	2891	2488.69
9	Dena Bank	616	464.18
10	Indian Bank	12734	7668.59
11	Indian Overseas Bank	9676	10119.86
12	Oreintal Bank of Commerce	5295	4097.00
13	Punjab National Bank	78115	69351.23
14	Punajb & Sind Bank	131	88.84
15	Syndicate Bank	8652	5480.36
16	State Bank of India	303539	216350.15
17	Union Bank of India	20015	21140.03
18	United Bank of India	310458	162515.14
19	UCO Bank	63895	32857.16
20	Vijaya Bank	2228	1895.25
21	IDBI Bank	14952	17499.95
A	Comm.Bks.Total	1235595	769645.71
PRIVATE SECTOR BANKS			
22	HDFC	109921	58307.48
23	ICICI	22865	11512.23
24	AXIS Bank (UTI)	17047	98758.93
25	Federal Bank	875	4965.25
26	Yes Bank	23846	5267.48
B	Total	174554	178811.37
(A+B)	Total of Comm.Bks.	1410149	948457.08
REGIONAL RURAL BANKS			
27	BGVB (UBI)	378514	159078.11
28	PBGB (UCO)	132856	104415.22
29	UBKGB	75125	44560.12
C	RRBs Total	586495	308053.45
D	W.B. St. Co-op.Bk	1718486	447511.59
E	WBSCARD Bank Ltd.		
Grand Total (A+B+C+D+E)		3715130	1704022.12

BANK WISE POSITION OF DORMANT KCC IN WEST BENGAL AS ON 31.12.2017			
S No.	BANK NAME	DORMANT KCC	
		NO	Amount (Rs. in lac)
1	Allahabd Bank	5417	3914.58
2	Andhra Bank	4	2.55
3	Bank of Baroda	1784	660.44
4	Bank of India	38866	26845.15
5	Canara Bank	2611	2347.95
6	Central Bank of India	15688	12401.74
7	Corporation Bank	144	220.48
8	Dena Bank	41	21.85
9	IDBI Bank	146	146.95
10	Indian Bank	1486	784.21
11	Indian Overseas Bank	575	317.44
12	Oriental Bank of Commerce	306	220.51
13	Punjab National Bank	8322	3754.16
14	Punjab & Sind Bank	10	16.55
15	State Bank of India	35626	19856.74
16	Syndicate Bank	2315	1056.82
17	Union Bank of India	308	202.65
18	United Bank of India	33516	16205.56
19	UCO Bank	27565	11262.35
	TOTAL PSB (A)	174730	100238.68
20	AXIS Bank	461	620.22
21	Federal Bk.	62	568.84
	Sub Total (B)	523	1189.06
22	BGVB	51425	12026.35
23	UBKGB	11156	4685.25
24	PBGB	14856	6514.22
	TOTAL RRB'S (C)	77437	23225.82
	TOTAL SCBk D= (A+B+C)	252690	124653.56
25	WB State Cooperative Bank (E)	272156	72564.11
	GRAND TOTAL (D+E)	524846	197217.67
Data available to SLBC Desk as per submitted by member banks			

PRADHAN MANTRI FASAL BIMA YOJANA (PMFBY/BFBY) - RABI 2017

The Notification for Pradhan Mantri Fasal Bima Yojana (PMFBY/BFBY) - Rabi 2017 have been issued by Agriculture Dept., GoWB vide their notification No. 1868-AG/O/Crop Ins./7C-18/2017, dated 23.11.2017.

The scheme will be implemented by 2 Insurance Agencies viz. Reliance GIC Ltd. for Cluster I & III and Agricultural Insurance Company of India Ltd. for Cluster II.

Meanwhile, in the 37th SLCCCI meeting held at NABANNA on 18.01.2018 in presence of the Chief Secretary, GoWB where the following decisions were took place:

- i. The four (4) crops viz. Aman Paddy (3284 GP & 20 Municipalities, all municipalities & Municipal Corporation of Hooghly, Aus Paddy (100 Blocks), Maize (20 Blocks), and Jute (126 Blocks) will be covered during Kharif 2018 season.
- ii. The Unit Area of insurance under PMFBY/ BFBY (Pradhan Mantri Fasal Bima Yojana/ Bangla Fasal Bima Yojana) will be “Block” for Aus paddy, Jute and maize; and the ‘Gram Panchayat’ will be the Unit Area for Aman paddy.

❖ Reconciliation drive of PMFBY/RWBCIS in respect of premium reconciliation of premium remittance to Insurance Companies & Data/ Information of insured farmers uploaded in Gol Insurance Portal for Kharif 2017 & Rabi 2017-18

Ministry of Agriculture, GoI vide letter no. 13015/01/2016-Cr.II of DAC & FW dated 07.02.2018 advised all stakeholders to reconcile the insured farmers’ data of Kharif 2017 & Rabi 2017-18 entered into the portal with premium remitted by Banks to Insurance Companies as most of the Insurance Companies have furnished some discrepancies in the data which need to be rectified.

Accordingly, SLBC Desk has taken up the matter with the Member Bank & Insurance Companies working in the State for immediate reconciliation of the above considering considerable amount of premium received from banks is still lying with Insurance Companies without any reconciliation with Banks.

Uploading status of farmers’ details in the PMFBY/ National Crop Insurance Portal for Rabi 2017-18 is annexed.

Uploading status of farmers' details in the PMFBY Portal for Rabi 2017-18 as on 14.02.2018		
S. No.	Bank Name	No of Application uploaded
1	Allahabad Bank	62298
2	Andhra Bank	93
3	Axis Bank Limited	2840
4	Balageria Central Cooperative Bank Ltd.	18307
5	Bandhan Bank Limited	666
6	Bangiya Gramin Vikash Bank	61864
7	Bank Of Baroda	2322
8	Bank Of India	44135
9	Bank Of Maharashtra	104
10	Bankura District Central Cooperative Bank Ltd.	60940
11	Burdwan Co-Operative Agriculture & Rural Dev. Bank	36
12	Canara Bank	7561
13	Central Bank Of India	19199
14	Corporation Bank	815
15	Dakshin Dinajpur District Central Cooperative Bank Ltd.	1951
16	Dena Bank	613
17	Federal Bank Ltd	1
18	Hdfc Bank Ltd.	164
19	Hooghly District Central Cooperative Bank Ltd.	113069
20	Howrah District Central Cooperative Bank Ltd	31
21	Icici Bank Limited	4172
22	Idbi Bank Limited	2881
23	Indian Bank	2444
24	Indian Overseas Bank	2463
25	Indusind Bank Ltd	14
26	Karnataka Bank Ltd	128
27	Karur Vysya Bank Ltd	2
28	Kotak Mahindra Bank Ltd.	20
29	Malda District Central Cooperative Bank Ltd.	11414
30	Mugberia Central Cooperative Bank Ltd.	52536
31	Murshidabad District Central Cooperative Bank Ltd.	5550
32	Nadia District Central Cooperative Bank Ltd.	14343
33	Oriental Bank Of Commerce	1479
34	Paschim Banga Gramin Bank	51633
35	Punjab And Sind Bank	4
36	Punjab National Bank	88265
37	Purulia Central Cooperative Bank Ltd.	6
38	Raiganj Central Cooperative Bank Ltd.	1341
39	State Bank Of India	136719
40	Syndicate Bank	3658
41	Tamluk-ghatal Central Cooperative Bank Ltd.	64272
42	The Burdwan Central Co-operative Bank Ltd.	56592
43	The Howrah District Central Cooperative Bank Ltd.	5924
44	The Jalpaiguri Central Cooperative Bank Ltd.	238
45	Uco Bank	23305
46	Union Bank Of India	6566
47	United Bank Of India	88401
48	Uttar Banga Kshetriya Gramin Bank	53115
49	Vidyasagar Central Cooperative Bank Ltd.	88475
50	Vijaya Bank	495
51	West Bengal State Cooperative Bank Ltd	24443
52	Yes Bank Ltd.	1
	TOTAL	1187908

SELF HELP GROUPS

The target for SHG credit linkage has been fixed at Rs. 8000 cr. covering 4.00 lac of SHGs for FY 2017-18 considering the maturity level of the SHGs and potential available in the State. Accordingly, the minimum benchmark limit was fixed to Rs. 1.50 lac after 1st grading and Rs. 2.50 lac, 3.50 lac after subsequent grading remaining well within the RBI prescribed limit of Rs. 5.00 lac for 5 years. The same was adopted in the 139th SLBC meeting held on 07.12.2017, subsequent to discussion of the same in immediately preceding Sub Committee meeting taking into consideration RBI guideline in this regard.

Action Points emerged in the 139th SLBC Meeting held on 07.12.2017:

Banks would exert concerted efforts to achieve the revised target of credit linkage for the State as a whole for FY 2017-18.

Status of implementation:

At the end of December 2017, credit linkage of SHG stood at Rs. 5048.13 crore (63% of the financial target) covering 2,92,082 nos of groups (73% of the physical target) as against Credit Linkage of Rs. 1901.08 crore covering 1,37,706 no of groups during the corresponding period of the last year as per data provided by the WBSRLM Dept. GoWB.

All Banks in the State linked Savings accounts to 69953 SHGs up to the quarter ended December 2017.

It may please be mention here that, while comparing the data received from the WBSRLM, GoWB with that against data uploaded in the NRLM portal by the banks, a wide difference in amount extended to the SHGs has been revealed. Bankers are requested to upload leftout data of SHGs credit linkage in the NRLM portal without any delay.

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

Year	Target No.		Achievement-Deposit Linked No.	(Amt. Rs. in crore)	
	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 – Dec.)	150000	250018	64510	137706	1901.08
2017-2018(April – Dec.)	150000	400000	69953	292082	5048.13

Average Credit per SHG for the banks operating in the State for the quarter ended 31.12.2017 stood at Rs.172833/- as against Rs. 138054/- during the same period of the last year, registering a growth of Rs. 34779/- per SHG.

Details of the performance of Banks (both bank wise & district wise) regarding Credit linkage and Savings linkage to SHGs as on 31.12.2017 have been given in the Annexure.

Position of SHG Bank Credit Linkage Programme for the State of West Bengal							
(From 01.04.2017 to 31.12.2017)							
State : West Bengal							
S.No	Bank Name	Target of Credit Linked		Data available on NRLM portal		Data provided by WBSRLM Dept.	
		No.	Amt. (Rs. in Lac)	Total SHGs	Total Disb. (Rs. in Lac)	Total SHGs	Total Disb. (Rs. in Lac)
1	ALLAHABAD BANK	32493	64380.59	22335	17018.15	21510	36305.27
2	ANDHRA BANK	401	730.01	38	38.83	104	138.8
3	BANK OF BARODA	4204	8543.66	3112	2198.51	3114	5597.52
4	BANK OF INDIA	14154	27894.67	6525	4695.46	8048	13058.79
5	BANK OF MAHARASHTRA			4	1.80	0	0
6	CANARA BANK	4169	7888.22	877	844.12	2739	3981.46
7	CENTRAL BANK OF INDIA	25647	48403.52	19843	11979.27	16369	29008.29
8	CORPORATION BANK	52	90.6	64	34.57	9	12.75
9	DENA BANK	80	115.74	24	14.76	30	43.15
10	IDBI	72	131.6	1941	4877.33	895	2865.75
11	INDIAN BANK	1496	3121.51	547	561.66	732	1160.28
12	INDIAN OVERSEAS BANK	2200	4510.48	813	756.31	1165	1970.99
13	ORIENTAL BANK OF COMMERCE	954	1997.32	174	34.83	167	265.29
14	PUNJAB AND SIND BANK			9	6.31	0	0
15	PUNJAB NATIONAL BANK	15361	31078.77	11592	8927.44	11379	18489.1
16	STATE BANK OF INDIA	57198	113718.09	28385	30723.86	34687	59182.89
17	SYNDICATE BANK	2491	4902.5	1280	985.81	1659	2909.65
18	UCO BANK	15872	33900.68	13310	6859.18	9002	17051.85
19	UNION BANK OF INDIA	3938	8171.74	1116	656.54	2591	4308.02
20	UNITED BANK OF INDIA	57921	114512.33	27019	16343.39	38859	68736.35
21	VIJAYA BANK	182	389.4	97	131.51	152	247.65
	SubTotal	238885	474481.43	139105	107689.64	153211	265333.85
22	Bangiya Gramin Vikash Bank	74220	151617.21	69155	78027.68	56190	103549.21
23	PaschimBangaGramin Bank	35020	85201.38	46560	41803.90	29128	72234.05
24	Uttarbanga Kshetriya Gramin Bank	23757	43589.39	16265	17247.99	18078	31290.11
	SubTotal	132997	280407.98	131980	137079.57	103396	207073.37
25	HDFC BANK	0	0	9	22.00	0	0
26	ICICI BANK	0	0	1	3.45	0	0
27	Bandhan Bank	57	71.25	0	0		
	SubTotal	57	71.25	10	25.45	0	0
28	W.B. St. Coop. Bank	28061	45446.22	18029	16924.58	35475	32406.48
	Grand Total	400000	800406.88	289124	261719.24	292082	504813.7

Position of SHG Bank Credit Linkage Programme for the State of West Bengal as per disbursement figure provided by WBSRLM Dept.

Bank-wise position for the year 2017-18											
S No.	Bank Name	Target of Credit Linked		Credit Linked for the year ended December 2017		Outstanding Credit Linked Balance as on 31.12.2017		Savings Linked for the year ended December 2017		Outstanding Savings Linked Balance as on 31.12.2017	
		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	32493	64380.59	21510	36305.27	52815	53845.62	2489	26.85	53415	3014.12
2	Andhra Bank	401	730.01	104	138.80	2235	985.26	218	4.51	2415	174.45
3	Bank of Baroda	4204	8543.66	3114	5597.52	25115	23984.16	610	7.84	27846	338.56
4	Bank Of India	14154	27894.67	8048	13058.79	43851	42855.64	3439	58.22	44965	925.85
5	Canara Bank	4169	7888.22	2739	3981.46	19866	21745.22	662	34.20	22515	2744.61
6	Central Bank of India	25647	48403.52	16369	29008.29	47856	40851.11	2199	1.85	48112	3074.24
7	Corporation Bank	52	90.60	9	12.75	6271	5485.12	159	1.56	6574	668.08
8	Dena Bank	80	115.74	30	43.15	2124	1174.15	173	15.25	2275	1360.42
9	IDBI Bank	72	131.60	895	2865.75	6041	10085.16	481	16.98	6495	262.74
10	Indian Bank	1496	3121.51	732	1160.28	3185	2895.62	785	7.85	3467	1127.41
11	Indian Overseas Bank	2200	4510.48	1165	1970.99	8055	7986.62	1084	26.84	8595	932.85
12	Oriental Bank of Commerce	954	1997.32	167	265.29	2068	1986.64	486	15.22	2418	267.90
13	Punjab National Bank	15361	31078.77	11379	18489.10	42228	37956.62	3194	17.41	42756	3011.77
14	State Bank of India	57198	113718.09	34687	59182.89	52845	58956.32	10387	685.22	53452	6038.12
15	Syndicate Bank	2491	4902.50	1659	2909.65	9856	10658.67	1356	20.65	10746	1422.78
16	Uco Bank	15872	33900.68	9002	17051.85	46742	55622.03	4732	36.98	48562	3895.22
17	Union Bank of India	3938	8171.74	2591	4308.02	9562	47026.32	811	16.74	10852	2194.67
18	United Bank of India	57921	114512.33	38859	68736.35	69866	67952.85	6180	44.95	72846	5695.88
19	Vijaya Bank	182	389.40	152	247.65	4086	3598.74	242	18.78	4264	78.64
20	HDFC	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
21	ICICI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
22	Bandhan Bank	57	71.25	0	0.00	0	0.00	0	0.00		0.00
	Sub Total of Commercial Banks	238942	474552.68	153211	265333.85	454667	495651.87	39687	1057.9	472570	37228.31
23	BGVB	74220	151617.21	56190	103549.21	148956	178526.41	9647	128.96	151746	69523.61
24	PBGB	35020	85201.38	29128	72234.05	87562	102434.06	5512	60.84	89854	14852.74
25	UBKGB	23757	43589.39	18078	31290.11	29856	35161.28	3845	18.78	31744	9065.33
	Sub Total of RRBs	132997	280407.98	103396	207073.37	266374	316121.75	19004	208.58	273344	93441.68
26	W.B St.Co-op Bank	28061	45446.22	35475	32406.48	138956	60856.22	11262	1756.32	167745	18245.22
27	WBSCARD Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Sub Total of Co-op. Bank	28061	45446.22	35475	32406.48	138956	60856.22	11262	1756.32	167745	18245.22
	GRAND TOTAL	400000	800406.88	292082	504813.70	859997	872629.84	69953	3022.8	913659	148915.21

District wise Progress Data of SHG-Bank Linkage as on 31.12.2017 as per WBSRLM Report								
State: West Bengal								
S No.	Name of the District	Target for 2017-18		Achievement as on		% of achievement		Average
		NO	Amt (in lac)	No	Amt (in Lac)	No	Amt.	Rs.(lac)
1	Alipurduar	9157	15658.47	6406	10610.58	69.96	67.76	1.66
2	Bankura	21166	45718.56	14243	22326.19	67.29	48.83	1.57
3	Birbhum	22991	54718.58	20090	43826.37	87.38	80.09	2.18
4	Coochbehar	24802	44147.56	17221	28350.86	69.43	64.22	1.65
5	Jalpaiguri	15671	29774.90	14377	24774.78	91.74	83.21	1.72
6	Malda	23135	47658.10	15161	25115.12	65.53	52.70	1.66
7	Purulia	16901	30252.79	7178	13368.00	42.47	44.19	1.86
8	Purba Medinipur	34862	76696.40	24605	48959.71	70.58	63.84	1.99
9	South 24 Pargana	25166	44040.50	20125	33490.23	79.97	76.04	1.66
10	Darjeeling (GTA)	1501	2586.03	462	1060.73	30.78	41.02	2.30
11	Siliguri (MP)	4274	9702.00	3646	7265.15	85.31	74.88	1.99
12	Dakshin Dinajpur	10394	23282.56	5212	9942.74	50.14	42.70	1.91
13	Uttar Dinajpur	16517	29895.77	6481	11306.77	39.24	37.82	1.74
14	Murshidabad	31512	63024.02	24285	45620.85	77.07	72.39	1.88
15	Nadia	23450	40099.50	26930	24307.78	114.84	60.62	0.90
16	Paschim Medinipur	22588	43358.95	22363	34964.64	99.00	80.64	1.56
17	North 24 Pargana	23990	47020.40	15987	29744.06	66.64	63.26	1.86
18	Hooghly	20584	36433.68	17910	28705.03	87.01	78.79	1.60
19	Howrah	14137	34635.65	11522	26399.73	81.50	76.22	2.29
20	Purba Burdwan	24779	56400.08	10996	23071.62	44.38	40.91	2.10
21	Paschim Burdwan	4157	9574.00	956	1841.31	23.00	19.23	1.93
22	Jhargram	7368	14156.57	5732	9391.68	77.80	66.34	1.64
23	Kalimpong	898	1571.82	194	369.77	21.60	23.52	1.91
	Total	400000	800406.89	292082	504813.7	73.02	63.07	1.73

Micro, Small and Medium Enterprises (MSME)

Considering the potentiality available in the State in the avenue of manufacturing units, traders, etc. the target for MSME sector has been raised from to Rs. 31,000 crore to Rs. 38,000 crore for the FY 2017-18.

All member Banks put together in the State had disbursed Rs. 29032.99 crore under MSME as against the target of Rs. 38,000.00 crore, i.e. 76% of the total target has been achieved by the member Banks during the period April to December 2017. If this trend continues, it is expected that the State will achieve the credit target for the FY 2017-18.

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	26000	21936 (April - Dec.)	84
2017-18	38000	29033 (April- Dec.)	76

Bank-wise performance in MSME for the State of West Bengal as on 31.12.2017 is annexed.

Bank - wise Targets and Achievement in MSME				
for the State of West Bengal under ACP 2017-18 as on December 2017				
(Rs.in crore)				
Sl.No.	Name of Bank	2017-18 (April- December)		
		Target	Achievement	% of Achivement
(1)	(2)	(3)	(4)	(5)
1	Allahabad Bank	2708.95	1553.51	57.35
2	Andhra Bank	208.22	128.59	61.76
3	Bank of Baroda	756.65	486.42	64.29
4	Bank of India	1805.54	767.88	42.53
5	Bank of Maharashtra	74.32	40.15	54.02
6	Canara Bank	1433.60	316.45	22.07
7	Central Bank of India	1482.53	986.83	66.56
8	Corporation Bank	249.23	172.52	69.22
9	Dena Bank	196.51	148.16	75.40
10	Indian Bank	280.43	190.47	67.92
11	Indian Overseas Bank	603.72	335.76	55.62
12	Oreinttal Bank of Commerce	416.35	276.35	66.37
13	Punjab National Bank	1315.34	1399.56	106.40
14	Punjab & Sind Bank	88.85	78.65	88.52
15	Syndicate Bank	514.18	930.86	181.04
16	State Bank of India	5930.20	3767.43	63.53
17	Union Bank of India	839.41	491.56	58.56
18	United Bank of India	4132.06	2286.56	55.34
19	UCO Bank	1970.80	614.81	31.20
20	Vijaya Bank	117.64	68.65	58.36
21	IDBI Bank Ltd.	453.27	199.86	44.09
22	SBBJ & SBH			
23	AXIS Bank	841.85	1503.67	178.61
24	HDFC Bank	669.11	1620.79	242.23
25	ICICI Bank	618.59	2834.65	458.24
26	Bandhan Bank	1963.56	5250.84	267.41
27	South Indian Bank	150.66	14.54	9.65
28	Yes Bank		0.00	
29	Federal Bank	61.90	27.59	44.57
30	Other Banks	150.45	86.56	57.53
A	Total Com.Bks.	30033.92	26579.67	88.50
31	BGVB	3700.00	1487.51	40.20
32	PBGB	1025.04	285.02	27.81
33	UBKGB	661.10	218.16	33.00
B	Total of RRBs	5386.14	1990.69	36.96
C	St.Coop.Bk.	2036.80	407.48	20.01
D	WBFC & Others	65.21	21.48	32.94
E	WBCARDB	477.93	32.15	6.73
F	SIDBI		1.52	0.00
Grand Total (A+B+C+D+E+F)		38000.00	29032.99	76.40

Special Agenda Item

Weaver Mudra Scheme for West Bengal

In line with the Weaver Mudra Scheme launched by the Ministry of Textile, Govt. of India which combines the features of the MUDRA schemes and concessional credit for handloom sectors, Govt. of West Bengal through MSME & T Dept. is desirous of launching a separate scheme having additional features.

While the scheme is under active preparation, we request the banks to take note of the same and to support the weavers who are being assisted by the State Government under the programme “Tanti Sathi”. The scheme in detail, once formulated by MSME & T Department, GoWB will be distributed to the member banks followed by Special Launch Events at designated places of the State marking initiation of the Scheme.

PRADHAN MANTRI MUDRA YOJANA (PMMY)

Action Points emerged in the 139th SLBC Meeting held on 07.12.2017:

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 sanctioned and disbursed Rs. 10980.42 crore upto the quarter ended December 2017.

Performances of the Banks in the State of West Bengal from 01.04.2017 to 31.12.2017 are furnished hereunder:

MUDRA ACHIEVEMENT 2017-18 (Amt. in Rs. /crore)								
BANKS	STATE: West Bengal As on 31.12.2017 (01.04.2017 to 31.12.2017)							
	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	56783	163.23	78568	1584.5	15019	1138.75	150370	2886.48
Pvt Banks	1205753	3886.61	43185	387.96	2900	206.93	1251838	4481.51
Foreign Banks	0	0	18	0.48	23	1.98	41	2.45
RRB	7062	19.05	18787	260.03	487	29.47	26336	308.55
NBFC (MFI)	1544977	3082.93	974	7.53	50	3.68	1546001	3094.14
NBFC	31220	74.37	1095	23.51	199	13.86	32514	111.74
Small Fin. Bk.	30907	83.52	1291	12.03	0	0	32198	95.55
TOTAL	2876702	7309.71	143918	2276.03	18678	1394.67	3039298	10980.42

Bank wise and District wise details of disbursement is Annexed.

Bankwise Progress Report of MUDRA Scheme of West Bengal for the year 2017-18														
(from 01.04.2017 to 31.12.2017)														
[Amount Rs. in crore]														
Sr No	Bank Type Name	Bank Name	Shishu			Kishore			Tarun			Total		
			(Loans up to Rs. 50,000)			(Loans from Rs. 50,001 to Rs. 5.00 Lakh)			(Loans from Rs. 5.00 to Rs. 10.00 Lakh)					
			No Of A/Cs	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	4576	14.72	14.54	11857	324.54	321.13	4432	358.22	357.8	20865	697.47	693.46
		Total	4576	14.72	14.54	11857	324.54	321.13	4432	358.22	357.8	20865	697.47	693.46
2	Public Sector Commercial Banks													
2.1		Allahabad Bank	2763	9.45	9.36	14141	241.1	238.71	1326	97.75	97.31	18230	348.3	345.38
2.2		Andhra Bank	657	3.01	2.94	552	12.56	11.52	171	14.62	13.52	1380	30.19	27.98
2.3		Bank of Baroda	1301	5.11	5.02	2978	68.2	64.85	655	53.22	52.57	4934	126.52	122.44
2.4		Bank of India	3301	13.97	13.82	5601	118.62	112.78	676	52.86	48.42	9578	185.45	175.02
2.5		Bank of Maharashtra	66	0.26	0.24	273	7.67	6.57	162	14.03	12.33	501	21.96	19.14
2.6		Canara Bank	6128	19.02	18.95	3811	73.66	71.75	646	47.31	46.37	10585	139.99	137.06
2.7		Central Bank of India	2027	6.72	6.72	2767	56.17	56.17	340	25.11	25.11	5134	88.01	88.01
2.8		Corporation Bank	873	3.32	2.53	488	11.71	11.28	190	15.96	15.79	1551	30.99	29.6
2.9		Dena Bank	1439	1.01	1	367	7.62	7.52	99	7.41	7.31	1905	16.04	15.83
2.1		Indian Bank	191	0.47	0.47	581	13.92	13.52	171	12.96	12.92	943	27.36	26.91
2.11		Indian Overseas Bank	843	3.02	2.96	1044	20.27	18.19	117	8.76	8.2	2004	32.04	29.34
2.12		Oriental Bank of Commerce	290	1.09	1.06	1188	34.2	33.29	588	47.44	47.09	2066	82.72	81.45
2.13		Punjab National Bank	3636	14.9	12.31	5990	135.02	113.89	1196	95.97	80.12	10822	245.89	206.33
2.14		Syndicate Bank	477	1.95	1.48	1392	34.75	27.41	320	26.63	19.87	2189	63.32	48.76
2.15		Union Bank of India	560	2.36	2.13	2397	54.21	48.6	407	29.65	25	3364	86.22	75.73
2.16		United Bank of India	6377	22.86	21.76	16748	348.1	326.36	2454	195.77	190.75	25579	566.73	538.86
2.17		Punjab & Sind Bank	102	0.33	0.26	273	5.9	4.9	84	6.67	5.78	459	12.9	10.94
2.18		UCO Bank	10920	27.52	18.47	4359	74.72	60.53	487	39.96	32	15766	142.2	110.99
2.19		Vijaya Bank	364	1.37	1.35	657	14.14	14.02	146	11.01	10.75	1167	26.52	26.12
2.2		IDBI Bank Limited	9892	25.86	25.86	1104	21.52	21.52	352	29.75	29.75	11348	77.13	77.13
		Total	52207	163.58	148.69	66711	1354.06	1263.37	10587	832.85	780.95	129505	2350.49	2193.02
3	Private Sector Commercial Banks													
3.1		Federal Bank	9	0.04	0.04	26	1.02	0.94	23	1.71	1.51	58	2.77	2.49
3.2		Jammu & Kashmir Bank	5	0.01	0.01	4	0.14	0.14	2	0.15	0.15	11	0.29	0.29
3.3		Karnataka Bank	5	0.02	0.01	37	0.98	0.49	18	1.21	0.77	60	2.21	1.27
3.4		Karur Vysya Bank	0	0	0	7	0.2	0.2	14	0.96	0.86	21	1.17	1.06
3.5		Ratnakar Bank	622	1.35	1.35	0	0	0	0	0	0	622	1.35	1.35
3.6		South Indian Bank	1	0	0	1	0.05	0.05	1	0.1	0.1	3	0.15	0.15
3.7		ICICI Bank	5905	16.67	16.67	2121	63.71	63.69	1585	118.47	118.47	9611	198.85	198.83
3.8		Axis Bank	38564	69.03	69.03	683	24.74	24.74	729	54.08	54.08	39976	147.85	147.85
3.9		IndusInd Bank	2356	9.73	9.73	2896	52.19	52.19	435	24.37	24.37	5687	86.3	86.3
3.1		Yes Bank	14617	34.74	34.74	63	1.99	1.99	63	4.4	4.4	14743	41.13	41.13
3.11		HDFC Bank	127205	286.22	286.22	57	1.37	1.37	9	0.65	0.65	127271	288.24	288.24
3.12		DCB Bank	0	0	0	1	0.04	0.04	1	0.08	0.08	2	0.12	0.12
3.13		Kotak Mahindra Bank	0	0	0	32	1.14	1.14	20	1.48	1.48	52	2.62	2.62
3.14		Bandhan Bank	1002714	3435.02	3435.02	37145	240.28	240.28	0	0	0	1039859	3675.29	3675.29
3.15		IDFC Bank Limited	13750	33.8	33.8	112	0.71	0.71	0	0	0	13862	34.51	34.51
		Total	1205753	3886.63	3886.61	43185	388.56	387.96	2900	207.67	206.93	1251838	4482.86	4481.51
4	Foreign Banks													
4.1		Citibank	0	0	0	18	0.48	0.48	12	0.92	0.92	30	1.39	1.39
4.2		Standard Chartered Bank	0	0	0	0	0	0	11	1.06	1.06	11	1.06	1.06
		Total	0	0	0	18	0.48	0.48	23	1.98	1.98	41	2.45	2.45
5	Regional Rural Banks													
5.1		Bangiya Gramin Vikash Bank	4855	13.94	12.98	6615	125.53	115.24	169	13.12	11.82	11639	152.59	140.05
5.2		Paschim Banga Gramin Bank	1453	4.14	4.14	6782	95.85	95.85	297	15.87	15.87	8532	115.86	115.86
5.3		Uttarbanga Kshetriya Gramin Bank	754	2.56	1.92	5390	163.35	48.94	21	2.01	1.78	6165	167.92	52.64
		Total	7062	20.63	19.05	18787	384.73	260.03	487	31	29.47	26336	436.37	308.55
6	NBFC-Micro Finance Institutions													
6.1		VEDIKA CREDIT CAPITAL LTD	35564	83.23	83.23	0	0	0	0	0	0	35564	83.23	83.23
6.2		Village Financial Services Pvt Ltd	146376	389.21	389.21	0	0	0	0	0	0	146376	389.21	389.21
6.3		Muthoot Microfin Ltd	105	0.19	0.19	0	0	0	0	0	0	105	0.19	0.19
6.4		ASA International India Microfinance Pvt. Ltd.	322373	707.24	707.24	0	0	0	0	0	0	322373	707.24	707.24
6.5		JAGARAN MICROFIN PVT	92298	173.46	173.46	0	0	0	0	0	0	92298	173.46	173.46
6.6		SHARE MICROFIN LIMITED	17122	39.2	39.2	0	0	0	0	0	0	17122	39.2	39.2
6.7		ASMITHA MICROFIN LIMITED	1243	2.73	2.73	0	0	0	0	0	0	1243	2.73	2.73
6.8		JANALAKSHMI FINANCIAL SERVICES LIMITED	24481	63.75	63.75	922	7.13	7.13	50	3.68	3.68	25453	74.56	74.56
6.9		Satin Creditcare Network Limited	42714	86.27	86.27	0	0	0	0	0	0	42714	86.27	86.27
6.1		RGVN (NORTH EAST) MICROFINANCE LIMITED	908	2.24	2.24	0	0	0	0	0	0	908	2.24	2.24
6.11		Asirvad Microfinance Pvt. Ltd	79857	123.05	123.05	0	0	0	0	0	0	79857	123.05	123.05
6.12		Fusion Microfinance Pvt. Ltd.	3874	7.93	7.75	0	0	0	0	0	0	3874	7.93	7.75
6.13		Arohan Financial Services Pvt. Ltd.	66612	149.9	149.9	52	0.4	0.4	0	0	0	66664	150.3	150.3
6.14		SKS Microfinance Limited	711450	1407.9	1254.69	0	0	0	0	0	0	711450	1407.9	1254.69
		Total	1544977	3236.32	3082.93	974	7.53	7.53	50	3.68	3.68	1546001	3247.53	3094.14
7	Non Banking Financial Companies													
7.1		Reliance Capital Ltd	31219	74.36	74.36	194	3.65	3.65	85	5.99	5.99	31498	84.01	84.01
7.2		CAPITAL FIRST LIMITED	1	0.04	0	901	19.86	19.86	114	7.87	7.87	1016	27.77	27.73
		Total	31220	74.4	74.37	1095	23.51	23.51	199	13.86	13.86	32514	111.78	111.74
8	Small Finance Banks													
8.1		Ujjivan Small Finance Bank	30907	83.52	83.52	1291	12.03	12.03	0	0	0	32198	95.55	95.55
		Total	30907	83.52	83.52	1291	12.03	12.03	0	0	0	32198	95.55	95.55
		Grand Total	2876702	7479.81	7309.71	143918	2495.42	2276.03	18678	1449.26	1394.67	3039298	11424.5	10980.42

District wise Progress Report of MUDRA Scheme of West Bengal for the year 2017-18													
(From 01.04.2017 to 31.12.2017)													
(Amount Rs. in crore)													
Sr No	District	Shishu			Kishore			Tarun			Total		
		No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt
1	Alipurduar	58141	165.77	165.41	2087	79.28	15.77	10	0.7	0.7	60238	245.75	181.88
2	Bankura	49550	117.53	112.47	3863	71.14	67.08	493	39.18	37.47	53906	227.84	217.02
3	Bardhaman	206342	500.4	488.1	11035	212.64	203.31	1948	151.71	146.44	219325	864.75	837.85
4	Birbhum	117825	295.21	293.27	7020	103.31	100.23	516	39.69	38.27	125361	438.21	431.77
5	Cooch Behar	150407	413.04	412.58	7915	116.65	81.75	290	23.41	22.78	158612	553.1	517.11
6	Dakshin Dinajpur	57519	149.27	145.51	2386	37.84	35.66	196	15.25	14.61	60101	202.36	195.78
7	Darjiling	97527	247.96	245.62	4405	74.29	62.98	654	52.67	49.39	102586	374.91	357.99
8	Howrah	186099	513.15	502.84	8049	123.41	118.37	886	68.13	65.6	195034	704.69	686.81
9	Hugli	147565	394.96	385.03	9479	170.27	160.83	1106	84.75	80.17	158150	649.98	626.03
10	Jalpaiguri	151024	346.91	342.21	6694	102.91	86.22	565	46.22	44.66	158283	496.05	473.1
11	Kalimpong	352	1.43	1.43	99	0.66	0.66	0	0	0	451	2.09	2.09
12	Kolkata	171258	413.76	394.76	9885	236.76	226.65	4411	332.77	322.87	185554	983.29	944.29
13	Maldah	105852	282.12	277.84	5501	87.3	83.62	497	37	36.19	111850	406.42	397.64
14	Murshidabad	292423	763.02	736.61	8275	124.86	120.37	645	52.14	50.25	301343	940.01	907.23
15	Nadia	213529	546.19	520.53	7619	118.72	114.55	821	65.65	64.1	221969	730.56	699.18
16	North 24 Parganas	295200	784.62	765.3	13808	215.98	207.29	1912	148.74	144.85	310920	1149.33	1117.44
17	Other	44970	108.21	108.17	1207	24.22	24.22	199	13.86	13.86	46376	146.29	146.25
18	Paschim Medinipur	89521	236.23	230.58	10023	187.36	178.25	1217	95.36	90.01	100761	518.95	498.83
19	Purba Medinipur	84029	238.59	237.23	7831	140.36	132.48	952	76.4	71.33	92812	455.35	441.05
20	Puruliya	21671	52.64	52.42	2546	48.9	46.8	288	22.12	21.3	24505	123.66	120.52
21	South 24 Parganas	225973	597.62	582.66	9584	152.43	145.86	826	63.02	60.17	236383	813.06	788.68
22	Uttar Dinajpur	110041	311.53	309.46	4624	66.72	63.67	257	21.34	20.5	114922	399.58	393.63
	Total	2876818	7480.14	7310.04	143935	2496	2276.61	18689	1450.1	1395.51	3039442	11426.24	10982.16

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 139th SLBC Meeting held on 07.12.2017:

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 3652 SCs/STs/Women beneficiaries amounting to Rs. 661.63 crore upto 31.12.2017.

Summarized progress report under Stand Up India scheme for the State of West Bengal as on 31.12.2017 is as follows:

Loan given to		Total	Loan Outstanding under the scheme (Rs. in crore)		Total (Rs. in crore)
No. of SC/ST	No. of Women		Loan to SC/ST	Loan to Women	
1205	2447	3652	191.87	469.76	661.63

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 31.12.2017 (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 'Stand 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	156	59	119	177	929.52	2275.72	3205.23
2	Andhra Bank	72	69	39	80	119	458.93	1123.59	1582.52
3	Bank of Baroda	212	108	48	98	147	654.56	1602.55	2257.11
4	Bank of India	377	251	98	200	298	1906.93	4668.68	6575.61
5	Bank of Maharashtra	35	5	2	4	6	19.83	48.55	68.38
6	Canara Bank	291	32	11	23	34	170.79	418.14	588.93
7	Central Bank of India	338	90	34	68	102	674.92	1652.40	2327.32
8	Corporation Bank	57	16	7	14	20	105.15	257.45	362.60
9	Dena Bank	58	7	3	6	9	61.47	150.49	211.96
10	Indian Bank	82	12	6	12	18	109.23	267.44	376.67
11	Indian Oversea Bank	164	30	13	27	40	201.75	493.94	695.69
12	Oriental Bk. of Comm.	108	5	2	5	7	25.35	62.07	87.43
13	Punjab National Bank	278	208	88	179	268	1469.70	3598.23	5067.93
14	Punjab & Sind Bank	39	24	11	22	32	194.10	475.21	669.30
15	Syndicate Bank	122	72	29	58	87	656.78	1607.98	2264.76
16	State Bank of India	1288	534	190	385	575	2810.65	6881.23	9691.88
17	Union Bank of India	187	22	13	27	40	257.22	629.74	886.96
18	United Bank of India	869	822	408	828	1236	6545.14	16024.31	22569.45
19	UCO Bank	389	64	25	50	75	288.53	706.41	994.95
20	Vijaya Bank	56	11	6	12	18	113.87	278.80	392.67
21	IDBI Bank	99	53	20	40	60	305.37	747.64	1053.01
	Public Sector Banks	5667	2591	1112	2257	3369	17959.80	43970.55	61930.36
22	AXIS Bank	236	1	0	1	1	5.38	13.18	18.57
23	ICICI Bank	233	10	4	8	12	71.31	174.58	245.89
24	HDFC Bank	184	15	6	12	18	89.06	218.04	307.10
25	Indusind Bank	51	74	39	79	118	599.74	1468.32	2068.05
26	Bandhan Bank	347	0	0	0	0	0.00	0.00	0.00
	Private Sector Banks	1051	100	49	99	148	765.49	1874.12	2639.61
27	BGVB	587	95	41	84	126	407.06	996.59	1403.64
28	PBGB	230	8	3	6	9	50.34	123.24	173.58
29	UBKGB	142	1	0	1	1	4.59	11.23	15.81
	RRBs	959	104	45	91	135	461.98	1131.05	1593.03
	Total	7677	2795	1205	2447	3652	19187.27	46975.73	66163.00

HOUSING LOAN AND AFFORDABLE HOUSING LOAN SCHEME UNDER PRADHAN MANTRI AWAS YOJANA- HOUSING FOR ALL (PMAY)

The Bank wise break up of disbursement during the period from 01.04.2017 to 31.12.2017 and outstanding balance at the end of December 2017 is annexed. All Banks have collectively disbursed Rs. 6917.00 crore against 70510 accounts during the period April to December 2017.

❖ Amendment in Guidelines of Affordable Housing Loan Scheme under Pradhan Mantri Awas Yojana- Housing for All (PMAY)

Considering the projected growth of urbanization in India and the consequent housing demands for acquisition / construction of House (including re purchase), Ministry of Housing and Urban Poverty Alleviation, Government of India introduced Credit Linked Subsidy Scheme (CLSS) for MIG in urban areas to cater to the need of Middle Income Group in urban areas.

Further to enhance the scope, coverage and outreach of the scheme, Union Cabinet has approved following amendment in the scheme of Pradhan Mantri Awas Yojana (Urban) which stands effective from 01.01.2017 i.e. the date the CLSS for MIG had become effective.

Amendment:

Particular	Existing Guideline		Ammended Guidelione	
Dwelling unit Carpet Area	Category	Carpet Area	Category	Carpet Area
	MIG- 1	90 sq. mt.	MIG- 1	Upto 120 sq. mt.
	MIG - II	110 sq. mt.	MIG - II	Upto 150 sq. mt.

All other Terms and Conditions of United Affordable Housing Loan Scheme under Pradhan Mantri Awas Yojana for MIG I & MIG II shall remain unchanged.

The increase in the Carpet Area will enable the MIG category individuals / beneficiaries to choose from a wider range of housing options from the Residential Housing Projects developed throughout the Nation which ultimately will give a boost to the sale of ready built flats under Affordable Housing Segment.

As per discussion held in the 139th SLBC meeting of West Bengal on 07.12.2017 in view of notification regarding Notified Areas for Affordable Housing Loan in the State of West Bengal, SLBC West Bengal 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.

❖ Issues related to sanction of Housing Loans for construction/purchase of House/Flat on the land recorded as Sali/ Danga.

In the 139th SLBC Meeting, the issue of extending the facility in the Ward No. 101 and onwards like the facility presently available in the Ward No. 1 to 100 under Kolkata Municipal Corporation (KMC) in the classification of land for expediting the housing loan sanctioning process had been discussed and as directed, the SLBC had written to the Chief Secretary, GoWB accordingly but any development in this regard is yet to be received from the concerned department of State Government.

Disbursement Position of Banks from 01.04.2017-31.12.2017 under Housing Loan			
(Rs.in lac)			
SL. No	Banks	Housing	
		No. of A/c	Amount
(1)	(2)	(3)	(4)
PUBLIC SECTOR BANKS			
1	Allahabad Bank	6012	31527.20
2	Andhra Bank	175	1452.26
3	Bank of Baroda	2923	38341.00
4	Bank of India	3518	16859.14
5	Bank of Maharashtra	67	44.58
6	Canara Bank	2376	11704.15
7	Central Bank of India	3704	13526.61
8	Corporation Bank	270	4198.55
9	Dena Bank	152	1870.15
10	Indian Bank	438	3085.16
11	Indian Overseas Bank	246	534.18
12	Oriental Bank of Commerce	451	4832.00
13	Punjab National Bank	5218	20748.16
14	Punjab & Sind Bank	104	553.26
15	Syndicate Bank	401	3066.18
16	State Bank of India	15016	273131.41
17	Union Bank of India	407	3047.16
18	United Bank of India	8433	71566.00
19	UCO Bank	1053	9705.31
20	Vijaya Bank	303	1223.85
21	IDBI Bank	2428	16145.61
A	Total	53695	527161.92
PRIVATE SECTOR BANKS			
22	HDFC Bank	6911	6929.86
23	AXIS Bank (UTI)	2394	18668.55
24	ICICI Bank	4852	118038.68
25	Federal Bank	91	2460.24
26	Bandhan Bank	192	909.11
27	South Indian Bank	81	178.56
28	Ratnakar Bank Ltd.	152	468.16
29	Yes Bank	37	296.54
30	Indusind Bank	16	108.15
B	Total	14726	148057.85
(A+B)	Total of Comm.Bks.	68421	675219.77
REGIONAL RURAL BANKS			
31	BGVB (UBI)	364	4175.02
32	PBGB (UCO)	175	1360.15
33	UBKGB	127	561.11
C	RRBs Total	666	6096.28
D	WBSCARD Bank Ltd.	38	76.56
E	W.B. St. Co-op.Bk	1385	10307.05
Grand Total (A+B+C+D+E)		70510	691699.66

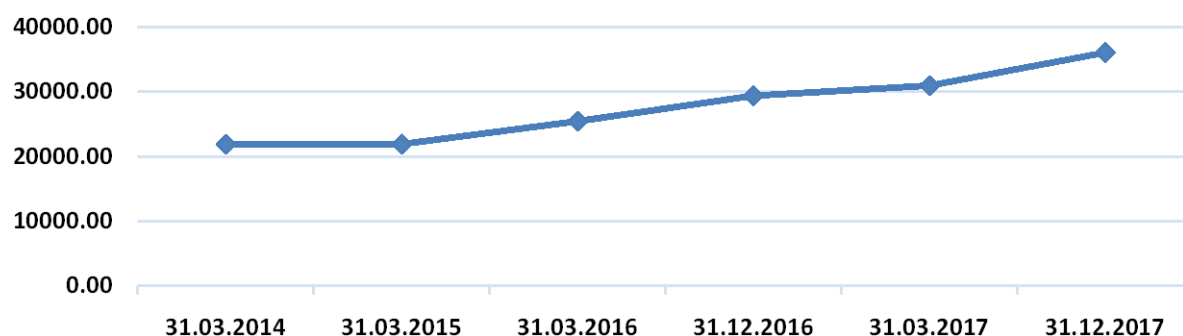
Outstanding Performance under Housing Loan

(Amount Rs. in crore)

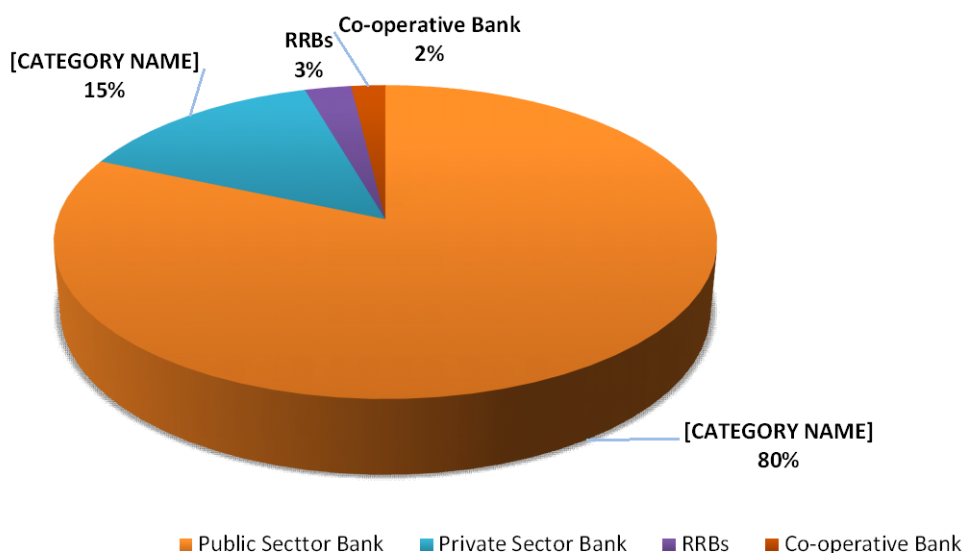
31.03.2014	31.03.2015	31.03.2016	31.12.2016	31.03.2017	31.12.2017
21899.51	21925.23	25485.36	29394.76	30960.61	36070.87

Housing Loan Outstanding

Rs. in crore



% Share in Housing Loan outstanding as on 31.12.2017



(Rs. in crore)

Banking Group	Outstanding Housing Loan	
	A/cs	Amount
Public Sector Bank	337829	29402.47
Private Sector Bank	49633	5041.75
RRBs	24380	935.53
Co-operative Bank	4031	691.12
State Total	415873	36070.87

West Bengal			
Outstanding Position of Housing Loan as on 31.12.2017			
(Rs.in lac)			
SL. No	Banks	Outstanding Balance	
		No.	Amount
PUBLIC SECTOR BANKS			
1	Allahabad Bank	24562	158456.22
2	Andhra Bank	1611	8265.13
3	Bank of Baroda	15064	126541.16
4	Bank of India	18724	161856.22
5	Bank of Maharashtra	1093	8861.24
6	Canara Bank	6902	54895.45
7	Central Bank of India	13527	84102.61
8	Corporation Bank	3132	33651.77
9	Dena Bank	908	6318.16
10	Indian Bank	2718	16988.05
11	Indian Overseas Bank	2427	16214.58
12	Oreintal Bank of Commerce	3986	34562.15
13	Punjab National Bank	12152	55058.16
14	Punjab & Sind Bank	1974	16420.26
15	Syndicate Bank	3258	44052.11
16	State Bank of India	139256	1394204.24
17	Union Bank of India	7180	69745.16
18	United Bank of India	46030	340112.11
19	UCO Bank	11898	93458.16
20	Vijaya Bank	2941	54258.16
21	IDBI Bank	18486	162225.49
A	Total	337829	2940246.59
PRIVATE SECTOR BANKS			
22	HDFC Bank	20765	66475.12
23	AXIS Bank (UTI)	5637	26151.14
24	ICICI Bank	18956	394152.62
25	IDBI Bank		
26	Federal Bank	798	9952.41
27	Ratnakar Bank Ltd.	1506	1296.04
28	South Indian Bank	174	2761.23
29	Bandhan Bank	1485	1785.49
30	Yes Bank	312	1601.22
B	Total	49633	504175.27
(A+B)	Total of Comm.Bks.	387462	3444421.86
REGIONAL RURAL BANKS			
31	BGVV (UBI)	18068	67242.85
32	PBGB (UCO)	3724	16586.14
33	UBKGB	2588	9723.56
C	RRBs Total	24380	93552.55
D	WBSCARD Bank Ltd.		
E	W.B. St. Co-op.Bk	4031	69112.26
Grand Total (A+B+C+D+E)		415873	3607086.67

CD Ratio for the State of West Bengal

1. Action Points emerged in the 139th SLBC Meeting held on 07.12.2017:

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 31.12.2017.

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

	(Rs. in crore)
Total Deposit (A)	689054
Total Advance utilized in the State (B=C+D)	437556
Out of which outstanding of credit sanctioned from the State (C)	397103
Credit sanctioned from outside State but utilised in West Bengal (D)	40453
RIDF Support (E)	9012
Total Advance to be reckoned (F=B+E)	446568
CD Ratio (F*100 / A)	65%

CD Ratio of the State stood at 65% as on 31.12.2017 as against 62% as on 31.12.2016, registering 3% growth on Y-O-Y basis.

2. Action Points emerged in the 139th SLBC Meeting held on 07.12.2017:

Particularly in four districts viz. 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, out of above mentioned 4 districts, CD Ratio of 3 districts (viz. Birbhum by 6%, Howrah by 5%, 24 Parganas (North) by 4%) have been increased over CD Ratio of December 2016 whereas CD ratio of Hooghly district decreased by 2%.

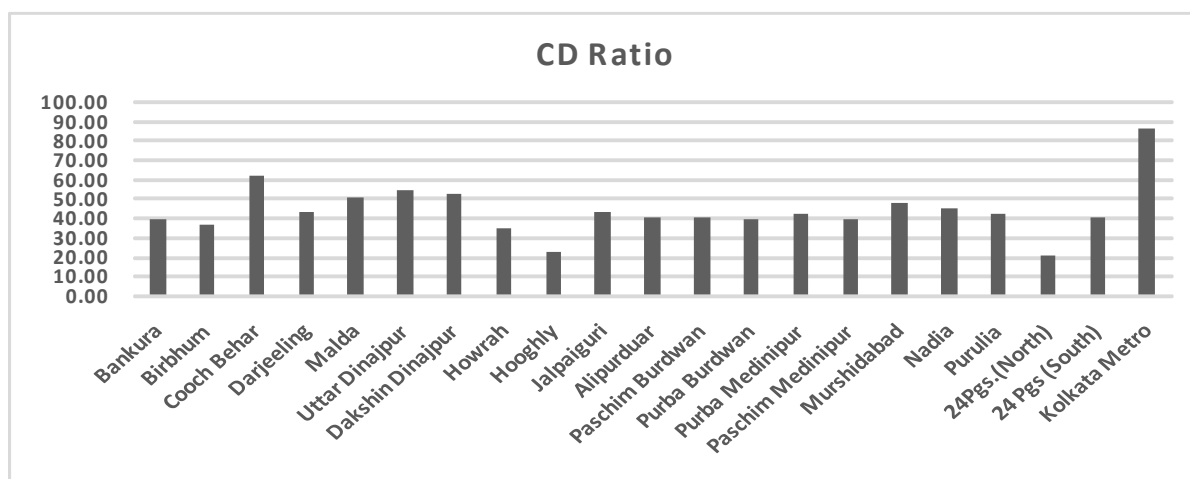
SLBC desk is taking proactive steps by way of regular follow up with the LDMs of 4 districts to overcome the threats to increase the CD ratio beyond 40%.

Bank wise and District wise CD Ratio of West Bengal as on 31.12.2017 is annexed.

West Bengal						
BANK-WISE CREDIT & INVESTMENT DEPOSIT RATIO (C+I)/D RATIO AS ON DECEMBER 2017						
(Amt.in Rs. Lac)						
Sl No	Banks	Deposit (Rs.in lac)	Advance (Rs.in lac)	Credit Deposit Ratio (%)	Investment (Rs.in lac)	Credit+Investment Deposit Ratio (%)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
PUBLIC SECTOR BANKS						
1	Allahabad Bank	4872280.13	2298997.00	47	362654.12	55
2	Andhra Bank	602021.00	484317.00	80	20164.16	84
3	Bank of Baroda	2305517.00	1293297.00	56	67452.64	59
4	Bank of India	3091819.00	1795779.00	58	46210.00	60
5	Bank of Maharashtra	208101.72	198244.71	95	8126.25	99
6	Canara Bank	1319227.25	771219.92	58	70845.16	64
7	Central Bank of India	2121846.12	954357.00	45	280562.12	58
8	Corporation Bank	668446.00	462797.00	69	20151.12	72
9	Dena Bank	288866.01	294983.00	102	0.00	102
10	Indian Bank	902065.12	351990.76	39	60856.12	46
11	Indian Overseas Bank	1292155.00	709916.11	55	71916.02	61
12	Orient Bank of Commerce	967036.00	868971.00	90	70512.23	97
13	Punjab National Bank	2507600.01	1689300.00	67	86812.74	71
14	Punjab & Sind Bank	242852.00	331106.00	136	8215.01	140
15	Syndicate Bank	728245.00	798008.00	110	21152.23	112
16	State Bank of India	17386887.00	7325103.00	42	2211137.00	55
17	Union Bank of India	1813339.00	1072725.00	59	205778.11	71
18	United Bank of India	6629197.66	3331091.27	50	2485054.82	88
19	UCO Bank	3534064.28	1337127.44	38	246015.56	45
20	Vijaya Bank	411270.56	409399.14	100	10425.15	102
21	IDBI Bank	1642134.17	791484.20	48	0.00	48
A	Sub-Total	53534970.03	27570213.55	51	6354040.56	63
PRIVATE SECTOR BANKS						
22	HDFC Bank	2955699.61	2078808.59	70	62956.26	72
23	AXIS Bank Ltd.(UTI)	3067378.36	1862845.08	61	20672.00	61
24	ICICI Bank	2219014.21	2148050.46	97	38564.12	99
25	Kotak Mahindra Bank Ltd	144376.54	136031.08	94	0.00	94
26	Federal Bank	278731.16	217103.71	78	0.00	78
27	Indusind Bank	352424.65	645305.21	183	0.00	183
28	SIDBI	0.00	60521.23	0	0.00	0
29	Bandhan Bank	1197776.00	1071691.00	89	0.00	89
30	Ratnakar Bank Ltd.	178442.00	623093.00	349	0.00	349
31	South Indian Bank	94052.00	203064.00	216	0.00	216
32	Tamilnad Mercantile Bank	45800.00	30100.00	66	0.00	0
33	Utkarsh Small Finance Bank	110.00	23000.00	20909	0.00	0
34	Ujjivan Small Finance Bank	4370.00	99600.00	2279	0.00	0
35	Yes Bank	464895.78	447880.27	96	0.00	96
36	IDFC Bank	24009.43	105237.48	438	0.00	0
B	Sub-Total	11027079.74	9752331.11	88	122192.38	90
(A+B)	Total	64562049.77	37322544.66	58	6476232.94	68
REGIONAL RURAL BANKS						
37	BGVB (UBI)	1403388.00	571609.00	41	881614.22	104
38	PBGB (UCO)	470477.01	234773.00	50	150147.00	82
39	UBKGB	272482.84	136467.71	50	82245.15	80
C	RRBs Total	2146347.85	942849.71	44	1114006.37	96
D	W.B. St. Co-op.Bk	2177692.62	1335305.32	61	1216739.52	117
E	WBSCARD Bank Ltd.	19303.79	109561.56	568	3270.44	585
Grand Total (A+B+C+D+E)		68905394.03	39710261.25	57	8810249.27	70
Amount sanctioned from outside State but fund utilised in the State of West Bengal			4045322.00	65	53467036.74	78
RIDF Support			901204.22			
Total Advances in the State			44656787.47			
Total Advances+Investment						

District Wise CD Ratio of West Bengal as on 31.12.2017

S No.	Name of District	Lead Bank	CD Ratio as on Dec. 2016	CD Ratio December 2017		
				(Amount in Rs. crore)		
				Deposit	Advance	CD Ratio as on Dec. 2017
1	Paschim Burdwan	UCO	37	30415.26	12415.84	41
2	Purba Burdwan	UCO		25475.21	10177.97	40
3	Bankura	UBI	29	9578.19	3832.52	40
4	Birbhum	UCO	31	11450.22	4198.54	37
5	Cooch Behar	CBI	58	6098.45	3789.50	62
6	Darjeeling	CBI	49	15760.54	6785.41	43
7	Malda	UBI	49	7413.57	3807.62	51
8	Uttar Dinajpur	UBI	50	4741.39	2615.65	55
9	Dakshin Dinajpur	UBI	50	3204.03	1707.93	53
10	Howrah	UCO	30	28170.58	9871.55	35
11	Hooghly	UCO	25	36687.62	8354.71	23
12	Jalpaiguri	CBI	40	6712.63	2887.41	43
13	Alipurduar	CBI	35	4128.28	1680.65	41
14	Purba Medinipur	UBI	44	19295.42	8124.11	42
15	Paschim Medinipur	UBI	37	17746.90	7066.75	40
16	Murshidabad	UBI	48	11528.00	5568.38	48
17	Nadia	UBI	41	22373.82	10126.39	45
18	Purulia	UBI	34	7194.76	3018.15	42
19	24Pgs.(North)	AB	17	101882.55	21185.56	21
20	24 Pgs (South)	UBI	44	17673.75	7249.32	41
21	Kolkata Metro	SBI	85	301522.76	262638.65	87
	CD Ratio		54	689053.93	397102.61	58
Amount sanctioned from outside State but fund utilised in the State of West Bengal			62		40453.22	
RIDF Support					9012.04	
Total Advances in the State					446567.87	65



OPENING OF BRICK & MORTAR BANK BRANCHES IN THE UNBANKED VILLAGES & GPS IN THE STATE OF WEST BENGAL

The issue of unbanked Gram Panchayat and Villages having 5000+ populations is being discussed in several forums including SLBC meetings since last few years. As on March 2011, the no. of unbanked Gram Panchayats in West Bengal on the basis of a report submitted by a Committee headed By Shri T.M. Bhasin the then Executive Director of United Bank of India, stood at 924.

As on March 2011, the number of Rural and Semi Urban branches in West Bengal stood at 2748 and 872 respectively. Since then till December 2017, 886 Rural branches and 535 Semi Urban branches have been added by the banks in the State, thereby registering a growth of 32% and 61% growth in number of Rural and Semi Urban branches respectively during this intervening period. With such large addition, the number of Unbanked Gram Panchayats have come down to 688 thereby covering 236 Gram Panchayats with Brick and Mortar Bank branches during this period in a drive towards inclusive growth.

However, with the initiation of RBI Driven Financial Inclusion along with launching of PMJDY, has seen establishment of a very large and effective Bank Mitra channel in this State. Most of the Bank Mitras are enabled for opening of bank accounts, undertaking real time transactions, remittances apart from supporting the banks by way of scouting loan proposals, assisting in recovery drive etc. These Bank Mitras who have covered even remote underserved areas thereby covering hitherto unbanked Gram Panchayats are eligible to be considered as banking outlet as per RBI guidelines in this regard.

However, in a constant endeavour to cover underserved Gram Panchayat in this State, SLBC West Bengal taking assistance from State Government has made a provisional allotment of unbanked GPs to different Banks. Subsequently, owing to matter beyond control of SLBC as well as the member banks, setting up of Brick and Mortar branches in the existing unbanked GPs is yet to reach desired status.

Considering one of the most important viability factors required for setting up of Brick and Mortar branches in the unbanked GPs that is the distance criteria of existing Brick and Mortar Bank branch, it has revealed that as on date there are 365 GPs although having Banking Outlet in the form of Bank Mitra are located at a distance of more than 5 kms. from nearest Brick & Mortar Branch of a Bank.

The SLBC like to submit that a fresh round of survey of these identified 365 unbanked GPs need to be undertaken to asses factors like availability of electricity, connectivity, distance from nearest currency chest, transport facility (road and water) etc. in these GPs (Headquarter village) for finally placing the same before Sub-Committee for taking a final view.

It is also placed that request letters have been sent to the MD & CEO/ ED of concerned banks having allotment to open Brick & Mortar branches in the unbanked GPs. All such letters had been responded citing inability on the part of the bank at the moment due to factors severely restricting the ability of the banks to expand its footprint. The survey is proposed to be conducted through a specially devised format after 15th May 2018.

FINANCIAL INCLUSION

Pradhan Mantri Jan Dhan Yojana (PMJDY)

Performance of PMJDY as on 14.02.2018 as compared to 15.11.2017 for the State of West Bengal is furnished below:

Particulars	15.11.2017	14.02.2018	Variation as on 14.02.2018 over 15.11.2017
Rural Accounts (No.)	2,03,21,211	2,05,34,011	2,12,800
Urban Accounts (No.)	91,86,059	92,30,478	44,419
Total Accounts opened (No.)	2,95,07,270	2,97,64,489	2,57,219
Deposit (Rs/crore)	10,311.08	11,277.70	966.62
Average Deposit per account (Rs.)	3494.42	3788.98	294.56
Aadhaar Seeding (No.)	2,07,85,294	2,24,98,795	17,13,501
Aadhaar Seeding (%)	70.44%	75.59%	5.15%
Zero Balance (No.)	41,89,739	33,63,713	-8,26,026
Zero Balance (%)	14.20%	11.30%	-2.90%
RuPay card issued (No.)	2,18,77,826	2,23,65,736	4,87,910
RuPay card issued (%)	74.14%	75.14%	1.00%

31.11 crore PMJDY accounts have been opened till 14.02.2018 across the country with deposit of Rs 74650.57 crore with an average deposit of Rs. 2400/ per account as against average deposit of Rs. 3789/ per account in the State of West Bengal in 2.98 crore no. of accounts.

All the Banks in the State of West Bengal issued Rupay Cards to 75% PMJDY customers against national issuance of 75%. 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 11.30% of total PMJDY accounts opened in the State.

Aadhaar seeding percentage improved to 76% 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.

Government of India has directed the schedule commercial banks operating in the country to set up Aadhaar Enrollment Centres (EC) for providing Aadhaar Enrollment and Update facility at a minimum of 1 out of 10 bank branch premises of each bank. In West Bengal, banks have already initiated the process in selected bank branches.

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 performance of the State as on 14.02.2018 is annexed.

PMJDY BANK WISE STATUS REPORT AS ON 14.02.2018 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	1151904	254517	1406421	409.85	39895	998272	1241160
2	Andhra Bank	5327	17007	22334	4.60	4963	18147	12942
3	Axis Bank Ltd	1432	23950	25382	8.83	6361	22213	14963
4	Bank of Baroda	272670	688485	961155	209.54	70616	935176	837733
5	Bank of India	546334	386275	932609	217.05	140017	881707	777740
6	Bank of Maharashtra	3035	8480	11515	3.90	1878	5831	7305
7	Canara Bank	324095	96287	420382	106.89	49083	264069	285069
8	Central Bank of India	930571	198619	1129190	245.38	118090	858477	818686
9	City Union Bank Ltd	0	81	81	0.04	12	79	33
10	Corporation Bank	22551	31232	53783	21.67	5274	49324	28539
11	Dena Bank	21395	21229	42624	12.66	6173	29955	29089
12	Federal Bank Ltd	2563	2068	4631	2.02	933	3958	2909
13	HDFC Bank Ltd	3770	71936	75706	5.22	23500	75693	19166
14	ICICI Bank Ltd	23937	15084	39021	3.99	17457	39021	28681
15	IDBI Bank Ltd.	15083	14743	29826	7.69	2560	18727	21294
16	Indian Bank	39320	57234	96554	17.41	9475	94840	62993
17	Indian Overseas Bank	79353	132048	211401	50.16	36896	200852	151684
18	IndusInd Bank Ltd	835	16847	17682	1.58	2951	15063	10211
19	Jammu & Kashmir Bank Ltd	0	234	234	0.08	49	230	92
20	Karur Vysya Bank	0	1608	1608	0.26	390	1594	1067
21	Kotak Mahindra Bank Ltd	149	4298	4447	0.36	2896	4431	1211
22	Lakshmi Vilas Bank Ltd	15	15	30	0.01	5	27	15
23	Oriental Bank of Commerce	100264	60103	160367	150.44	13997	144032	113325
24	Punjab & Sind Bank	2301	13731	16032	12.05	90	15081	11275
25	Punjab National Bank	752694	162045	914739	189.93	65012	711760	809182
26	South Indian Bank Ltd	9	329	338	0.11	45	207	220
27	State Bank of India	6977739	4335206	11312945	2408.47	656394	7283898	8687632
28	Syndicate Bank	97329	19367	116696	26.32	20500	72254	91831
29	UCO Bank	1114714	300803	1415517	272.08	366739	683283	1253786
30	Union Bank of India	132122	76556	208678	43.99	28327	145241	159623
31	United Bank of India	7906930	2192979	10099909	6840.14	1668528	8759653	6989338
32	Vijaya Bank	5565	27025	32590	4.94	4598	32583	29959
33	Yes Bank Ltd	5	57	62	0.03	9	58	42
	Grand Total	20534011	9230478	29764489	11277.70	3363713	22365736	22498795

PMJDY DISTRICT WISE STATUS REPORT AS ON 14.02.2018 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	35105	28381	63486	21.38	6025	62048	47447
2	Bankura	1257371	206245	1463616	473.92	176296	1239149	1109555
3	Burdwan	1269676	627316	1896992	802.92	217549	1310856	1485530
4	Birbhum	1072088	343317	1415405	334.25	189517	884989	1111812
5	Coochbehar	683985	360088	1044073	176.39	96072	748292	785227
6	Dakshin Dinajpur	669030	74832	743862	150.38	99557	604308	548802
7	Darjeeling	240048	281960	522008	236.02	66820	427658	417790
8	Howrah	626392	463420	1089812	460.14	93090	834911	911746
9	Hooghly	801302	538555	1339857	546.67	120558	968844	1123594
10	Jalpaiguri	776327	613375	1389702	378.76	156628	998870	1111423
11	Kolkata	3608	784188	787796	1123.30	87495	690768	566753
12	Malda	1692222	127589	1819811	516.91	235300	1461361	1350963
13	Murshidabad	1661355	895785	2557140	758.39	279724	1541114	1921250
14	Nadia	1183433	761451	1944884	705.71	214926	1401579	1354700
15	North 24 Parganas	1360728	1183934	2544662	1528.12	219084	2010999	1894572
16	Paschim Medinipur	1485814	347996	1833810	739.17	168798	1447949	1465189
17	Purba Medinipur	1411249	259484	1670733	630.64	142853	1320428	1255943
18	Puruliya	977152	247426	1224578	389.54	171493	1004209	892114
19	South 24 Parganas	2030707	752324	2783031	1051.76	326213	2069026	2027849
20	Uttar Dinajpur	1296419	332812	1629231	253.31	295715	1338378	1116536
	Grand Total	20534011	9230478	29764489	11277.70	3363713	22365736	22498795

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 31.12.2017 is furnished below:

Bank Type	PMSBY	PMJJBY	APY	Total
PSB	3550153	861710	303148	4715011
RRB	411561	64212	18857	494630
Private	122161	55568	21047	198776
Co-op	64854	14589	0	79443
Total	4148729	996079	343052	5487860

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, meaning that the risk cover will commence only from 46th day from the date of enrollment. **However, death due to accident will be exempted from the lien clause.**

Performance of Bank wise PMSBY, PMJJBY & APY as on 31.12.2017 is also annexed :

PMJJBY, PMSBY and APY as on 31.12.2017 of West Bengal					
S No.	Name of the Bank	Total PMJJBY	Total PMSBY	APY	TOTAL
		New Enrolment + Renewal		(since inception)	
1	Allahabad Bank	70998	270721	24390	366109
2	Andhra Bank	4052	46205	2758	53015
3	Bank of Baroda	38670	119146	12751	170567
4	Bank of India	15287	31251	29520	76058
5	Bank of Maharashtra	4127	8395	695	13217
6	Canara Bank	30861	90387	7120	128368
7	Central Bank of India	61904	143819	38168	243891
8	Corporation Bank	6688	20514	2254	29456
9	Dena Bank	42	78	1150	1270
10	IDBI	13275	34561	2531	50367
11	Indian Bank	27214	68754	3741	99709
12	Indian Overseas Bank	50288	92314	2488	145090
13	Oriental Bank of Commerce	14324	140480	5588	160392
14	Punjab & Sind Bank	34	680	2345	3059
15	Punjab National Bank	48456	207952	12288	268696
16	State Bank of India	116420	560524	85078	762022
17	Syndicate Bank	4254	2912	6505	13671
18	Uco Bank	58541	94652	9562	162755
19	Union Bank of India	32782	72365	12799	117946
20	United Bank of India	263183	1543832	39996	1847011
21	Vijaya Bank	310	611	1421	2342
	Sub total	861710	3550153	303148	4715011
22	Axis Bank	8524	28110	9472	46106
23	Federal Bank Ltd	817	2522	156	3495
24	HDFC Bank	36104	63927	8992	109023
25	ICICI	8934	21353	2258	32545
26	Indusind Bank	163	4433	38	4634
27	South Indian Bank	742	1424	115	2281
28	Ratnakar Bank Ltd.	64	116	1	181
29	Yes Bank	220	276	15	511
	Sub total	55568	122161	21047	198776
30	BGVB	41023	305842	3951	350816
31	PBGB	10238	68311	6170	84719
32	UBKGB	12951	37408	8736	59095
	Sub total	64212	411561	18857	494630
33	WBSCB	14589	64854	0	79443
	GRAND TOTAL	996079	4148729	343052	5487860

Claim Position under PMJJBY & PMSBY

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

Claim Position under Insurance Schemes as on 31.12.2017 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	63	45	3	15	237	224	12	1
2	Andhra Bank	3	3	0	0	4	4	0	0
3	Bank of Baroda	35	24	10	1	70	58	12	0
4	Bank Of India	50	38	10	2	76	58	18	0
5	Bank of Maharashtra	4	2	2	0	0	0	0	0
6	Canara Bank	54	34	15	5	76	38	36	2
7	Central Bank of India	49	46	3	0	120	116	4	0
8	Corporation Bank								
9	Dena Bank	8	6	2	0	0	0	0	0
10	IDBI								
11	Indian Bank	0	0	0	0	12	9	2	1
12	Indian Overseas Bank	3	1	1	1	7	5	1	1
13	Oriental Bank of Commerce	10	7	2	1	8	6	1	1
14	Punjab National Bank	45	30	11	4	83	51	28	4
15	Punjab & Sind Bank	16	14	1	1	8	6	1	1
16	State Bank of India	1957	1950	2	5	857	846	5	6
17	Syndicate Bank	17	12	5	0	32	29	3	0
18	Uco Bank	38	22	15	1	98	86	10	2
19	Union Bank of India								
20	United Bank of India	317	274	24	19	956	913	35	8
21	Vijaya Bank	3	2	1	0	5	3	2	0
22	Axis Bank	0	0	0	0	4	3	1	0
23	HDFC Bank	22	14	8	0	24	20	2	2
24	ICICI								
25	South Indian Bank	2	2	0	0	0	0	0	0
26	BGVB	68	38	22	8	156	134	20	2
27	PBGB	46	33	13	0	100	85	13	2
28	UBKGB	12	8	3	1	37	37	0	0
29	WBSC Bank	1	0	1	0	2	1	1	0
	GRAND TOTAL	2823	2605	154	64	2972	2732	207	33

All the above banks have submitted 2823 claims under PMSBY, out of which claim has been settled for 2605 cases, pending for 154 cases and rejected for 64 cases.

Similarly, all the banks have submitted 2972 claims under PMJJBY, out of which claims have been settled for 2732 cases, pending for 207 cases and rejected for 33 cases.

PROGRESS OF FINANCIAL INCLUSION PLAN AS ON DECEMBER 2017									
Financial Inclusion Plan		Public Sector Banks		Private Sector Banks		RRBs & Cooperative Banks		GRAND Total	
Disaggregation Particulars		Target Upto	Month ended	Target Upto	Month ended	Target Upto	Month ended	Target Upto	Month ended
		March'18	Dec	March'18	Dec	March'18	Dec	March'18	Dec
			2017		2017		2017		2017
Total No. of Branches		6,420	5,673	765	1,158	1,665	1,418	8,850	8,249
Out of 1 above, No. of Rural Branches		2,875	2,286	125	251	1,225	1,087	4,225	3,624
No. of Branches in unbanked villages		1425	1118	50	53	200	90	1,675	1,261
Total No. of CSPs deployed		12,912	11,212	100	957	5,700	2,487	18,712	14,656
No. of Banking Outlets in villages	Through Branches	275	275	25	25	100	100	400	400
with population >2000	Through BCs	4,335	4,335	335	335	2,230	2,230	6,900	6,900
	Through Other Modes	106	106	1	1	45	45	152	152
	Sub Total :>2000	4,716	4,716	361	361	2,375	2,375	7,452	7,452
No. of Banking Outlets in villages	Through Branches	345	345	1	1	154	154	500	500
with population <2000	Through BCs	18,103	18,103	2,198	2198	7,098	7,098	27399	27399
	Through Other Modes	150	150	14	14	77	77	241	241
	Sub Total :<2000	18,598	18,598	2,213	2,213	7,329	7,329	28,140	28,140
Total Banking Outlets in all villages		23,314	23,314	2,574	2,574	9,704	9,704	35,592	35,592
No. of BC Outlets in Urban location		1400	975	95	415	355	0	1850	1390
Basic Savings Bank Deposit Accounts	No. in Lac	146.50	197.14	12.50	10.84	59.50	56.71	218.50	264.69
(BSBDAs) through Branches	Amt. in crore	7,166.00	7,315.21	310.00	35.12	534.00	233.17	8010.00	7583.50
Basic Savings Bank Deposit Accounts	No. in lac	131.25	159.14	34.25	28.11	39.50	35.12	205.00	222.37
(BSBDAs) through BCs	Amt. in Crore	278.00	423.41	7.00	6.06	40.00	35.12	325.00	464.59
Basic Savings Bank Deposit Accounts	No. in lac	277.75	356.28	46.75	38.95	99.00	91.83	423.50	487.06
(BSBDA) (Bank as a whole)	Amt. in Crore	7,444.00	7,738.62	317.00	41.18	574.00	268.29	8,335.00	8,048.09
OD facility availed in BSBDAA	No. in lac	47.35	41.20	0.08	0.10	5.20	1.41	52.63	42.71
	Amt. in Crore	189.17	187.48	0.03	0.8	26.32	16.61	215.52	204.89
KCCs Outstanding- through Branches	No. in Lac	14.40	11.95	2	1.21	18.10	21.3	34.50	34.46
	Amt. in crore	5,975.41	5,614.15	499.78	672.48	6,075.00	6,540.11	12550.19	12826.74
KCCs Outstanding -Through BCs	No. in Lac	1.15	0.84	0	0	0.85	0.57	1.20	1.41
	Amt. in crore	380.52	200.48	0	0	204.48	126.74	585.00	327.22
KCCs Total.(Bank as a whole)	No. in lac	15.55	12.79	2.00	1.21	18.95	21.87	35.70	35.87
	Amt. in crore	6,355.93	5,814.63	499.78	672.48	6,279.48	6,666.85	13,135.19	13,153.96
GCCs Outstanding- through Branches	No. in Lac	6.95	4.26	0.3	0.04	2.75	1.57	10	5.87
	Amt. in Crore	1545.00	509.41	270	159.24	265.00	307.88	2080	976.53
GCCs Outstanding through BCs	No. in Lac	0.78	0.64	0.56	0	0.66	0	2.00	0.64
	Amt. in Crore	158.77	107.98	0	0	102.03	0.98	260.8	108.96
GCCs Total (Bank as a whole)	No. in Lac	7.73	4.9	0.86	0.04	3.41	1.57	12.00	6.51
	Amt. in Crore	1703.77	617.39	270.00	159.24	367.03	308.86	2340.80	1085.49
Savings Deposit(No.in lac)		48.00	52.24	5.5	3.14	18	27.01	71.50	82.39
Savings Deposit(Amt.in crore)		1015.10	1057.84	225	27.57	473	52.18	1713.10	1137.59
Credit/OD(No. in lac)		10.75	15.52	0.25	0	2.50	2.62	13.50	18.14
Transactions in BC-ICT	Credit/OD(Amt. in crore)	25	26.04	0	0	0	2.05	25.00	28.09
Accounts (During the month)	Term Depo (No. in lac)	0.6	0.99	0	0.04	0	0.19	0.60	1.22
	Term Depo (Amt. in crore)	35.25	46.28	0	0.28	0	0.9	35.25	47.46
	EBT/Remittance(No. in lac)	10.85	12.14	1.25	2.01	0	1.99	12.10	16.14
	EBT/Remittance(Amt. in crore)	500	334.01	0	13.11	0	186.77	500.00	533.89
	Others (No. in lac)	0.2	0.46	0	0.0008	0	0	0.20	0.46
	Others (Amt. in crore)	7.5	8.9	0	0.0985	0	0	7.50	9.00
Total of transactions in BC-ICT A/Cs	No. in lac	70.40	81.35	7.00	5.19	20.50	31.81	97.90	118.35
	Amt. in crore	1,582.85	1,473.07	225.00	41.06	473.00	241.90	2,280.85	1,756.03

FINANCIAL LITERACY CENTRES- REPORT FOR THE QUARTER ENDED DECEMBER - 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	326	166	68
2	West Bengal	Howrah	Urban	RSETI, Belurmath, Howrah	27.07.2011	United Bank of India	4	256	148	75
3	West Bengal	Uttar Dinajpur	Semi Urban	RSETI, Bekidanga via Raiganj, Uttar Dinajpur	04.01.2011	United Bank of India	6	162	77	58
4	West Bengal	Uttar Dinajpur	Semi Urban	LDM Office, N. S. Road, Near Asha Talkies, Raiganj-733134	31.10.2012	United Bank of India	7	240	148	74
5	West Bengal	Dakshin Dinajpur	Semi Urban	RSETI, Balurghat, Dakshin Dinajpur	19.11.2011	United Bank of India	5	62	30	22
6	West Bengal	Dakshin Dinajpur	Semi Urban	LDM Office, UBI, Balurghat-733101	31.10.2012	United Bank of India	6	165	76	64
7	West Bengal	Bankura	Rural	LDM Office, UBI, ChandmaridangaBankura-722101	28.06.2012	United Bank of India	5	315	227	52
8	West Bengal	Bankura	Rural	UBI, RSETI, AMARKANAN	28.06.2012	United Bank of India	4	224	134	68
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	5	226	96	80
10	West Bengal	Howrah	Urban	LDM Office, 158/4,Bellius Road, HWH-711101	18.08.2011	UCO Bank	5	496	226	174
11	West Bengal	Hooghly	Urban	139 J.C KHAN ROAD, MANKUNDU, PIN-712139	21.03.2011	UCO Bank	7	376	181	126
12	West Bengal	Hooghly	Urban	LDM Office, Hooghly District, UCO Bank, CHINSURAH,N S road HOOGLY, -712101	11.08.2012	UCO Bank	6	262	142	84
13	West Bengal	Burdwan	Urban	LDM Office, C/o. UCO Bank, Burdwan Br., 2 nd Floor, Baidyanath Katra, G T Road, Burdwan 713101	08.08.2012	UCO Bank	4	510	262	181
14	West Bengal	Birbhum	Semi-urban	LDM, Office, UCO Bank, N. S. Road, New Dargal Para, Suri-732101	11.10.2012	UCO Bank				0
15	West Bengal	24-Pgs (North)	Urban	FLCC, BGV, RO, Hellabattala,BARASAT, KOLKATA-700124	10.12.2013	BGV	8	606	475	96
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	6	428	208	162
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, Lalghola, Murshidabad	05.02.2011	Central Bank of India	10	556	274	196
20	West Bengal	Jalpaiguri	Semi-urban	LDM Office, Bidhachal Bhawan, Raikatpara, Jalpaiguri	21.12.2011	Central Bank of India	17	1452	956	381
21	West Bengal	Darjeeling	Semi-urban	LDM Office, Judge Bazar Darjeeling 734101	28.07.2012	Central Bank of India	30	1854	1269	424
22	West Bengal	Darjeeling	Semi-urban	RSETI - Office, Judge Bazar Darjeeling 734101	Jul-13	Central Bank of India	4	420	309	56
23	West Bengal	Purulia	Semi-urban	LDM, Office, UBI, J. K. Mitra Street, Purulia	01.11.2012	United Bank of India	6	141	55	56
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 .	9	302	158	101
27	West Bengal	MALDA	Semi Urban	Vill & PO Mangal Bari, MALDA	Dec-13	BGV	5	742	518	196
28	West Bengal	MALDA	RURAL	MDCCB, KALIACHAK Bazar, Malada.	AUG.2014	MDCCB	4	176	131	32
29	West Bengal	MALDA	RURAL	MDCCB, HO, Golapatty, English Bazar, Malada.	June ,2014	MDCCB	8	161	122	21
30	West Bengal	MALDA	RURAL	MDCCB, Chanchal, Malada.	AUG.2014	MDCCB	6	30	20	6
31	West Bengal	MALDA	RURAL	MDCCB, Gazole Br. Malada.	July.2014	MDCCB	5	78	58	12
32	West Bengal	PURBMEINIPUR	Semi-urban	LDM Office , UBI RO, Maniktolala More,TAMLUK-721637	19.10.2012	United Bank of India	8	130	105	18
33	West Bengal	PURBMEINIPUR	Semi-urban	PNB, RSETI	2.10.2010	PNB	3	16	12	1
34	West Bengal	PAS.MEDINIPUR	Semi-urban	LDM Office, UBI, KSHUDIRAM NAGAR, Medinipur-721101	31.10.2012	United Bank of India	8	208	144	26
35	West Bengal	COOCHBEHAR	Semi-urban	LDM Office CBI RO, Bangachatra, Road,Coochbehar-736101	16.04.2013	Central Bank of India	10	1645	1157	262
36	West Bengal	COOCHBEHAR	Semi-urban	Marpara,Chauhati, Dinhat Road, RO,UBKGB COOCHBEHAR	17.01.2014	UBKGB	7	506	385	81
37	West Bengal	24-PGS(S)	Urban	LDM Office ,UBI,KULPI Road,Baruipur-743302	12.11.2012	United Bank of India	3	162	108	34
38	West Bengal	24-PGS(S)	Metro(Serving 24PGS	Allahabad Bank Zonal office BEHELA, SALT LAKE, KOLKATA-700106	26.06.2000	Allahabad Bank	4	610	461	122
39	West Bengal	MURSHIDABAD	Semi Urban	LDM Office, UBI,26/11, Sahid Surya Sen Road, BERHAMPUR-742101	31.10.2012	United Bank of India	9	287	202	66
							239	14130	9040	3475
No.of Literacy camps Taken			239							
No. of persons Participated In the Camp :			14130							
No. of Persons already having Accounts :			9040							
No Persons opened Accounts after attending			3475							

RURAL BRANCHES (WEST BENGAL)--REPORT OF CONDUCT OF FINANCIAL LITERACY CAMP FOR QUARTER ENDED - DECEMBER 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	228	64	121	840	608	172
2	PURULIA	131	72	78	1199	825	195
3	MALDA	185	67	81	1024	734	105
4	UTTAR DINAJPUR	94	34	52	647	420	86
5	DAKSHIN DINAJPUR	70	50	72	722	505	90
6	PURBA MEDINIPUR	301	60	68	862	485	232
7	PASCHIM MEDINIPUR	328	162	216	9185	6165	1408
8	NADIA	129	60	121	896	462	310
9	24-PARGANAS (SOUTH)	242	164	161	2028	1650	264
10	MURSHIDABAD	268	148	178	4587	3025	896
11	BIRBHUM	211	92	105	460	310	64
12	BURDWAN	376	146	163	3790	3290	410
13	HOWRAH	194	90	144	2714	2361	315
14	HOOGHLY	242	116	151	3854	2861	648
15	COOCHBEHAR	150	90	120	3401	2114	656
16	DARJEELING	75	24	40	1806	1504	270
17	JALPAIGURI	79	32	46	951	628	126
18	24-Parganas (North)	241	84	109	784	586	74
19	ALIPURDUAR	72	32	64	1622	1474	141
	TOTAL	3616	1587	2090	41372	30007	6462

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 01.4.2017-31.12.2017	upto December 2017	upto Mar 2017	from 01.4.2017-31.12.2017	upto December 2017	upto Mar 2017	from 01.4.2017-31.12.2017	upto December 2017
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1	Allahabad Bank	199263	1154	200417	1783609	2451	1786060	264879	1308	266187
2	Andhra Bank	225	16	241	0	0	0	0	0	0
3	Bank of Baroda	34397	602	34999	75406	374	75780	29573	302	29875
4	Bank of India	18512	462	18974	272860	414	273274	49130	1562	50692
5	Bank of Maharashtra	0	0	0	0	0	0	542	57	599
6	Canara Bank	19053	602	19655	56906	715	57621	45629	364	45993
7	Central Bank of India	161373	3062	164435	478004	2862	480866	29512	2054	31566
8	Corporation Bank	3836	26	3862	8447	29	8476	9471	30	9501
9	Dena Bank	746	11	757	0	0	0	449	29	478
10	Indian Bank	5512	232	5744	10185	340	10525	9656	685	10341
11	Indian Overseas Bank	32446	610	33056	36101	461	36562	32766	108	32874
12	Oriental Bank of Commerce	5726	51	5777	64550	198	64748	1188	64	1252
13	Punjab National Bank	43546	695	44241	164514	702	165216	107808	488	108296
14	Punab & Sind Bank	21874	30	21904	125	0	125	362	4	366
15	Syndicate Bank	1704	296	2000	4810	762	5572	0	0	0
16	State Bank of India	581101	3005	584106	1209412	3052	1212464	177194	1451	178645
17	Union Bank of India	60015	46	60061	142438	142	142580	6494	0	6494
18	United Bank of India	64622	2890	67512	717609	2485	720094	54330	1685	56015
19	UCO Bank	62115	4252	66367	243751	5022	248773	76277	4752	81029
20	Vijaya Bank	3331	122	3453	560	165	725	1580	142	1722
A	Total Com.Bks.	1319397	18164	1337561	5269287	20174	5289461	896653	15085	911925
21	BGVB	121915	685	122600	941030	3205	944235	537216	9324	546540
22	PBGB	61577	186	61763	370115	226	370341	38943	178	39121
23	UBKGB	86337	265	86602	205599	364	205963	115165	405	115570
B	Total of RRBs	269829	1136	270965	1516744	3795	1520539	691324	9907	701231
C	St.Coop.Bk.	91244	1462	92706	1274671	1177	1275848	111604	2431	114035
D	WBCARD Bank									
E	WBFC & Others									
TOTAL (A+B+C+D+E)		1680470	20762	1701232	8060702	25146	8085848	1699581	27423	1727191

JOINT LIABILITY GROUPS

Action Points emerged in the 139th SLBC Meeting held on 07.12.2017:

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, 6728 no. of JLGs have been promoted and credit linked during the period 01.04.2017 to 31.12.2017 of FY 2017-18 by the all the member banks amounting to Rs. 3944.65 lac.

Bank wise and District wise performance under JLGs financing as on 31.12.2017 is furnished in the Annexure.

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

West Bengal

S No.	Name of Bank	Bank wise Target of JLGs for 2017-18	No. of JLGs credit linked during the quarter December 2017		Cummulative No. of JLGs credit linked upto 31.12.2017	Cummulative Loan disbursed upto 31.12.2017 (Amount Rs. in lac)
			No.	Amount (Rs. In lac)		
1	Allahabad Bank	4500	101	91.48	1621	1380.59
2	Andhra Bank	80	0	0.00	0	0.00
3	Bank of Baroda	1000	91	69.71	1275	1107.16
4	Bank Of India	3000	746	176.54	4122	846.26
5	Bank of Maharastra	80	19	8.65	10	30.07
6	Canara Bank	1200	137	64.94	1646	1406.52
7	Central Bank of India	3000	132	56.77	387	519.14
8	Corporation Bank	100	24	9.32	19	20.61
9	Dena Bank	80	0	0.00	0	0.00
10	IDBI Bank	450	24	17.95	31	59.22
11	Indian Bank	350	42	19.88	44	34.11
12	Indian Overseas Bank	550	67	28.31	942	648.01
13	Oriental Bank of Commerce	550	66	41.09	85	104.11
14	Punjab & Sind Bank	50	0	0.00	0	0.00
15	Punjab National Bank	2000	74	68.93	9015	5726.31
16	State Bank of India	10000	1041	448.62	10774	8281.78
17	Syndicate Bank	800	46	20.98	40	41.11
18	Uco Bank	3500	142	130.76	2292	2759.04
19	Union Bank of India	1000	56	55.68	78	561.07
20	United Bank of India	8000	1130	746.95	5056	4898.65
21	Vijaya Bank	50	0	0.00	0	0.00
22	HDFC	200	0	0.00	0	0.00
23	ICICI	200	0	0.00	0	0.00
24	Axis Bank	200	0	0.00	0	0.00
	Sub Total of Commercial Banks	40940	3938	2056.56	37437	28423.76
25	BGVB	8060	1278	930.95	15546	15164.84
26	PBGB	3500	212	134.09	12671	11315.54
27	UBKGB	2500	146	101.88	10382	7851.25
	Sub Total of RRBs	14060	1636	1166.92	38599	34331.63
28	W.B St.Co-op Bank	25000	1154	721.17	9588	8990.16
	Sub Total of Co-op. Bank	25000	1154	721.17	9588	8990.16
	GRAND TOTAL	80000	6728	3944.65	85624	71745.55

Statement of District wise progress report of JLG (Joint Liability Groups) of Farmers for the quarter ended December 2017						
West Bengal						
(Amt.Rs. in Lac)						
S. No.	Name of the District	No. of JLGs Target 2017-18	No. of JLGs credit linked during F.Y. 2017-18 (April to December)	Loan Disbursed under JLG during F.Y. 2017-18 (April to December)	Cumulative No. of JLGs credit linked as on 31.12.2017	Cumulative amount of Loan disbursed under JLG as on 31.12.2017
1	Bankura	7200	134	102.54	985	805.74
2	Burdwan	8800	120	85.36	3682	4699.51
3	Birbhum	6000	126	243.64	1615	2032.74
4	Dakshin Dinajpur	1600	95	107.65	859	955.62
5	Darjeeling	800	101	83.94	652	891.60
6	Howrah	1600	236	223.71	1969	1420.11
7	Hooghly	4000	451	137.94	4059	681.97
8	Jalpaiguri	2000	124	72.32	3257	3099.31
9	Cooch Behar	2400	254	99.64	4787	4065.87
10	Malda	5600	224	8.54	1393	586.22
11	Murshidabad	7200	626	336.97	13682	7178.94
12	Nadia	2000	581	318.74	6087	6077.34
13	24 Parganas North	3600	914	398.61	7741	12539.84
14	Paschin Medinipur	9600	1326	1054.62	15819	8097.56
15	Purba Medinipur	6400	781	520.67	5248	4161.22
16	Purulia	4000	140	30.91	2232	2119.89
17	24 Parganas South	4000	421	80.08	8935	8466.35
18	Uttar Dinajpur	3200	74	38.77	2622	3865.72
	Total	80000	6728	3944.65	85624	71745.55

NPA & Recovery

Action Points emerged in the 139th SLBC Meeting held on 07.12.2017:

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 31.12.2017

Overall recovery percentage consisting of three broad sectors viz. Agriculture, MSE and OPS as on 31.12.2017 stood at 53%.

Recovery Status of PRISEC loans as on 31.12.2017 is given below:

Sector	December 2016			December 2017		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	12196	6494	53	12422	6439	52
MSE	9408	5218	55	10104	5561	55
OPS	4492	2436	54	4555	2453	54
TOTAL	26096	14148	54	27081	14453	53

2. Scheme-wise Recovery as on 31.12.2017

Recovery Status of selected Employment Generation Schemes as on December 2017 in comparison to December 2016 are as under:

Sector	December 2016			December 2017		
	Demand	Recovery	%	Demand	Recovery	%
PMRY	43	11	26	42	12	28
PMEGP	141	59	42	155	64	41
SJSRY	22	9	40	24	9	37
BSKP	245	93	38	270	106	39
REGP	52	16	30	61	17	29
SCP/TSP	137	27	19	141	30	21
SGSY (Individual)	29	13	46	32	15	47
SGSY (Gr)	390	281	72	420	297	71
SHG	1001	836	83	1235	677	55

Bank wise positions as on 31.12.2017 on sector wise recovery and scheme wise recovery are furnished in the annexure.

West Bengal													
BANK-WISE AND SECTOR-WISE RECOVERY PERFORMANCE AS ON 31.12.2017													
(Rs.in lac)													
Sl No	Bank	Agril & Allied Activities			MSE			OPS			Total		
(1)	(2)	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	168499.48	77526.60	46	270837.70	172305.68	64	103377.59	76520.09	74	542714.77	326352.37	60
2	Andhra Bank	3256.18	1192.85	37	523.12	238.56	46	68.54	36.51	53	3847.84	1467.92	38
3	Bank of Baroda	14815.20	5784.16	39	31415.16	15115.26	48	16856.13	8659.16	51	63086.49	29558.58	47
4	Bank of India	68956.11	34856.20	51	106584.00	50854.16	48	98826.00	40156.88	41	274366.11	125867.24	46
5	Bank of Maharashtra	84.56	26.15	31	360.91	184.56	51	562.32	286.54	51	1007.79	497.25	49
6	Canara Bank	47859.16	28248.11	59	65925.11	28965.55	44	4885.16	2388.95	49	118669.43	59602.61	50
7	Central Bank of India	11820.24	5598.16	47	17845.16	7185.62	40	3288.95	1988.57	60	32954.35	14772.35	45
8	Corporation Bank	6895.16	2351.44	34	9784.16	3925.16	40	1361.22	688.54	51	18040.54	6965.14	39
9	Dena Bank	70.16	34.02	48	1484.16	590.08	40	590.88	289.65	49	2145.20	913.75	43
10	Indian Bank	4484.26	1562.85	35	25116.37	12456.21	50	7085.69	3699.68	52	36686.32	17718.74	48
11	Indian Overseas Bank	3056.15	1585.25	52	3218.46	1857.16	58	1174.02	588.22	50	7448.63	4030.63	54
12	Oriental Bank of Commerce	18321.16	9196.62	50	16125.20	7154.59	44	2998.56	1385.55	46	37444.92	17736.76	47
13	Punjab National Bank	5045.16	1260.54	25	2268.14	1136.64	50	420.62	198.77	47	7733.92	2595.95	34
14	Punjab & Sind Bank	1620.44	610.32	38	9084.67	3865.10	43	8695.22	3654.22	42	19400.33	8129.64	42
15	Syndicate Bank	4196.15	2311.04	55	17052.16	11452.12	67	7458.16	4684.12	63	28706.47	18447.28	64
16	State Bank of India	67322.00	40462.11	60	22273.00	12771.20	57	2958.00	1481.19	50	92553.00	54714.50	59
17	Union Bank of India	11859.56	4798.16	40	6091.14	2451.26	40	3960.26	1865.28	47	21910.96	9114.70	42
18	United Bank of India	151845.16	75945.16	50	62654.15	33895.61	54	43014.16	22715.01	53	257513.47	132555.78	51
19	UCO Bank	10985.16	4421.26	40	6784.16	2194.22	32	14955.60	6878.56	46	32724.92	13494.04	41
20	Vijaya Bank	724.51	308.16	43	7954.15	3205.64	40	2187.56	1145.01	52	10866.22	4658.81	43
21	IDBI Bank	5022.26	2487.16	50	19856.24	10325.63	52	14959.12	8265.19	55	39837.62	21077.98	53
A	Total	606738.22	300566.32	50	703237.32	382130.01	54	339683.76	187575.69	55	1649659.30	870272.02	53
PRIVATE SECTOR BANKS													
22	HDFC Bank	11811.57	8069.99	68	40462.15	20848.11	52	5513.27	2595.56	47	57786.99	31513.66	55
23	AXIS Bank (UTI)	36562.12	15112.20	41	95688.15	60121.11	63	187.44	98.15	52	132437.71	75331.46	57
24	ICICI Bank										0.00	0.00	0
B	Total	48373.69	23182.19	48	136150	80969	59	5701	2694		190224.70	106845.12	56
(A+B)	Total of Comm.Bks	655111.91	323748.51	49	839387.62	463099.23	55	345384.47	190269.40	55	1839884.00	977117.14	53
REGIONAL RURAL BANKS													
25	BGVB (UBI)	98562.16	53245.16	54	94152.23	62531.74	66	57895.16	34562.12	60	250609.55	150339.02	60
26	PBGB (UCO)	59581.45	38985.16	65	26859.15	7254.11	27	6598.12	3261.11	49	93038.72	49500.38	53
27	UBKGB	51845.15	19856.22	38	4385.16	2415.22	55	28244.01	16523.77	59	84474.32	38795.21	46
C	RRBs Total	209988.76	112086.54	53	125396.54	72201.07	58	92737.29	54347.00	59	428122.59	238634.61	56
D	W.B. St. Co-op.Bk	354877.74	203129.94	57	44199.12	20324.64	46	25854.16	15452.02	60	424931.02	238906.60	56
E	WBSCARD Bank Ltd.	22264.87	4901.34	22	1431.66	502.30	35	1954.58	620.46	32	25651.11	6024.10	23
Grand Total (A+B+C+D+E)		1242243.28	643866.33	52	1010414.94	556127.24	55	455528.36	245296.63	54	2708186.58	1445290.20	53

BANK-WISE AND SCHEME-WISE RECOVERY PERFORMANCE AS ON 31.12.2017

(Rs.in lac)

SI	Bank	IRDP			SGSY(I)			SGSY(Gr)			SJSRY			PMRY			PMEGP		
No		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!	132.29	76.41	58	418.90	270.48	65	103.52	34.65	33	305.56	98.88	32	540.30	316.95	59
2	Andhra Bank			0			0			#DIV/0!	6.85	3.30	48	14.52	8.12	56	99.86	42.25	42
3	Bank of Baroda	0.00	0.00	#DIV/0!	30.56	15.42	50	84.16	38.52	46	25.16	10.44	41	16.88	15.89	94	44.61	12.84	29
4	Bank of India	12.45	4.80	39	148.22	84.52	57	5962.33	2599.71	44	918.56	426.75	46	42.65	18.01	42	5834	2204	38
5	Bank of Maharashtra	0	0	0	0.00	0.00	0	0.00	0.00	#DIV/0!	0.00	0.00	0	18.45	2.86	16	31	9	29
6	Canara Bank	0.00	0.00	0	198.45	113.95	57	121.62	56.24	46	184.56	157.20	85	675.12	414.23	61	470.02	210.67	45
7	Central Bank of India	0	0	0	342.16	22.12	6	665.01	262.12	39	210.44	15.02	7	780.46	70.14	9	405	93	23
8	Corporation Bank			0			#DIV/0!			#DIV/0!	3.98	1.24	31	10.95	5.64	52	46.62	19.64	42
9	Dena Bank	6.23	0.18	3	5.62	1.84	33	0.00	0.00	#DIV/0!	1.94	0.00	0	31.02	7.44	24	30.98	6.84	22
10	Indian Bank	0.00	0.00	#DIV/0!	18.41	4.11	22	0.00	0.00	#DIV/0!	58.95	6.02	10	210.56	4.22	2	80.65	5.23	6
11	Indian Overseas Bank	0.00	0.00	#DIV/0!	28.95	8.64	30	38.15	3.44	9	6.88	1.62	24	17.88	1.22	7	30.95	11.03	36
12	Oriental Bank of Commerce			#DIV/0!	2.95	1.34	45			#DIV/0!	1.85	0.48	26	2.11	0.72	34	2.61	2.18	84
13	Punjab National Bank			#DIV/0!			0	334.16	216.57	65	368.95	47.51	13	444.22	48.97	11	550.62	220.18	40
14	Punjab & Sind Bank			#DIV/0!			0			#DIV/0!			0	0.50	0.14	28	22	1	6
15	Syndicate Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	240.16	185.24	77	14.52	4.23	29	136.20	40.11	29	139	39	28
16	State Bank of India	12.00	7	58	625.11	399.51	64	505.00	337.00	67	225.00	95.00	42	582.00	284.11	49	1154	484	42
17	Union Bank of India			#DIV/0!	40.56	32.85	81	51.17	15.18	30	25.94	4.61	18	95.84	7.14	7	24.16	7.20	30
18	United Bank of India			0			#DIV/0!	1361.02	643.15	47	82.11	43.05	52	300.65	64.71	22	1420.95	624.84	44
19	UCO Bank	3.10	1.71	55	420.25	305.44	73	232.85	116.74	50	72.45	18.11	25	400.16	50.22	13	240.16	92.22	38
20	Vijaya Bank				10.11	1.68	17			#DIV/0!	34.87	8.15	23	8.95	3.04	34	8.55	1.98	23
21	IDBI BANK																		
A	Comm.Bks.Total	33.78	13.69	41	2003.64	1067.83	53	10014.53	4744.39	47	2346.53	877.38	37	4094.68	1145.81	28	11176.38	4404.04	39
REGIONAL RURAL BANKS																			
22	BGVB (UBI)	0.00	0.00	#DIV/0!	0.00	0.00	0	17148.16	13157.14	77	0.00	0.00		0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
23	PBGB (UCO)	262.15	126.34	48	348.51	220.64	63	626.84	426.11	68	0.00	0.00		0.00	0.00	#DIV/0!	2050.16	750.02	37
24	UBKGB	595.20	20.74	3	655.96	130.54	20	13652.82	10956.33	80	0.00	0		0.00	0.00	#DIV/0!	656.32	158.44	24
B	RRBs Total	857.35	147.08	17	1004.47	351.18	35	31427.82	24539.58	78	0.00	0.00		0.00	0.00	#DIV/0!	2706.48	908.46	34
C	AXIS Bank	0.00	0.00	0	0	0		231.16	182.44	79	14.02	3.24	23	48.57	21.24	44	100	50	50
D	HDFC				0.00	0.00	0	0.00			0.87	0.71	82			#DIV/0!			#DIV/0!
E	W.B. St. Co-op.Bk				160.41	62.54	39	299.91	231.94	77				12.16	0.12	1	1548.02	1077.22	70
	Grand Total (A+B+C+D+E)	891.13	160.77	18	3168.52	1481.55	47	41973.42	29698.35	71	2361.42	881.33	37	4155.41	1167.17	28	15531.00	6439.57	41

BANK-WISE AND SCHEME-WISE RECOVERY PERFORMANCE AS ON 31.12.2017																
(Rs.in lac)																
SI	Bank	SSEP			SESRU/USKP			SCP/TSP			SHG			SCC		
No		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!	251.11	98.62	39.27	320.03	190.56	60	2585.65	966.51	37	14.85	4.26	29
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!	46.51	26.02	56	78.95	20.22	26	0.00	0.00	#DIV/0!
4	Bank of India	56.11	34.02	61	924.55	448.51	49	1119.60	486.61	43	7865.64	3985.64	51	526.32	262.54	50
5	Bank of Maharashtra			#DIV/0!			0			#DIV/0!			0			
6	Canara Bank	0.00	0.00	#DIV/0!	124.01	64.51	52	28.95	11.63	40	580.98	252.74	44	7.12	2.11	30
7	Central Bank of India	8.15	3.14	39	22.95	7.84	34	36.61	15.24	42	1689.61	550.68	33	210.11	3.46	2
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!	1.51	0.00	0	0.00	0.00	#DIV/0!	1.00	1.00	100
10	Indian Bank	0.00	0.00	#DIV/0!	19.41	4.02	21	5.98	0.24	4	2089.64	380.79	18	0.09	0.12	133
11	Indian Overseas Bank	0.00	0	#DIV/0!	2.65	0.38	14	20.18	0.78	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!	20.34	10.14	50	1460.95	840.71	58	2299.64	861.44	37	250.61	105.52	42
14	Punjab & Sind Bank			#DIV/0!	9.26	2.98	32			0			0			0
15	Syndicate Bank	0.00	0	#DIV/0!	54.14	32.12	59	0.00	0.00	0	356.88	190.26	53	0.00	0.00	#DIV/0!
16	State Bank of India	22.00	3.85	18	2314.11	1154.23	50	7614.11	41.20	1	15888.67	5185.47	33	6.00	2.85	48
17	Union Bank of India			#DIV/0!			#DIV/0!	106.84	26.65	25	856.64	178.96	21	370.11	118.95	32
18	United Bank of India	15.45	4.85	31	116.34	50.22	43	630.74	260.64	41	3987.61	1589.62	40	27.11	12.40	46
19	UCO Bank	40.11	20.01	50	2085.99	980.12	47	80.35	38.04	47	954.81	450.98	47	2.16	0.56	26
20	Vijaya Bank			0			#DIV/0!	8	1.5	19	30.68	6.95	23			#DIV/0!
21	IDBI BANK															
A	Comm.Bks.Total	141.82	65.87	46	5944.86	2853.69	48	11480.36	1939.82	17	39265.40	14620.26	37	1415.48	513.77	36
REGIONAL RURAL BANKS																
22	BGVB (UBI)	0	0		0.00	0.00		1161.27	482.15	42	19856.68	10014.25	50	3841.12	2020.95	53
23	PBGB (UCO)	415.15	70.02	17	50.02	21.11	42	1057.49	400.02	38	15856.94	3836.34	24	478.02	143.65	30
24	UBKGB	0.00	0.00	#DIV/0!	27.65	17.22	62	430.62	139.07	32	9856.99	5623.74	57	925.07	315.41	34
B	RRBs Total	415.15	70.02	17	77.67	38.33	49	2649.38	1021.24	39	45570.61	19474.33	43	5244.21	2480.01	47
C	W.B. St. Co-op.Bk			#DIV/0!	0.00	0.00	0				25859.64	15403.52	60			#DIV/0!
D	WBSCARD Bank Ltd.										12845.74	7786.56	61			
Grand Total (A+B+C+D)		556.97	135.89	24	6022.53	2892.02	48	14129.74	2961.06	21	123541.39	67740.79	55	6659.69	2993.78	45

BANK-WISE AND SCHEME-WISE RECOVERY PERFORMANCE AS ON 31.12.2017																
(Rs.in lac)																
SI	Bank	GJRHFS			DRI			SEEUY			SEPUP			SUME		
No		Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
COMMERCIAL BANKS																
1	Allahabad Bank	360.22	90.08	25	310.65	90.14	29	0.00	0.00	#DIV/0!	18.22	3.61	20		0	0
2	Andhra Bank			#DIV/0!									#DIV/0!			
3	Bank of Baroda	74.15	42.46	57	0.98	0.30	31	0.00	0.00		0.00	0.00	#DIV/0!	0	0	
4	Bank of India	6185.11	2860.31	46	68.00	28.11	41	10.02	3.14	31	22.00	7.08	32	5.00	1.50	30
5	Bank of Maharashtra			#DIV/0!			0						#DIV/0!			
6	Canara Bank	16.84	8.62	51	981.11	640.03	65	0.00	0.00		0.00	0.00	#DIV/0!	0.00	0.00	0
7	Central Bank of India	190.44	74.20	39	50.12	8.10	16	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!	4	1.16	29	0.00	0.00	0	0	0.00	#DIV/0!	21.02	11.26	54
10	Indian Bank	0.00	0.00	#DIV/0!	34.16	6.94	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	1341.52	864.95	64	1184.24	651.94	55	23.54	9.15	39	6.84	3.40	50			#DIV/0!
14	Punjab & Sind Bank									#DIV/0!			#DIV/0!			
15	Syndicate Bank	4.56	2.14	47	1.00	0.07	7	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!	294.11	158.02	54	16.02	8.05	50	2.00	1.14	57	24.18	14.64	61
17	Union Bank of India	74.95	35.16	47	1054.18	157.49	15	48.65	12.94	27			#DIV/0!	75.85	25.95	34
18	United Bank of India			#DIV/0!	27.41	13.14	48	8.20	2.41	29	8.26	1.64	20	4.25	1.65	39
19	UCO Bank	30.14	14.85	49	5.60	1.70	30	22.65	7.48	33	0.75	0.32	43	1.62	0.40	25
20	Vijaya Bank			#DIV/0!												
21	IDBI BANK			#DIV/0!												
A	Comm.Bks.Total	8277.93	3992.77	48	4015.56	1757.14	44	129.96	43.27	33	58.07	17.19	30	131.92	55.40	42
REGIONAL RURAL BANKS																
22	BGVB (UBI)	0.00	0.00	0	0	0		0	0		0	0		0	0	
23	PBGB (UCO)	110.32	84.65	77	0	0		0	0		0	0		0	0	
24	UBKGB	0.00	0.00		27.11	1.52	6	0	0		0	0		0	0	
B	RRBs Total	110.32	84.65	77	27.11	1.52	6	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)		8388.25	4077.42	49	4042.67	1758.66	44	129.96	43.27	33	58.07	17.19	30	131.92	55.40	42

BANK-WISE AND SCHEME-WISE RECOVERY PERFORMANCE AS ON 31.12.2017

(Rs.in lac)																			
SI	Bank	REGP(MMS)			BSKP			ONFWM			ACC			LUCC			KCC		
No		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	16.65	4.12	25	812.22	320.65	39	30.65	14.11	46	58.69	15.01	26	190.19	68.25	36	6729.48	3652.09	54
2	Andhra Bank			#DIV/0!	185.62	54.16	29			0			0			0	42.94	14.27	33
3	Bank of Baroda	0.00	0.00	#DIV/0!	99.65	45.62	46	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!			#DIV/0!	7001.16	4285.16	61
4	Bank of India	300.00	75.15	25	7260.14	2628.14	36	0.00	0.00	#DIV/0!	2494.11	908.26	36	2460.11	879.63	36	34156.02	21526.32	63
5	Bank of Maharashtra			#DIV/0!													74.16	43.91	59
6	Canara Bank	20.32	11.22	55	138.65	87.44	63	0.00	0.00		26.65	19.02	71	124.32	77.11	62	8751.26	5490.11	63
7	Central Bank of India	1095.26	400.15	37	590.62	6.74	1	21.11	3.02	14	24.84	0.20	1	20.77	5.80	28	2020.95	244.84	12
8	Corporation Bank			#DIV/0!			#DIV/0!			0			0	1065.12	660.30	62	316.87	153.84	49
9	Dena Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	0	0	0	0	28.16	22.03	78	26.19	9.64	37
10	Indian Bank	0.00	0.00	#DIV/0!	240.85	51.32	21	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	2784.56	656.31	24
11	Indian Overseas Bank	0.00	0	#DIV/0!	52.20	32.94	63	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	1584.02	422.61	27
12	Oriental Bank of Commerce			#DIV/0!		16	#DIV/0!			0			0			0	256.16	90.64	35
13	Punjab National Bank			#DIV/0!	130.25	82.26	63			0	134.15	30.26	23	48.84	25.51	52.23	10641.16	5032.14	47
14	Punjab & Sind Bank			#DIV/0!			0			0	0.58	0	0	2.10	0.06	2.86	20.84	7.94	38
15	Syndicate Bank	0.00	0.00	#DIV/0!	118.15	65.24	55	0.00	0.00		46.81	22.14	47	16.32	11.84	73	348.20	110.41	32
16	State Bank of India	1032.02	151.22	15	41.21	19.14	46	59.20	20.11	34	80.45	28.19	35	0.00	0.00	#DIV/0!	60309.00	39434.00	65
17	Union Bank of India			#DIV/0!			#DIV/0!			#DIV/0!			#DIV/0!			0	804.56	302.62	38
18	United Bank of India	2584.12	757.27	29	4462.31	1620.74	36	75.62	24.36	32	95.68	44.86	47	918.30	360.57	39	38468.16	20517.46	53
19	UCO Bank	77.95	36.20	46	442.84	176.18	40	2.12	0.00	0	25.16	5.30	21	38.94	9.78	25	2845.56	1052.46	37
20	Vijaya Bank			0	54.89	10.56	19			0			0			0	99.62	15.24	15
21	IDBI BANK																		
A	Comm.Bks.Total	5126.32	1435.33	28	14629.60	5217.13	36	188.70	61.60	33	2987.12	1073.24	36	4913.17	2120.88	43	177280.87	103062.01	58
REGIONAL RURAL BANKS																			
22	BGVB	0	0	0	6082.14	2680.20	44	0.00	0.00	0	0.00	0.00	#DIV/0!	780.54	475.62	61	64525.26	41521.12	64
23	PBGB (UCO)	518.62	189.05	36	2684.11	785.56	29	0.00	0.00	0	151.22	98.60	65	3	2	66.67	58318.24	36854.72	63
24	UBKGB	0.00	0.00	#DIV/0!	1854.21	1362.64	73	0.00	0.00	#DIV/0!	502.30	170.94	34	0	0		35623.22	21854.02	61
B	RRBs Total	518.62	189.05	36	10620.46	4828.40	45	0.00	0.00	#DIV/0!	653.52	269.54		783.54	477.62	61	158466.72	100229.86	63
C	W.B. St. Co-op.Bk	422.16	106.05	25	1784.22	548.63	31			0				0			360925.41	204859.26	57
D	WBCARD 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)	6067.10	1730.43	29	27034.28	10594.16	39	188.70	61.60	33	3640.64	1342.78	37	5696.71	2598.50	46	699988.31	410334.00	59

NPA POSITION OF BANKS IN THE STATE OF WEST BENGAL

As on 31.12.2017

While monitoring the position of NPA, the percentage of Gross NPA increased from 14.97% as on March'2017 to 16.87% as on December'2017. Amount in absolute terms also increased from Rs. 55049.25 crore as on March'2017 to Rs 66794.19 crore as on December' 2017.

NPA Position for last 5 years of West Bengal is furnished hereunder:

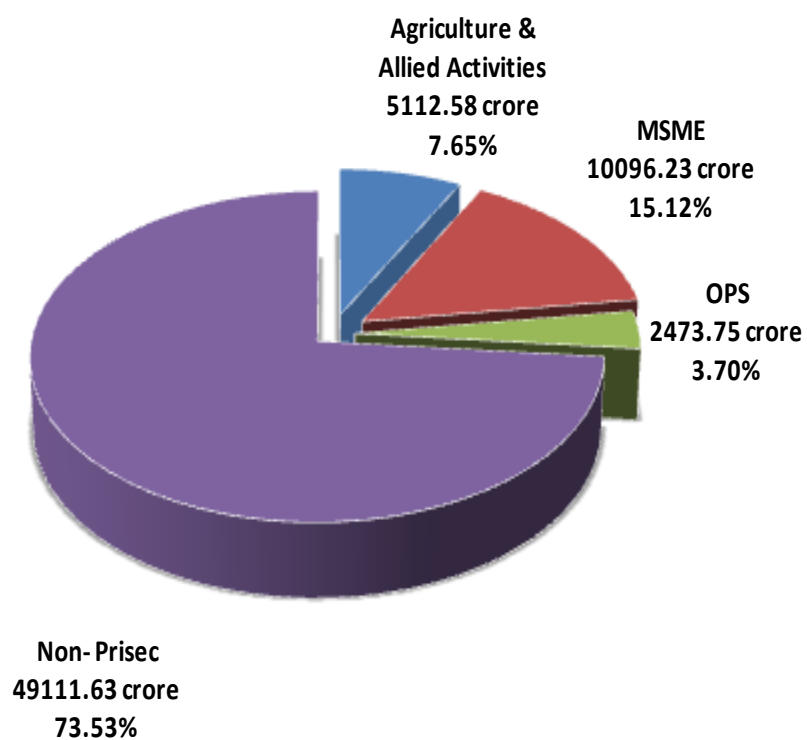
(Rs. in crore)

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
Dec.'2016	354356.68	54711.15	15.44
March'2017	367642.87	55049.25	14.97
Dec.'2017	396050.23	66794.19	16.87

With the increasing trend of fresh slippages, recovery efforts of the banks suffered compounding the asset quality concerns as evidenced by the increasing trend in the ratio of slippages to recovery. Further bearing testimony to the poor recovery efforts of the banking system are the trends in the ratio of upgradation to slippages.

NPA Position and amount outstanding of Banks in West Bengal as on 31.12.2017 is furnished in the Annexure.

NPA Position as on 31.12.2017



NPA Position of Banks as on 31.12.2017													
													(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	247886.41	37109.14	614121.80	114873.02	137246.38	6184.15	999254.59	158166.31	1299742.41	391856.27	2298997.00	550022.58
2	Andhra Bank	36285.16	154.16	110847.29	33654.12	32515.47	1845.02	179647.92	35653.30	304669.08	74515.95	484317.00	110169.25
3	Bank of Baroda	68338.11	6691.23	276669.11	58748.16	130861.14	9580.14	475868.36	75019.53	817428.64	148652.26	1293297.00	223671.79
4	Bank of India	192025.11	31912.04	418997.00	49859.22	210664.00	26589.41	821686.11	108360.67	974092.89	138956.62	1795779.00	247317.29
5	Bank of Maharashtra	1514.18	42.56	25451.88	370.18	19531.85	581.16	46497.91	993.90	151746.80	38956.24	198244.71	39950.14
6	Canara Bank	62901.68	7214.16	192336.02	57988.26	37024.16	3794.12	292261.86	58216.16	478958.06	126856.64	771219.92	185072.80
7	Central Bank of India	110157.75	11820.25	157861.74	37126.14	71757.70	8388.95	339777.19	57335.34	614579.81	215745.56	954357.00	273080.90
8	Corporation Bank	26605.72	7698.62	48985.11	15017.49	27900.16	5871.49	103490.99	28587.60	359306.01	120854.44	462797.00	149442.04
9	Dena Bank	5537.88	528.16	87229.11	16425.16	17456.23	2982.16	110223.22	19935.48	184759.78	28654.11	294983.00	48589.59
10	Indian Bank	11865.59	2384.16	49895.67	8815.16	20956.47	985.16	82717.73	12184.48	269273.03	42651.85	351990.76	54836.33
11	Indian Overseas Bank	92700.15	47512.22	188992.23	94515.67	34856.12	14851.11	316548.50	156879.00	393367.61	165745.55	709916.11	322624.55
12	Oreintal Bank of Commerce	58316.02	14895.16	244988.11	41856.22	24985.16	1685.59	328289.29	58436.97	540681.71	225898.46	868971.00	284335.43
13	Punjab National Bank	179495.02	27456.13	251012.23	65425.16	28510.02	9205.56	459017.27	102086.85	1230282.73	288115.61	1689300.00	390202.46
14	Punjab & Sind Bank	4185.56	184.16	61854.16	12418.15	30157.49	865.26	96197.21	13467.57	234908.79	9215.86	331106.00	22683.43
15	Syndicate Bank	12692.02	3048.16	102835.45	24193.65	38196.14	5995.16	153723.61	33236.97	644284.39	120578.88	798008.00	153815.85
16	State Bank of India	350244.00	38955.16	709049.00	24889.16	869972.00	8005.00	1929265.00	71849.32	5395838.00	1516264.15	7325103.00	1588113.47
17	Union Bank of India	100245.18	24286.55	148956.16	39289.56	96985.26	8095.26	346186.60	71671.37	726538.40	90856.64	1072725.00	162528.01
18	United Bank of India	612956.15	78856.55	567115.02	98628.85	397845.11	32845.78	1577916.28	210331.18	1753174.99	259562.41	3331091.27	469893.59
19	UCO Bank	165895.26	15331.11	305014.07	33427.15	188982.11	23800.15	659891.44	72558.41	677236.00	542609.88	1337127.44	615168.29
20	Vijaya Bank	60782.65	675.18	91830.88	6859.04	17568.24	2051.14	170181.77	9585.36	239217.37	48745.16	409399.14	58330.52
21	WBI Bank	63310.87	7098.84	161053.50	34384.12	164003.98	6861.32	388368.35	48344.28	403115.85	49526.68	791484.20	97870.96
A	Total	2463940.47	363853.70	4815095.54	868763.64	2597975.19	181063.09	9877011.20	1402900.05	17693202.35	4644819.22	27570213.55	6047719.27
PRIVATE SECTOR BANKS													
22	HDFC Bank	110492.46	2857.34	364597.74	9594.86	85951.33	1296.81	561041.53	13749.01	1517767.06	98856.14	2078808.59	112605.15
23	AXIS Bank (UTI)	88245.76	1520.03	275238.47	8754.85	64180.57	2220.95	427664.80	12495.83	1435180.28	37526.22	1862845.08	50022.05
24	ICICI Bank	65796.85		347351.24		58206.34		471354.43	0.00	1676696.03	0.00	2148050.46	0.00
25	Federal Bank	29739.52	1120.38	27592.12	3676.98	5282.79	262.11	62614.43	5059.47	154489.28	13115.84	217103.71	18175.31
26	Bandhan Bank	458115.14	5219.46	577539.00	8850.22	3996.00	127.56	1039650.14	14197.24	32040.86	860.47	1071691.00	15057.71
27	Indusind Bank	32719.14	462.16	108642.64	1585.44	54.14	20.61	141415.92	2068.21	503889.29	1451.82	645305.21	3520.03
28	Ratnakar Bank Ltd.	21781.14	20.00	28389.01	501.12	24308.52	159.16	74478.67	680.28	548614.56	244.95	623093.23	925.23
29	Kotak Mahindra Bank	22945.61		32895.64		894.45		56735.70	0.00	79295.38	1895.64	136031.08	1895.64
30	South Indian Bank	9541.58	1195.26	31658.59	306.85	11401.15	21.95	52601.32	1524.06	150462.68	2485.62	203064.00	4009.68
31	Yes Bank	64041.90	51.16	53524.64	49.21	2284.07	468.63	119850.61	569.00	328029.66	580.62	447880.27	1149.62
32	Tamilnad Mercantile Bk.											30100.00	
33	Ujjivan Small Finance Bk.											99600.00	
34	Utkarsh Small Finance Bk.											23000.00	
B	Total	903419.10	12445.79	1847429.09	33319.53	256559.36	4577.78	3007407.55	50343.10	6426465.08	157017.32	9586572.63	207360.42
(A+B)	Total of Comm.Bks.	3367359.57	376299.49	6662524.63	902083.17	2854534.55	185640.87	12884418.75	1453243.15	24119667.43	4801836.54	37156786.18	6255079.69
REGIONAL RURAL BANKS													
35	BGVV (UBI)	274212.14	52733.06	173245.11	46467.26	110085.62	22798.86	557542.87	121999.18	14066.13	12758.59	571609.00	134757.77
36	PBGB (UCO)	98711.02	10282.00	86547.11	28336.00	34025.16	4736.15	219283.29	43354.15	15489.71	3370.95	234773.00	46725.10
37	UBKGB	77881.00	9896.16	4990.87	2306.14	40885.16	9746.02	123757.03	21948.32	12710.68	3695.61	136467.71	25643.93
C	RRBs Total	450804.16	72911.22	264783.09	77109.40	184995.94	37281.03	900583.19	187301.65	42266.52	19825.15	942849.71	207126.80
D	W.B. St. Co-op.Bk	634978.73	36512.26	50122.62	9969.11	244134.09	24453.60	929235.44	70934.97	406069.88	89501.33	1335305.32	160436.30
E	WBS CARD Bank Ltd.	99679.26	25535.20	4214.58		3831.04		107724.88	25535.20	1836.68		109561.56	25535.20
F	SIDBI			60521.03	20461.00			60521.03	20461.00	0.00		60521.03	20461.00
Grand Total (A+B+C+D+E+F+G)		4552821.72	511258.17	7042165.95	1009622.68	3287495.62	247375.50	14882483.29	1757475.97	24569840.51	4911163.02	39605023.80	6679419.37
G	Medium Enterprises							1330146.98					
	Total Prisec							16212630.27					

NPA position of Banks as on 31.12.2017											
											(Rs.in lac)
SL. No	Banks	Housing		Education		PMEGP		BSKP		NULM	
		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)
PUBLIC SECTOR BANKS											
1	Allahabad Bank	158456.22	6451.26	16856.16	895.56	6478.55	878.56	10795.16	956.18	2486.59	674.12
2	Andhra Bank	8265.13	701.21	1574.16	78.69	22.48	4.85	131.26	25.14	4.56	0.78
3	Bank of Baroda	126541.16	9044.15	9684.16	680.19	826.16	252.14	1270.44	153.22	191.48	28.16
4	Bank of India	161856.22	10820.25	30865.25	2167.95	12986.01	680.59	18952.14	5084.62	1227.26	564.87
5	Bank of Maharashtra	8861.24	355.14	840.12	76.41	26.89	3.16			1.30	0.00
6	Canara Bank	54895.45	4478.16	12895.16	346.15	926.35	108.95	142.02	18.45	62.51	20.65
7	Central Bank of India	84102.61	4879.64	13654.12	876.15	730.58	141.25	5315.50	1908.16	119.44	51.88
8	Corporation Bank	33651.77	1685.82	1514.02	97.61	10.15	4.11	42.85	4.15	6.65	2.58
9	Dena Bank	6318.16	724.56	1824.16	95.89	114.16	25.64			6.00	
10	Indian Bank	16988.05	1022.94	1141.26	88.24	154.15	60.41	330.25	60.56	36.56	27.84
11	Indian Overseas Bank	16214.58	1498.52	3084.16	289.54	1015.14	258.44	948.89	247.84	227.61	50.47
12	Oriental Bank of Commerce	34562.15	1940.18	4094.16	696.18	198.74	22.41	305.59	21.16	18.74	8.30
13	Punjab National Bank	55058.16	4856.16	17489.00	2095.18	3580.14	380.16	962.95	119.68	1095.89	111.85
14	Punjab & Sind Bank	16420.26	724.15	916.26	75.56	36.48	18.41			0.17	0.06
15	Syndicate Bank	44052.11	3944.12	4875.02	323.27	64.15	20.44	596.48	201.16	329.00	0.00
16	State Bank of India	1394204.24	11673.15	78856.11	2494.18	6385.16	454.14	574.16	117.41	863.15	764.11
17	Union Bank of India	69745.16	6121.56	9420.18	1006.56	558.95	90.84	682.16	160.95	53.94	32.47
18	United Bank of India	340112.11	8574.16	15117.00	3215.48	7358.15	548.54	18654.22	1152.02	1784.16	820.25
19	UCO Bank	93458.16	10636.12	8844.16	2040.15	1651.00	296.12	8168.00	672.15	2285.15	1095.36
20	Vijaya Bank	54258.16	860.59	1896.32	191.88	362.18	80.62	164.78	25.70	82.55	17.85
21	IDBI Bank	162225.49	6828.13	2180.54	77.49	24.15					
A	Total	2940246.59	97819.97	237621.48	17908.31	43509.72	4329.78	68036.85	10928.55	10882.71	4271.60
PRIVATE SECTOR BANKS											
22	HDFC Bank	66475.12	867.59	2350.02	14.85					2.14	0.78
23	AXIS Bank (UTI)	26151.14	1758.16	2298.13	9.87	291.15	27.96	299.63	37.11	26.84	2.10
24	ICICI Bank	394152.62		916.23		10.04	0.00				
25	Federal Bank	9952.41	195.16	232.56	6.47	0.00	0.00	5986.00	566.89	0.00	0.00
26	Bandhan Bank	1785.49	32.00	422.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
27	Indusind Bank			184.00							
28	Yes Bank	1601.22	58.84								
29	South Indian Bank	2761.23	114.56	48.16	2.56						
30	Ratnakar Bank Ltd.	1296.04	11.24	114.02	1.79						
B	Total	504175.27	3037.55	6565.12	35.54	301.19	27.96	6285.63	604.00	28.98	2.88
(A+B)	Total of Comm.Bks.	3444421.86	100857.52	244186.60	17943.85	43810.91	4357.74	74322.48	11532.55	10911.69	4274.48
REGIONAL RURAL BANKS											
31	BGVB (UBI)	67242.85	1063.56	1168.16	182.47	11625.14	138.96	24956.16	2037.89	18952.63	0.00
32	PBGB (UCO)	16586.14	2497.02	684.15	189.57			6742.00	966.18		
33	UBKGB	9723.56	1095.48	618.24	184.47	868.59	130.28	4256.18	514.92		
C	RRBs Total	93552.55	4656.06	2470.55	556.51	12493.73	269.24	35954.34	3518.99	18952.63	0.00
D	WBSCARD Bank Ltd.	0.00									
E	W.B. St. Co-op.Bk	69112.26	2657.18	438.59	19.64	771.58	88.65	4419.52	860.41	151.55	57.84
Grand Total (A+B+C+D+E)		3607086.67	108170.76	247095.74	18520.00	57076.22	4715.63	114696.34	15911.95	30015.87	4332.32

STATUS OF PDR CASES AS ON 31.12.2017

The issue of posting of Certificate Officers at the Sub Division & Districts to dispose of the pending cases as well as to take care of the future cases has been discussed in 139 SLBC Meeting. Subsequently, as directed, a separate letter has been written to the Chief Secretary, GoWB in this regard. SLBC is yet to receive any response from the State Govt. in this regard. As on 31.12.2017 there are more than 8000 PDR cases pending in the State. Bank wise report is furnished below:

DISPOSAL OF CERTIFICATE CASES AS ON 31.12.2017					
(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	965	322.14	126	46.87
2	Andhra Bank				
3	Bank of Baroda				
4	Bank of India	586	2448.15	351	1687.16
5	Bank of Maharashtra				
6	Canara Bank				
7	Central Bank of India	734	1753.56	196	140.25
8	Corporation Bank				
9	Dena Bank				
10	Indian Bank	54	120.16	22	89.65
11	Indian Overseas Bank	208	168.55	58	76.24
12	Oriental Bank of Commerce				
13	Punjab National Bank				
14	Punjab & Sind Bank				
15	Syndicate Bank				
16	State Bank of India	1522	5184.15	101	256.14
17	Union Bank of India				
18	United Bank of India	3584	4412.02	846	481.12
19	UCO Bank	3685	440.01	2654	330.14
20	Vijaya Bank				
A	Total	11338	14848.74	4354	3107.57
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)	374	246.11	68	43.55
25	PBGB (UCO)	366	271.00	252	115.54
26	UBKGB	90	72.54	36	31.84
C	RRBs Total	830	589.65	356	190.93
D	W.B. St. Co-op.Bk	760	3350.12	195	186.62
E	WBSCARD Bank Ltd.				
Grand Total (A+B+C+D+E)		12928	18788.51	4905	3485.12

Agenda No. 16

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

(Amt. Rs. in crore)

Parameters	December 2016	March 2017	December 2017	Variation over Dec. 16	
				Amt.	%
Deposit	655520	655921	689054	33534	5.12
Advance	405631	418988	446568	40937	10.09
CD Ratio	62	64	65	-	3
Investments	99115	88748	88102	-11013	-11.11
(C+I)D Ratio	77	77	78	-	1
Priority Sector Credit) (PRISEC)	140080	152614	162126	22046	15.74
% to ANBC	41	43	40	-	-1
Sectoral deployment of PRISEC Agriculture	38591	42508	45528	6937	17.98
% to ANBC *	11	12	11	---	-
MSME	74360	80100	83723	9363	12.59
% to ANBC	22	23	20	---	-2
OPS	27129	30006	32875	5746	21
% to ANBC	8	8	8	----	-
Major Sub-Sectors of PRISEC					
i) Weaker section	39664	42157	45758	6094	15.36
% to ANBC	12	12	11	---	-1
ii) SC/ST	13803	14929	16283	2480	17.97
% to ANBC	4	4	4	----	-
iii) Women Entrepreneur	29541	30175	35386	5845	19.79
% to ANBC	8	8	8	----	-
iv) Minority Community	24096	25407	29867	5771	24
% to Prisec Advance	17	17	18	----	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. 4,05,631.00 crore.

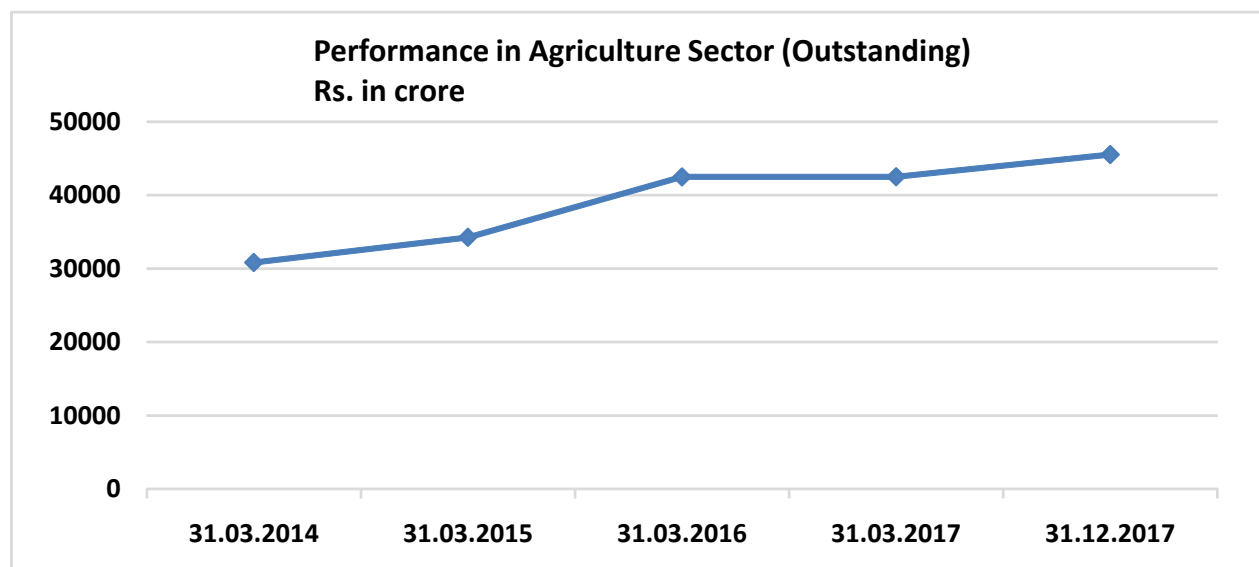
West Bengal											
Bank-Wise and Population Group wise Branch Network and											
Deposits as on December 2017											
(Amt.in Rs. Lac)											
SL	BANKS	NO. OF BRANCHES					DEPOSITS				
NO		Rural	Semi-urban	Urban	Metro-politan	TOTAL	Rural	Semi-urban	Urban	Metro-politan	TOTAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
PUBLIC SECTOR BANKS											
1	Allahabad Bank	275	82	100	89	546	1132293.02	625108.11	1476427.00	1638452.00	4872280.13
2	Andhra Bank	11	8	33	20	72	27998.00	18805.00	154705.00	400513.00	602021.00
3	Bank of Baroda	37	48	57	70	212	141004.00	243660.00	847671.00	1073182.00	2305517.00
4	Bank of India	169	69	72	67	377	323045.00	279821.00	1123295.00	1365658.00	3091819.00
5	Bank of Maharashtra	4	3	9	19	35	3440.15	4411.02	39054.01	161196.54	208101.72
6	Canara Bank	126	58	50	57	291	136696.54	125308.88	328699.47	728522.36	1319227.25
7	Central Bank of India	144	67	66	61	338	400710.66	424068.38	710066.70	587000.38	2121846.12
8	Corporation Bank	10	12	13	22	57	21187.00	40033.00	109495.00	497731.00	668446.00
9	Dena Bank	8	9	16	25	58	13713.00	34205.01	69837.00	171111.00	288866.01
10	Indian Bank	13	10	27	33	83	37626.87	70839.31	203023.30	590575.64	902065.12
11	Indian Overseas Bank	32	24	50	58	164	90802.00	52016.00	498375.00	650962.00	1292155.00
12	Oriental Bank of Commerce	22	23	36	27	108	61273.00	56623.00	332225.00	516915.00	967036.00
13	Punjab National Bank	140	23	54	61	278	681699.00	225840.01	789916.00	810145.00	2507600.01
14	Punjab & Sind Bank	4	4	11	20	39	9639.00	3605.00	33658.00	195950.00	242852.00
15	Syndicate Bank	39	30	27	34	130	29734.00	82602.00	225761.00	390148.00	728245.00
16	State Bank of India	583	213	229	263	1288	3674551.00	3246690.00	4352865.00	6112781.00	17386887.00
17	Union Bank of India	54	39	52	42	187	194526.00	167145.00	390145.00	1061523.00	1813339.00
18	United Bank of India	433	142	156	151	882	1601726.19	951721.06	2032868.32	2042882.09	6629197.66
19	UCO Bank	161	70	73	85	389	620676.00	669069.00	1163627.00	1080692.28	3534064.28
20	Vijaya Bank	4	3	22	27	56	12703.83	11862.72	100587.71	286116.30	411270.56
21	IDBI Bank	21	23	31	24	99	77199.74	124321.44	461931.05	978681.94	1642134.17
A	Sub.Total	2290	960	1184	1255	5689	9292244.00	7457754.94	15444232.56	21340738.53	53534970.03
PRIVATE SECTOR BANKS											
22	HDFC Bank	24	34	59	67	184	48397.25	133304.07	667444.35	2106553.94	2955699.61
23	AXIS Bank Ltd. (UTI)	23	68	82	68	241	111618.94	457834.59	1144408.71	1353516.12	3067378.36
24	ICICI Bank	21	43	76	93	233	190473.32	399993.98	771416.96	857129.95	2219014.21
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	4528.91	1574.06	16703.26	255924.93	278731.16
27	Indusind Bank	4	19	10	20	53	2887.96	23067.88	31769.17	294699.64	352424.65
28	Bandhan Bank	168	75	71	34	348	198336.00	153529.00	485879.00	360032.00	1197776.00
29	Ratnakar Bank Ltd.	0	2	2	5	9	0.00	375.00	1299.00	176768.00	178442.00
30	South Indian Bank	1	0	6	11	18	1124.00	0.00	4913.00	88015.00	94052.00
31	Tamilnad Mercantile Bank				1	1	0.00	0.00	0.00	45800.00	45800.00
32	Utkarsh Small Finance Bank				1	1	0.00	0.00	0.00	110.00	110.00
33	Ujjivan Small Finance Bank	10	11	22	13	56	0.00	0.00	0.00	4370.00	4370.00
34	Yes Bank	0	2	10	14	26	0.00	2969.25	41626.75	420299.78	464895.78
35	IDFC	0	0	0	1	1	0.00	0.00	0.00	24009.43	24009.43
B	Sub.Total	258	259	343	358	1218	559767.83	1173632.06	3166334.32	6127345.53	11027079.74
(A+B)	Total	2548	1219	1527	1613	6907	9852011.83	8631387	18610566.88	27468084.06	64562049.77
REGIONAL RURAL BANKS											
36	BGVB (UBI)	496	68	23	0	587	837120.94	325586.02	240681.04	0.00	1403388.00
37	PBGB (UCO)	204	16	7	3	230	386856.00	57447.00	17881.00	8293.01	470477.01
38	UBKGB	88	47	7	0	142	108167.35	135152.94	29162.55	0.00	272482.84
C	RRBs Total	788	131	37	3	959	1332144.29	518185.956	287724.592	8293.01	2146347.85
D	W.B. St. Co-op.Bk	189	57	85	16	347	1004504.81	194185.82	510717.03	468284.96	2177692.62
E	WBSCARD Bank Ltd.	109				109	19303.79	0.00	0.00	0.00	19303.79
Grand Total (A+B+C+D+E)		3634	1407	1649	1632	8322	12207964.72	9343758.78	19409008.50	27944662.03	68905394.03

West Bengal											
Bank-wise and Population Group-wise Advances and CD Ratio											
Advances as on December 2017											
(Amt.in Rs. Lac)											
SL NO	BANKS	ADVANCES					CREDIT - DEPOSIT RATIO (%)				
		Rural	Semi-urban	Urban	Metro-politan	TOTAL	Rural	Semi-urban	Urban	Metrop-olitan	TOTAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
PUBLIC SECTOR BANKS											
1	Allahabad Bank	226658.00	135211.00	376650.00	1560478.00	2298997.00	20	22	26	95	47
2	Andhra Bank	3802.00	3376.00	28522.00	448617.00	484317.00	14	18	18	112	80
3	Bank of Baroda	30584.00	52602.00	197804.00	1012307.00	1293297.00	22	22	23	94	56
4	Bank of India	134207.00	155734.00	368858.00	1136980.00	1795779.00	42	56	33	83	58
5	Bank of Maharashtra	923.35	1602.84	8466.52	187252.00	198244.71	27	36	22	116	95
6	Canara Bank	79374.24	47424.92	176053.57	468367.19	771219.92	58	38	54	64	58
7	Central Bank of India	128213.47	100219.98	150642.56	575280.99	954357.00	32	24	21	98	45
8	Corporation Bank	6195.00	8007.00	15903.00	432692.00	462797.00	29	20	15	87	69
9	Dena Bank	2090.00	5893.00	11424.00	275576.00	294983.00	15	17	16	161	102
10	Indian Bank	7165.45	7186.78	21387.68	316250.85	351990.76	19	10	11	54	39
11	Indian Overseas Bank	16084.00	10560.00	123066.00	560206.11	709916.11	18	20	25	86	55
12	Oriental Bank of Commerce	24321.00	20867.00	149587.00	674196.00	868971.00	40	37	45	130	90
13	Punjab National Bank	428836.00	130305.00	569215.00	560944.00	1689300.00	63	58	72	69	67
14	Punjab & Sind Bank	1728.00	777.00	11837.00	316764.00	331106.00	18	22	35	162	136
15	Syndicate Bank	25615.00	144438.00	189127.00	438828.00	798008.00	86	175	84	112	110
16	State Bank of India	663350.00	579123.00	1019578.00	5063052.00	7325103.00	18	18	23	83	42
17	Union Bank of India	46257.00	86586.00	96851.00	843031.00	1072725.00	24	52	25	79	59
18	United Bank of India	913612.86	385092.30	500385.08	1532001.03	3331091.27	57	40	25	75	50
19	UCO Bank	90566.00	106670.00	227645.00	912246.44	1337127.44	15	16	20	84	38
20	Vijaya Bank	2948.79	2759.08	19348.64	384342.63	409399.14	23	23	19	134	100
21	IDBI Bank	28429.59	31017.16	159986.38	572051.07	791484.20	37	25	35	58	48
A	Sub.Total	2860960.75	2015452.06	4422337.43	18271463.31	27570213.55	31	27	29	86	51
PRIVATE SECTOR BANKS											
22	HDFC Bank	51696.10	151709.08	376816.07	1498587.34	2078808.59	107	114	56	71	70
23	AXIS Bank Ltd.(UTI)	6131.95	69255.72	248371.61	1539085.80	1862845.08	5	15	22	114	61
24	ICICI Bank	184382.01	387202.23	746747.16	829719.06	2148050.46	97	97	97	97	97
25	Kotak Mahindra Bank Ltd	5216.36	53.44	70.74	130690.54	136031.08	217	5	8	93	94
26	Federal Bank	3968.92	3982.91	6996.09	202155.79	217103.71	88	253	42	79	78
27	Indusind Bank	6124.82	54038.03	106710.27	478432.09	645305.21	212	234	336	162	183
28	SIDBI	0.00	0.00	0.00	60521.23	60521.23	0	0	0	0	0
29	Ratnakar Bank Ltd.	0.00	0.00	6012.00	617081.00	623093.00	0	0	463	349	349
30	South Indian Bank	230.00	0.00	6776.00	196058.00	203064.00	20	0	138	223	216
31	Tamilnad Mercantile Bank	0.00	0.00	0.00	30100.00	30100.00	0	0	0	66	66
32	Yes Bank	0.00	521.16	8470.66	438888.45	447880.27	0	18	20	104	96
33	Bandhan Bank	500538.00	270134.00	241137.00	59882.00	1071691.00	252	176	50	17	89
34	Utkarsh Small Finance Bank	0.00	0.00	0.00	23000.00	23000.00	0	0	0	0	20909
35	Ujjivan Small Finance Bank	0.00	0.00	0.00	99600.00	99600.00	0	0	0	0	2279
36	IDFC				105237.48	105237.48				438	438
B	Sub.Total	758288.16	936896.57	1748107.60	6309038.78	9752331.11	135	80	55	102	88
(A+B)	Total	3619248.91	2952348.63	6170445.03	24580502.09	37322544.66	37	34	33	89	58
REGIONAL RURAL BANKS											
37	BGVB (UBI)	432864.30	72709.46	66035.25	0.00	571609.00	52	22	27	0	41
38	PBGB (UCO)	203426.00	22001.00	7155.00	2191.00	234773.00	53	38	40	26	50
39	UBKGB	85946.60	43996.06	6525.05	0.00	136467.71	79	33	22	0	50
C	RRBs Total	722236.90	138706.52	79715.30	2191.00	942849.71	54	27	28	26	44
D	W.B. St. Co-op.Bk	596580.05	128518.38	246573.7	363633.19	1335305.32	59	66	48	78	61
E	WBSCARD Bank Ltd.	109561.56				109561.56	568	0	0	0	568
Grand Total (A+B+C+D+E)		5047627.42	3219573.53	6496734.03	24946326.28	39710261.25	41	34	33	89	57
Amount sanctioned from outside State but fund utilised in the State of West Bengal						4045322.00					
RIDF Support						901204.22					
Total Advances in the State						44656787.47					65

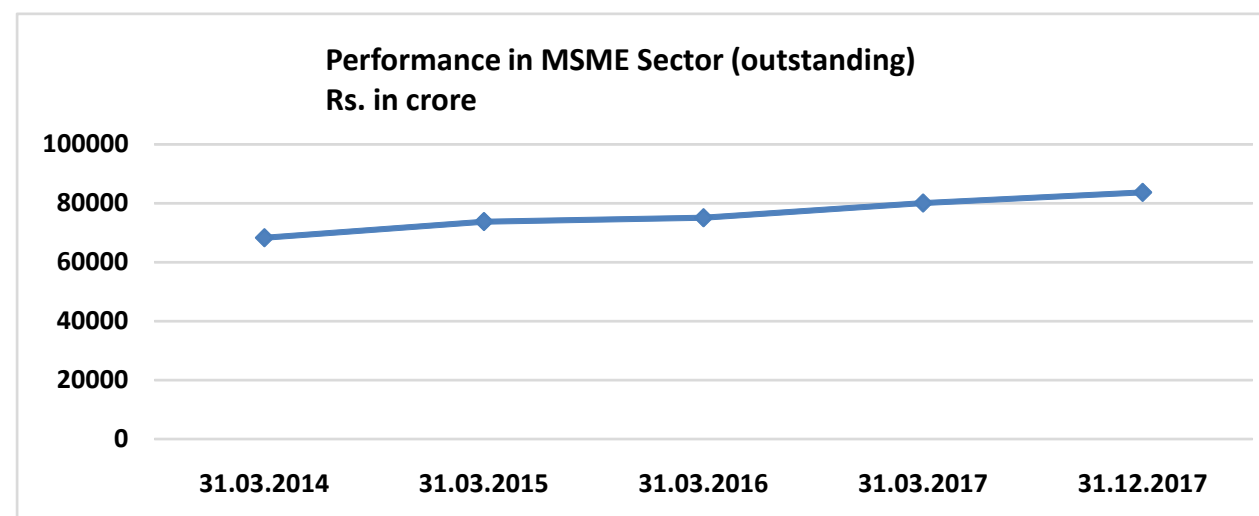
Position of ATMs in West Bengal as on 31.12.2017						
SL No.	BANKS	Rural	Semi-Urban	Urban	Metropolitan	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)
PUBLIC SECTOR BANKS						
1	Allahabad Bank	13	27	75	32	147
2	Andhra Bank	4	4	12	10	30
3	Bank of Baroda	47	45	122	227	441
4	Bank of India	211	93	88	96	488
5	Bank of 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	28	68
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	39	30	27	34	130
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	384	227	294	218	1123
19	UCO Bank	90	64	87	108	349
20	Vijaya Bank	4	3	22	29	58
21	IDBI Bank	24	28	81	46	179
A.	Public Sector Bks.Total	2121	1722	2445	2177	8465
PRIVATE SECTOR BANKS						
22	AXIS Bank	325	275	318	297	1215
23	ICICI Bank	58	54	134	353	599
24	HDFC Bank	16	63	168	201	448
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	15	63	34	113
29	Ratnakar Bank Ltd.	0	2	2	3	7
30	South Indian Bank	1	0	11	17	29
31	Yes Bank	0	2	17	56	75
B.	Private Sector Banks	411	444	732	1069	2656
32	WB State Coop. Bank	24	16	33	2	75
GRAND TOTAL		2556	2182	3210	3248	11196

West Bengal												
BANK-WISE SECTORAL OUTSTANDING CREDIT UNDER PRIORITY SECTOR												
as on December 2017												
(Amt.in Rs. Lac)												
S No.	BANKS	Agril & Allied Activities		Of which Direct Agriculture		MSE		OPS		T O T A L		% of Pr. Sec.Adv.
		A/C	Amount	A/C	Amount	A/C	Amount	A/C	Amount	A/C	Amount	Total ANBC.
PUBLIC SECTOR BANKS												
1	Allahabad Bank	172911	247886.41	151074	120190.04	66601	614121.80	25496	137246.38	265008	999254.59	47
2	Andhra Bank	478	36285.16	424	29856.17	5894	110847.29	1714	32515.47	8086	179647.92	45
3	Bank of Baroda	26572	68338.11	26507	58463.54	18684	276669.11	19022	130861.14	64278	475868.36	40
4	Bank of India	160751	192025.11	160751	192025.11	136250	418997.00	33199	210664.00	330200	821686.11	47
5	Bank of Maharashtra	1625	1514.18	1625	1514.18	2397	25451.88	7208	19531.85	11230	46497.91	22
6	Canara Bank	64659	62901.68	54856	36958.16	32856	192336.02	16859	37024.16	114374	292261.86	41
7	Central Bank of India	130859	110157.75	130859	110157.75	43058	157861.74	13743	71757.70	187660	339777.19	42
8	Corporation Bank	3026	26605.72	2854	10224.18	5894	48985.11	3908	27900.16	12828	103490.99	19
9	Dena Bank	1074	5537.88	954	2047.16	3577	87229.11	3489	17456.23	8140	110223.22	37
10	Indian Bank	6451	11865.59	6451	11865.59	4481	49895.67	2485	20956.47	13417	82717.73	26
11	Indian Overseas Bank	14152	92700.15	14152	92700.15	17562	188992.23	9085	34856.12	40799	316548.50	43
12	Oreintal Bank of Commerce	5594	58316.02	5236	43956.16	19811	244988.11	5985	24985.16	31390	328289.29	40
13	Punjab National Bank	234341	179495.02	234341	179495.02	42824	251012.23	86843	28510.02	364008	459017.27	30
14	Punjab & Sind Bank	441	4185.56	441	4185.56	3451	61854.16	2714	30157.49	6606	96197.21	33
15	Syndicate Bank	11763	12692.02	11763	12692.02	12641	102835.45	3955	38196.14	28359	153723.61	25
16	State Bank of India	434867	350244.00	434867	350244.00	87359	709049.00	128003	869972.00	650229	1929265.00	30
17	Union Bank of India	32958	100245.18	29859	70451.26	19859	148956.16	6245	96985.26	59062	346186.60	35
18	United Bank of India	547915	612956.15	534815	553068.59	146856	567115.02	68515	397845.11	763286	1577916.28	48
19	UCO Bank	114417	165895.26	114417	165895.26	47539	305014.07	21145	188982.11	183101	659891.44	46
20	Vijaya Bank	1589	60782.65	1422	19271.01	6218	91830.88	2834	17568.24	10641	170181.77	52
21	IDBI	135283	63310.87	135283	63310.87	35829	161053.50	19643	164003.98	190755	388368.35	50
A.	Public Sector Bks.Total	2101726	2463940.47	2052951	2128571.78	759641	4815095.54	482090	2597975.19	3343457	9877011.20	39
PRIVATE SECTOR BANKS												
22	HDFC Bank	108538	110492.46	108538	110492.46	345486	364597.74	22856	85951.33	476880	561041.53	34
23	AXIS Bank (UTI)	33906	88245.76	33906	88245.76	22076	275238.47	10864	64180.57	66846	427664.80	29
24	ICICI Bank	58374	65796.85	52418	58456.16	23734	347351.24	7485	58206.34	89593	471354.43	25
25	Federal Bank	4261	29739.52	4549	28622.41	524	27592.12	782	5282.79	5567	62614.43	32
26	Kotak Mahindra Bank	386	22945.61	188	13654.21	40411	32895.64	411	894.45	41208	56735.70	42
27	Indusind Bank	17856	32719.14	17856	32719.14	35798	108642.64	14	54.14	53668	141415.92	28
28	Bandhan Bank	1574873	458115.14	1574873	458115.14	1523464	577539.00	13682	3996.00	3112019	1039650.14	129
29	Ratnakar Bank Ltd.	38809	21781.14	38809	21781.14	59346	28389.01	121723	24308.52	219878	74478.67	19
30	South Indian Bank	61	9541.58	40	7451.26	553	31658.59	429	11401.15	1043	52601.32	29
31	Yes Bank	28140	64041.90	28086	31883.43	1723	53524.64	367	2284.07	30230	119850.61	
B	Private Sector Bks. Total	1865204	903419.10	1859263	851421.11	2053115	1847429.09	178613	256559.36	4096932	3007407.55	42
(A+B)	Total of Comm.Bks.	3966930	3367360	3912214	2979993	2812756	6662525	660703	2854535	7440389	12884419	39
REGIONAL RURAL BANKS												
32	BGVB (UBI)	496806	274212.14	496856	274412.14	218514	173245.11	120745	110085.62	836065	557542.87	104
33	PBGB (UCO)	110499	98711.02	111499	98911.02	106571	86547.11	29806	34025.16	246876	219283.29	105
34	UBKGB	137361	77881.00	137361	77881.02	13884	4990.87	53083	40885.16	204328	123757.03	105
C	RRBs Total	744666	450804.16	745716	451204.18	338969	264783.09	203634	184995.94	1287269	900583.19	104
D	W.B. St. Co-op.Bk	1604602	634978.73	1604602	634978.73	24799	50122.62	136640	244134.09	1766041	929235.44	72
E	WBSCARD Bank Ltd.	12102	99679.26	11234	88526.40	426	4214.58	421	3831.04	12949	107724.88	98
F	SIDBI						60521.03				60521.03	73
Grand Total (A+B+C+D+E+F)		6328300	4552821.72	6273766	4154702.20	3176950	7042165.95	1001398	3287495.62	10506648	14882483.29	37
Medium Enterprise							1330146.98				1330146.98	
Total MSME							8372312.93					
Total Prisec											16212630.27	40

Performance in Agriculture Sector (outstanding)				
31.03.2014	31.03.2015	31.03.2016	31.03.2017	31.12.2017
30832	34263	42484	42508	45528



Performance in MSME Sector (outstanding)				
31.03.2014	31.03.2015	31.03.2016	31.03.2017	31.12.2017
68284	73797	75086	80100	83723



West Bengal													
BANK-WISE SECTORAL OUTSTANDING CREDIT UNDER PRIORITY SECTOR													
as on December 2017													
												(Amt.in Rs. Lac)	
S No.	BANKS	Of Which Weaker		Of Which		Of Which Women		Of Which Minority		Outstanding Advance to		Of Which Under	
		Section		Under SC/ST		Entrepreneur		Community		OBC		DRI Scheme	
		A/C	Amount	A/C	Amount	A/C	Amount	A/C	Amount	A/C	Amount	A/C	Amount
PUBLIC SECTOR BANKS													
1	Allahabad Bank	158225	216959.86	62409	126420.90	51197	126909.77	77420	390030.70	63451	141919.06	6467	2688.57
2	Andhra Bank	1425	998.88	416	756.14	3418	5684.19	4588	32156.11	401	1851.22	21	4.16
3	Bank of Baroda	28139	44611.02	4409	10697.14	12054	33028.16	22805	61432.56	2228	4357.16	343	20.16
4	Bank of India	52695	93209.00	52339	171502.00	70935	109592.00	48485	117425.00	13120	13855.00	1051	241.15
5	Bank of Maharashtra	491	6578.14	569	920.14	1657	3782.16	1571	4467.48	0	0.00	3	0.51
6	Canara Bank	47975	26785.16	11156	9212.56	54255	31642.61	33492	46985.20	2561	4687.12	12409	1405.28
7	Central Bank of India	129968	95826.55	21270	18190.02	39624	44155.00	32864	52125.50	22848	4018.50	990	280.15
8	Corporation Bank	3924	14318.68	1218	2484.59	2251	10184.77	2895	38811.36	686	1201.47	17	28.95
9	Dena Bank	1281	3241.15	987	1734.56	1584	11745.16	1235	17603.52	2684	30522.14	169	20.25
10	Indian Bank	4185	7495.26	1684	3396.68	1542	5595.17	4258	21956.33	815	1052.22	94	12.95
11	Indian Overseas Bank	16593	15124.18	4384	8161.22	8663	13142.11	21575	70561.22	10532	8578.26	704	207.14
12	Oriental Bank of Commerce	13761	48815.16	2611	23831.02	5505	17395.22	4262	49055.16	536	11243.02	60	38.95
13	Punjab National Bank	215843	281736.14	42554	129713.14	118548	168679.01	81245	169696.11	14031	18803.14	9256	1868.59
14	Punjab & Sind Bank	719	3184.16	652	2145.17	617	3496.61	860	19856.24	867	9485.16	0	0.00
15	Syndicate Bank	25185	26844.16	4981	7615.22	12755	44852.16	8593	42175.84	1142	2151.01	111	10.14
16	State Bank of India	476445	720385.00	127208	153935.00	254679	388129.00	254750	375909.00	94312	189950.00	2175	591.12
17	Union Bank of India	30956	56658.19	7248	10998.97	4856	11148.59	11988	61415.18	11956	23158.46	730	85.16
18	United Bank of India	305588	342896.12	221586	212966.88	318856	334151.12	201851	287142.02	136137	201384.26	17956	2586.62
19	UCO Bank	55432	301520.26	26344	69651.17	52456	60518.47	40561	94516.28	15895	21856.19	1861	1859.26
20	Vijaya Bank	4867	41767.38	1584	5684.19	3763	24230.48	2507	22081.05	4752	25815.26	538	2846.51
21	IDBI Bank	157562	72116.89	37856	17856.93	137721	158198.96	57487	70988.74	7142	11253.76	26	6.87
A.	Public Sector Bks.Total	1731259	2421071.34	633465	987873.64	1156936	1606260.72	915292	2046390.6	406096	727142.41	54981	14802.49
PRIVATE SECTOR BANKS													
22	HDFC Bank	381058	104474.67	2934	2490.98	347457	70928.13	147230	68993.70	28658	8351.19		
23	AXIS Bank (UTI)	27168	64267.74	16887	37525.77	19745	30750.19	3460	56679.86	1586	2010.87		
24	ICICI Bank	72981	87928.56	7853	6487.97	47888	438699.84	46815	56559.98	0	0.00	0	0.00
25	Federal Bank	4176	6682.09	52	64.41	2154	4366.28	2559	5795.86	910	1070.42		
26	Kotak Mahindra Bank	558	1024.36	558	1024.36			1485	8562.32				
27	Indusind Bank	27856	11854.14	4085	1565.44	8089	15991.60	14613	31757.48				
28	Bandhan Bank	3030569	940760.00	919161	288599.11	3030869	943485.00	1083022	356127.00	68248.00	22835.00		
29	Ratnakar Bank Ltd.	192682	36602.25	26284	3472.18	190793	36886.16	6831	1505.16	121745	21826.56		
30	South Indian Bank	71	109.48	3	1.52	56	482.15	16	82.56	2	16.56	0	0.00
31	Yes Bank	27955	8048.78	4	22.16	20	1485.16	132	1152.64	0	0.00	0	0.00
B	Private Sector Bks. Total	3765074	1261752.1	977821	341253.9	3647071	1543074.51	1306163	587216.56	221149	56110.6	0	0
(A+B)	Total of Comm.Bks.	5496333	3682823.4	1611286	1329127.5	4804007	3149335.23	2221455	2633607.2	627245	783253.01	54981	14802.49
REGIONAL RURAL BANKS													
32	BGVB (UBI)	681578	301851.41	160141	96845.16	167412	142157.19	187121	129855.11	41245	15148.16	0	0.00
33	PBGB (UCO)	102755	110976.01	54492	28971.01	89112	84856.23	24621	70423.12	98951	26435.00	0	0.00
34	UBKGB	137605	64786.16	73844	41161.55	58601	40821.56	36551	17915.22	24616	11856.16	51	0.19
C	RRBs Total	921938	477613.58	288477	166977.72	315125	267834.98	248293	218193.45	164812	53439.32	51	0.19
D	W.B. St. Co-op.Bk	1231845	346968.46	344713	95895.26	443766	109461.35	380416	109799.83	88523	69645.17		
E	WBSCARD Bank Ltd.	6118	68374.16	5516	36342.41	2202	12008.74	5372	25103.65	1084	1167.84	0	0.00
	Grand Total (A+B+C+D+E)	7656234	4575779.61	2249992	1628342.93	5565100	3538640.30	2855536	2986704.09	881664	907505.34	55032	14802.66

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

A report on Bank wise outstanding balance under Education loan scheme as on March 2015, March 2016, March 2017 and December 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 31.12.2017
1758.28	2017.98	2281.92	2470.96

During the period from 01.04.2017 to 31.12.2017, all the Banks disbursed Rs. 285.72 crore against 21264 cases.

2. General Credit Card (GCC):

48830 GCCs have been issued during April to December 2017 in the State of West Bengal. Bank wise progress in issuing new GCCs are annexed.

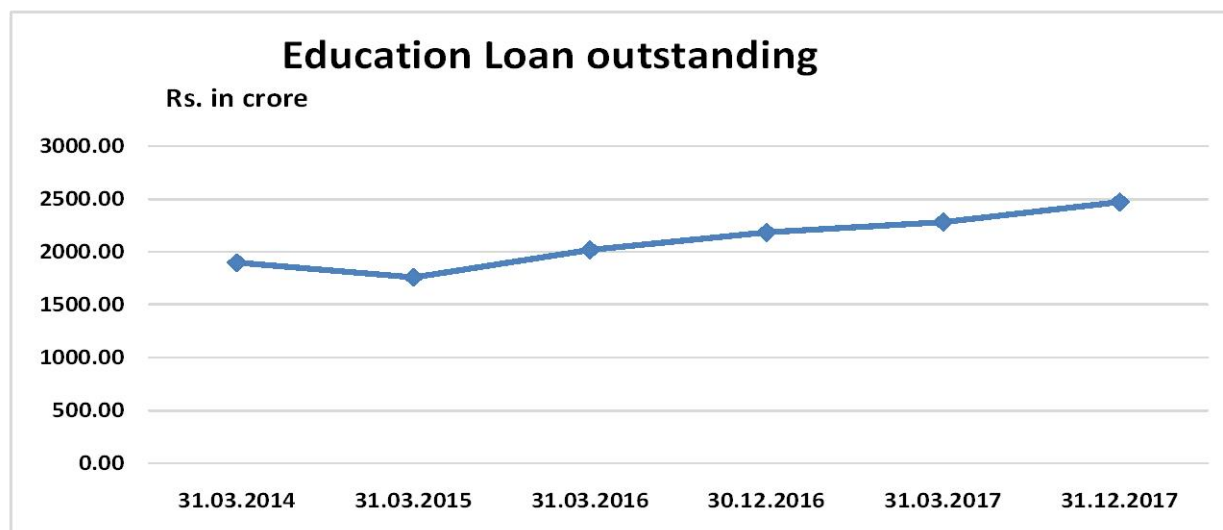
Disbursement Position of Banks from 01.04.2017-31.12.2017 under Education Loan			
(Rs.in lac)			
SL. No	Banks	Education	
		No. of A/c	Amount
(1)	(2)	(3)	(4)
PUBLIC SECTOR BANKS			
1	Allahabad Bank	2484	1985.26
2	Andhra Bank	216	180.14
3	Bank of Baroda	1012	1611.15
4	Bank of India	2334	1895.16
5	Bank of Maharashtra	39	89.15
6	Canara Bank	2030	2048.00
7	Central Bank of India	1724	2014.62
8	Corporation Bank	70	46.96
9	Dena Bank	82	68.50
10	Indian Bank	287	106.57
11	Indian Overseas Bank	241	173.14
12	Oriental Bank of Commerce	219	154.48
13	Punjab National Bank	2214	1092.56
14	Punjab & Sind Bank	66	136.56
15	Syndicate Bank	737	615.02
16	State Bank of India	2811	11662.56
17	Union Bank of India	415	821.15
18	United Bank of India	2012	1849.11
19	UCO Bank	382	645.18
20	Vijaya Bank	93	68.56
21	IDBI Bank	234	178.56
A	Total	19702	27442.39
PRIVATE SECTOR BANKS			
22	HDFC Bank	435	390.35
23	AXIS Bank (UTI)	279	76.16
24	ICICI Bank	282	266.51
25	Federal Bank	57	52.78
26	Bandhan Bank	2	7.00
27	South Indian Bank	11	36.61
28	Ratnakar Bank Ltd.	264	27.03
29	Yes Bank	0	0.00
30	Indusind Bank	67	106.74
B	Total	1397	963.18
(A+B)	Total of Comm.Bks.	21099	28405.57
REGIONAL RURAL BANKS			
31	BGVB (UBI)	62	59.21
32	PBGB (UCO)	38	46.15
33	UBKGB	56	24.56
C	RRBs Total	156	129.92
D	WBSCARD Bank Ltd.		
E	W.B. St. Co-op.Bk	9	36.94
Grand Total (A+B+C+D+E)		21264	28572.43

Outstanding Position of Banks under Education Loan as on 31.12.2017			
(Rs.in lac)			
SL. No	Banks	Education	
		No. of A/c	Amount
(1)	(2)	(3)	(4)
PUBLIC SECTOR BANKS			
1	Allahabad Bank	7442	16856.16
2	Andhra Bank	547	1574.16
3	Bank of Baroda	2864	9684.16
4	Bank of India	9192	30865.25
5	Bank of Maharashtra	319	840.12
6	Canara Bank	3228	12895.16
7	Central Bank of India	4561	13654.12
8	Corporation Bank	446	1514.02
9	Dena Bank	378	1824.16
10	Indian Bank	584	1141.26
11	Indian Overseas Bank	1284	3084.16
12	Oriental Bank of Commerce	1681	4094.16
13	Punjab National Bank	6434	17489.00
14	Punjab & Sind Bank	347	916.26
15	Syndicate Bank	1641	4875.02
16	State Bank of India	23956	78856.11
17	Union Bank of India	2226	9420.18
18	United Bank of India	6600	15117.00
19	UCO Bank	4171	8844.16
20	Vijaya Bank	689	1896.32
21	IDBI Bank	772	2180.54
A	Total	79362	237621.48
PRIVATE SECTOR BANKS			
22	HDFC Bank	652	2350.02
23	AXIS Bank (UTI)	518	2298.13
24	ICICI Bank	485	916.23
25	Federal Bank	137	232.56
26	Bandhan Bank	2242	422.00
27	South Indian Bank	24	48.16
28	Ratnakar Bank Ltd.	385	114.02
29	Yes Bank	0	0.00
30	Indusind Bank	98	184
B	Total	4541	6565.12
(A+B)	Total of Comm.Bks.	83903	244186.6
REGIONAL RURAL BANKS			
31	BGVB (UBI)	570	1168.16
32	PBGB (UCO)	384	684.15
33	UBKGB	336	618.24
C	RRBs Total	1290	2470.55
D	WBSCARD Bank Ltd.		
E	W.B. St. Co-op.Bk	194	438.59
Grand Total (A+B+C+D+E)		85387	247095.74

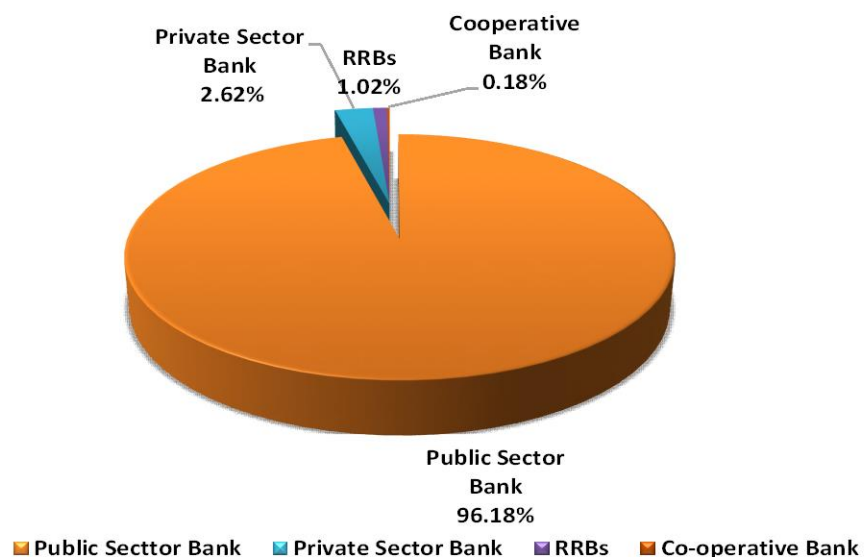
Outstanding Performance under Education Loan

(Amount Rs. in crore)

31.03.2014	31.03.2015	31.03.2016	30.12.2016	31.03.2017	31.12.2017
1896.89	1758.28	2017.98	2183.70	2281.92	2470.96



% Share in Education Loan outstanding as on 31.12.2017



(Rs. in crore)

Banking Group	Outstanding Education Loan	
	A/cs	Amount
Public Sector Bank	79362	2376.21
Private Sector Bank	4541	65.65
RRBs	1290	24.71
Co-operative Bank	194	4.39
State Total	85387	2470.96

General Credit Card (GCC) 2017-18			
(Position from 01.04.2017- 31.12.2017)			
(Rs.in lac)			
SI	Bank	Issued	
No		No	Amount
PUBLIC SECTOR BANKS			
1	Allahabad Bank	2242	364.15
2	Andhra Bank	76	44.23
3	Bank of Baroda	62	45.84
4	Bank of India	1605	495.16
5	Bank of Maharashtra		
6	Canara Bank	1744	326.18
7	Central Bank of India	224	46.11
8	Corporation Bank	116	98.56
9	Dena Bank	32	28.61
10	Indian Bank		
11	Indian Overseas Bank	26	24.52
12	Oriental Bank of Commerce	0	0.00
13	Punjab National Bank	1052	548.22
14	Punjab & Sind Bank		
15	Syndicate Bank	184	116.24
16	State Bank of India	27414	14955.31
17	Union Bank of India	124	99.62
18	United Bank of India	2894	3961.84
19	UCO Bank	508	418.32
20	Vijaya Bank		
21	IDBI Bank Ltd.	54	129.54
A	Total	38357	21702.45
PRIVATE SECTOR BANKS			
22	HDFC Bank	3305	1442.62
23	AXIS Bank (UTI)	0	0.00
24	ICICI Bank	0	0
B	Total	3305	1442.62
(A+B)	Total of Comm.Bks.	41662	23145.07
REGIONAL RURAL BANKS			
25	BGVB (UBI)	3502	1489.63
26	PBGB (UCO)	1106	1398.06
27	UBKGB	108	181.15
C	RRBs Total	4716	3068.84
D	W.B. St. Co-op.Bk	2452	612.58
E	WBSCARD Bank Ltd.		
Grand Total (A+B+C+D+E)		48830	26826.49

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

Progress as on **31.12.2017** for the year 2017-18 is furnished below:

Schemes	(In Numbers)					
	2016-17(April to December)			2017-18(April to December)		
	Sponsor	Sanc.	Disb.	Sponsor	Sanc.	Disb.
PMEGP	2613	120	2	12892	1423	627
NULM (Individual)	1961	450	450	3230	1657	1657
NULM (Group)	47	38	38	181	45	45
SCP	16910	14167	3874	10654	10141	2520
SVSKP	44410	16646	22147*	70976	31491	29431*
USKP	926	747	686	839	636	539
SCC	7589	7589	7589	6607	6607	6607
ACC	3144	3144	3144	8054	8054	8054
Total:	77600	42901	37930	113433	60054	49480

*including spill over cases.

60054 nos of self-employment cases have been sanctioned upto the quarter ended December 2017 (Financial Year 2017-18) and disbursed 49480 cases including spill over cases.

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

DISTRICT WISE PERFORMANCE UNDER PMEGP FROM 01.04.2017 TO 31.12.2017 IN WEST BENGAL									
S No.	Name	Forwarded to Bank		Sanctioned by Bank		Margin Money Claimed		Disbursement Made by Nodal Branches	
		No of Prj.	MM Involve	No of Prj.	MM Involve	No of Prj.	MM	No of Prj.	MM
			(In Lakh)		(In Lakh)		(In Lakh)		(In Lakh)
1)	ALIPURDUAR	200	424.63	13	39.31	18	46.92	18	46.92
2)	BANKURA	425	1147.43	112	263.25	71	137.62	69	134.11
3)	BARDHAWAN	348	871.18	33	97.82	17	52.24	18	52.89
4)	BIRBHUM	239	391.39	78	169.39	34	73.85	30	66.85
5)	COOCHBEHAR	875	1919.07	53	118.78	17	35.87	15	32.89
6)	DARJEELING	229	620.96	20	72.83	17	28.13	16	26.73
7)	HOOGHLY	257	487.66	19	46.93	15	42.05	10	30.98
8)	HOWRAH	177	503.48	33	74.84	14	27.97	9	20.97
9)	JALPAIGURI	327	1113.63	8	48.43	1	1.05	1	1.05
10)	KOLKATA	131	186.19	3	16.74	1	5.5	2	8.03
11)	MALDAH	302	586.2	43	45.32	7	7.09	7	7.09
12)	MEDINIPUR EAST	3822	8900	368	1029.36	118	359.55	98	304.16
13)	MURSHIDABAD	883	1642.15	38	91.19	27	61.35	25	58.2
14)	NADIA	222	744.34	47	160	36	149.19	31	131.83
15)	NORTH DINAJPUR	65	127.59	5	14.47	6	27.24	7	33.29
16)	NORTH 24 PARGANS	1808	4333.97	215	748.02	99	369.06	86	304.7
17)	PASCHIM MEDINIPUR	886	1634.62	43	82.68	10	22.07	7	14.94
18)	PURULIA	104	207.28	20	42.3	3	16.27	3	16.27
19)	SOUTH DINAJPUR	137	447.13	49	175.07	31	110.13	36	126.29
20)	SOUTH 24 PARGANS	1455	4955.29	223	779.32	149	647.74	139	601.22
Total		12892	31244.19	1423	4116.05	691	2220.89	627	2019.41
* Include spillover cases									

BANK WISE PERFORMANCE UNDER PMEGP FROM 01.04.2017 TO 31.12.2017 IN WEST BENGAL									
S No.	Name	Forwarded to Bank		Sanctioned by Bank		Margin Money Claimed		Disbursement Made by Nodal Branches	
		No of Prj.	MM Involve (In Lakh)	No of Prj.	MM Involve (In Lakh)	No of Prj.	MM Involve (In Lakh)	No of Prj.	MM (In Lakh)
1)	ALLAHABAD BANK	1173	2894.18	140	456.71	82	293.31	87	312.73
2)	ANDHRA BANK	35	79.72	5	31.29	1	8.12	1	8.12
3)	AXIS BANK LTD	22	64.04	23	42.57	0	0	0	0
4)	BANDHAN BANK LTD	79	180.35	4	8.41	0	0	0	0
5)	BANGIYA GRAMIN VIKASH BANK	1490	3125.65	196	378.75	89	149.33	90	165.72
6)	BANK OF BARODA	371	1094.39	39	127.43	31	176.59	29	164.64
7)	BANK OF INDIA	755	1855.01	83	221.83	39	132.29	31	104.28
8)	BANK OF MAHARASHTRA	18	43.62	1	1.75	0	0	0	0
9)	CANARA BANK	535	1294.43	61	161.65	45	126.92	47	129.74
10)	CENTRAL BANK OF INDIA	472	1165.78	33	88.39	14	31.59	11	24.94
11)	CITY UNION BANK LTD	1	1.25	0	0	0	0	0	0
12)	CORPORATION BANK	38	138.07	2	4.5	1	3.25	1	3.25
13)	DBS BANK LTD	1	1.26	0	0	0	0	0	0
14)	DENA BANK	54	139.41	9	15.77	2	3.13	2	3.13
15)	FEDERAL BANK	4	9.2	0	0	0	0	0	0
16)	HDFC BANK	6	20.03	0	0	0	0	0	0
17)	ICICI BANK LTD	19	70.51	0	0	0	0	0	0
18)	IDBI BANK	100	264.03	3	15.12	1	3.5	1	3.5
19)	INDIAN BANK	127	511.81	33	192.52	23	133.51	14	80.21
20)	INDIAN OVERSEAS BANK	129	303.85	16	55.1	13	49.19	9	29.67
21)	INDUSIND BANK	1	1.75	0	0	0	0	0	0
22)	KARNATAKA BANK LTD	5	10.19	0	0	0	0	0	0
23)	KOTAK MAHINDRA BANK LTD	1	2.47	0	0	0	0	0	0
24)	ORIENTAL BANK OF COMMERCE	67	174.62	6	34.57	2	11.13	2	11.13
25)	PASCHIM BANGA GRAMIN BANK	1	0.75	0	0	0	0	0	0
26)	PUNJAB AND SIND BANK	17	58.63	2	5.22	1	1.75	0	0
27)	PUNJAB NATIONAL BANK	883	2221.97	181	573.02	49	221.52	42	185.08
28)	SOUTH INDIAN BANK	1	2.4	0	0	0	0	0	0
29)	STATE BANK OF INDIA	2374	4946.77	93	228.92	42	110.12	37	103.56
30)	SYNDICATE BANK	186	613.82	23	43.63	7	12.3	6	11.56
31)	UCO BANK	377	888.98	55	71.87	42	66.27	33	53.21
32)	UNION BANK OF INDIA	267	686.16	19	47.91	12	24.57	12	24.57
33)	UNITED BANK OF INDIA	2367	5881.88	230	770.58	128	443.46	114	406.46
34)	UTTAR BANGA KSHETRIYA GRAMIN BANK	142	258.47	5	7.19	0	0	0	0
35)	VIJAYA BANK	37	155.12	6	28.75	5	26.18	5	26.18
36)	WEST BENGAL STATE COOPERATIVE BA	737	2083.62	155	502.6	62	192.86	53	167.73
Total		12892	31244.19	1423	4116.05	691	2220.89	627	2019.41
* Include spillover cases									

Bank wise Performance report of SEP under DAY NULM as on December,2017 for the financial year 2017-18

(Amt. Rs. in lac)

SL NO	Name of the Bank	Number of the Active SHGs	SHG Credit Linkage				SEP-I				SEP-G		
			Target (FY -17-18)	Sponsored Bank Branches	Number of SHGs are Credit linked	Amount of Loan Disbursed	Target (FY -17-18)	Sponsored Bank Branches	SEP-I Disbursed	Amount of Loan Disbursed	Sponsored Bank Branches	SEP-G Disbursed	Amount of Loan Disbursed
1	Allahabad Bank	4453	2100	745	275	326.31	361	533	247	161.5	61	12	18.52
2	Andhara Bank	627	224	63	3	3.56	42	69	2	1.31	0	0	0.00
3	Axis Bank	111	56	0	0	0.00	13	10	0	0.00	0	0	0.00
4	Bandhan Bank	0	0	0	0	0.00	102	10	5	3.27	31	8	9.60
5	BGVB	1214	507	432	209	248.00	85	106	32	20.93	11	3	3.00
6	Bank of Baroda	1023	493	198	152	180.36	107	205	156	102.02	15	3	4.50
7	Bank of India	1894	1229	345	45	53.40	387	108	82	53.63	0	0	0.00
8	Central Bank of India	1188	563	162	64	75.94	325	174	97	63.44	0	0	0.00
9	Canara Bank	359	176	42	32	37.97	240	133	62	40.55	0	0	0.00
10	Corporation Bank	82	31	6	20	23.73	62	96	15	9.81	0	0	0.00
11	Dena Bank	124	62	61	0	0.00	51	59	1	0.65	0	0	0.00
12	Indian Oversease Bank	745	367	124	67	79.50	187	69	86	56.24	0	0	0.00
13	Indian Bank	307	139	121	29	34.41	113	87	31	20.27	0	0	0.00
14	Oriental Bank of Commerce	207	91	164	32	37.97	120	78	43	28.12	0	0	0.00
15	Punjab and Sind Bank	230	113	88	19	22.55	32	115	2	1.31	0	0	0.00
16	Punjab National Bank	1379	609	261	19	22.55	245	133	35	22.89	0	0	0.00
17	State Bank of India	4821	2330	563	136	161.38	818	101	165	107.91	9	1	2.00
18	Syndicate Bank	223	94	57	24	28.48	116	56	26	17.00	0	0	0.00
19	United Bank of India	6953	3298	1025	572	678.73	790	699	351	229.55	43	16	26.90
20	UCO	2670	1297	596	106	125.78	427	79	124	81.09	6	1	1.60
21	Union Bank of India	465	226	509	44	52.21	204	66	57	37.28	0	0	0.00
22	IDBI Bank	570	285	242	8	9.49	22	75	33	21.58	0	0	0.00
23	Uttarbangiya Khetra Grameen Bank	764	337	269	175	207.65	50	63	3	1.96	5	1	1.20
24	Vijaya Bank	129	64	95	4	4.75	39	66	2	1.31	0	0	0.00
25	West Bengal State Cooperative Bank	207	100	125	85	100.86	13	10	0	0.00	0	0	0.00
26	Vidyasagar CCB	57	29	32	0	0.00	4	10	0	0.00	0	0	0.00
27	Tamluk Ghata CCB	133	80	125	88	104.42	10	10	0	0.00	0	0	0.00
28	Cooperative Banks	2321	1100	562	179	212.40	35	10	0	0.00	0	0	0.00
Total		33256	16000	7012	2387	2832.41	5000	3230	1657	1083.7	181	45	67.32

District wise Performance Report of SEP under DAY-NULM as on December,2017 for the financial year 2017-18														
(Amt. Rs. in Lac)														
			SHG Credit Linkage				SEP-I				SEP-G			
Sl. No.	District	No of Active SHGs	Target (FY -17-18)	Sponsored Bank Branches	No of SHGs credit linked	Amount of Loan Disbursed	Target (FY -17-18) (No of Cases)	Sponsored Bank Branches	SEP-I Disbursed by Branch	Amount of Loan Disbursed	Target (FY -17-18) (No of Cases)	Sponsored Bank Branches	SEP-G Disbursed by Branch	Amount of Loan Disbursed
1	Alipurduar	520	200	132	27	24.02	24	46	0	0	4	0	0	0
2	Bankura	903	600	193	205	325.88	87	164	72	46.8	4	0	0	0
3	Purba Burdwan	1654	750	277	161	207.63	50	51	136	102	4	0	0	0
4	Paschim Burdwan	965	450	136	24	26.32	518	122	33	16.5	40	34	0	0
5	Birbhum	1434	573	302	43	33.96	209	104	25	13	24	0	0	0
6	Cooch Behar	894	500	229	96	97.82	156	87	11	8.58	24	0	0	0
7	Dakshin Dinajpur	1114	450	306	43	43.53	112	39	20	13	15	25	0	0
8	Darjeeling	1157	500	302	22	13.60	233	125	40	22	24	0	0	0
9	Hooghly	2363	1427	354	85	55.52	473	303	86	68.8	52	0	0	0
10	Howrah	368	200	76	69	69.37	262	175	76	53.96	8	0	0	0
11	Jalpaiguri	666	350	256	155	156.94	124	81	83	59.76	12	6	0	0
12	Jhargram	300	200	45	75	93.75	30	16	53	34.98	2	0	0	0
13	Kolkata	0	400	0	0	0.00	100	15	0	0	10	0	0	0
14	Malda	396	200	119	27	20.34	147	188	10	4.5	8	0	0	0
15	Murshidabad	2183	800	76	102	113.18	186	93	0	0	24	0	0	0
16	Nadia	3429	1500	666	118	140.38	412	263	152	76	32	0	0	0
17	North 24 Parganas	8807	3900	1686	366	373.32	974	601	386	270.2	131	77	33	54.12
18	Paschim Medinipur	2024	1000	698	405	562.81	303	233	202	163.71	32	0	0	0
19	Purba Medinipur	1816	700	365	56	64.40	157	122	153	67.32	20	0	0	0
20	Purulia	460	250	421	268	381.48	99	106	67	36.85	16	5	0	0
21	South 24 Parganas	1316	600	132	16	12.48	218	150	15	10.2	24	0	0	0
22	Uttar Dinajpur	1075	450	241	24	15.68	126	146	37	15.54	22	34	12	13.2
Total		33844	16000	7012	2387	2832.41	5000.00	3230	1657	1083.7	532	181	45	67.32

WEST BENGAL SCHEDULED CASTES & SCHEDULED TRIBES & OTHER BACKWARD CLASSES DEVELOPMENT & FINANCE CORPORATION.														
SPECIAL COMPONENT PLAN (SCP)		Subsidy directly to bank a/c of beneficiary from 15-16												
PERFORMANCE ON MID-TERM LENDING PROGRAMME SCP FOR THE YEAR 2017-18 & DISTRICT-WISE DISBURSEMENT THEREOF AS ON 31.12.17														
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	128	128	105	22	0	105,000	6,000	945,000					DEC
BANKURA	1,915	481	409	0										DEC
BIRBHUM	1685	373	373	373	170	0	3730000	0	3730000	86	860000	0	860000	DEC
COOCHBIHAR	2306	480	387	213	66	0	2,130,000	125,000	2,545,000	60	600,000	60,000	54,000	DEC
DAKSHIN DINAJPUR	787	406	406	235	117	0	2,350,000	0	2,350,000	111	1,110,000	0	1,110,000	DEC
DARJEEING HILL	66													
HOOGHLY	2192	391	391	391	62	0	3,910,000	0	3,910,000	299	2,990,000	0	2,990,000	JUL
HOWRAH	1172	195	163	163	86	0	1,630,000	8,000	1,672,000	89	890,000	0	890,000	DEC
JALPAIGURI	1652	512	270	236	70	0	2,360,000	83,000	2,322,000	204	2,040,000	61,000	1,994,000	DEC
JHARGRAM	373	76	76	32	3	0	320,000	0	320,000	0	0	0	0	DEC
KALIMPONG	27													
KOLKATA	395													
MALDAHA	1362	651	651	356	192	0	3,560,000	0	3,560,000	11	110,000	0	110,000	NOV
MURSHIDABAD	1464	236	236	128	42		1,280,000		1,280,000	9	90,000	0	90,000	DEC
NADIA	2523													
NORTH 24-PGS	3537	630	630	630	160	0	6,300,000	211,000	6,351,500	0				NOV
PASCHIM BARDHAMAN	1022													AUG
PASCHIM MEDINIPUR	1467	100	100	36	11	0	360,000	0	400,000	3	30,000	0	30,000	DEC
PURBA BARDHAMAN	2428	947	947	894	388	0	8,940,000	0	8,940,000	77	770,000	0	770,000	OCT
PURBA MEDINIPUR	1216	251	251	251	63	0	2,510,000	0	2,510,000	83	830,000	0	830,000	NOV
PURULIA	926	95	86	86	29	0	860,000	0	860,000	20	200,000	0	200,000	DEC
SILIGURI	424	73	8	8	3	0	80,000	0	80,000	0	0	0	0	J
SOUTH 24-PGS	4018	4,418	4,418	2,538	1,003	0	25,380,000	0	25,453,220	1,422	14,220,000	0	14,220,000	DEC
UTTAR DINAJPUR	1318	211	211	132	90	0	1,320,000	0	1,320,000	46	460,000	0	460,000	DEC
TOTAL	35,000	10,654	10,141	6,807	2,577	0	67,125,000	433,000	68,548,720	0	2,520	25,200,000	121,000	24,608,000

Department of Self Help Group & Self Employment
Swami Vivekananda Swanirbhar Karmasansthan Prakaalpa (SVSKP)
Yearwise Performance Report (Urban + Rural) as on 31.12.2017

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	24602	14822.51	61	41.33
2014-2015	64438	31429	74242.98	21394.39	26430	18190.03	25283	17273.08	232	192.73
2015-2016	67873	33671	87203.71	24227.14	32580	23623.09	31156	22668.12	617	443.80
2016-2017	68657	31100	82746.10	24911.69	32848	25452.59	25396	20176.71	6985	4903.04
2017-2018	70976	31491	77129.46	23498.92	35981	27553.43	29431	23173.00	6098	4059.34
TOTAL	737490	327324	755857.25	188107.48	304692	173371.02	277450	156691.53	14103	9673.65

Department of Self Help Group & Self Employment
Swami Vivekananda Swanirbhar Karmasansthan Prakalpa (SVSKP)
District wise Performance Report (Urban + Rural) as on 31.12.2017

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	36828	18171	41316.76	10658.17	16391	9770.57	15025	8898.58	558	398.72
PURBA BARDHAMAN	63036	27023	72995.75	18177.51	23769	15594.45	20301	13048.50	2040	1664.58
BIRBHUM	43096	22988	48764.56	12513.99	20714	10871.71	16567	8570.13	3247	1838.80
COOCHBEHAR	31412	15232	28852.24	7640.60	14232	6940.05	13278	6401.31	764	409.84
DAKSHIN 24 PARAGANAS	40433	17688	33212.04	9189.25	17359	8461.42	16505	7992.72	459	290.67
DAKSHIN DINAJPUR	22239	12137	25850.78	5310.33	11643	5457.63	10488	4827.44	533	312.77
DARJEELING	10198	4241	7788.14	2008.82	3195	1797.38	2845	1602.26	70	79.36
HOOGHLY	46873	19319	46821.96	12749.26	18339	11392.69	17649	10978.54	146	143.97
HOWRAH	39988	15013	27358.77	6857.33	14680	6721.91	12887	5678.66	1270	832.73
JALPAIGURI	24336	14637	43752.46	9934.49	13108	8706.31	12043	8004.19	267	216.14
KOLKATA	22731	9931	18980.75	4794.98	10473	5056.41	8879	4417.28	197	156.91
MALDA	58502	15325	39444.30	8473.41	15658	8666.64	14900	8186.87	126	140.11
MURSHIDABAD	43226	23221	54152.46	13009.88	23161	12917.15	21589	12020.14	527	348.71
NADIA	42629	18140	38426.01	9665.12	16158	8510.09	14440	7360.77	652	488.04
PASCHIM MEDINIPUR	58044	21489	66863.42	15627.54	17279	12724.26	16706	12337.16	102	110.95
PURBA MEDINIPUR	32502	19497	41513.66	11738.19	19123	11802.28	17596	10771.71	865	611.14
PURULIA	26152	11308	27871.32	6395.47	9343	5876.63	8529	5313.77	539	372.04
UTTAR 24 PARAGANAS	59138	24484	46920.24	11813.01	23232	10605.95	21376	9539.93	1048	672.63
UTTAR DINAJPUR	23976	12242	30346.47	7827.32	11256	7263.58	10739	6902.90	273	215.31
ALIPURDUAR	11353	4857	13376.82	3357.89	4704	3262.70	4406	3012.66	247	225.03
PASCHIM BARDHAMAN	710	381	1248.34	364.92	294	257.70	121	112.50	173	145.20
JHARGRAM	43	0	0.00	0.00	581	713.50	581	713.50	0	0.00
KALIMPONG	45	0	0.00	0.00	0	0.00	0	0.00	0	0.00
TOTAL	737490	327324	755857.25	188107.48	304692	173371.02	277450	156691.53	14103	9673.65

Programme Year 2017-18
USKP
Progress in implementation as on 31.12.2017

(Rs.in lac)									
SI No	Bank	Target	Proposals Sponsored	Proposals Sanctioned		Proposals Disbursed		Proposals Rejected	Proposals Pending
		No	NO	No	Amt.	No	Amt.	No	No
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
COMMERCIAL BANKS									
1	AB	200	61	44	38.60	36	29.15	7	10
2	AND.BK	30							0
3	BOB	150	12	5	4.15	5	4.15	2	5
4	BOI	150	138	105	58.14	95	42.56	10	23
5	BOM	30							0
6	CB	150	35	22	12.85	18	8.56	5	8
7	CBI	150	115	108	53.50	78	30.51	4	3
8	CORP.BK	50							0
9	DB	50	8	5	1.85	4	1.27	2	1
10	IB	100	60	48	24.11	36	18.64	3	9
11	IOB	75	42	31	18.54	22	14.51	6	5
12	OBC	125							0
13	PNB	150	54	36	16.14	30	13.47	6	12
14	P & SB	75	10	5	1.25	4	1.05	0	5
15	SB	75	12	12	44.16	12	44.16	0	0
16	SBI	400	79	56	34.56	51	30.88	9	14
17	UB	100							0
18	UBI	300	50	34	26.45	30	20.11	7	9
19	UCO	150	80	62	40.16	60	30.46	7	11
20	VB	30							0
A	Comm.Bks.Total	2540	756	573	374.46	481	289.48	68	115
REGIONAL RURAL BANKS									
21	BGVB (UBI)	150	56	40	45.16	35	30.14	5	11
22	PBGB (UCO)	125	27	23	71.00	23	71.00	4	0
23	UBKGB	75							0
B	RRBs Total	350	83	63	116.16	58	101.14	9	11
24	WB Co-op.Bk	100							
25	ARDB	85							
C	Total of Co Op Bank	185							
Grand Total (A+B+C)		3075	839	636	490.62	539	390.62	77	126

Swarozgar Credit Card (SCC) 2017-18					
(Position from 01.04.2017- 31.12.2017)					
(Rs.in lac)					
SI	Bank	Target	Issued		Achievement
		No	No.	Amt.	(No) in %
PUBLIC SECTOR BANKS					
1	Allahabad Bank	1490	41	25.18	3
2	Andhra Bank	90	9	2.14	10
3	Bank of Baroda	420			0
4	Bank of India	1050	282	152.00	27
5	Bank of Maharashtra	90			0
6	Canara Bank	240	42	48.19	18
7	Central Bank of India	1370	252	30.54	18
8	Corporation Bank	90	24	6.85	27
9	Dena Bank	90	24	19.85	27
10	Indian Bank	120	11	4.82	9
11	Indian Overseas Bank	120	28	6.85	23
12	Oriental Bank of Commerce	120	27	3.86	23
13	Punjab National Bank	1470	220	86.13	15
14	Punjab & Sind Bank	90	25	7.11	28
15	Syndicate Bank	180	21	3.24	12
16	State Bank of India	2820	146	102.14	5
17	Union Bank of India	300	38	9.56	13
18	United Bank of India	2620	448	152.64	17
19	UCO Bank	1550	188	47.19	12
20	IDBI Bank	200	56	125.54	28
21	Vijaya Bank	180	20	3.46	11
A	Total	14700	1902	837.29	13
PRIVATE SECTOR BANKS					
22	HDFC	75	60	11.25	80
23	ICICI	75	17	2.86	23
24	AXIS Bank (UTI)	100	27	4.27	27
B	Total	250	104	18.38	42
(A+B)	Total of Comm.Bks.	14950	2006	855.67	13
REGIONAL RURAL BANKS					
25	BGVB (UBI)	2550	1186	596.31	47
26	PBGB (UCO)	1940	1925	190.22	99
27	UBKGB	1510	306	252.84	20
C	RRBs Total	6000	3417	1039.37	57
D	W.B. St. Co-op.Bk	8000	1184	340.16	15
E	WBSCARD Bank Ltd.	1000			0
Grand Total (A+B+C+D+E)		29950	6607	2235.20	22

Artisan Credit Card (ACC) 2017-18				
(Position from 01.04.2017- 31.12.2017)				
(Rs.in lac)				
Sl No.	Bank	Target No.	Issued	
			No	Amount
(1)	(2)	(3)	(4)	(5)
COMMERCIAL BANKS				
1	Allahabad Bank	5000	261	71.56
2	Andhra Bank	50	17	11.61
3	Bank of Baroda	1000	29	20.11
4	Bank of India	2000	318	590.21
5	Bank of Maharashtra	50	21	5.84
6	Canara Bank	600	64	36.84
7	Central Bank of India	2000	142	18.95
8	Corporation Bank	100	14	3.85
9	Dena Bank	100	19	10.06
10	Indian Bank	300	20	6.12
11	Indian Overseas Bank	400	14	3.25
12	Oriental Bank of Commerce	400	38	10.62
13	Punjab National Bank	1800	91	22.94
14	Punjab & Sind Bank	100	16	4.65
15	Syndicate Bank	500	19	7.25
16	State Bank of India	8000	6025	724.15
17	Union Bank of India	600	88	19.67
18	United Bank of India	6000	460	288.25
19	UCO Bank	3000	132	56.25
20	Vijaya Bank	100	68	14.11
Comm.Bks.Total		32100	7856	1926.29
21	PBGB	200	62	38.56
22	BGVB	500	90	56.26
23	UBKGB	200	40	14.55
Total RRBs		900	192	109.37
24	WBSCB Bk	0	6	2.45
TOTAL		33000	8054	2038.11

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 December 2017 in comparison to December 2016 and March 2017.

(Amt in Rs. crore)

Item	December 2016	March 2017	December 2017
Outstanding Priority Sector Credit to Minority Community	24096.00	25407.00	29867.00
Total Priority Sector Credit in the State	140080.00	152614.00	162126.00

The present Priority sector Advance to Minority Community at the end of December 2017 has increased by 24% over December 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.

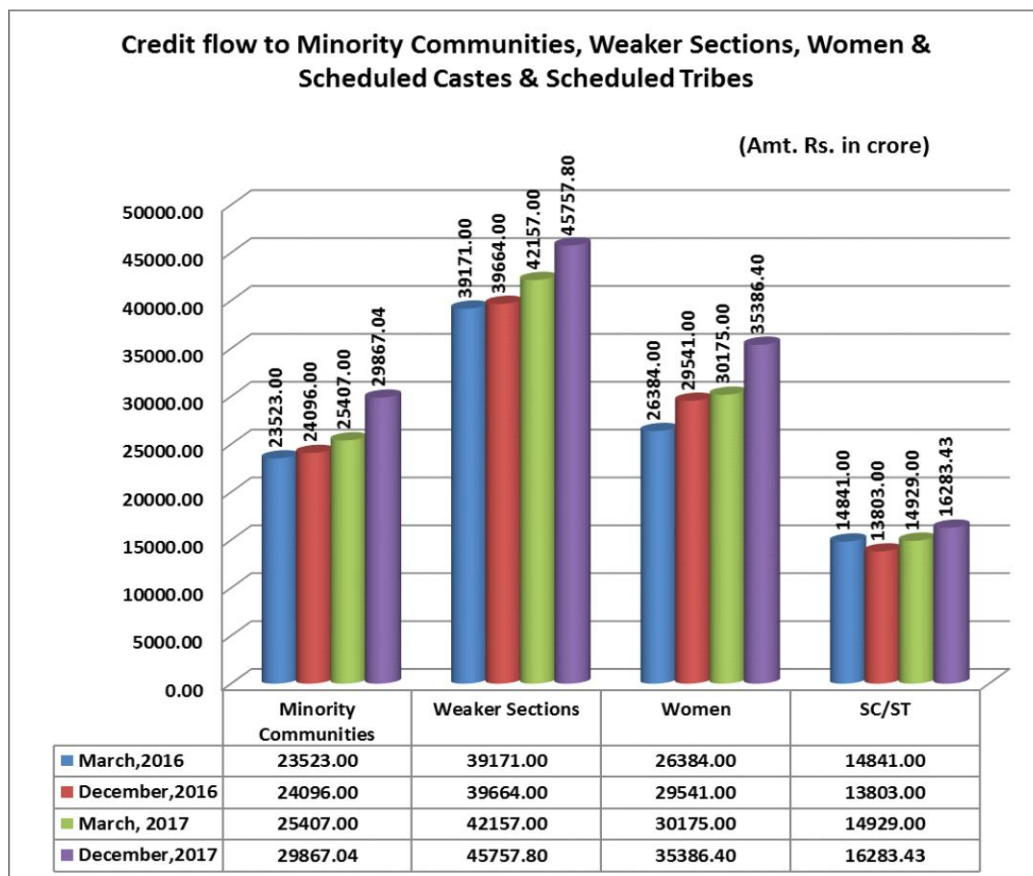
The summary position is as under:

Minority Community:

(Rs. in crore)							
Sl No.	Item	Disbursement made				Otg. Balance on 31.12.2017	% to Prisec Advance
		01.04.2008-31.03.2017		01.04.2017-31.12.2017			
		A/C	Amt.	A/C	Amt.		
1	Minority Comm.	4933236	39265.29	931722	6033.79	29867.04	18

SC/ST & OBC :

(Rs. in crore)							
Sl No.	Item	Disbursement made				Otg. Balance on 31.12.2017	% to ANBC
		2016-17		01.04.2017-31.12.2017			
		A/C	Amt.	A/C	Amt.		
2	SC/ST	1331846	6604.95	744882	4127.35	16283.43	4.00
3	OBC	254723	1728.25	199331	1518.61	9075.05	2.24



Bank wise Disbursement of Loan & deployment of Credit to Minority Community for the State of West Bengal as on 31.12.2017								
								(Rs.in lac)
Sl.No	Banks	Minority Community (Disbursement)				Outstanding	Of which to	% to
		2008 - 2017		01.04.17 to 31.12.2017		Prisec Advance	Minority community	Prisec
		A/C	Amt.	A/C	Amt.	As on 31.12.2017	Advance	Advance
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
PUBLIC SECTOR BANKS								
1	Allahabad Bank	120405	370486.34	4664	4935.16	999254.59	390030.70	39
2	Andhra Bank	1040	12133.97	80	68.15	179647.92	32156.11	18
3	Bank of Baroda	15274	19732.15	1408	3033.15	475868.36	61432.56	13
4	Bank of India	41038	204450.04	3815	34125.01	821686.11	117425.00	14
5	Bank of Maharashtra	610	3997.77	48	1096.16	46497.91	4467.48	10
6	Canara Bank	39886	98118.34	2361	5054.01	292261.86	46985.20	16
7	Central Bank of India	57327	95674.37	5803	14526.21	339777.19	52125.50	15
8	Corporation Bank	6130	23513.34	452	988.37	103490.99	38811.36	38
9	Dena Bank	935	3782.17	279	872.16	110223.22	17603.52	16
10	Indian Bank	1889	2644.31	192	640.11	82717.73	21956.33	27
11	Indian Overseas Bank	9802	7996.46	575	595.22	316548.50	70561.22	22
12	Oriental Bank Commerce	4909	21573.61	356	711.28	328289.29	49055.16	15
13	Punjab National Bank	48130	30908.660	6424	11334.16	459017.27	169696.11	37
14	Punjab & Sind Bank	647	2984.29	40	68.52	96197.21	19856.24	21
15	Syndicate Bank	23207	35657.10	3681	6780.00	153723.61	42175.84	27
16	State Bank of India	449298	402988.94	10397	8587.11	1929265.00	375909.00	19
17	Union Bank of India	9371	22127.12	985	2485.56	346186.60	61415.18	18
18	United Bank of India	293353	227125.42	5416	5061.47	1577916.28	287142.02	18
19	UCO Bank	101283	137286.39	2431	4071.15	659891.44	94516.28	14
20	Vijaya Bank	3464	11521.88	194	318.49	170181.77	22081.05	13
21	IDBI Bank	37815	45820.38	23630	8626.04	388368.35	70988.74	18
A	Comm.Bks.Total	1265813	1780523.05	73231	113977.49	9877011.20	2046390.60	21
PRIVATE SECTOR BANKS								
22	HDFC Bank	30304	32705.14	26821	1983.93	561041.53	68993.70	12
23	AXIS Bank (UTI)	14885	318200.43	1548	1756.11	427664.80	56679.86	13
24	ICICI Bank	99940	94288.64	23835	25960.31	471354.43	56559.98	12
25	South Indian Bank	32	59.51	16	30.15	52601.32	82.56	
26	Federal Bank	6797	119881.96	2075	1488.51	62614.43	5795.86	9
27	Kotak Mahindra Bank					56735.70	8562.32	15
28	Indusind Bank	736	3055.93	201	623.21	141415.92	31757.48	22
29	Bandhan Bank	1619893	734974.12	627042	353750.00	1039650.14	356127.00	34
30	Ratnakar Bank Ltd.	908	41.22	1507	904.18	74478.67	1505.16	2
31	Yes Bank			11	139.42	119850.61	1152.64	1
B	Total	1773495	1303206.95	683056	386635.82	3007407.55	587216.56	20
(A+B)		3039307.6	3083730.00	756287	500613.31	12884418.75	2633607.16	20
REGIONAL RURAL BANKS								
32	BGVV (UBI)	192453	283205.63	4877	6274.15	557542.87	129855.11	23
33	PBGB (UCO)	114438	70487.11	3598	9862.05	219283.29	70423.12	32
34	UBKGB	79086	53827.87	1446	1373.56	123757.03	17915.22	14
C	RRBs Total	385977	407520.61	9921	17509.76	900583.19	218193.45	24
D	W.B. St. Co-op.Bk	1507951	435278.84	163521	82699.01	929235.44	109799.83	12
E	WBSCARD Bank Ltd.	0	0	1993	2556.64	107724.88	25103.65	23
F	SIDBI		0	0	0	60521.03		0
(A+B+C+D+E+F)		4933236	3926529.45	931722	603378.72	14882483.29	2986704.09	18
Medium Enterprise						1330146.98		
Total Prisec						16212630.27		

Bank wise Disbursement of Loan to Scheduled Caste & Scheduled Tribe for the State of West Bengal as on 31.12.2017					
(Rs.in lac)					
Sl.No	Banks	Schedule Cast & Schedule Tribe			
		2013-17		01.04.17 to 31.12.2017	
		A/C	Amt.	A/C	Amt.
(1)	(2)	(3)	(4)	(5)	(6)
PUBLIC SECTOR BANKS					
1	Allahabad Bank	36680	35413.29	3621	4228.59
2	Andhra Bank	389	704.34	42	71.08
3	Bank of Baroda	2295	5160.56	1289	3434.16
4	Bank of India	7562	80446.14	2358	20988.51
5	Bank of Maharashtra	170	514.74	28	57.16
6	Canara Bank	4817	2457.43	1384	985.26
7	Central Bank of India	13439	19713.50	5085	2047.85
8	Corporation Bank	1507	3390.76	88	292.02
9	Dena Bank	695	1317.30	156	374.58
10	Indian Bank	2560	2951.51	1198	1105.23
11	Indian Overseas Bank	4146	3841.34	242	751.48
12	Oriental Bank of Commerce	1332	8206.56	214	1075.18
13	Punjab National Bank	9834	7054.51	5943	5408.11
14	Punjab & Sind Bank	196	510.14	52	53.23
15	Syndicate Bank	5405	6965.41	799	1495.11
16	State Bank of India	292984	20963.12	3951	4668.24
17	Union Bank of India	4933	3116.70	605	458.65
18	United Bank of India	9347	5708.91	4451	2251.16
19	UCO Bank	21317	26494.51	3020	4224.01
20	Vijaya Bank	1002	2458.42	208	365.13
21	IDBI Bank	44492	18738.48	8138	2637.58
A	Total	465102	256127.67	42872	56972.32
PRIVATE SECTOR BANKS					
22	HDFC Bank	1926	1580.40	174	174.56
23	AXIS Bank (UTI)	606	1035.55	11	7.15
24	ICICI Bank	20338	12910.82	3614	2684.16
25	Federal Bank	59	67.29	45	28.28
26	Bandhan Bank	1641520	726062.02	477301	257416.00
27	Ratnakar Bank Ltd.	11928	631.44	4251	1187.16
28	South Indian Bank	3	1.03	4	2.15
29	Indusind Bank	259	310.02	126	184.56
B	Total	1676639	742598.57	485526	261684.02
(A+B)		2141741	998726.24	528398	318656.34
REGIONAL RURAL BANKS					
30	BGVB (UBI)	32284	72592.92	14515	4187.16
31	PBGB (UCO)	29478	16004.18	8342	19976.02
32	UBKGB	50860	39720.51	7071	6977.16
C	RRBs Total	112622	128317.61	29928	31140.34
D	W.B. St. Co-op.Bk	716762	176233.86	184526	60325.12
E	WBSCARD Bank Ltd.	3038	3745.26	2030	2613.69
Grand Total (A+B+C+D+E)		2974163	1307022.97	744882	412735.49

Bank wise Disbursement of Loan to Other Backward Classes					
for the State of West Bengal as on 31.12.2017					
(Rs.in lac)					
Sl.No	Banks	Other Backward Classes			
		2013-17		01.04.17 to 31.12.2017	
		A/C	Amt.	A/C	Amt.
(1)	(2)	(3)	(4)	(5)	(6)
PUBLIC SECTOR BANKS					
1	Allahabad Bank	43597	62649.76	4586	5782.98
2	Andhra Bank	388	9183.48	26	9.16
3	Bank of Baroda	1752	6450.70	651	168.15
4	Bank of India	5585	57701.05	1957	21175.16
5	Bank of Maharashtra	146	671.21	27	74.18
6	Canara Bank	1368	680.63	180	198.52
7	Central Bank of India	13403	23244.11	5056	2889.16
8	Corporation Bank	479	1010.46	64	175.20
9	Dena Bank	2156	169233.73	172	452.16
10	Indian Bank	1018	1510.50	538	652.28
11	Indian Overseas Bank	5477	4722.79	478	912.16
12	Oriental Bank of Commerce	870	1438.49	182	203.56
13	Punjab National Bank	6001	4767.06	9231	10553.22
14	Punjab & Sind Bank	215	747.81	36	36.52
15	Syndicate Bank	2483	3931.12	815	1314.05
16	State Bank of India	163336	21136.12	4827	5846.01
17	Union Bank of India	4401	8990.18	587	546.18
18	United Bank of India	6333	3588.96	1748	1985.41
19	UCO Bank	12458	33118.29	1566	2010.02
20	Vijaya Bank	2774	20701.99	141	250.16
21	IDBI Bank	5050	10012.22	2063	2469.57
A	Total	279290	445490.66	34931	57703.81
PRIVATE SECTOR BANKS					
22	HDFC Bank	2264	522.81	1708	1584.16
23	AXIS Bank (UTI)	54	81.02		
24	ICICI Bank	0	0.00		
25	Federal Bank	627	1405.97	781	738.42
26	Bandhan Bank	85453	35115.25	37539	21150.11
27	Ratnakar Bank Ltd.	48454	2473.21	11618	895.25
28	South Indian Bank	52	463.40	80	745.16
29	Indusind Bank	2222	1255.66	804	956.16
B	Total	139126	41317.32	52530	26069.26
(A+B)	Commercial Banks	418416	486807.98	87461	83773.07
REGIONAL RURAL BANKS					
30	BGVV (UBI)	7945	12656.99	6054	5014.88
31	PBGB (UCO)	20515	28908	9488	19135.04
32	UBKGB (CBI)	18657	12747.14	1071	1016.22
C	RRBs Total	47117	54312.13	16613	25166.14
D	W.B. St. Co-op.Bk	395289	152836.06	94856	42405.61
E	WBSCARD Bank Ltd.	675	834.56	401	516.12
Grand Total (A+B+C+D+E)		861497	694790.73	199331	151860.94

RUDSETI / RSETI (Rural Self Employment Training Institute)

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

Bank wise sponsorship of RSETIs are as under :

SI No	Sponsoring Bank	No. of RSETIs	District covered
1	United Bank of India	6	Bankura, Dakshin Dinajpur, Howrah, Purulia, South 24 Parganas, Uttar Dinajpur,
2	Central bank of India	3	Darjeeling, CoochBehar, Jalpaiguri
3	UCO Bank	3	Hooghly, Howrah, Burdwan
4	State Bank of India	2	Malda, Nadia
5	Allahabad Bank	2	Birbhum, Paschim Medinipur
6	Punjab National Bank	1	Purba Medinipur
7	Bank of India	1	North 24 Parganas
8	Syndicate Bank	1	Murshidabad

It is observed that up to 31st Dec., 2017, all 19 RSETIs have collectively conducted 382 training programmes and trained 9732 candidates.

Status of RSETI wise settlement of trained candidates (from 01.04.2017 to 31.12.2017)						
State : West Bengal						
Name of the RSETs	No. of training conducted	No. of candidates trained	Total settled	% of settlement	Self Employed	
					Bank	Own
Birbhum (Bolpur)	18	414	93	23	321	-
West Midnapore (Debra)	12	288	191	67	191	-
North 24 Parganas	29	685	140	21	140	-
Coochbehar	18	336	136	41	71	65
Darjeeling	15	392	81	21	54	27
Jalpaiguri	13	326	9	3	-	9
Purba Midnapore	20	547	144	27	68	76
Berhampore	23	602	401	67	137	264
Malda	20	572	54	10	22	32
Nadia (Haringhata)	17	467	293	63	185	108
Burdwan	19	451	111	25	64	47
Hooghly	24	571	361	64	312	49
Howrah	17	454	227	50	227	-
Bankura (Ranbahal)	23	522	253	49	125	128
Dakshin Dinarpur(Balurghat)	15	473	225	48	161	64
Howrah	44	1239	905	74	211	694
Purulia	15	353	56	16	42	14
South 24 Parganas	27	757	153	21	81	72
Uttar Dinajpur	13	283	104	37	12	92
Total	382	9732	3937	41	2174	1831

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	December 2015	December 2016	March 2017	December 2017
1	Allahabad bank	30.01.2016	06.02.2017	11.05.2017	09.02.2018
2	Andhra Bank	09.02.2016	16.02.2017	12.05.2017	15.02.2018
3	Bank of Baroda	02.02.2016	08.02.2017	17.05.2017	17.02.2018
4	Bank of India	04.02.2016	02.02.2017	08.05.2017	12.02.2018
5	Bank of Maharashtra	12.02.2016	09.02.2017	02.05.2017	13.02.2018
6	Canara Bank	01.02.2016	06.02.2017	05.05.2017	14.02.2018
7	Central Bank of India	29.01.2016	02.02.2017	19.04.2017	11.01.2018
8	Corporation Bank	15.01.2016	16.01.2017	21.04.2017	19.01.2018
9	Dena Bank	25.01.2016	24.01.2017	10.04.2017	05.02.2018
10	Indian Bank	05.02.2016	09.02.2017	12.05.2017	14.02.2018
11	Indian Overseas Bank	18.01.2016	09.02.2017	28.04.2017	12.02.2018
12	Oriental Bank of Commerce	05.02.2016	-	3.05.2017	13.02.2018
13	Punjab National Bank	20.01.2016	06.02.2017	11.05.2017	06.02.2018
14	Punjab & Sind bank	05.02.2016	03.02.2017	29.04.2017	14.02.2018
15	Syndicate Bank	04.02.2016	25.01.2017	21.04.2017	25.01.2018
16	State Bank of India	08.02.2016	10.02.2017	05.05.2017	06.02.2018
17	Union Bank of India	06.02.2016	08.02.2017	15.05.2017	13.02.2018
18	United Bank of India	06.02.2016	02.02.2017	21.04.2017	30.01.2018
19	UCO Bank	10.02.2016	14.02.2017	05.05.2017	14.02.2018
20	Vijaya Bank	08.02.2016	09.02.2017	29.04.2017	03.02.2018
21	BGVB	31.12.2015	19.01.2017	24.04.2017	18.01.2018
22	PBGB	05.02.2016	25.01.2017	18.04.2017	12.02.2018
23	UBKGB	02.02.2016	08.02.2017	06.05.2017	08.02.2018
24	HDFC Bank	05.02.2016	15.01.2017	11.04.2017	13.01.2018
25	AXIS Bank	11.02.2016	08.02.2017	11.05.2017	19.01.2018
26	ICICI Bank	29.01.2016	17.01.2017	24.04.2017	29.01.2018
27	Yes Bank	-	-	-	-
28	Bandhan Bank	20.01.2016	13.01.2017	03.05.2017	29.01.2018
29	Indusind Bank	01.02.2016	02.02.2017	21.04.2017	06.02.2018
30	Federal Bank	01.02.2016	04.02.2017	27.04.2017	30.01.2018
31	Ratnakar Bank Ltd.		23.01.2017	17.04.2017	20.01.2018
32	South Indian Bank		20.02.2017	12.05.2017	-
33	WB St. Co-o p Bank	11.02.2016	13.02.2017	17.05.2017	07.02.2018
34	WBSCARDB		24.01.2017	19.05.2017	02.02.2018
35	SIDBI		15.02.2017	18.05.2017	-
36	IDBI Bank	08.02.2016	20.01.2017	28.04.2017	31.01.2018
37	WBFC	14.01.2016	-	-	-

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



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

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

संयोजक: पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति

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

सन्दर्भ: एलबीडी/एसएलबीसी/पश्चिम बं./1874-1973/17-18
दिनांक : 18.12.2017

Ref: LBD/SLBC/West Bengal/ 1874-1973 /17-18
Date: 18.12.2017

एसएलबीसी के सभी सदस्य

All Members of SLBC

प्रिय महोदय/ महोदया,

Dear Sir/ Madam,

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

**Subject: Proceedings of the 139th Meeting of
SLBC for West Bengal.**

हम इसके साथ दिनांक 07.12.2017 को होटल “द
ललित ग्रेट ईस्टर्न”, कोलकाता में सम्पन्न पश्चिम
बंगाल राज्य स्तरीय बैंकर्स समिति की 139 वीं बैठक
की कार्यवाही विवरण भेज रहे हैं।

We are sending herewith the proceedings
of the 139th meeting of State level
Bankers' Committee for West Bengal held
at Hotel “The Lalit Great Eastern”,
Kolkata on 07.12.2017.

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,

मानस ५२

महाप्रबंधक

General Manager,

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

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

MINUTES OF 139TH SLBC MEETING OF THE STATE OF WEST BENGAL

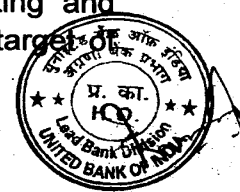
The 139th SLBC meeting of the State of West Bengal was held on 07.12.2017 at Hotel Lalit Great Eastern, Kolkata. The meeting was presided over by Dr. Amit Mitra, Hon'ble Finance Minister, Government of West Bengal. In the meeting, Shri Malay De, Chief Secretary Government of West Bengal made his inaugural presence. Other dignitaries from the Govt. of West Bengal who had attended the meeting included Dr. Sanjeev Chopra, Additional Chief Secretary, Agriculture, GoWB, Shri Saurabh Kumar Das, Additional Chief Secretary, P & RD, GoWB, Dr. Rajiva Sinha, Additional Chief Secretary, MSME & T, GoWB, Shri H.K. Dwivedi, Principal Secretary (Finance). From the Banking side, Shri Pawan Bajaj, MD & CEO, United Bank of India & Chairman of SLBC West Bengal, Shri A.K. Pradhan, Executive Director, United Bank of India, Ms. Anindita SinhaRay, Director, DFS, Govt. of India, Shri Ajay Chaudhury, CGM, RBI-Kolkata, Shri A. K. RayBarman, CGM, NABARD, Kolkata, Shri Partha Pratim Sengupta, CGM, SBI, Kolkata had attended the meeting besides other officials from the various line departments of the State Government, participating banks, insurance companies etc. The Lead District Managers from different districts, through whom the decisions in the SLBC meetings are largely implemented, were also present in full strength.

At the outset Shri Manas Dhar, General Manager, UBI & Convener, SLBC, West Bengal welcomed the participants and thanked Shri Malay De, Chief Secretary, GoWB, for his maiden presence in the SLBC- West Bengal Meeting. Thereafter, Shri Dhar requested Shri Pawan Bajaj, MD & CEO, United Bank of India & Chairman of SLBC West Bengal to deliver his welcome address.

Shri Bajaj in his inaugural address appreciated the Bankers that despite some earlier setbacks, the banks as a whole in the State have performed in a significant manner to achieve the target under Annual Credit Plan for the FY2017-18. He extended wholehearted thanks to the State Government for laying the platform for such achievement.

Talking about KCC, Shri Bajaj said that in Kharif season, more than 9 Lakh KCCs were issued thus achieving 54% of the notionally set annual target of 17.00 lakh. However, he pointed out that the average ticket size per KCC did not show much progress from last quarter as average credit per KCC in case of West Bengal State Co-operative Bank continue remain alarmingly at a lower level despite better performance of other Banks in this segment. He urged upon the State Government to initiate corrective action in this regard and requested the Agriculture Department of GoWB to identify farmers still to be covered under KCC and arranging submission of applications from them for availing for farming loan.

Coming to the issue of SHG Financing, he expressed his confidence that the Banks operating in the state would contribute in this segment though credit linkage of SHGs in a big way. He also thanked WBSRLM for taking proactive steps for participating and assisting the Banks for financing SHGs. He also mentioned about the revised target of



covering 3.50 Lakh of SHGs with credit involving an amount of Rs.8000 Crore during the FY 17-18 and requested the Bankers to go all out for achieving the target considering good recovery track record of SHGs. He pointed out that SLBC Desk had re-fixed Bank wise target for credit linkage of SHGs for the FY 2017-18 based on modified target, which has been duly adopted by the House.

Sri Bajaj also praised the Bankers for their extremely good performance in disbursement of fresh loan in MSME segment and exuded hope that the revised target of Rs. 38000 crore would also be achieved by the Banks in the current fiscal.

Regarding Opening of Brick & Mortar Bank Branches in the Unbanked GPs/Villages in the State of West Bengal with priority attached to 244 villages / 220 GPs due to non availability of Bank Branches within 5 KMs, Shri Bajaj mentioned about certain restrictions imposed either by the RBI or Ministry of Finance, GoI on few PSU banks in respect of expanding Branch Network. He requested the SLBC Sub Committee specially assigned with the task of coverage of these identified villages / GPs for reallocation of the same. He also pointed out that, in the capacity of SLBC convener, committed for development of State, United Bank of India has requested RBI to allow opening of 3 branches in the allocated unbanked GPs by March 2018. The decision of RBI in this regard was awaited. He also informed that Canara bank has opened one branch in the unbanked area of Baisguri village under Chak Chaka GP of Coochbehar District on 14.11.2017.

Sri Bajaj touched upon the important aspect of CD Ratio, which grew by 2% over March 2017 and stood at 66% as on 30.09.2017. He also requested for support of the State Govt. in improving the recovery atmosphere in the state as lending is connected to timely recovery of loan. Lack of expeditious approval from District administration for taking over physical possession of the assets charged to the Bank apart from absence of Certificate Officers at the Districts to pursue PDR cases filed by the Bank leading to piling up such cases resulting in delayed recovery of loan has been cited by Shi Bajaj. The Gross NPA in the state alarmingly increased to 15.93% as on Sept.' 2017 and in absolute terms it increased from Rs. 55453.37 crore as on Sept.'2016 to Rs 62086.32 crore as on Sept.'2017. The overall recovery percentage covering three broad sectors viz. Agriculture, MSE and OPS as on 30.09.2017 stood at 53%. He said without improving the recovery atmosphere along with sensitization of borrowers to maintain credit discipline, stagnancy in taking a credit decision by the bankers cannot be ruled out and requested for kind intervention of West Bengal Government in assisting the banks for improving the recovery scenario so that bankers feel comfortable in lending in the State. The State Government is also requested to kindly issue appropriate instruction to the District Magistrate for expeditious disposal of Bank's applications seeking permission for taking over physical possession of charged assets.

Thereafter, Dr. Amit Mitra, Hon'ble Finance Minister, Govt. of West Bengal while delivering his keynote address, initiated agenda wise discussion. On the issue of Banking Outlets Dr. Amit Mitra, expressed his disappointment and remarked about no improvement in the number of unbanked GPs which stood stagnant at 716.



While talking over the issue, Dr. Mitra taken up the matter of opening of branches in unbanked centres with Bandhan Bank. Representative from Bandhan Bank informed the house about completion of survey in 27 locations out of identified 40 locations for opening of Banking Outlets. Dr. Mitra remarked that the selected 27 places must be in unbanked areas and requested Bandhan Bank to open 27 B & M Bank branches in the unbaked GPs/ Villages by March 2018 instead of banking outlets. Thereafter Shri Dhar, Convener SLBC-West Bengal informed that Ujjivan Small Finance Bank would come up with 22 rural bank branches though these may not be in the unbanked areas as identified by the SLBC. Considering the situation Dr. Mitra requested SLBC West Bengal to conduct proper due diligence to assess viability of the locations and re-allocate such locations to banks having no constraint to open new branches so that the State can make some progress on the issue.

Representative from the Canara Bank informed the house in respect of opening of 89 Brick & Mortar Branches in the Gram Panchayat premises in the recent past and all the branches were running with poor infrastructure facility and incurring loss. Shri Malay De, Chief Secretary, GoWB asked the banks to directly contact the District Administration for arrangement of any other suitable alternative place, in case any bank find the panchayat premises is not appropriate for branch operation.

Recent RBI guideline for opening of banking outlets in underserved areas also came up for discussion. Dr. Mitra stated until & unless RBI relaxes it's norms for branch opening, it would be difficult for the Banks to come up with a conclusive decision regarding branch opening. He requested CGM RBI to reassess the situation and to consider relaxation thus paving the way for opening of branches by the Banks who are restricted to undertake this activity.

On KCC disbursement, Dr. Amit Mitra mentioned about large room for improvement in increasing average ticket size from the present level to be comparable with other states.

Dr. Chopra, ACS, Agriculture, GoWB mentioned that barring few districts such as Alipurduar, Purulia and Purba Burdwan, the performance of other Districts in disbursement of KCC remained more or less satisfactory. He said some discrepancy could be still persisting in the no. of KCC disbursed and data uploaded in the PMFBY portal. The only solution appears to be to link the PMFBY portal with CBS system of the Bank so that whenever any disbursement takes place it would directly have an entry in the portal.

Dr. Chopra expressed his deep concern since a significant amount of insurance claim was still pending with the crop insurance companies due to non availability of proper RTGS/NEFT details of the receiving branches. He urged upon the Bankers for providing such detail to the respective insurance companies without any delay. In response to Dr. Mitra on the actionable steps to be taken to improve the situation, Dr. Chopra emphasized on conducting sensitization programme for the Bankers on regular basis.



Dr. Chopra added requirement of direct intervention of the Ministry of Agriculture, Govt. of India on the issue of linking both the system to overcome the problem being faced now.

Emphasizing on the issue of online verification of land, the Convener SLBC, said that, likewise other states, West Bengal should also have facility for online verification of land and creation of charge. The matter was also discussed several times with the Principal Secretary Land and Land Reforms, GoWB for a definite solution. Shri Malay De, Chief Secretary, GoWB opined that the process of online land verification might result in unnecessary delay in sanctioning KCC loan proposals, ultimately resulting in poor performance of the State in KCC segment. Shri Dhar highlighted the necessity of online land verification and resultant ease in extending approval of crop loan by the Banks. However, the Bankers have been requested to follow the present system of consideration of KCC loan applications as enumerated in Memo No. 196/Secy.(A) dated 16th August 2011 of Department of Agriculture, GoWB. Sri Dhar also sought assistance of State Govt. in identifying farmers who were yet to enjoy the facility of KCC so that all eligible farmers could be covered under KCC.

Moving over to SHG, Dr. Mitra remarked that West Bengal had set an ambitious target in SHG financing for Rs. 8000 Cr. covering 4.00 lakh of groups. Sri S.K. Das, ACS, GoWB added that the performance of the Banks till September 2017 was satisfactory, but more effort should be there to achieve the desired target. He mentioned about more than one lakh SHG groups, which are yet to be registered under NRLM. He suggested for coverage of these SGHs through credit linkage in one go, which would facilitate in achieving the target. Dr. Mitra requested ACS, GoWB to emphasize on the uncovered SHGs on priority basis.

The Convener SLBC- West Bengal also mentioned about un-availed limit for the existing SHG loan A/cs and requested SHG & SE Dept. GoWB to provide district wise and bank wise list of those SHGs to the SLBC Desk for taking up with concerned banks to improve performance immediately. Ending up the discussion on SHGs, Dr. Mitra congratulate the Bankers for a marvelous job in the SHG segment.

Coming to performance under Annual Credit Plan, Dr. Mitra showed concern in lending to Agriculture segment as achievement stood at 30%. He requested ACS, Agriculture, to take up the matter with the banks to improve the situation.

Dr. Mitra appreciated the bankers for their performance in the MSME sector and requested Dr. Rajiva Sinha, ACS, MSME & T to express his views on the issue. Dr. Sinha mentioned about the effort to convert the Weavers Credit Card and Artisans Credit Card under the fold of MUDRA. There were more than 49000 cases of Weavers Credit Card which were yet to be covered under MUDRA. He also requested the Bankers, not to insist on collaterals while considering MSME loans and to rather allow sanction of such loans under CGTMSE without asking for any collateral upto Rs. 2.00 Crore.



On the of NPA & Recovery position, the Convener SLBC, West Bengal stated that the SLBC Desk had received communications from the bankers regarding insistence of RTA on physical presence of the registered vehicle owner and defaulter borrower of the Bank, while transferring the ownership on account of sale of the seized vehicle by Banks. He urged upon intervention of the State Govt. to resolve the issue. Responding to this, Shri Malay De, Chief Secretary, GoWB advised SLBC to submit the same in writing to the State Govt. for consideration.

Issue related to sanction of housing Loan for construction/purchase of House/Flat on the land recorded as Sali / Danga within Kolkata Municipal Corporation has been raised during the meeting. Presently, housing loan for construction / purchase of housing units in the State of West Bengal is allowed if the housing units is constructed /located on land classified as "Bastu" in the record of BL & LRO / Porcha. The land is to be converted to Bastu under the provisions of West Bengal Land Reforms Act, 1955 before sanctioning of housing loan for construction/purchase of residential housing units on such land, in case the land is classified other than Bastu. Under Kolkata Municipal Corporation (KMC) in Ward Nos. 1 to 100, no conversion certificate or permission from any other authority is required regarding classification of land for obtaining Housing Loan since West Bengal Land Reforms Act is not applicable in these Wards, provided Building Plan is approved by KMC. SLBC requested State Government to extend similar facility for consideration of Housing Loan in Ward Nos. ranging from 101 to 141 also under Kolkata Municipal Corporation. Sri Malay De, Chief Secretary, GoWB advised to separately submit the request in writing.

While wrapping up the proceedings of 139th SLBC, West Bengal, Shri Manas Dhar, Convener, SLBC expressed gratitude to Dr. Amit Mitra for his keen participation and providing guidance to the entire banking fraternity to achieve desired result under different but important parameters. Shri Dhar thanked Shri Malay De, Chief Secretary, Govt. of West Bengal for his maiden participation and lively interaction in course of the meeting. He extended special thanks to Dr. Sanjeev Chopra, Addl. Chief Secretary, Agriculture, Govt. of West Bengal, Shri Sourabh Kumar Das, Additional Chief Secretary, P & RD, GoWB, Dr. Rajiva Sinha, Additional Chief Secretary, MSME & T, GoWB, Shri H. K. Dwivedi, Principal Secretary (Finance), Govt. of West Bengal, Shri Ajay Chaudhury, CGM, RBI-Kolkata, Shri A. K. Ray Barman, CGM, NABARD-Kolkata, Ms. Anindita Sinha Ray, Director (FI), DFS, Govt. of India for their valuable contribution in the meeting. Shri Dhar also thanked Shri Pawan Bajaj, Managing Director & CEO, United Bank of India and Chairman of SLBC West Bengal and Shri A. K. Pradhan, Executive Director, United Bank of India for their presence in the meeting and contributing greatly to the deliberations of the meeting. He also thanked all the banker colleagues, government officials, LDMs, representatives from various insurance companies and all the participants. The meeting ended with vote of thanks to the chair.



**List of participants of 139th SLBC Meeting of West Bengal held on 07.12.2017 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
4	Sri Malay Kumar De	Chief Secretary, Government of West Bengal
5	Dr. Sanjeev Chopra	Addl. Chief Secretary, Agriculture Department, GoWB
6	Dr. Rajiva Sinha	Addl. Chief Secretary, MSME & Textiles Department, GoWB
7	Sri Saurabh Kumar Das	Addl. Chief Secretary, P&R Department, GoWB
8	Sri H.K. Dwivedi	Principal Secretary, Finance Department, GoWB
9	Sri Manoj Pant	Principal Secretary, L&LR and RR&R, GoWB
10	Sri M.V. Rao	Principal Secretary, Cooperation Department, GoWB
11	Ms. Anindita Sinha Ray	Director, DFS and Nodal Officer, SLBC West Bengal
12	Sri Ajay Kumar Chaudhary	Chief General Manager, Reserve Bank of India
13	Sri A.K. Raybarman	Chief General Manager, NABARD
14	Sri Partha Pratin Sengupta	Chief General Manager, State Bank of India
GOVT. of WEST BENGAL & OTHER GOVT. AGENCIES		
15	Sri Pawan Kadyan	Joint Secretary, Finance, GoWB
16	Sri Prasenjit Hans	Joint Secretary, Agriculture, GoWB
17	Ms. Mahua Banerjee	Special Secretary, Industries, GoWB
18	Sri P.B. Salim	Secretary, MAME Dept., GoWB
19	Sri Khalil Ahmed	Secretary, Housing, GoWB
20	Dr. Vijay Bharti	Joint Director, MSME Department, GoWB
21	Ms. Nilanjana Dasgupta	Joint Secretary, SHG & SE, GoWB
22	Sri Asoke Kumar Das	Joint Secretary, Agricultural Marketing, GoWB
23	Ms. Manirupa Bhattacharya	Joint Secretary, North Bengal Development Dept., GoWB
24	Sri D. Ghosh	Director, Textile Dept., GoWB
25	Sri Partha Sarathi Dutta	Dy. Director, Institutional Finance, GoWB
26	Sri Kalyan B Nath	Sr. AAO, Department of Post
27	Sri S. Chakraborty	Jr. Executive, KVIC, GoI
28	Sri Siddhartha Dhara	Chief Manager, SW & UPA, Kolkata Municipal Corporation
29	Sri Abhijit Shevole	OSD, MAME Dept., GoWB
30	Sri M. Karmakar	Assistant, KVIC
31	Sri B. Pattanayak	ACCA, Department of Post
32	Sri Dilip Kumar Mitra	SPM, WBSRLM
33	Sri Sandip Datta	CDO, SW & UPA, Kolkata Municipal Corporation



RBI and NABARD		
34	Sri Suddhasattwa Ghosh	General Manager, Reserve Bank of India
35	Sri Imtiyaz Ahmed	Deputy General Manager, RBI
36	Sri Amit Das	Assistant General Manager, RBI
37	Sri Anirban Mukherjee	Assistant General Manager, RBI
38	Sri Samim Ansari	Assistant General Manager, RBI
Commercial Banks		
39	Sri Manas Dhar	General Manager, UBI & Convener, SLBC West Bengal
40	Sri Umesh Kumar Singh	Field General Manager, Central Bank of India
41	Sri Imran A. Siddiqui	Field General Manager, Allahabad Bank
42	Dr. S.K. Srivastava	General Manager, Indian Overseas Bank
43	Sri P. Sengupta	Deputy General Manager, UCO Bank
44	Sri E. Gopinathan	Deputy General Manager, Bank of India
45	Sri T.R. Sahu	Deputy General Manager, Punjab National Bank
46	Sri R.K. Thakral	Deputy General Manager, Bank of Baroda
47	Sri D.V. Prasad Rao	Deputy General Manager, Canara Bank
48	Sri R.K. Saboo	Deputy General Manager, Oriental Bank of Commerce
49	Sri A.S. Alagarsamy	Regional Manager, Syndicate Bank
50	Sri S.K. Pradhan	Zonal Manager, Indian Bank
51	Dr. C. Suresh	Deputy Zonal Manager, Dena Bank
52	Sri N. Anand Kumar	Deputy Zonal Manager, Indian Bank
53	Sri B. Bhattacharjee	Assistant General Manager, State Bank of India
54	Sri Ghazi Islam	Deputy General Manager, IDBI Bank
55	Sri J. Ranjan Mishra	Chief Manager, Bank of India
56	Sri Shrikant M. Abooj	Chief Manager, Andhra Bank
57	Sri Sushant Kumar Gupta	Chief Manager, Bank of Maharashtra
58	Sri A.K. Howly	Chief Manager, Vijaya Bank
59	Dr. H.M. Thakur	Senior Manager, Bank of Baroda
60	Sri P.K. De Sarkar	Senior Manager, Punjab & Sind Bank
61	Sri Neeraj Kumar	Senior Manager, Canara Bank
62	Sri P. Baidya	Senior Manager, Union Bank of India
63	Sri Dinesh Kumar	Manager, Central Bank of India
64	Ms. Samhita Roy	Regional Manager, ICICI Bank Ltd.
65	Sri Bernard Francis	Senior Manager, Axis Bank
66	Sri Arnab Das	DVP & Cluster Head, HDFC Bank
67	Sri C. Biswas	DVP, HDFC Bank
68	Ms. Arpita Sen	DVP, Bandhan Bank
69	Sri Trideep Chatterjee	DVP, Bandhan Bank
70	Sri Abhijit Mukherjee	Vice President, Yes Bank
71	Sri Sandip Kumar	Senior Manager, Federal Bank
72	Sri Subhranshu Chakraborty	Manager, South Indian Bank
73	Sri Manish Kumar	Dy. Manager, Ujjivan Small Finance Bank
74	Sri Rajnikant Kumar	Assistant Manager, Andhra Bank
75	Ms. T.Roy Choudhury	Assistant Manager, Corporation Bank
76	Sri Pranav Vivek	Assistant Manager, IDBI Bank
77	Sri Imran Siddiqui	ADO, Syndicate Bank
78	Sri Sabit Mal	Ujjivan Small Finance Bank



RRBs , Co-operative Banks and RSETI		
79	Sri Chinmoy Gupta	Managing Director, WBSCB Ltd.
80	Sri Subrata Mishra	Chairman, BGVV
81	Sri P. Anup Kumar	Chairman, UBKGB
82	Sri S. S. Negi	General Manager, PBGB
83	Sri A. Bhattacharya	General Manager, WBSCARD Bank Ltd.
84	Sri Subrata Roy	Deputy General Manager, WBFC
85	Sri Arupendu Banerjee	State Director, RSETI
SIDBI, National Housing Bank and Insurance Companies		
86	Sri S. Saha	General Manager (F), HUDCO
87	Sri K.M. Deka	Deputy General Manager, SIDBI
88	Sri K.K. Mohapatra	Chief Regional Manager, AICIL
89	Sri R.K. Sarkar	ADI, TERM, Cell (DoT)
90	Sri Chandan Burnwal	Assistant Manager, UIIC Ltd.
91	Sri Sumit Kr. Debnath	Govt. Business Manager, Reliance GIC
92	Sri Farha Nazman	AO, UIIC
Lead District Manager		
93	Sri A.K. Dwivedi	LDM, 24 Parganas, North
94	Sri R. Bose	LDM, Kolkata
95	Sri Gour Chatterjee	LDM, Jalpaiguri
96	Sri S.S.P. Gupta	LDM, Purba Burdwan
97	Sri Lucky Bhabnani	LDM, Howrah
98	Sri B.K. Swain	LDM, Darjeeling
99	Sri Amit Kumar Sinha	LDM, Murshidabad
100	Sri Shaktipada Paria	LDM, Paschim Medinipur
101	Sri N.N. Biswas	LDM, Nadia
102	Sri Biswajit Ghosh	LDM, Malda
103	Sri Srikanta Mohan Mahato	LDM, Purulia
104	Sri Sunil Kumar Ghosh	LDM, 24 Parganas, South
105	Sri Ashim Kumar Pandit	LDM, Purba Medinipur
106	Sri Jogesh Ray	LDM, Uttar Dinajpur
107	Sri D.N. Thakur	LDM, Birbhum
108	Sri Sanjeev Kumar Nandi	LDM, Bankura
109	Sri Sanjay Kumar Gaur	LDM, Dakshin Dinajpur
110	Sri J.K. Das	LDM, Hooghly
111	Sri Sanjay Kumar	LDM, Coochbehar
112	Sri P.T. Bhutia	LDM, Kalimpong
113	Sri Roshan Tiru	LDM, Paschim Burdwan





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