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

Quarterly
Review
March, 2018

Date : 19.06.2018
Time : 11.30 a.m.

●
VENUE :
KOLKATA



कार्यसूची टिप्पण • AGENDA NOTES

ইউনাইটেড ব্যাংক অফ ইন্ডিয়া



युनाइटेड बैंक ऑफ इंडिया

United Bank of India

(A GOVT. OF INDIA UNDERTAKING)

(The Bank That Begins With "U")



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

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

संयोजक: पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति

Convener: State Level Bankers' Committee for West Bengal

सन्दर्भ: एलबीडी/एसएलबीसी/पश्चिम बं./53 to 152 /2018
दिनांक : 15.06.2018

Ref: LBD /SLBC/ West Bengal /53 to 152/ 2018
Date: 15.06.2018

एसएलबीसी के सभी सदस्य

All Members of SLBC

प्रिय महोदय/ महोदया,

Dear Sir/ Madam,

विषय: पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति की 141 वीं बैठक की कार्यसूची टिप्पण ।

Subject: Agenda Notes for the 141st Meeting of SLBC West Bengal.

उपर्युक्त सन्दर्भ में हम आपको सूचित करते हैं की पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति की 141वीं बैठक दिनांक 19.06.2018 को पूर्वाह्न 11:30 बजे को होटल "द पार्क", कोलकाता में आयोजित की जाएगी। कार्यसूची टिप्पण की एक प्रति भेज रहे हैं।

With reference to the above, we are forwarding herewith a set of Agenda Notes for the 141st meeting of State level Bankers' Committee for West Bengal scheduled to be held at Hotel "The Park", Kolkata on 19.06.2018 at 11:30 AM.

अनुरोध है कि आप उक्त बैठक में अवश्य भाग लें।

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

भवदीय,

Yours faithfully,

मानस्य ८२

महाप्रबंधक

General Manager,

प्राइसेक, कृषि- ऋण, एमएसएमई एवं

Prisec, Agri-Credit, MSME &

संयोजक : पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति

Convener- SLBC for West Bengal



युनाइटेड बैंक ऑफ़ इंडिया

United Bank of India

अग्रणी बैंक प्रभाग

LEAD BANK DIVISION

Convener

State Level Bankers' Committee for West Bengal

141st State Level Bankers' Committee Meeting for West Bengal

Venue: Kolkata

Date: 19.06.2018

FLOW OF EVENTS

- Welcome address by Convenor, SLBC, West Bengal & General Manager, United Bank of India and offering of flower bouquets to Dignitaries.
 - Inaugural Address by Co-Chairman, SLBC, West Bengal & MD & CEO, United Bank of India
 - Key note Address by Hon'ble Finance Minister, Government of West Bengal
 - Address by Regional Director, Reserve Bank of India, Kolkata
 - Presentation of PPT by Convenor, SLBC, West Bengal and Agenda wise discussion
 - Agenda:
 1. Confirmation of minutes of last SLBC meeting
 2. Action Taken Report
 3. Revamping of Lead Bank Scheme
 4. Review of the status of opening of Banking Outlets in underserved areas.
 5. Review of progress under Extended Gram Swaraj Abhijan
 6. Status of rollout of Direct Benefit Transfer in the State, Aadhar seeding and authentication.
 7. Review of credit disbursement by Banks;
 - i) Achievement under ACP & Priority Sector lending
 - ii) Review of progress under MUDRA & SUPI.
 - iii) Flow of credit to MSME.
 - iv) Flow of credit to KCC & Crop Insurance under PMFBY.
 - v) Flow of credit to SHG.
 8. Doubling of Farmers' Income by 2022.
 9. CD Ratio & review of districts with CD Ratio below 40%.
 10. Review of status of recovery.
 11. Review of Financial Literacy Initiatives
 12. Digitization of land records and seamless loan disbursement.
 13. Review of functioning of RSETIs.
 14. Any pending unresolved issues related to DCC / DLRC meeting.
 15. Timely submission of data by Banks, adhering the schedule of SLBC meeting.
- & Progress Report on Miscellaneous Agenda

United Bank of India
Lead Bank Division
Head Office

Convener: State Level Bankers' Committee for West Bengal

Agenda Notes
For the 141st 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 March 2018)	11560
No. of Minority concentrated districts.	#17
Principal Language	Bengali
Airport	Kolkata, Bagdogra and Andal
Riverine Ports	Kolkata, Haldia

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

Population Details:

(As per 2011 census)

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

Farming Activities:

(As per 2011 census)

Total or Gross cropped area	9459 thousand hectares
Net cropped area	5204 thousand hectares
Net irrigated area under minor irrigation	4434 thousand hectares
Cropping intensity	182%
Major Crops	Rice, Potato, Jute, Tea, Vegetables, Pulses, etc.
Soil type	Gangetic Alluvial soil & lateritic soil
Climate	Tropical & humid except in the northern hilly region
Cultivators	51.17 lac
Of the above, Small & Marginal farmers	43.42 lac
Agricultural labourers	101.89 lac
Recorded Sharecroppers	15.37 lac
Workers engaged in Household Industries	14.36 lac
Workers engaged in Allied Agro Activities	3.35 lac
Other workers	121.73 lac
Per Capita Deposit (as on 31.03.2018)	Rs 77781
Per Capita Advance (as on 31.03.2018)	Rs 50858
Average population served per branch (excluding Cooperative banks) (as on 31.03.2018)	11560

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	March 2018
Rural	2859 (45.83%)	3550 (44.64%)	3552 (43.31%)	3631 (43.44%)
Semi- urban	938 (15.03%)	1284 (16.14%)	1398 (17.05%)	1442 (17.25%)
Urban	1160 (18.60%)	1529 (19.23%)	1630 (19.88%)	1655 (19.80%)
Metro	1281 (20.54%)	1590 (19.99%)	1621 (19.76%)	1630 (19.51%)
TOTAL	6238 (100%)	7953 (100%)	8201 (100%)	8358 (100%)

Position of ATMs in the State of West Bengal:

Population group	March 2015	March 2016	March 2017	March 2018
Rural	2373	2429	2539	2571
Semi- urban	1910	2104	2158	2191
Urban	2669	2998	3103	3241
Metro	2489	2929	3022	3246
TOTAL	9441	10460	10822	11249

VITAL BANKING STATISTICS OF WEST BENGAL

(Amount Rs in crore)

Sl. No.	Parameter	March 2016	March 2017	March 2018
1	No. of Branches	7953	8201	8358
2	Total Deposits	588352	655921	710512
3	Total Advances	356011	418988	464580
4	CD Ratio	61	64	65
5	C+I: Deposit Ratio	76	77	77
6	Priority Sector Advances (PSA)	147553	152614	168373
7	% of PSA to ANBC	41	43	40
8	Agriculture Advances	42484	42508	47439
9	% of Agri Advances to ANBC	12	12	11
10	MSE Advances	61232	66762	74160
11	MSME(Prisec from 1 st April,2015)	75086	80100	87275
12	Education Loans	2018	2282	2396
13	Housing Loans	25485	30961	40804
14	DRI Advances	105	132	153
15	% of DRI Advances to ANBC	0.03	0.04	0.04
16	Schedules Caste/ Scheduled Tribe Advances	14841	14929	17517
17	Advances to Women Entrepreneurs	26384	30175	39357
18	% of Advances to Women Entrepreneurs to ANBC	7	8	9
19	Weaker Section Advances	39171	42157	58918
20	% of Weaker Advances to ANBC	11	12	14
21	Minority Community Advances	23523	25407	31323
22	% of Minority Community Advances to Prisec Advances	16	17	19

DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

(Amount Rs in crore)

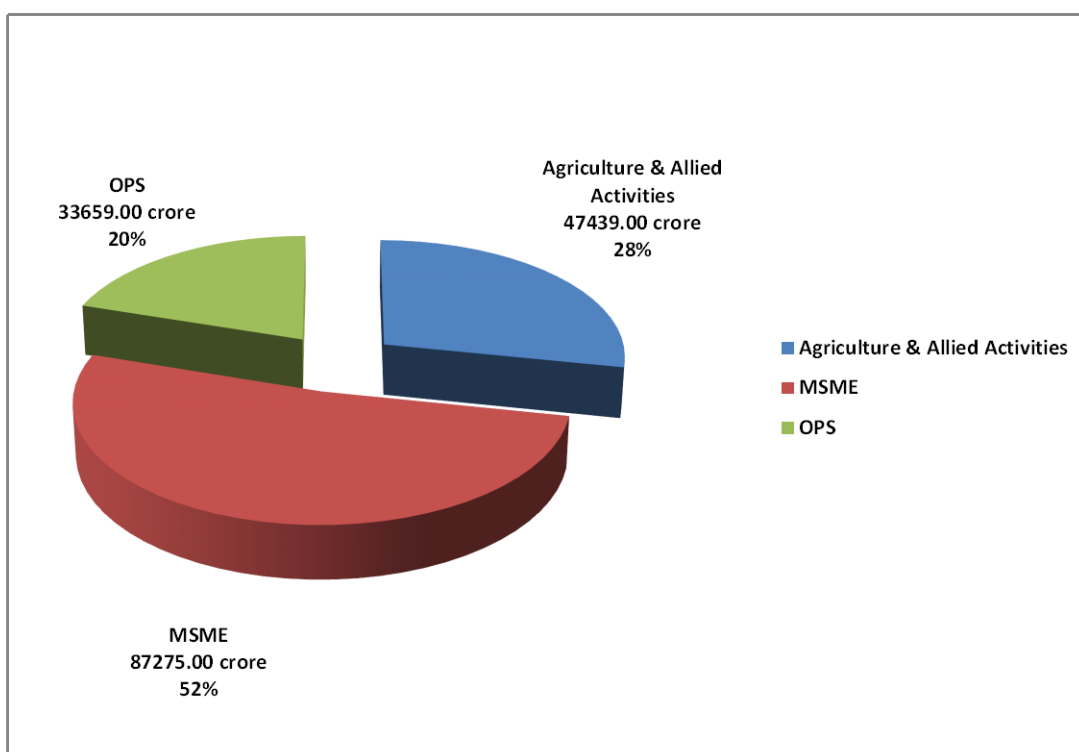
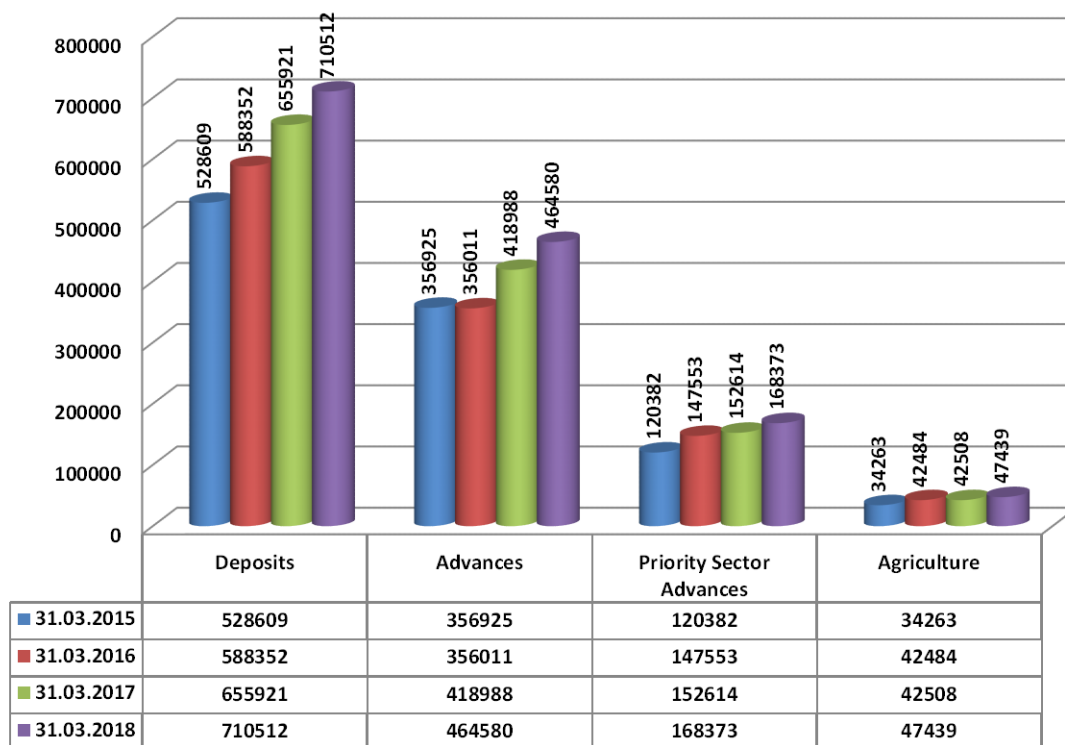
Sl. No.	Parameter	ACP Plan 2016-17	ACP achievement (Mar,17)	% achieved	ACP Plan 2017-18	ACP achievement (Mar,18)	% achieved
1	Agriculture	52551	34175	65	59098	42232	71
2	MSE	26000	29186*	112	34000	37817	111
3	OPS	9315	22684	244	11197	12519	112
4	NPS	9000	12009	133	11250*	14031	125
	Grand Total	96866	98054	101	115545	106598	92

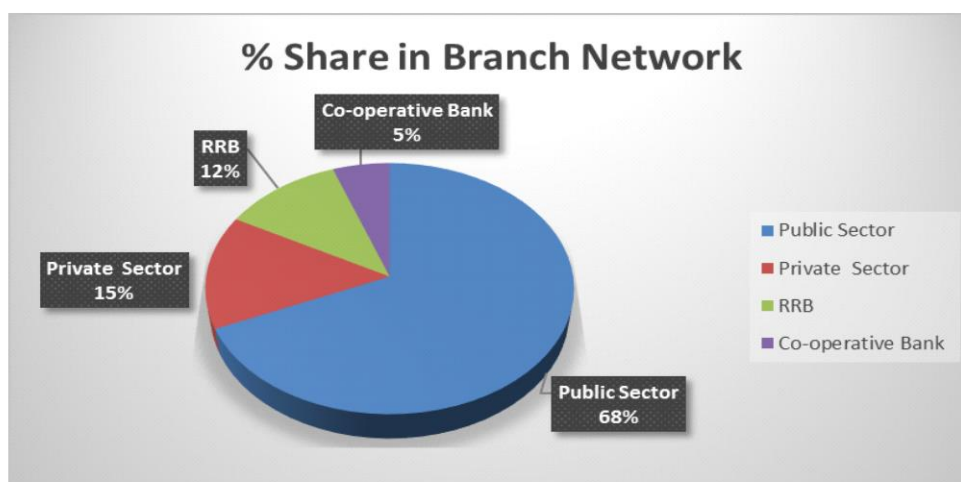
*includes Non Prisec MSME target of Rs. 4000.00 crore.

Banking Key Indicators for the State of West Bengal

Banking Key Indicators

(Amt. in Rs. crore)

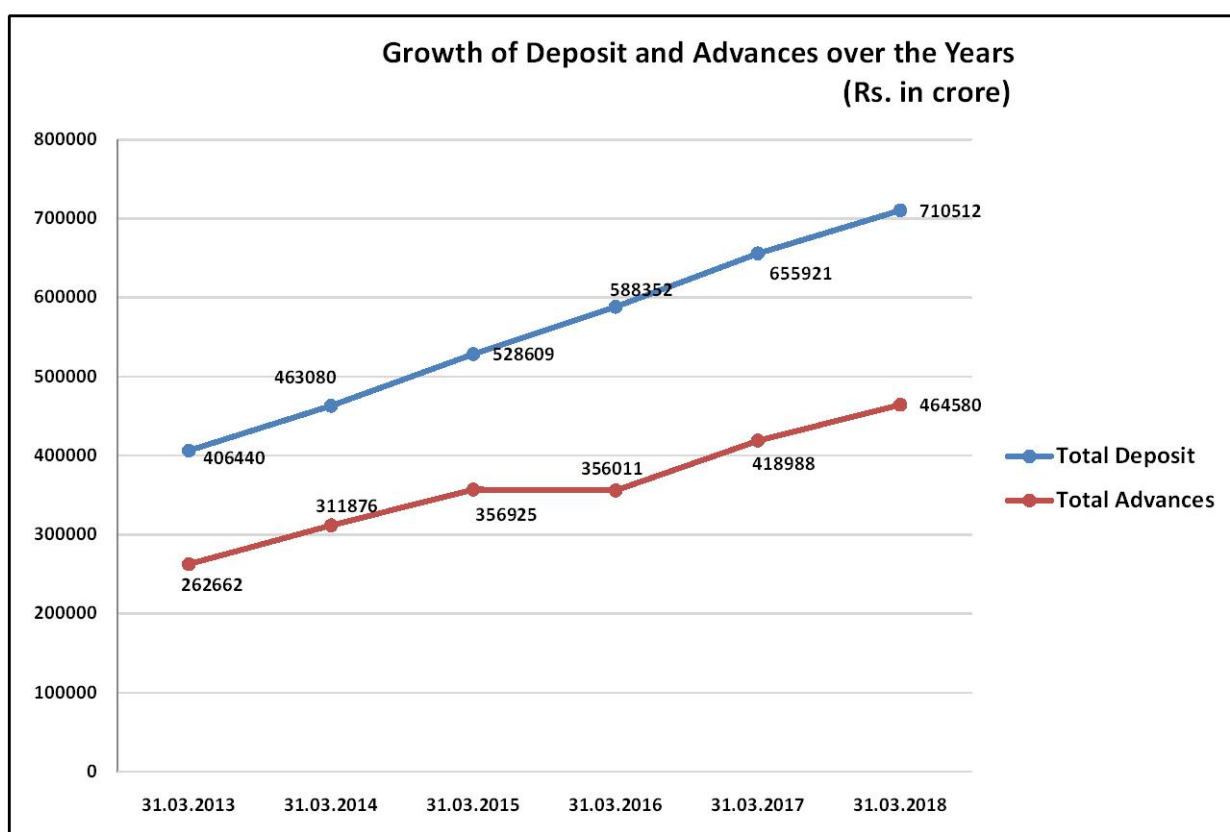




Growth of Deposit and Advances over the Years

(Rs. in crore)

Year	31.03.2013	31.03.2014	31.03.2015	31.03.2016	31.03.2017	31.03.2018
Total Deposit	406440	463080	528609	588352	655921	710512
Total Advances	262662	311876	356925	356011	418988	464580



CONFIRMATION OF PROCEEDINGS OF THE 140th MEETING OF SLBC FOR WEST BENGAL

The proceedings and action points of 140th SLBC Meeting for West Bengal held in Kolkata on 16th March 2018 was circulated under cover of Convener Bank's letter nos. LBD/SLBC/WB/2424-2523/2017-18 dated 28.03.2018. The same may please be confirmed by the House.

ACTION POINTS EMERGED IN THE LAST SLBC (140th) MEETING OF WEST BENGAL HELD ON 16.03.2018.

In the last SLBC (140th) meeting of West Bengal held on 16.03.2018 where agenda items was discussed at length in presence of the Hon'ble Finance Minister, GoWB.

The following major action points emerged in the meeting for implementation:

Sl. No	Action Points	Action taken for compliance
1	The Potential Linked Plans (PLPs) for the FY 2018-19 was set to Rs.1,21,387 crore which is now to be disaggregated at District level for final compilation adoption in the DCC meeting. (Action: LDMS)	Revised annual credit plan has been placed before the house in the 141 st SLBC for adoption. Modification in annual target for MSME (revised to Rs.45,600 Cr.) and Agriculture (revised to Rs. 64,071 Cr.) due to enhancement suggested by State Govt. and NABARD.
2	Identification of eligible farmers yet to be covered under KCC and for arranging submission of applications from them for availing of KCC loan. (Action: Agril. Dept & Banks)	Agril. Dept. GoWB is requested to support Bankers for completion of the identification process.
3	Difference in total loan amount to the SHGs received from WBSRLM with that of figure uploaded in the NRLM portal by the banks. Bankers to upload the left out data of SHGs in the NRLM portal on regular basis so that no discrepancy exists. (Action: Banks)	The issue had been communicated to all Member Banks for reconciliation of the difference of figure uploaded in the WBSRLM portal.
4	Disposal of all pending cases under PMEGP. (Action: Banks)	The issue had been communicated to all Member Banks for disposal of all pending cases under PMEGP.
5	Credit target under MSME sector was proposed to be raised to Rs. 45,600.00 crore for FY 2018-19. NABARD is requested to re-examine the ACP target prepared by them for FY 2018-19 where	The issue of the revised credit target under MSME was discussed in the sub-committee meeting of MSME held on 15.05.2018. The House adopted the revised target of Rs. 45600 Cr. For the FY 2018-19 .

	the target under MSME sector has been fixed at Rs. 31051.00 crore (under Priority Sector only). (Action: NABARD)	
6	West Bengal State Co-operative Bank is to take appropriate steps to increase per capita disbursement of KCC and conduct a special meeting with Additional Chief Secretary, Finance Department, GoWB and to prepare strategies to increase the average ticket size to atleast Rs. 50000/- Norms fixed for financing KCC while giving sanction of KCC by the Cooperative Banks to PACS for onward lending to the farmers is to be followed. (Action: West Bengal State Co-operative Bank)	Under process.
7	Pursue PDR cases filed by the Banks leading to recovery of Bank loan cases; particularly small loans as the gross NPA in the State alarmingly increased to 16.87% as on Dec.'2017. (Action: SLBC & Member Banks/LDMs)	SLBC has taken up the issue with State Govt. All LDMs are pursuing District Administration in this regard.

REVAMP OF LEAD BANK SCHEME - ACTION POINTS FOR LEAD BANKS

In view of several changes that had taken place in the financial sector with massive focus on Financial Inclusion Programme of Government of India, Reserve Bank of India in terms of recommendations of a “Committee of Executive Directors” of the Bank on revamping of Lead Bank Scheme, has advised implementation of following action points for enhancing the effectiveness of Lead Bank Scheme vide circular no. FIDD.CO.LBS.BC.No.20.02.01.001/2017-18 dated 06.04.2018. The ‘action points’ that will be implemented by the SLBC Convener Banks/Lead Banks are appended below:

1. State Level Bankers’ Committee (SLBC) meetings should primarily focus on policy issues with participation of only the senior functionaries of the banks/ Government Departments. All routine issues may be delegated to sub-committee(s) of the SLBC.
2. A Steering Sub-committee to be constituted in the SLBC to deliberate on agenda proposals from different stakeholders and finalize a compact agenda for the SLBC meetings. The Sub-Committee should consists of SLBC Convener, RBI & NABARD representatives & senior State Government representative from the concerned department and two to three banks having major presence. Other issue-specific sub-committees may be constituted as required.
3. The corporate business targets for branches, blocks, districts and states may be aligned with the Annual Credit Plans (ACP) under the Lead Bank Scheme to ensure better implementation. The Controlling Offices of the banks in each state should synchronize their internal business plans with the ACP under Lead Bank Scheme.
4. The integrity & timeliness of the data submitted by banks for the purpose has been an issue as a significant portion of this data is manually compiled and entered into the Data Management Systems of the SLBC Convener Banks. The extent to which this data corresponds with the data present in the CBS of the respective banks also varies significantly. Therefore, there is need of a standardized system to be developed on the website maintained by each SLBC to enable uploading and downloading of the data pertaining to the Block, District as well as the State.

5. The relevant data must also be directly downloadable from the CBS and/ or MIS of the banks with a view to keeping manual intervention to a minimal level in the process. Necessary modifications may be made on the SLBC websites and to the CBS & MIS systems of all banks to implement the envisaged data flow mechanism.
6. To strengthen the BLBC forum which operates at the base level of the Lead Bank Scheme, it is necessary that all branch managers attend BLBC meetings and enrich the discussions with their valuable inputs. Controlling Heads of banks may also attend a few of the BLBC meetings selectively.
7. Rural Self Employment Training Institutes (RSETIs) should be more actively involved and monitored at various fora of LBS particularly at the DCC level. RSETIs should design specific programmes for each district/ block, keeping in view the skill mapping and the potential of the region for necessary skill training and skill up gradation of the rural youth in the district.

Moreover, Banks having Lead Bank responsibility at the districts are required to follow RBI directives on **Enhancing the Effectiveness of Lead District Managers (LDMs) communicated vide letter no. FIDD.CO.LBS.BC.No.20/02.01.001/2017-18** dated 06.04.2018. The action points are hereunder:

1. Officials posted as LDMs shall possess requisite leadership skill.
2. Apart from the provision of a separate office space, technical infrastructure like computers, printers, data connectivity, etc. which are basic necessities for LDMs to discharge their core responsibilities shall be provided to LDM's Office.
3. A dedicated vehicle may be provided to LDMs' to facilitate closer liaison with bank officials, district administration officials as also organize/ attend various financial literacy initiatives and meetings.
4. LDMs shall be provided with appropriate staff such as specialist officer/assistant for data entry/analysis. To overcome the shortage of staff / in case appropriate staff is not posted at LDM offices, LDMs should be given the liberty to hire the services of skilled computer operator.

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 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.

GRAM SWARAJ ABHIYAAN

Gram Swaraj Abhiyaan is a campaign that is being organized on the occasion of Ambedkar Jayanti during the period 14th April to 05th May, 2018.

➤ **Objectives of the campaign:**

The objective of the campaign is to promote social harmony, spread awareness about pro-poor initiatives of government, reach out to poor households to enroll them as also to obtain their feedback on various welfare programmes.

Schemes covered for GSA Special Interventions for Banks are :

• **Pradhan Mantri Jan-Dhan Yojana (PMJDY):** for Financial Inclusion to ensure access to financial services, namely, Banking/ Savings & Deposit Accounts, Remittance, Credit, Insurance, Pension in an affordable manner.

Accounts can be opened in any bank branch or Business Correspondent (Bank Mitra) outlet with Zero Balance Pradhan Mantri Jan-Dhan Yojana (PMJDY).

• **Pradhan Mantri Jeevan Jyoti Bima Yojana** is a government-backed Life Insurance available to people between 18 and 50 years of age with bank accounts. It has an annual premium of Rs.330. In case of death due to any cause, the payment to the nominee will be Rs.2 lakh Pradhan Mantri Jeevan Jyoti Bima Yojana.

• **Pradhan Mantri Suraksha Bima Yojana** is a government-backed accident Insurance scheme & is available to people between 18 and 70 years of age with bank account with an annual premium of Rs.12. In case of accidental death or full disability, the payment to the nominee will be Rs.2 lakh and in case of partial Permanent disability Rs.1 lakh.

EXTENDED GRAM SWARAJ ABHIYAN (EGSA) OR GSA II

- Initially 21058 of Villages were selected in the country under Gram Swarojgar Abyian (GSA) with a view to saturating these villages by covering uncovered adult population through opening of PMJDY accounts and enrolling them under PMSBY & PMJJBY.
- In this direction, targets have been fixed to achieve 100 % saturation in the selected villages. However due to ongoing Election process and associated Model Code of Conduct in operation in the State of West Bengal, 3583 identified Villages in West Bengal were kept outside the purview of GSA I programme.
- In the meanwhile GSA II programme has been initiated by DFS, MoF , GoI, which will be in operation from 01.06.2018 to 15.08.2018 with a view to covering

115 identified Aspirational Districts in the country including 05 Districts of West Bengal (Nadia, Malda, Murshidabad, Dakshin Dinajpur and Birbhum- covering total 4644 villages). Under GSA II , 3583 villages in West Bengal, which could not be covered under GSA I due to reason mentioned above are to be similarly covered for saturation.

- The theme for implementation of GSA II programme remains same and accordingly the identified villages are to be allotted to the Banks considering respective service area. In turn the participating Banks are to ensure 100 % saturation of allotted villages under PMJDY/PMSBY/PMJJBY.
- As mentioned earlier, such allocation should be based on assigned service area. Once this allocation is over, the concerned LDMs are to arrange for a DLIC meeting with all the Banks operating in the district without any delay. The meeting should be held to draw strategies for achieving 100 % saturation in the identified villages(GSA I) and Districts (GSA II) under PMJDY/PMSBY/PMJJBY.
- To achieve desired success in an accelerated manner, several camps at the concerned villages and districts are to be organized by the participating Banks and the entire programme is to be implemented in a campaign mode. While the LDMs are to monitor the activity related to implementation of GSA I & GSA II, they are additionally required to upload data related to such achievements in e-GSA portal on daily basis.
- It is pertinent to mention that officials from MoF, nominated as Prabhari Officers for the districts /State coming under GSA I & GSA II will be visiting the Districts at regular interval.

STATUS OF ROLLOUT OF DBT IN THE STATE AND **AADHAAR SEEDING AND AUTHENTICATION**

Direct Benefit Transfer (DBT) was rolled out by Government of India in selected districts since January 2013. SLBC Convener banks were advised to co-ordinate with the authorities to implement DBT. Banks were advised to include the status of the roll-out of DBT as a regular agenda item for discussion in SLBC meetings as part of Financial Inclusion/Direct Benefit Transfer (DBT) implementation. As a prerequisite to the implementation of the DBT, every eligible individual should have a bank account. Further, to make disbursements at the doorstep through the ICT- based BC model, banking outlets either through brick & mortar branches or the branchless mode is needed in all villages across the country. Hence, banks have been advised to:

- Take steps to complete account opening and seeding Aadhaar number in all the DBT districts.
- Closely monitor the progress in seeding of Aadhaar number in bank accounts of beneficiaries.
- Put in place a system to provide acknowledgement to the beneficiary of seeding request and also send confirmation of seeding of Aadhaar number.
- Form DBT implementation Co-ordination Committee, along with State Government department concerned, at district level and review the seeding of Aadhaar number in bank accounts.
- Ensure that district and village wise names and other details of business correspondents (BCs) engaged/other arrangements made by the bank is displayed on the SLBC website.
- Set up a Complaint Grievance Redressal mechanism in each bank and nominate a Complaint Redressal Officer in each district, to redress the grievances related to 'seeding of Aadhaar number in bank accounts'.

REVIEW OF CREDIT DISBURSEMENT

Agenda No. 7(i) : Achievement under ACP 2017-18 & Priority Sector

Lending

All the banks operating in the State put together disbursed Rs. 106599.00 crore i.e. 92% of the Annual Target for Rs 115545.00 crore during the financial year 2017-18.

The overall achievement is 92% against the target of ACP 2017-18 as on 31.03.2018, while achievement under Agriculture sector is 71%. Achievement in MSME and OPS are 111% and 112% of the ACP Targets respectively as on 31.03.2018.

A comparative position of achievement in disbursement under ACP 2017-18 as on 31.03.2018 with the corresponding period of last 2 years is as under:

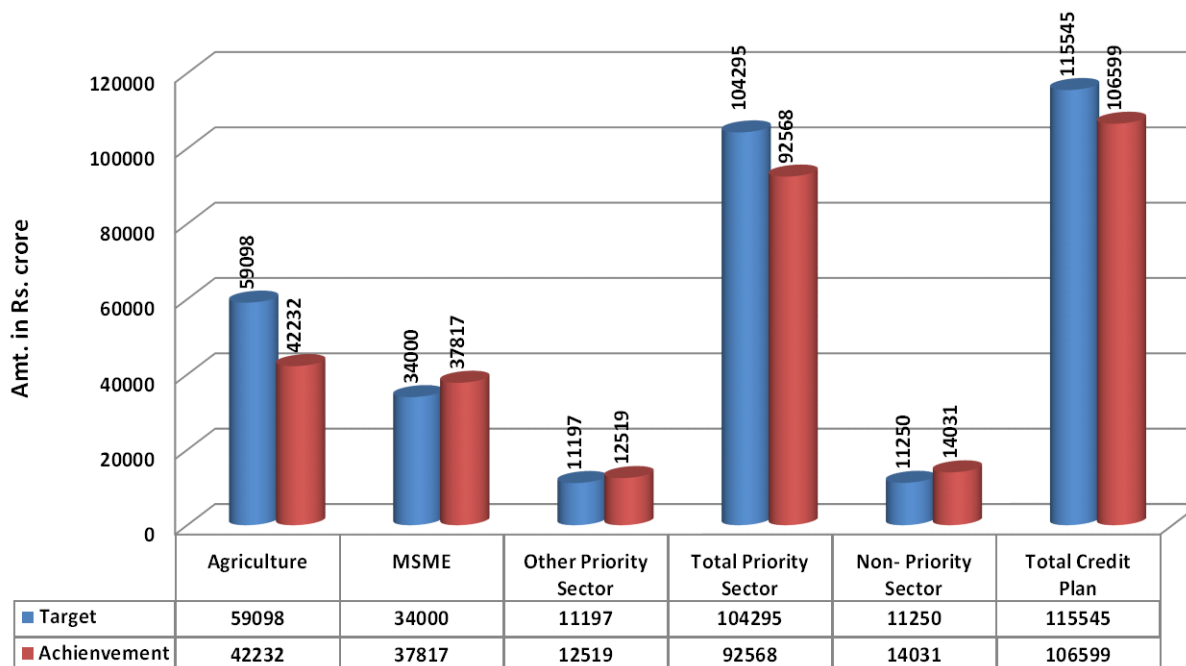
(Amt. Rs. in crore)

Sectors	2015-16 (April to March)			2016-17 (April to March)			2017-18 (April to March)		
	Plan	Ach	%	Plan	Ach	%	Plan	Ach	%
Agriculture	43536	30930	71	52551	34175	65	59098	42232	71
MSE/MSME	21762	22887	105	26000	29186	112	34000	37817	111
OPS	7270	10391	143	9315	22684	244	11197	12519	112
Prisec	72568	64208	88	87866	86045	98	104295	92568	89
Non-Prisec	9000	20167	224	9000	12009	133	11250*	14031	125
Total	81568	84375	103	96866	98054	101	115545	106599	92

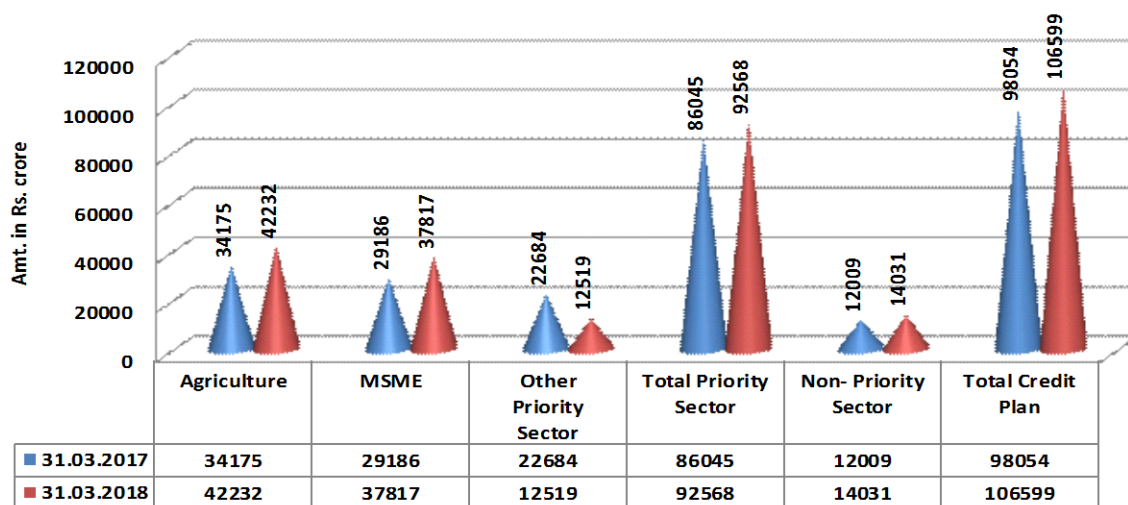
*includes Non- Prisec MSME target of Rs. 4000.00 crore.

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

Achievement of Annual Credit Plan 2017-18 as on 31.03.2018



Credit Disbursement under ACP as on 31.03.2017 and 31.03.2018

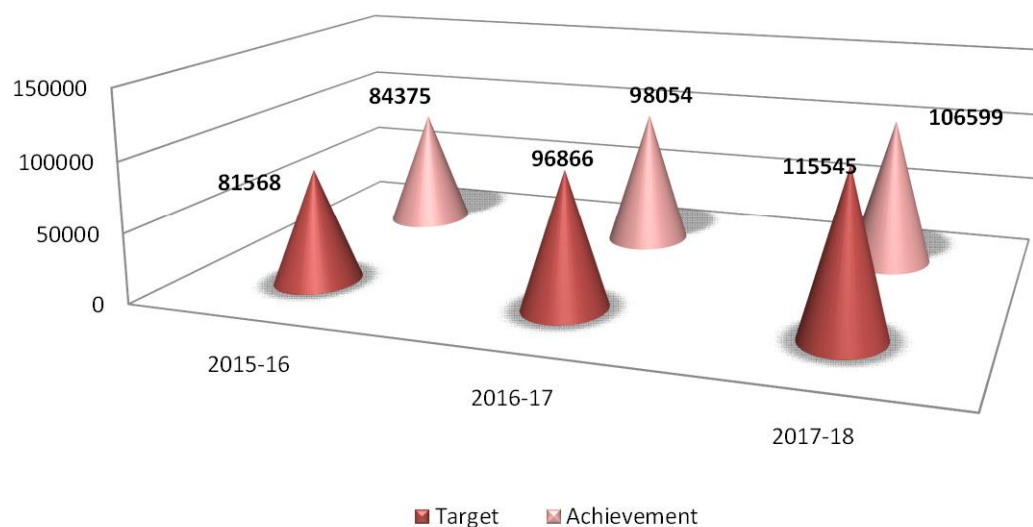


Performance under Annual Credit Plan in three consecutive years

(Rs. in crore)			
Parameter	2015-16	2016-17	2017-18
	(April to March)	(April to March)	(April to March)
Target	81568	96866	115545
Achievement	84375	98054	106599
% of achievement	103%	101%	92%

Performance under Annual Credit Plan

(Rs. in crore)



Statement showing disbursement under Priority Sector for the year ended March 2018																											
(No. in actuals, Amt. in Rs. Lac)																											
BANKS	Agriculture											Micro, Small and Medium Enterprises															
	Farm Credit		Agriculture Infrastructure		Ancillary Activities		TOTAL AGRICULTURE					Micro Enterprises		Small Enterprises		Medium Enterprises		Khadi and Village Industries		Others under MSMEs		TOTAL MSME UNDER PRISEC					
	Disbursements upto the quarter ended March 2018		Disbursements upto the quarter ended March 2018		Disbursements upto the quarter ended March 2018		Yearly Targets under ACP		Disbursements upto the quarter ended March 2018			Disbursements upto the quarter ended March 2018		Disbursements upto the quarter ended March 2018		Disbursements upto the quarter ended March 2018		Disbursements upto the quarter ended March 2018		Disbursements upto the quarter ended March 2018		Yearly Targets under ACP		Disbursements upto the quarter ended March 2018			
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	% of Ach.	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Allahabd Bank	20352	176674	0	0	6265	115726	179000	413687	26617	292401	71	13956	64034	1456	28474	134	27993	44	60	0	0	233326	15590	120561	52		
Andhra Bank	838	1048	56	5622	76	8554	860	30239	970	15224	50	5302	4485	0	0	0	0	0	0	0	0	17934	5302	4485	25		
Bank of Baroda	28484	33319	190	11777	4419	27175	223	110582	33093	72272	65	2133	20261	122	20690			102	4145		6122	65172	2357	51218	79		
Bank of India	36445	46463	150	8101	79	18325	159019	258012	36674	72890	28	4713	42236	2508	22652	31	6286	378	2216	112	3046	155514	7742	76437	49		
Bank of Maharashtra	356	3415	0	0	0	0	1060	8813	356	3415	39	142	1770	17	1034	0	576	0	0	16	608	6401	175	3989	62		
Canara Bank	40033	23916	46	1355	25201	19221	103206	223843	65280	44492	20	5468	25771	1531	17357	2242	3960	73	132	5537	6551	123418	14851	53772	44		
Central Bank of India	60956	21985	246	38487	530	18921	116750	244926	61732	79394	32	18150	35951	2539	45632	79	20482	0	0	0	0	127693	20768	102065	80		
Corporation Bank	1162	5108	256	1007	156	3739	1350	30667	1574	9854	32	1656	7805	146	5181	12	1719	8	67	0	0	21467	1822	14772	69		
Dena Bank	382	4864	246	1106	0	0	2570	24676	628	5970	24	1406	9503	0	4384	0	4389	0	0	0	0	16926	1406	18276	108		
IDBI Bank	83011	28929	0	0	19	7002	3200	65501	83030	35931	55	14381	9968	300	5824	36	1932	0	0	1	50	39041	14718	17774	46		
Indian Bank	2102	22619	0	0	0	0	25500	41363	2102	22619	55	2779	9512	0	5558	0	1843	0	0	0	0	24154	2779	16913	70		
Indian Overseas Bank	2972	49088	0	0	0	0	11875	87822	2972	49088	56	3842	25720	0	13769	0	3241	0	0	0	0	52001	3842	42730	82		
Oriental Bank of Commerce	4637	18339	342	2762	267	1250	12000	68499	5246	22351	33	2518	34161	434	18274	0	10745	9	55	203	3863	35861	3164	67098	187		
Punjab National Bank	63774	57463	20725	27712	2045	43556	78000	219398	86544	128731	59	23153	64578	1206	41574	112	14454	82	29	0	0	113294	24553	120634	106		
Punjab & Sind Bank	1176	2445	472	500	0	0	390	10238	1648	2945	29	2046	8410	57	3284	14	1057	0	0	0	9262	7653	2117	22013	288		
State Bank of India	110472	735496	35710	172650	8124	73170	331800	925542	154306	981316	106	506452	286596	20614	114388	1572	37944	0	0	0	0	511311	528638	438928	86		
Syndicate Bank	18287	13433	118	8260	76	1921	16300	76793	18481	23614	31	13417	50875	1101	31140	55	13066	0	0	4	13052	44287	14577	108133	244		
Union Bank of India	28610	32894	3130	13632	546	11715	10700	121102	32286	58241	48	10372	23474	412	13716	0	4550	0	0	0	1756	72300	10784	43495	60		
United Bank of India	268301	371780	65541	87658	4016	46677	90252	706391	337858	506115	72	77342	142347	1302	77328	472	25651	0	0	0	9127	377276	79116	254453	67		
UCO Bank	59412	136411	0	0	0	0	188500	264997	59412	136411	51	18975	24876	481	16872	18	5597	0	0	0	0	169760	19474	47344	28		
Vijaya Bank	3206	9734	0	0	0	0	3700	15974	3206	9734	61	1611	3157	0	1844	0	612	0	0	0	0	10132	1611	5613	55		
SBBJ							1200	1949	0	0	0		0										0			#DIV/0!	
SBOH							1000	455	0	0	0		0										0			#DIV/0!	
Sub Total of PSU Banks	834968	1795424	127228	380629	51819	396953	1338455	3951468	1014015	2573007	65	729814	895489	34226	488976	4777	186096	696	6705	5873	53438	0	2224921	775386	1630703	73	
HDFC Bank	74087	41515	29	59917	135	87826	4500	88985	74251	189258	213	137857	105300	1753	61525	150	20408	0	0	0	0	50611	139760	187233	370		
ICICI Bank	36791	24645	3	171	30	9374	17200	77851	36824	34190	44	6519	162840	1969	95144	375	31560	0	0	0	0	46547	8863	289545	622		
Axis Bank	2194	20941	441	10485	297	7164	12930	104683	2932	38591	37	3087	215620	2190	125983	505	41790	0	0	0	0	65385	5782	383392	586		
Federal Bank	1326	916	1	1	28	107	3800	9624	1355	1025	11	416	572	99	334	7	111	0	0	33	2	5635	555	1018	18		
Indusind Bank	1706	3220	1	56	3	184	6500	11166	1710	3461	31	647	16258	18	9499	7	3151	0	0	0	0	237	672	28908	12211		
Yes Bank		26889					0		0	26889	2946		4868		2844		944						0			#DIV/0!	
Karur Vysya							0	4513	0	0	0		0		0		0					192	0	0	0		
Ratnakar Bank Limited		8609					0	913	0	8609	943		0		0		0					0	0	0	0	#DIV/0!	
South Indian Bank	38	96	3	10	12	44	0	2282	53	150	7	807	358	55	209	9	69	0	0	0	0	3726	871	637	17		
Bandhan Bank	486020	758087	0	0	0	0	49400	301431	486020	758087	251	890279	890633	0	0	0	0	0	0	0	0	182056	890279	890633	489		
Total of Pvt. Banks	602162	884919	478	70641	505	104701	94330	601448	603145	1060260	176	1039612	1396449	6084	295539	1053	98033	0	0	33	2	0	354389	1046782	1790023	505	
BGVB	32198	178891	0	0	0	0	230275	607791	32198	178891	29	32015	209491	0	0	0	0	0	0	0	0	380458	32015	209491	55		
UBKGB	16315	44149	0	0	0	0	114220	111614	16315	44149	40	9108	26338	0	0	0	0	0	0	0	0	66110	9108	26338	40		
PBGB	9363	69508	0	0	0	0	330477	167395	9363	69508	42	9233	48269	0	0	0	0	0	0	0	0	102504	9233	48269	47		
Total RRBs	57876	292549	0	0	0	0	674972	886800	57876	292549	33	50356	284098	0	0	0	0	0	0	0	0	549072	50356	284098	52		
Total Scheduled Commercial Banks	1495006	2972892	127706	451270	52324	501654	2107757	5439716	1675036	3925816	72	1819782	2576036	40310	784515	5830	284129	696	6705	5906	53440	0	3128381	1872524	3704825	118	
WB State Cooperative Bank	506088	273304	0	0	0	0	320000	370761	506088	273304	74	7612	71305	0	0	0	0	0	0	0	0	203680	7612	71305	35		
WB State CARDB	116041	24093	0	0	0	0	235000	86734	116041	24093	28	842	3215	0	0	0	0	0	0	0	0	47793	842	3215	7		
WBFC	0	0	0	0	0	0	0	12566	0	0	0	152	2148									6521	152	2148	33		
Total of Cooperative Banks	622129	297397	0	0	0	0	555000	470061	622129	297397	63	8606	76669	0	0	0	0	0	0	0	0	257994	8606	76669	30		
SIDBI	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!	152	0	0	0	0	0	0	0	0	0	13625	0	152	1	
GRAND TOTAL	2117135	3270289	127706	451270	52324	501654	3247544	5909777	2297165	4223213	71	1828388	2652857	40310	784515	5830	284129	696	6705	5906	53440	1113882	3400000	1881130	3781646	111	

Statement showing disbursement under Priority Sector for the year ended March 2018																																							
OTHER PRIORITY SECTOR																																	(No. in actuals, Amt. in Rs. Lac)						
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 March 2018			Yearly Targets under ACP			Disbursements upto the quarter ended March 2018			Yearly Targets under ACP			Disbursements upto the quarter ended March 2018			Yearly Targets under ACP			Disbursements upto the quarter ended March 2018			Yearly Targets under ACP			Disbursements upto the quarter ended March 2018			Yearly Targets under ACP	Disbursements upto the quarter ended March 2018			Yearly Targets under ACP	Disbursements upto the quarter ended March 2018					
	Amount	Number	Amount	% of Ach.	Number	Amount	Number	Amount	% of Ach.	Number	Amount	Number	Amount	% of Ach.	Number	Amount	Number	Amount	% of Ach.	Number	Amount	Number	Amount	% of Ach.	Number	Amount	Number	Amount	% of Ach.	Amount	Number	Amount	% of Ach.	Number	Amount	Number	Amount	% of Ach.	
Allahabad Bank	2728	2	224	8	1220	10731	2241	1613	15	2880	27199	4590	29114	107	870	6049	18	1287	21	585	846	42	281	33	14688	27376	1928	3927	14		0	0	#DIV/0!	199243	721942	51028	449409	62	
Andhra Bank	167	0	0	0	335	724	198	178	25	125	1920	80	403	21	115	387	5	147	38	73	58	11	43	74	1944	2172	711	3020	139		0	0	#DIV/0!	3452	53602	7277	23500	44	
Bank of Baroda	756	0	0	0	420	3015	1087	2474	82	580	7139	1056	35949	504	329	1442	32	392	27	207	230	18	161	70	5562	6249	1466	15107	242				#DIV/0!	7321	194586	39109	177572	91	
Bank of India	1623	75	1358	84	205	6573	2695	1277	19	1230	16192	4590	25074	155	577	3661	31	956	26	362	533	253	311	58	29747	15623	1526	25748	165		2712	22548	#DIV/0!	191140	460443	76134	226599	49	
Bank of Maharashtra		0	0	0	10	464	43	64	14		846	135	69	8	56	200	15	315	158	36	24	18	96	393	945	639	108	2373	371		8	72	#DIV/0!	2107	17481	858	10394	59	
Canara Bank	1165	0	0	0	1680	7404	2199	2009	27	570	14770	2233	8302	14	449	3630	27	1024	28	385	364	66	298	82	7587	15057	3611	57021	379		473	4166	#DIV/0!	113777	389651	88740	171085	44	
Central Bank of India	1739	0	0	0	435	8087	1676	1209	15	1320	17839	3112	5242	29	534	4748	35	1947	41	342	449	78	297	66	9018	19038	152	23752	125		26105	51023	128399	424518	113658	264927	62		
Corporation Bank	227	0	0	0	60	819	84	52	6		2316	329	4997	216	91	457	27	305	67	58	71	59	142	201	1539	2309	112	2405	104		51	141	#DIV/0!	3098	58333	4058	32669	56	
Dena Bank	147	0	0	0	60	680	88	87	13	100	1610	216	2440	152	91	351	18	185	53	58	46	42	89	193	1539	1859	124	3525	190		203	1793	#DIV/0!	4418	46296	2725	32365	70	
IDBI Bank	414	0	0	0	330	1771	271	163	9		4425	2971	19481	440	155	882	37	267	30	98	123	100	72	71	2619	4535	183	15124	333		0	0	#DIV/0!	6402	116692	101310	88811	76	
Indian Bank	201	0	0	0	98	851	344	93	11	410	2795	428	3106	111	128	560	31	435	78	82	79	71	269	341	2160	2966	118	4833	163		1	3	#DIV/0!	28378	72969	5874	48270	66	
Indian Overseas Bank	738	0	0	0	338	2251	269	631	28	370	6503	495	735	11	265	1587	41	473	30	173	202	118	263	130	4482	5739	2642	11353	198				#DIV/0!	17503	156843	10379	105273	67	
Oriental Bank of Commerce	357	0	0	0	105	1539	370	687	45	130	3626	530	4586	126	169	851	5	647	76	112	110	110	158	144	2862	4436	843	7542	170		0	0	#DIV/0!	15378	115278	10268	103069	89	
Punjab National Bank	856	38	3922	458	1395	3778	2283	1595	42	750	13210	5295	27089	205	444	2457	0	1622	66	285	460	81	266	58	7506	13984	1163	27398	196		13009	19025	#DIV/0!	88380	367436	132966	330282	90	
Punjab & Sind Bank		0	0	0	41	343	80	159	47	250	848	114	562	66	62	224	0	107	48	45	22	0	26	120	1053	917	115	2877	314		0	0	#DIV/0!	1841	20333	4074	28690	141	
State Bank of India	5982	0	0	0	2885	25010	3497	13354	53	7500	60614	21015	290140	479	1977	14714			0	1301	1802		0	0	33372	64116	1011	10060	16		0	0	#DIV/0!	378835	1609091	718324	1733798	108	
Syndicate Bank	334	0	0	0	208	1868	801	741	40	600	4566	519	6186	136	192	883	18	353	40	127	140	81	85	60	3240	4979	246	2753	55		0	0	#DIV/0!	20667	133851	34723	141866	106	
Union Bank of India	947	0	0	0	108	3624	430	751	21	900	9070	429	2963	33	299	1740	57	1282	74	190	220	118	228	104	5049	8906	108	1271	14		0	0	#DIV/0!	17246	217909	44185	108232	50	
United Bank of India	4582	0	0	0	3060	19399	1390	2092	11	5500	45873	10527	95000	207	1366	12165	62	7376	61	860	1499	63	782	52	23058	45108	1818	20325	45		17352	19498	#DIV/0!	124096	1221291	448186	905641	75	
UCO Bank	1330	0	0	0	475	5847	420	961	16	15100	16402	1602	11740	72	611	3251	43	2168	67	416	496		333	67	10314	21330	2971	28154	132		0	0	#DIV/0!	215416	83911	83922	227112	47	
Vijaya Bank	235	0	0	0	65	655	110	167	25		1413	383	4166	295	86	473	2	218	46	76	53	118	110	207	1458	1449	812	4041	279				#DIV/0!	5385	30384	6242	24049	79	
SBBJ	43				45	75	0	0	0		337	0	0	0	24	27			0	22	4				0	405	285						#DIV/0!	1696	2720	0	0	0	
SBOH	0			#DIV/0!		14	0	0	0		62	0	0	0	0	1			0	0	1				0	0	48						#DIV/0!	1000	580	0	0	0	
Sub Total of PSU Banks	24754	115	5504	22	13578	105521	20549	30357	29	38315	259573	60649	577345	222	8890	60738	504	21506	35	5793	7831	1447	4311	55	170147	269121	21768	272611	101	0	59914	118269	#DIV/0!	1575178	6903927	1954347	5233613	76	
HDFC Bank	622	0	0	0	95	2019	370	340	17	820	6062	8859	8740	144	284	987	31	878	89	235	185	0	0	0	24806	6389	342	9525	149		55359	19153	#DIV/0!	30740	155860	278972	415127	266	
ICICI Bank	811	2	2000	247	10	2071	368	350	17	1340	6249	3178	43478	696	348	1118	71	1096	98	230	207	0	0	0	15886	5478	163	6325	115		22804	18125	#DIV/0!	35014	140331	72273	395110	282	
Axis Bank	875	0	0	0	90	2742	374	111	4	2600	7322	3858	7149	98	337	1372	67	1993	145	211	245	0	0	0	31697	7027	273	6937	99		0	0	#DIV/0!	47865	189651	13286	438173	231	
Federal Bank	71	0	0	0	28	223	57	53	24	781	578	84	2434	421	302	112	3	114	102	44	10	0	0	0	864	766	8	758	99	0	0	0	#DIV/0!	5819	17019	2062	5401	32	
Indusind Bank	113	0	0	0		395	67	107	27	1068	992	18	114	12	68	271	3	119	44	55	22	0	0	0	1161	1080	12	860	80	0	0	0	#DIV/0!	8852	14276	2482	33568	235	
Yes Bank						10	0	0	0	42	24	80	300	1269	0	11			0	0	0				0	80							#DIV/0!	42	1039	80	36845	3451	
Karur Vysya	21					213	0	0	0	663	431	0	0	0	0	16			0	0	13				1000	223							#DIV/0!	1663	5623	0	0	0	
Ratnakar Bank Limited	0			#DIV/0!		0	264	27	#DIV/0!		0	152	468	#DIV/0!	6	0	1	11	#DIV/0!	6	0				#DIV/0!	108	0	11	358	#DIV/0!			#DIV/0!	120	#REF!	428	9473	#REF!	
South Indian Bank	49	0	0	0		94	16	39	41	412	436	81	179	41	28	19	2	71	376	22	4	0	0	0	0	486	305	42	373	122		16	150	#DIV/0!	948	6914	1081	1597	23
Bandhan Bank	2512	0	0	0		8709	2	7	0	4308	19443	290	1650	8																									

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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	34175	65
2017-2018	59098	42232	71
Growth (over last Yr.)	12.46%	23.58%	-

The disbursement during the year 2017-18 is Rs. 42232.00 crore, recorded an increase of 23.58% over the disbursement of Rs. 34175.00 crore made during the corresponding period of last F.Y. 2016-17.

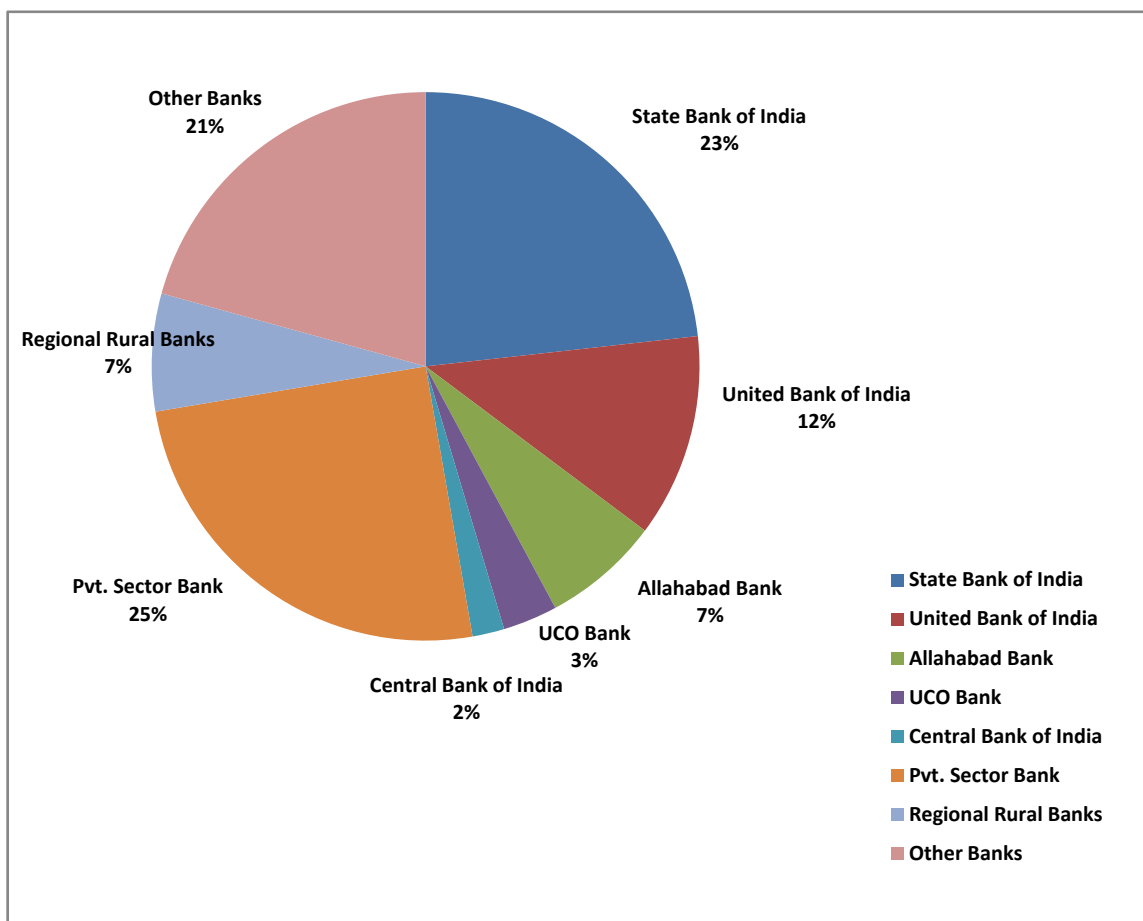
Agency wise achievement Status of Farm Credit under ACP in West Bengal Status reports of last 5 years and as on March 2018 is as under.

(Amt. Rs. in crore)

Plan Year	Parameter	Commercial Banks	RRBs	CO-Operatives	Others	Total
2012-13	Target	13945	3682	5873	0	23500
	Achievement	10670	1902	3363	0	15935
	% of Achv	77	52	57	0	68
2013-14	Target	23304	5814	9272	0	38390
	Achievement	13695	2942	4025	0	20662
	% of Achv	59	51	43	0	54
2014-15	Target	29800	5700	4300	0	39800
	Achievement	17811	1750	3766	0	23327
	% of Achv	60	31	88	0	59
2015-16	Target	28724	7582	7229	0	43535
	Achievement	24364	2911	3655	0	30930
	% of Achv	85	38	51	0	71
2016-17	Target	36493	6655	9403	0	52551
	Achievement	28887	1577	3711	0	34175
	% of Achv	79	24	39		65
2017-18	Target	45529	8868	4701	0	59098
	Achievement	36333	2925	2974	0	42232
	% of Achv	79	33	63		71

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 31.03.2018		
Bank Name	Actual Achievement	% of Share
State Bank of India	9813.16	23.24
United Bank of India	5061.15	11.98
Allahabad Bank	2924.01	6.92
UCO Bank	1364.11	3.23
Central Bank of India	793.94	1.88
Pvt. Sector Bank	10602.60	25.11
Regional Rural Banks	2925.48	6.93
Other Banks	8747.68	20.71
Total	42232.13	100.00



**Bank - wise Targets and Achievement in Agriculture for 2017-18
for the State of West Bengal under ACP 2017 -18 as on March 2018**

(Rs.in crore)

Sl.No.	Name of Bank	AGRICULTURE					
		2016 -17 (April-March)			2017 -18 (April- March)		
		Target	Achievement	% of	Target	Achievement	% of
				Achivement			Achivement
1	Allahabad Bank	3977.58	1120.44	28.17	4136.87	2924.01	70.68
2	Andhra Bank	171.74	128.44	74.79	302.39	152.24	50.35
3	Bank of Baroda	1337.84	389.15	29.09	1105.82	722.72	65.36
4	Bank of India	2255.06	1605.85	71.21	2580.12	728.90	28.25
5	Bank of Maharashtra	22.49	8.19	36.42	88.13	34.15	38.75
6	Canara Bank	1238.69	297.07	23.98	2238.43	444.92	19.88
7	Central Bank of India	2135.37	903.27	42.30	2449.26	793.94	32.42
8	Corporation Bank	170.18	86.71	50.95	306.66	98.54	32.13
9	Dena Bank	156.05	50.95	32.65	246.76	59.70	24.19
10	Indian Bank	489.87	187.41	38.26	413.63	226.19	54.68
11	Indian Overseas Bank	649.35	231.96	35.72	878.22	490.88	55.89
12	Oriental Bank of Commerce	571.86	187.41	32.77	684.99	223.51	32.63
13	Punjab National Bank	1920.01	929.13	48.39	2193.98	1287.31	58.67
14	Punajb & Sind Bank	48.77	26.84	55.03	102.38	29.45	28.77
15	Syndicate Bank	486.95	324.82	66.71	767.93	236.14	30.75
16	State Bank of India	8694.82	7158.62	82.33	9279.46	9813.16	105.75
17	Union Bank of India	995.35	352.41	35.41	1211.02	582.41	48.09
18	United Bank of India	4938.92	4128.45	83.59	7063.91	5061.15	71.65
19	UCO Bank	2362.25	1115.05	47.20	2649.97	1364.11	51.48
20	Vijaya Bank	51.20	68.71	134.20	159.74	97.34	60.94
21	IDBI Bank Ltd.	284.49	327.08	114.97	655.01	359.31	54.86
22	SBI Associates	19.64	22.13	112.68			
23	Other Bks.(Indusind and Federal)	75.95	146.20	192.50	284.98	44.86	15.74
24	Axis Bank	732.29	274.12	37.43	1046.83	385.91	36.86
25	HDFC Bank	605.30	1736.90	286.95	889.85	1892.58	212.69
26	ICICI Bank	630.81	415.00	65.79	778.51	341.90	43.92
27	Bandhan Bank	1469.95	6519.44	443.51	3014.31	7580.87	251.50
28	Ratnakar Bank Ltd.		52.64			86.09	
29	South Indian Bank		92.83			1.50	
30	Yes Bank					268.89	
A	Total Com.Bks.	36492.78	28887.22	79.16	45529.16	36332.68	79.80
31	BGVV	4277.50	968.39	22.64	6077.91	1788.91	29.43
32	PBGB	1688.97	390.19	23.10	1673.95	695.08	41.52
33	UBKGB	688.73	218.51	31.73	1116.14	441.49	39.56
B	Total of RRBs	6655.20	1577.09	23.70	8868.00	2925.48	32.99
C	St.Coop.Bk.	7958.87	3282.74	41.25	3707.61	2733.04	73.71
D	WBFC & Others	265.64		0.00	125.66		0.00
E	WBSCARDB	1178.63	428.12	36.32	867.34	240.93	27.78
Grand Total (A+B+C+D+E)		52551.12	34175.17	65.03	59097.77	42232.13	71.46

Bank wise flow of credit to Small & Marginal Farmers under ACP 2017-18					
(Position from 01.04.2017-31.03.2018)					
(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	15741	3174.62	22.81
2	Andhra Bank	1200	0	0.00	0.00
3	Bank of Baroda	15000	2794	530.26	18.63
4	Bank of India	35100	32650	18250.56	93.02
5	Bank of Maharashtra	300	54	30.56	18.00
6	Canara Bank	7500	6784	4426.35	90.45
7	Central Bank of India	43700	47381	4923.77	108.42
8	Corporation Bank	500	478	345.15	95.60
9	Dena Bank	300	298	920.56	99.33
10	Indian Bank	11000	517	512.48	4.70
11	Indian Overseas Bank	8500	684	465.58	8.05
12	Oriental Bank of Commerce	8100	912	360.18	11.26
13	Punjab National Bank	37600	30462	18264.16	81.02
14	Punjab & Sind Bank	0	24	16.85	0.00
15	Syndicate Bank	7100	7965	2656.14	112.18
16	State Bank of India	158000	237654	230596.16	150.41
17	Union Bank of India	16000	2578	2822.35	16.11
18	United Bank of India	102000	44157	32856.47	43.29
19	UCO Bank	48300	7822	3510.16	16.19
20	Vijaya Bank	1400	98	78.56	7.00
21	HDFC Bank	2500	2175	2150.45	87.00
22	AXIS Bank	9000	0	0.00	0.00
23	ICICI Bank	4900	0	0.00	0.00
24	IDBI Bank	400	457	248.62	114.25
25	Federal Bank	200	378	315.47	189.00
26	South Indian Bank		64	31.26	
27	Yes Bank		174	56.57	
A	Total Com.Bks.	587600	442301	327543.29	75.27
28	BGVB	102500	50463	16047.74	49.23
29	PBGB	27500	61597	52495.11	223.99
30	UBKGB	28700	9856	71542.23	34.34
B	Total of RRBs	158700	121916	140085.08	76.82
C	WB. St. Coop.Bk.	223300	929395	265875.78	416.21
D	WBSCARDB	30400	4875	4257.89	16.04
E	WBFC & Others	0	0	0	0.00
Grand Total (A+B+C+D+E)		1000000	1498487	737762.04	149.85

Bank wise flow of Credit to Share Croppers /Oral Lessees under ACP 2017-18					
(Position from 01.04.2017 - 31.03.2018)					
(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	281	178.42	2.34
2	Andhra Bank	100			0.00
3	Bank of Baroda	200	68	14.56	34.00
4	Bank of India	10000	2500	750.26	25.00
5	Bank of Maharashtra	100			0.00
6	Canara Bank	200	4618	3684.16	2309.00
7	Central Bank of India	10000	574	138.98	5.74
8	Corporation Bank	100	40	18.59	40.00
9	Dena Bank	100			0.00
10	Indian Bank	1000	48	26.95	4.80
11	Indian Overseas Bank	1000	175	68.59	17.50
12	Oriental Bank of Commerce	1000	14	29.51	1.40
13	Punjab National Bank	10000	8950	462.25	89.50
14	Punjab & Sind Bank	100			0.00
15	Syndicate Bank	1000			0.00
16	State Bank of India	25000	11976	4069.89	47.90
17	Union Bank of India	2000			0.00
18	United Bank of India	20000	2589	1175.56	12.95
19	UCO Bank	10000	876	691.57	8.76
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	32711	11310.44	30.54
22	BGVB	20000	10754	4191.94	53.77
23	PBGB	13000	6533	4288.12	50.25
24	UBKGB	6900	4347	1144.16	63.00
B	Total of RRBs	39900	21634	9624.22	54.22
C	St.Coop.Bk.	60000	42741	4266.10	71.24
D	WBSCARDB	0	45	52.74	0.00
E	WBFC & Others	0			0.00
Grand Total (A+B+C+D+E)		207000	97131	25253.5	46.92

Bank wise flow of Credit to Patta Holders under ACP 2017-18					
(Position from 01.04.2017- 31.03.2018)					
(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	588	126.41	5.88
2	Andhra Bank	100	0	0	0.00
3	Bank of Baroda	100	465	50.26	465.00
4	Bank of India	450	1854	956.26	412.00
5	Bank of Maharashtra	0	0	0	0.00
6	Canara Bank	350	845	680.56	241.43
7	Central Bank of India	5500	2615	535.50	47.55
8	Corporation Bank	0	0	0	0.00
9	Dena Bank	0	144	292.50	0.00
10	Indian Bank	400	0	0	0.00
11	Indian Overseas Bank	700	56	10.62	8.00
12	Oreintal Bank of Commerce	500	0	0.00	0.00
13	Punjab National Bank	7200	4021	1685.25	55.85
14	Punjab & Sind Bank	100	0	0	0.00
15	Syndicate Bank	500	0	0.00	0.00
16	State Bank of India	17500	6155	3278.59	35.17
17	Union Bank of India	1500	245	56.52	16.33
18	United Bank of India	15000	4751	956.16	31.67
19	UCO Bank	6000	1275	1260.11	21.25
20	Vijaya Bank	100	48	38.56	48.00
21	SBI Associates	0	0	0	0.00
22	ICICI Bank	0	0	0.00	0.00
A	Total Com.Bks.	66000	23062	9927.30	34.94
23	BGVB	18000	2085	1485.52	11.58
24	PBGB	8000	3418	2792.15	42.73
25	UBKGB	3000	272	94.56	9.07
B	Total of RRBs	29000	5775	4372.23	19.91
C	WBSt.Coop.Bk.	5000	18063	1785.16	361.26
D	WBCARD BANK LTD.		0	0	0.00
Grand Total (A+B+C+D)		100000	46900	16084.69	46.90

Bank wise flow of credit to New Farmers under ACP 2017-18					
(Position from 01.04.2017- 31.03.2018)					
(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	5423	2252.33	11.30
2	Andhra Bank	200			0.00
3	Bank of Baroda	7400	3134	1432.56	42.35
4	Bank of India	15800	15512	19400.15	98.18
5	Bank of Maharashtra	0			0.00
6	Canara Bank	5400	5200	2789.56	96.30
7	Central Bank of India	20400	4514	4592.35	22.13
8	Corporation Bank	0			0.00
9	Dena Bank	200	146	292.24	73.00
10	Indian Bank	2800	175	219.26	6.25
11	Indian Overseas Bank	4800	357	415.25	7.44
12	Oriental Bank of Commerce	2800	522	487.16	18.64
13	Punjab National Bank	10400	5844	5761.12	56.19
14	Punjab & Sind Bank	200	65	18.90	32.50
15	Syndicate Bank	3800	3973	6572.15	104.55
16	State Bank of India	77000	72621	71016.26	94.31
17	Union Bank of India	5400	2718	1859.54	50.33
18	United Bank of India	65000	21436	18596.26	32.98
19	UCO Bank	30000	5123	5339.14	17.08
20	Vijaya Bank	300	151	116.26	50.33
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	147795	141912.33	49.27
26	BGVB	45000	20841	6096.56	46.31
27	PBGB	25000	3066	1473.16	12.26
28	UBKGB	20000	3693	1983.56	18.47
B	Total of RRBs	90000	27600	9553.28	30.67
C	WB St.Coop.Bk.	110000	48676	7422.60	44.25
D	WBSCARDB	0	3551	4184.15	0.00
E	WBFC & Others	0			0.00
Grand Total (A+B+C+D+E)		500000	227622	163072.36	45.52

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	29186	112
2017-2018	38000	44059	116
Growth (over last year)	46%	51%	---

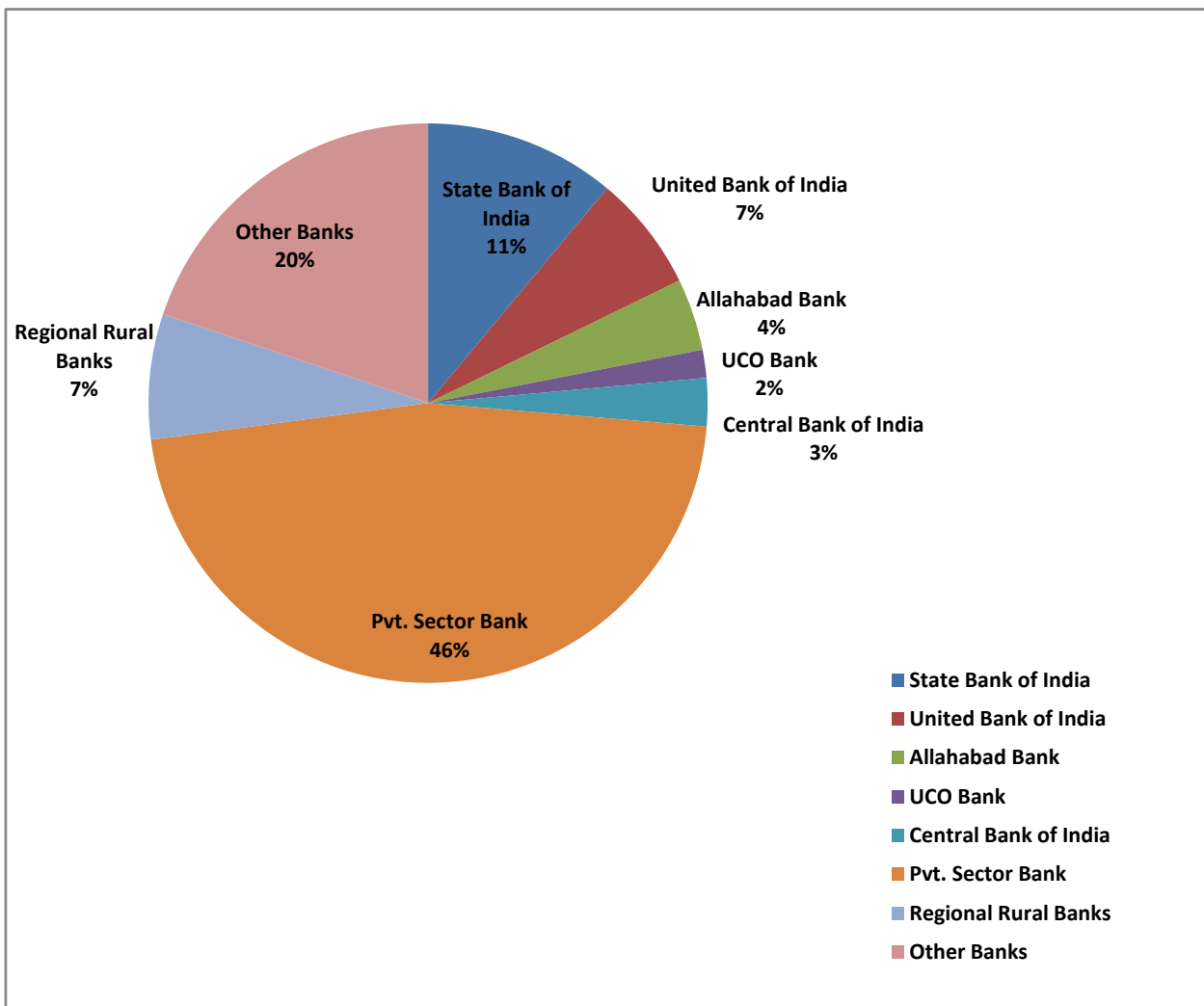
The disbursement during the year 2017-18 is Rs. 44059.00 crore recorded an increase of 51% over the disbursement of Rs. 29186.00 crore made during the corresponding period of last F.Y. 2016-17.

Agency wise achievement Status of MSE / MSME under ACP in West Bengal Status reports of last 5 Yrs and as on March 2018 are as under:

(Amt. Rs. in crore)						
Plan Year	Parameter	Commercial Banks	RRBs	CO-Operatives	Others	Total
2012-13	Target	9892	1940	1010	658	13500
	Achievement	9293	602	304	265	10464
	% of Achv	94	31	30	40	78
2013-14	Target	11872	2328	1211	789	16200
	Achievement	19615	1686	259	282	21842
	% of Achv	165	72	21	36	135
2014-15	Target	11961	2345	1221	796	16323
	Achievement	13946	834	116	151	15047
	% of Achv	117	36	10	19	92
2015-16	Target	16968	3018	1775	0	21761
	Achievement	21272	1270	345	0	22887
	% of Achv	125	42	19	0	105
2016-17	Target	21540	2813	1647	0	26000
	Achievement	27598	1109	479	0	29186
	% of Achv	128	39	29	0	112
2017-18	Target	30034	5386	2580	0	38000
	Achievement	40095	3196	768	0	44059
	% of Achv	133	59	30	0	116

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 31.03.2018		
Bank Name	Actual Achievement	% of Share
State Bank of India	4875.66	11.07
United Bank of India	2956.24	6.71
Allahabad Bank	1834.28	4.16
UCO Bank	713.61	1.62
Central Bank of India	1224.03	2.78
Pvt. Sector Bank	20519.31	46.57
Regional Rural Banks	3196.18	7.25
Other Banks	8740.39	19.84
Total	44059.70	100.00



Bank - wise Targets and Achievement in MSME for 2017-18							
for the State of West Bengal under ACP 2017-18 as on March 2018							
(Rs.in crore)							
Sl.No.	Name of Bank	MSME					
		2016-17 (April- March)			2017-18 (April- March)		
		Target	Achievement	% of Achivement	Target	Achievement	% of Achivement
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Allahabad Bank	1477.67	998.53	68	2708.95	1834.28	67.71
2	Andhra Bank	117.70	38.57	33	208.22	134.16	64.43
3	Bank of Baroda	685.38	386.14	56	756.65	630.63	83.35
4	Bank of India	964.70	884.87	92	1805.54	994.25	55.07
5	Bank of Maharashtra	34.60	12.36	36	74.32	48.56	65.34
6	Canara Bank	620.30	175.09	28	1433.60	370.46	25.84
7	Central Bank of India	1249.28	1048.25	84	1482.53	1224.03	82.56
8	Corporation Bank	327.59	171.87	52	249.23	185.57	74.46
9	Dena Bank	76.24	87.96	115	196.51	224.51	114.25
10	Indian Bank	183.91	176.80	96	280.43	236.67	84.40
11	Indian Overseas Bank	877.59	847.51	97	603.72	499.77	82.78
12	Oreintal Bank of Commerce	249.13	184.18	74	416.35	735.48	176.65
13	Punjab National Bank	1358.97	1367.77	101	1315.34	1456.28	110.72
14	Punjab & Sind Bank	59.27	46.94	79	88.85	229.17	257.93
15	Syndicate Bank	1128.49	1222.44	108	514.18	1292.08	251.29
16	State Bank of India	3367.42	3194.74	95	5930.20	4875.66	82.22
17	Union Bank of India	543.87	388.53	71	839.41	599.13	71.38
18	United Bank of India	2025.47	1384.56	68	4132.06	2956.24	71.54
19	UCO Bank	1154.22	1544.49	134	1970.80	713.61	36.21
20	Vijaya Bank	94.67	7.27	8	117.64	92.92	78.99
21	IDBI Bank Ltd.	213.37	221.98	104	453.27	242.55	53.51
22	SBBJ & SBH	53.36	19.42	36			
23	AXIS Bank	1100.19	1879.12	171	841.85	4882.11	579.93
24	HDFC Bank	1243.00	1632.24	131	669.11	2410.42	360.24
25	ICICI Bank	1817.46	2420.62	133	618.59	3431.97	554.81
26	Bandhan Bank	256.97	6946.01	2703	1963.56	8906.33	453.58
27	South Indian Bank		24.93		150.66	14.54	9.65
28	Yes Bank					759.79	
29	Federal Bank				61.90	27.59	44.57
30	Other Banks	259.34	284.31	110	150.45	86.56	57.53
A	Total Com.Bks.	21540.16	27597.50	128	30033.92	40095.32	133.50
31	BGVB	1663.89	528.08	32	3700.00	2328.92	62.94
32	PBGB	890.29	532.94	60	1025.04	547.98	53.46
33	UBKGB	258.62	48.08	19	661.10	319.28	48.30
B	Total of RRBs	2812.80	1109.10	39	5386.14	3196.18	59.34
C	St.Coop.Bk.	797.31	434.3	54	2036.80	713.05	35.01
D	WBFC & Others	617.21	31.58	5	65.21	21.48	32.94
E	WBCARDB	232.52	11.32	5	477.93	32.15	6.73
F	SIDBI	0.00	1.98	0		1.52	0.00
Grand Total (A+B+C+D+E+F)		26000.00	29185.78	112	38000.00	44059.70	115.95

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
2017-2018	11197	12519	112
Growth (Over last year)	20.20 %	-	-

All banks disbursed Rs. 12519.00 crore during the year, recording an achievement of 112% against the target of Rs. 11197.00 crore.

West Bengal												
BANK-WISE SECTORAL OUTSTANDING CREDIT UNDER PRIORITY SECTOR												
as on March 2018												
												(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	172577	248458.43	152582	120397.78	71348	615590.78	25864	139911.28	269789	1003960.49	44
2	Andhra Bank	488	37415.23	488	37415.23	5984	112956.23	1817	32856.14	8289	183227.60	43
3	Bank of Baroda	28485	80292.12	28382	67539.59	18944	278495.26	19256	132617.48	66685	491404.86	39
4	Bank of India	195012	193315.25	195012	193315.25	78100	419645.85	33591	212400.00	306703	825361.10	47
5	Bank of Maharashtra	1684	1854.49	1684	1854.49	2415	25854.16	7257	20491.16	11356	48199.81	23
6	Canara Bank	64659	62951.16	55845	37451.26	33448	194336.08	17845	38024.15	115952	295311.39	40
7	Central Bank of India	131867	119627.93	131867	119627.93	41084	160735.96	10120	59333.40	183071	339697.29	41
8	Corporation Bank	3685	26644.33	2986	16856.52	6084	48953.39	3964	28182.97	13733	103780.69	18
9	Dena Bank	1076	5622.27	1076	5622.27	3703	87909.18	3490	17712.15	8269	111243.60	38
10	Indian Bank	6541	12306.56	6541	12306.56	5433	51854.60	2513	26680.47	14487	90841.63	28
11	Indian Oveseas Bank	15415	92856.17	15415	92856.17	17942	190526.34	15074	35145.86	48431	318528.37	44
12	Oreintal Bank of Commerce	5674	58416.25	5426	44874.11	20856	245845.11	6071	25841.11	32601	330102.47	38
13	Punjab National Bank	238320	180924.85	238320	180924.85	43184	290101.45	84819	67394.15	366323	538420.45	34
14	Punjab & Sind Bank	472	5116.85	472	5116.85	3599	62791.45	2790	31461.12	6861	99369.42	33
15	Syndicate Bank	12523	14429.01	12240	12392.11	12912	103959.11	3984	39030.15	29419	157418.27	23
16	State Bank of India	432941	366656.00	432941	366656.00	75712	695739.46	129398	886825.00	638051	1949220.46	30
17	Union Bank of India	33745	100827.16	30854	84517.62	20854	150895.62	6484	97851.20	61083	349573.98	35
18	United Bank of India	547419	602070.10	511596	511759.50	148952	597586.54	68745	398154.12	765116	1597810.76	48
19	UCO Bank	115212	171347.00	114484	166451.02	58582	356200.12	22124	190526.23	195918	718073.35	49
20	Vijaya Bank	1784	61526.56	1784	61526.56	6345	92562.12	2952	17845.26	11081	171933.94	50
21	IDBI	135284	63135.08	135284	63135.08	36415	156412.11	20594	160719.30	192293	380266.49	49
A.	Public Sector Bks.Total	2144863	2505792.80	2075279	2202596.75	711896	4938950.92	488752	2659002.70	3345511	10103746.42	39
PRIVATE SECTOR BANKS												
22	HDFC Bank	122751	112493.57	122751	112493.57	363087	362576.62	24685	86171.38	510523	561241.57	31
23	AXIS Bank (UTI)	34856	91856.12	34856	91856.12	26854	290415.23	12856	68956.26	74566	451227.61	29
24	ICICI Bank	59638	65456.58	59638	65456.58	23232	377185.97	7915	59296.01	90785	501938.56	27
25	Federal Bank	4261	29739.52	4549	28622.41	524	27592.12	782	5282.79	5567	62614.43	33
26	Kotak Mahindra Bank	386	22945.61	188	13654.21	40411	32895.64	411	894.45	41208	56735.70	42
27	Indusind Bank	17964	32845.16	17964	32845.16	35894	108956.22	16	58.46	53874	141859.84	28
28	Bandhan Bank	1653779	610433.00	1653779	610433.00	1627090	745427.00	22772	6819.46	3303641	1362679.46	130
29	Ratnakar Bank Ltd.	38809	21781.14	38809	21781.14	59346	28389.01	121723	24308.52	219878	74478.67	16
30	South Indian Bank	70	9183.56	58	7932.56	568	42690.68	465	12701.45	1103	64575.69	33
31	Yes Bank	30214	70566.25	30214	70566.25	2737	81078.00	448	4518.15	33399	156162.40	
B	Private Sector Bks. Total	1962728	1067300.51	1962806	1055641.00	2179743	2097206.49	192073	269006.93	4334544	3433513.93	44
(A+B)	Total of Comm.Bks.	4107591	3573093	4038085	3258238	2891639	7036157	680825	2928010	7680055	13537260	40
REGIONAL RURAL BANKS												
32	BGVB (UBI)	398147	261849.53	398147	261849.53	226856	158217.88	126856	112415.12	751859	532482.53	95
33	PBGB (UCO)	113639	105994.00	113639	105994.00	105950	100734.00	26491	34629.11	246080	241357.11	108
34	UBKGB	137856	78541.23	137856	78541.23	14078	5051.56	53124	41152.02	205058	124744.81	101
C	RRBs Total	649642	446384.76	649642	446384.76	346884	264003.44	206471	188196.25	1202997	898584.45	99
D	W.B. St. Co-op.Bk	1499698	624771.98	1499697	374771.98	25153	51097.03	136840	245862.15	1661691	921731.16	69
E	WBSCARD Bank Ltd.	12102	99679.26	11234	88526.40	426	4214.58	421	3831.04	12949	107724.88	100
F	SIDBI						60521.03				60521.03	100
Grand Total (A+B+C+D+E+F)		6269033	4743929.31	6198658	4167920.89	3264102	7415993.49	1024557	3365899.07	10557692	15525821.87	37
Medium Enterprise							1311466.26				1311466.26	
Total MSME							8727459.75					
Total Prisec											16837288.13	40

West Bengal													
BANK-WISE SECTORAL OUTSTANDING CREDIT UNDER PRIORITY SECTOR													
as on March 2018													
												(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	160605	217678.20	63403	127456.06	52012	127456.16	77856	392451.08	63452	142578.26	6567	2689.59
2	Andhra Bank	1457	1000.11	426	846.23	3517	5789.26	4651	32561.74	412	1857.26	22	4.85
3	Bank of Baroda	28642	44654.15	4412	10845.25	13562	34856.15	22856	62540.12	2259	4485.26	356	24.15
4	Bank of India	53845	96128.89	53147	172415.56	71987	143960.25	50379	118563.25	13775	13960.89	1084	258.56
5	Bank of Maharashtra	733	6598.56	571	1074.16	1685	3794.16	1574	4485.56	0	0.00	3	0.51
6	Canara Bank	49016	29679.54	11744	11540.85	57236	47291.00	34026	47512.23	2654	4751.23	12745	1456.26
7	Central Bank of India	130103	96725.50	60671	46350.45	40108	44256.11	32913	52261.50	22931	4150.65	742	282.33
8	Corporation Bank	4080	15302.92	1219	2589.67	2286	10265.46	3065	39148.73	972	1276.42	21	51.98
9	Dena Bank	1295	3265.48	1048	1790.86	1720	11789.59	1286	19663.00	2690	30611.15	170	21.52
10	Indian Bank	4210	7895.26	1784	3484.26	1674	5627.14	4384	22624.02	876	3288.00	96	14.57
11	Indian Overseas Bank	17415	15854.16	4462	8217.26	8745	13526.17	21856	71451.26	10856	8598.62	725	238.26
12	Oriental Bank of Commerce	14517	49512.74	2865	24517.26	5584	18564.02	4285	49754.65	548	11652.48	66	40.18
13	Punjab National Bank	216748	282109.56	44270	130345.15	118957	169856.20	82347	170023.56	24891	21189.56	9360	1879.56
14	Punjab & Sind Bank	734	5116.23	654	2151.48	620	3599.62	878	20631.58	869	9485.56	0	0.00
15	Syndicate Bank	25943	27785.44	5084	7809.14	12785	44958.25	8605	42569.18	1184	3216.14	123	16.14
16	State Bank of India	477659	732340.16	128672	160233.56	255337	389217.16	254841	380606.26	94979	190897.11	2187	604.56
17	Union Bank of India	32856	57845.26	7845	11526.24	4922	11745.24	12151	62522.02	12741	24156.23	732	87.48
18	United Bank of India	306112	343517.01	222118	213456.74	319452	335141.20	201957	288511.26	136274	201474.16	18245	2684.14
19	UCO Bank	59223	301747.16	26856	70451.23	54211	64318.15	41939	94856.16	15962	22145.16	1839	1952.26
20	Vijaya Bank	4897	41856.16	1598	5784.56	3786	24256.62	2517	22562.23	4784	25956.26	541	2965.26
21	IDBI Bank	158307	73438.90	37118	18033.08	138540	160677.42	58327	70129.36	7217	11959.14	28	8.88
A.	Public Sector Bks.Total	1748397	2450051.39	679967	1030919.1	1168726	1670945.33	922693	2065428.8	420326	737689.54	55652	15281.04
PRIVATE SECTOR BANKS													
22	HDFC Bank	382689	104948.85	3002	2505.85	372755	73694.16	150667	70009.01	30723	9136.58		
23	AXIS Bank (UTI)	28154	64851.25	17855	38956.26	20855	31710.89	3685	57844.14	1684	2151.45		
24	ICICI Bank	73158	88625.57	7985	6965.86	50234	455715.36	49445	61074.22	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	27958	12415.26	4151	1684.16	8096	16112.25	14625	31756.26				
28	Bandhan Bank	3182794	1216192.25	929119	364051.45	3215422	1243548.00	1153477	474210.16	70119.00	29676.00		
29	Ratnakar Bank Ltd.	192682	36602.25	26284	3472.18	190793	36886.16	6831	1505.16	121745	21826.56		
30	South Indian Bank	74	141.82	4	4.84	61	487.56	18	156.26	4	18.56	0	0.00
31	Yes Bank	24021	9058.56	6	26.89	26	1803.56	209	1866.25	0	0.00	0	0.00
B	Private Sector Bks. Total	3916264	1540542.3	989016	418756.26	3860396	1864324.22	1383001	712779.64	225185	63879.57	0	0
(A+B)	Total of Comm.Bks.	5664661	3990593.7	1668983	1449675.3	5029122	3535269.55	2305694	2778208.4	645511	801569.11	55652	15281.04
REGIONAL RURAL BANKS													
32	BGVB (UBI)	682545	318246.35	161412	97820.11	168415	142895.15	187856	130474.64	42514	15475.58	0	0.00
33	PBGB (UCO)	102783	1102059.00	54508	29456.12	89461	94409.00	24632	70511.00	86189	26884.00	0	0.00
34	UBKGB	138451	65256.23	73954	41562.23	58956	41526.26	36856	18115.26	24856	11956.26	56	0.24
C	RRBs Total	923779	1485561.58	289874	168838.46	316832	278830.41	249344	219100.90	153559	54315.84	56	0.24
D	W.B. St. Co-op.Bk	1269874	347260.58	344856	96811.60	444969	109556.45	381675	109856.26	89562	70452.26		
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)													
		7864432	5891789.97	2309229	1751667.78	5793125	3935665.15	2942085	3132269.20	889716	927505.05	55708	15281.28

Agenda No. 7 (ii) : Review of Progress under MUDRA & Stand up India:

PRADHAN MANTRI MUDRA YOJANA (PMMY)

In the financial year 2017-18, all the Financial Institutions together sanctioned and disbursed Rs. 19149.81 crore.

Performances of the Banks in the State of West Bengal from 01.04.2017 to 31.03.2018 are furnished hereunder:

MUDRA ACHIEVEMENT 2017-18 (Amt. in Rs. / crore)								
BANKS	STATE: West Bengal As on 31.03.2018 (01.04.2017 to 31.03.2018)							
	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	78229	227.54	121734	2476.29	22952	1730.06	222915	4433.88
Pvt Banks	1848763	5992.24	215382	1548.79	4198	288.20	2068343	7829.24
Foreign Banks	0	0	18	0.48	28	2.36	46	2.84
RRB	11715	33.64	44033	791.87	701372	122.02	757120	947.53
NBFC (MFI)	2250909	4682.11	1462	17.21	49	3.63	2252420	4702.96
NBFC	53548	149.87	22080	290.95	2481	161.63	78109	602.45
Small Fin. Bk.	202437	557.39	8498	73.52	0	0.00	210935	630.91
TOTAL	4445601	11642.79	413207	5199.12	731080	2307.90	5589888	19149.81

Bank wise and District wise details of disbursement is Annexed.

Bankwise Progress Report of MUDRA Scheme of West Bengal for the Financial Year 2017-18														
(from 01.04.2017 to 31.03.2018)														
[Amount Rs. in Crore]														
Sr No	Bank Type Name	Bank Name	Shishu (Loans up to Rs. 50,000)			Kishore (Loans from Rs. 50,001 to Rs. 5.00)			Tarun (Loans from Rs. 5.00 to Rs. 10.00)			Total		
			No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt
1		SBI and Associates												
1.1		State Bank of India	5515	18.23	17.99	17835	514.99	510.71	7170	558.85	558.4	30520	1092.08	1087.1
		Total	5515	18.23	17.99	17835	514.99	510.71	7170	558.85	558.4	30520	1092.08	1087.1
2		Public Sector Commercial Banks												
2.1		Allahabad Bank	4087	14.37	14.27	24402	433.78	428.85	2494	183.43	182.67	30983	631.59	625.79
2.2		Andhra Bank	899	4.1	4.03	741	16.75	15.46	242	20.58	19.68	1882	41.42	39.17
2.3		Bank of Baroda	1634	6.39	6.27	4303	101.19	96.6	988	81.58	80.5	6925	189.16	183.38
2.4		Bank of India	4372	18.63	18.47	8248	173.86	166.28	1034	80.91	75.84	13654	273.39	260.58
2.5		Bank of Maharashtra	88	0.34	0.32	343	9.49	8.4	210	18.15	15.89	641	27.98	24.61
2.6		Canara Bank	8107	26.18	26.06	8218	143.01	138.83	1066	77.91	74.53	17391	247.1	239.42
2.7		Central Bank of India	2812	11.22	8.68	4411	96.17	86.06	629	48.83	43.62	7852	156.22	138.37
2.8		Corporation Bank	734	2.77	2.62	558	13.29	13.18	209	17.51	17.47	1501	33.56	33.26
2.9		Dena Bank	1464	1.18	1.18	569	12.37	12.18	153	11.85	11.61	2186	25.39	24.97
2.1		Indian Bank	328	0.78	0.67	747	18.12	17.75	222	16.93	16.86	1297	35.83	35.28
2.11		Indian Overseas Bank	1451	5.15	5.08	1843	36.15	34.21	281	21.42	19.68	3575	62.71	58.97
2.12		Oriental Bank of Commerce	667	2.56	1.87	1591	43.53	41.33	728	59.2	58.59	2986	105.3	101.79
2.13		Punjab National Bank	4374	17.92	14.94	7822	179.83	156.81	1622	129.95	114.99	13818	327.7	286.75
2.14		Syndicate Bank	592	2.53	1.88	1946	49.64	38.71	422	34.32	25.34	2960	86.49	65.92
2.15		Union Bank of India	825	3.5	3.15	3475	77.22	68.91	557	40.57	34.72	4857	121.3	106.78
2.16		United Bank of India	7678	27.74	26.98	24102	494.57	469.71	3265	261.93	257.28	35045	784.24	753.98
2.17		Punjab & Sind Bank	155	0.46	0.35	465	9.95	8.44	144	10.97	9.91	764	21.38	18.69
2.18		UCO Bank	21208	51.1	41.66	7555	133.51	113.24	822	68.32	56.13	29585	252.93	211.03
2.19		Vijaya Bank	513	1.93	1.91	947	19.78	19.52	198	14.98	14.65	1658	36.7	36.08
2.2		IDBI Bank Limited	10726	29.16	29.16	1613	31.1	31.1	496	41.7	41.7	12835	101.96	101.96
		Total	72714	228.01	209.55	103899	2093.31	1965.58	15782	1241.03	1171.66	192395	3562.35	3346.78
3		Private Sector Commercial Banks												
3.1		Federal Bank	19	0.09	0.08	49	1.81	1.6	32	2.4	2.2	100	4.3	3.88
3.2		Jammu & Kashmir Bank	6	0.01	0.01	6	0.22	0.22	4	0.35	0.35	16	0.58	0.58
3.3		Karnataka Bank	12	0.05	0.01	86	2.23	1.06	48	3.3	2	146	5.57	3.07
3.4		Karur Vysya Bank	0	0	0	11	0.38	0.38	14	0.94	0.87	25	1.32	1.26
3.5		Lakshmi Vilas Bank	0	0	0	0	0	0	1	0.09	0.09	1	0.09	0.09
3.6		Ratnakar Bank	442	0.95	0.95	0	0	0	0	0	0	442	0.95	0.95
3.7		South Indian Bank	2	0.01	0.01	1	0.05	0.05	3	0.21	0.21	6	0.27	0.27
3.8		Tamilnad Mercantile Bank	0	0	0	0	0	0	1	0.1	0.1	1	0.1	0.1
3.9		ICICI Bank	7679	21.66	21.66	2262	68.53	68.51	1653	123.48	123.48	11594	213.67	213.65
3.1		Axis Bank	65057	122.89	122.89	891	32.36	32.36	1078	80.25	80.25	67026	235.49	235.49
3.11		IndusInd Bank	3511	14.46	14.46	4227	76.24	76.24	714	40.59	40.59	8452	131.29	131.29
3.12		Yes Bank	16179	38.59	38.59	112	3.71	3.71	115	8.27	8.27	16406	50.58	50.58
3.13		HDFC Bank	171423	383.03	383.03	621	23.65	23.65	462	25.05	25.05	172506	431.73	431.73
3.14		DCB Bank	0	0	0	1	0.04	0.04	1	0.08	0.08	2	0.12	0.12
3.15		Kotak Mahindra Bank	0	0	0	77	2.78	2.65	72	5.33	4.65	149	8.12	7.3
3.16		Bandhan Bank	1560365	5348.91	5348.91	206299	1334.59	1334.59	0	0	0	1766664	6683.5	6683.5
3.17		IDFC Bank Limited	24068	61.65	61.65	739	3.72	3.72	0	0	0	24807	65.37	65.37
		Total	1848763	5992.29	5992.24	215382	1550.32	1548.79	4198	290.44	288.2	2068343	7833.05	7829.24
4		Foreign Banks												
4.1		Citibank	0	0	0	18	0.48	0.48	17	1.3	1.3	35	1.78	1.78
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	28	2.36	2.36	46	2.84	2.84
5		Regional Rural Banks												
5.1		Bangiya Gramin Vikash Bank	5887	17.31	16.17	10587	197.29	183.01	235	18.3	16.19	16709	232.9	215.37
5.2		Paschim Banga Gramin Bank	4960	15.59	15.59	24217	483.84	483.84	1109	103.59	103.59	30286	603.01	603.01
5.3		Uttarabanga Kshetriya Gramin Bank	868	2.98	1.88	9229	222.38	125.02	700028	2.53	2.25	710125	227.89	129.15
		Total	11715	35.87	33.64	44033	903.51	791.87	701372	124.42	122.02	757120	1063.8	947.53
6		NBFC-Micro Finance Institutions												
6.1		VEDIKA CREDIT CAPITAL LTD	49096	124.25	124.25	0	0	0	0	0	0	49096	124.25	124.25
6.2		Village Financial Services Pvt Ltd	196906	540.26	540.26	0	0	0	0	0	0	196906	540.26	540.26
6.3		Muthoot Microfin Ltd	231	0.48	0.48	0	0	0	0	0	0	231	0.48	0.48
6.4		ASA International India Microfinance Pvt. Ltd.	337489	783.58	783.58	0	0	0	0	0	0	337489	783.58	783.58
6.5		JAGARAN MICROFIN PVT LTD.	132719	272.55	267.08	0	0	0	0	0	0	132719	272.55	267.08
6.6		SHARE MICROFIN LIMITED	22934	53.33	53.33	0	0	0	0	0	0	22934	53.33	53.33
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	42062	120.73	120.73	1341	16.55	16.55	49	3.63	3.63	43452	140.92	140.92
6.9		Satin Creditcare Network Limited	110445	251.57	251.57	0	0	0	0	0	0	110445	251.57	251.57
6.1		Asirvad Microfinance Pvt. Ltd.	120340	190.78	190.78	0	0	0	0	0	0	120340	190.78	190.78
6.11		Fusion Microfinance Pvt. Ltd.	8327	17.44	16.93	0	0	0	0	0	0	8327	17.44	16.93
6.12		Arohan Financial Services Pvt. Ltd.	279654	661.39	661.39	121	0.66	0.66	0	0	0	279775	662.06	662.06
6.13		SKS Microfinance Limited	949463	1867.51	1668.99	0	0	0	0	0	0	949463	1867.51	1668.99
		Total	2250909	4886.62	4682.11	1462	17.21	17.21	49	3.63	3.63	2252420	4907.47	4702.96
7		Non Banking Financial Companies												
7.1		Reliance Capital Ltd	41151	98.22	98.22	333	5.58	5.58	105	7.4	7.4	41589	111.21	111.21
7.2		CAPITAL FIRST LIMITED	12311	51.54	51.44	15966	127.59	127.59	177	11.89	11.89	28454	191.02	190.92
7.3		Mahindra and Mahindra Financial Services Limited	0	0	0	131	60.81	6.08	456	26.45	26.45	587	87.26	32.53
7.4		Magma Fincorp Limited	0	0	0	1769	63.07	63.07	802	52.38	52.38	2571	115.45	115.45
7.5		Bajaj Finance Limited	58	0.07	0.07	307	10.96	10.96	474	33.72	33.72	839	44.75	44.75
7.6		Fullerton India Credit Company Limited	28	0.13	0.13	3574	77.66	77.66	467	29.78	29.78	4069	107.58	107.58
		Total	53548	149.96	149.87	22080	345.68	290.95	2481	161.63	161.63	78109	657.27	602.45
8		Small Finance Banks												
8.1		Ujjivan Small Finance Bank	195259	549.36	549.36	8498	73.52	73.52	0	0	0	203757	622.88	622.88
8.2		North East Small Finance Bank Limited	3170	6.68	6.68	0	0	0	0	0	0	3170	6.68	6.68
8.3		ESAF Small Finance Bank	4008	1.35	1.35	0	0	0	0	0	0	4008	1.35	1.35
		Total	202437	557.39	557.39	8498	73.52	73.52	0	0	0	210935	630.91	630.91
		Grand Total	4445601	11868.39	11642.79	413207	5499.01	5199.12	731080	2382.36	2307.9	5589888	19749.76	19149.81

District wise Progress Report of MUDRA Scheme of West Bengal for the year 2017-18													
(From 01.04.2017 to 31.03.2018)													
[Amount Rs. in Crore]													
Sr No	State/District	Shishu			Kishore			Tarun			Total		
		No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt
1	Alipurduar	120680	328.29	327.34	9269	130.37	119.12	12	0.85	0.85	129961	459.51	447.3
2	Bankura	74547	179.13	171.95	7140	121.92	115.68	776	60.14	57.67	82463	361.19	345.3
3	Bardhaman	365048	917.75	901.79	27946	452.25	440.42	3055	240.63	233.9	396049	1610.62	1576.11
4	Birbhum	182153	464.27	461.06	19387	270.31	265.21	946	79.74	77.83	202486	814.32	804.11
5	Cooch Behar	205289	587.81	586.02	26036	270.07	220.61	700440	34.45	33.18	931765	892.34	839.8
6	Dakshin Dinajpur	90829	238	232.25	6550	77.06	73.77	329	25.42	24.43	97708	340.48	330.45
7	Darjiling	143896	380.55	375.82	12559	152.51	130.13	963	75.9	71.83	157418	608.96	577.78
8	Howrah	284653	802.44	790.6	24462	304.2	297.36	1367	110.21	107.48	310482	1216.85	1195.45
9	Hugli	245458	669.95	659.08	27129	391.61	379.04	1841	143.92	138.28	274428	1205.47	1176.4
10	Jalpaiguri	205504	497.22	486.92	16988	209.55	175.56	880	69.81	66.87	223372	776.58	729.36
11	Kalimpong	719	2.74	2.74	402	2.66	2.66	0	0	0	1121	5.4	5.4
12	Kolkata	266779	677.17	653.37	19791	393.26	380.52	6363	480.61	465.5	292933	1551.04	1499.39
13	Maldah	152898	423.55	416.4	18782	257.29	252.69	924	71.74	70.62	172604	752.58	739.7
14	Murshidabad	394802	1059.13	1028.38	28129	288.67	282.05	999	77.68	75.83	423930	1425.48	1386.26
15	Nadia	314075	820.66	789.11	23063	258.69	252.16	1317	105.18	102.7	338455	1184.53	1143.97
16	North 24 Parganas	472948	1292.13	1264.93	39922	464.11	451.69	2963	228.58	221.11	515833	1984.82	1937.73
17	Other	81624	212.96	212.87	22819	349.4	294.68	2481	161.63	161.63	106924	723.99	669.17
18	Paschim Medinipur	155401	403.36	398.33	17968	295.88	282.78	1838	141.03	135.55	175207	840.28	816.66
19	Purba Medinipur	137262	399.85	398.11	16321	239.11	229.22	1405	110.23	104.63	154988	749.19	731.96
20	Puruliya	37728	88.38	88.02	4344	78.2	74.61	413	31.48	30.41	42485	198.06	193.04
21	South 24 Parganas	340763	928.37	906.83	28914	332.34	323.93	1305	98.16	93.46	370982	1358.87	1324.22
22	Uttar Dinajpur	172545	494.66	490.84	15286	159.55	155.26	463	35	34.14	188294	689.21	680.24
	Total	4445601	11868.39	11642.79	413207	5499.01	5199.12	731080	2382.36	2307.90	5589888	19749.76	19149.81

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.

Loans under the scheme have been extended to 4182 SCs/STs/Women beneficiaries amounting to Rs. 988.22 crore upto 31.03.2018.

Summarized progress report under Stand Up India scheme for the State of West Bengal as on 31.03.2018 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	
1282	2900	4182	280.82	707.40	988.22

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 31.03.2018 (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	196	71	165	236	1470.16	3607.53	5077.69
2	Andhra Bank	72	72	40	102	142	801.03	1961.13	2762.16
3	Bank of Baroda	212	156	59	144	203	1340.85	3296.81	4637.66
4	Bank of India	377	298	106	258	364	2265.47	6886.49	9151.96
5	Bank of Maharashtra	35	10	7	12	19	106.54	276.47	383.01
6	Canara Bank	291	34	11	28	39	298.64	746.78	1045.42
7	Central Bank of India	338	92	36	83	119	830.97	2043.10	2874.07
8	Corporation Bank	57	18	7	17	24	121.84	354.71	476.55
9	Dena Bank	58	8	4	6	10	58.65	145.54	204.19
10	Indian Bank	82	15	6	15	21	112.60	281.05	393.65
11	Indian Oversea Bank	164	42	16	41	57	375.92	927.90	1303.82
12	Oriental Bk. of Comm.	108	5	2	5	7	45.50	118.15	163.65
13	Punjab National Bank	278	240	96	234	330	1961.84	4844.52	6806.36
14	Punjab & Sind Bank	39	28	12	24	36	260.11	670.34	930.45
15	Syndicate Bank	122	78	32	67	99	760.95	1905.50	2666.45
16	State Bank of India	1288	534	190	385	575	4624.11	11329.64	15953.75
17	Union Bank of India	187	32	14	38	52	312.22	780.52	1092.74
18	United Bank of India	869	826	441	974	1415	9708.14	24053.22	33761.36
19	UCO Bank	389	96	36	84	120	722.14	1780.36	2502.50
20	Vijaya Bank	56	16	6	14	20	110.11	279.08	389.19
21	IDBI Bank	99	58	21	50	71	410.02	1022.08	1432.10
	Public Sector Banks	5667	2854	1213	2746	3959	26697.81	67310.93	94008.73
22	AXIS Bank	236	1	0	1	1	5.64	13.82	19.46
23	ICICI Bank	233	14	6	14	21	129.54	320.64	450.18
24	HDFC Bank	184	18	6	14	20	174.85	429.93	604.78
25	Indusind Bank	67	67	42	92	134	801.54	1978.31	2779.85
26	Bandhan Bank	347	0	0	0	0	0.00	0.00	0.00
	Private Sector Banks	1067	100	55	121	175	1111.57	2742.69	3854.26
27	BGVB	587	38	11	27	38	201.45	519.92	721.37
28	PBGB	230	8	3	6	9	66.85	151.76	218.61
29	UBKGB	142	1	0	1	1	4.25	15.21	19.46
	RRBs	959	47	14.4	33.8	48.2	272.55	686.89	959.44
	Total	7693	3001	1282	2900	4182	28081.93	70740.50	98822.43

Agenda No. 7 (iii) : Flow of Credit to Micro, Small & 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 could disburse Rs. 44059.00 crore under MSME as against the target of Rs.38,000.00 crore, i.e. 116% of the total target during the financial year 2017-18.

Achievement of MSME under ACP for the last 4 financial years along with this year is given below:

Year	Target	Achievement	% of Achievement
2013-14	16200	21842	135
2014-15	16323	15047	92
2015-16	21762	22887	105
2016-17	26000	29186	112
2017-18	38000	44059	116

Bank-wise performance in MSME for the State of West Bengal as on 31.03.2018 is appended in the next page.

Bank - wise Targets and Achievement in MSME for 2017-18							
for the State of West Bengal under ACP 2017-18 as on March 2018							
(Rs.in crore)							
Sl.No.	Name of Bank	MSME					
		2016-17 (April- March)			2017-18 (April- March)		
		Target	Achievement	% of Achivement	Target	Achievement	% of Achivement
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Allahabad Bank	1477.67	998.53	68	2708.95	1834.28	67.71
2	Andhra Bank	117.70	38.57	33	208.22	134.16	64.43
3	Bank of Baroda	685.38	386.14	56	756.65	630.63	83.35
4	Bank of India	964.70	884.87	92	1805.54	994.25	55.07
5	Bank of Maharashtra	34.60	12.36	36	74.32	48.56	65.34
6	Canara Bank	620.30	175.09	28	1433.60	370.46	25.84
7	Central Bank of India	1249.28	1048.25	84	1482.53	1224.03	82.56
8	Corporation Bank	327.59	171.87	52	249.23	185.57	74.46
9	Dena Bank	76.24	87.96	115	196.51	224.51	114.25
10	Indian Bank	183.91	176.80	96	280.43	236.67	84.40
11	Indian Overseas Bank	877.59	847.51	97	603.72	499.77	82.78
12	Oreintal Bank of Commerce	249.13	184.18	74	416.35	735.48	176.65
13	Punjab National Bank	1358.97	1367.77	101	1315.34	1456.28	110.72
14	Punjab & Sind Bank	59.27	46.94	79	88.85	229.17	257.93
15	Syndicate Bank	1128.49	1222.44	108	514.18	1292.08	251.29
16	State Bank of India	3367.42	3194.74	95	5930.20	4875.66	82.22
17	Union Bank of India	543.87	388.53	71	839.41	599.13	71.38
18	United Bank of India	2025.47	1384.56	68	4132.06	2956.24	71.54
19	UCO Bank	1154.22	1544.49	134	1970.80	713.61	36.21
20	Vijaya Bank	94.67	7.27	8	117.64	92.92	78.99
21	IDBI Bank Ltd.	213.37	221.98	104	453.27	242.55	53.51
22	SBBJ & SBH	53.36	19.42	36			
23	AXIS Bank	1100.19	1879.12	171	841.85	4882.11	579.93
24	HDFC Bank	1243.00	1632.24	131	669.11	2410.42	360.24
25	ICICI Bank	1817.46	2420.62	133	618.59	3431.97	554.81
26	Bandhan Bank	256.97	6946.01	2703	1963.56	8906.33	453.58
27	South Indian Bank		24.93		150.66	14.54	9.65
28	Yes Bank					759.79	
29	Federal Bank				61.90	27.59	44.57
30	Other Banks	259.34	284.31	110	150.45	86.56	57.53
A	Total Com.Bks.	21540.16	27597.50	128	30033.92	40095.32	133.50
31	BGVB	1663.89	528.08	32	3700.00	2328.92	62.94
32	PBGB	890.29	532.94	60	1025.04	547.98	53.46
33	UBKGB	258.62	48.08	19	661.10	319.28	48.30
B	Total of RRBs	2812.80	1109.10	39	5386.14	3196.18	59.34
C	St.Coop.Bk.	797.31	434.3	54	2036.80	713.05	35.01
D	WBFC & Others	617.21	31.58	5	65.21	21.48	32.94
E	WBCARDB	232.52	11.32	5	477.93	32.15	6.73
F	SIDBI	0.00	1.98	0		1.52	0.00
Grand Total (A+B+C+D+E+F)		26000.00	29185.78	112	38000.00	44059.70	115.95

Agenda No. 7(iv) : Kisan Credit Card (KCC) & Pradhan Mantri Fasal Bima Yojana (PMFBY)

KISAN CREDIT CARD (KCC):

In the last SLBC (140th) meeting of West Bengal held on 16.03.2018 where it was decided to cover 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.

All the banks operating in the State have issued 19,89,626 KCCs during the financial year 2017-18 i.e. 117% of annual target of 17.00 lac. Total financial outlay for KCC stood at Rs. 8313.08 crore as on 31.03.2018.

Average per ticket KCC disbursement of Rs. 41,782/- as on 31.03.2018. Average credit per KCC of all the banks excluding West Bengal State Co-operative Bank stood at Rs. 68,725/- while the average credit per KCC of West Bengal State Co-operative Bank stood at Rs. 26,589/- . It is observed that average disbursement per KCC increased from Rs. 36,634/- to Rs. 41,782/- during the last one year.

Performance of KCCs for last 4 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
2017-18	17,00,000	19,89,626	117

The status of disbursement and outstanding figure as on 31.03.2018 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- 31.03.2018)					
(Rs.in lac)					
S No.	Bank	Target	Issued		Achievement
		No	No.	Amt.	(No) in %
Public Sector Banks					
1	Allahabad Bank	60000	28421	15557.95	47
2	Andhra Bank	500	84	41.18	17
3	Bank of Baroda	6000	9541	6162.25	159
4	Bank of India	45000	36450	44695.00	81
5	Bank of Maharashtra	400	0	0.00	0
6	Canara Bank	8000	14216	10551.00	178
7	Central Bank of India	35000	22455	12536.44	64
8	Corporation Bank	800	283	259.47	35
9	Dena Bank	800	141	130.52	18
10	Indian Bank	8000	3256	2062.34	41
11	Indian Overseas Bank	6000	1897	915.64	32
12	Oriental Bank of Commerce	6000	4265	2491.65	71
13	Punjab National Bank	18000	106076	65478.03	589
14	Punjab & Sind Bank	800	0	0.00	0
15	Syndicate Bank	6000	3977	2625.85	66
16	State Bank of India	74000	112954	142367.14	153
17	Union Bank of India	15000	3710	5281.66	25
18	United Bank of India	65000	51794	35173.34	80
19	UCO Bank	55000	20807	11453.94	38
20	Vijaya Bank	1000	632	375.51	63
21	IDBI Bank	4000	6915	6394.08	173
A	Total	415300	427874	364552.99	103
Private Sector Banks					
22	HDFC Bank	6000	98413	32164.65	1640
23	ICICI Bank	6000	3012	3995.00	50
24	AXIS Bank (UTI)	2500	4389	3995.95	176
25	Federal Bank	200	403	120.47	202
26	Bandhan Bank	24000			
27	Yes Bank		0	0.00	
B	Total	38700	106217	40276.07	274
(A+B)	Total of Comm.Bks.	454000	534091	404829.06	118
Regional Rural Banks					
28	BGVB (UBI)	40000	94498	26798.47	236
29	PBGB (UCO)	35000	42125	31983.56	120
30	UBKGB	20000	46698	29430.00	233
C	RRBs Total	95000	183321	88212.03	193
D	W.B. St. Co-op.Bk	1150000	1272214	338267.29	111
E	WBSCARD Bank Ltd.	1000			0
Grand Total (A+B+C+D+E)		1700000	1989626	831308.38	117

DISTRICT WISE DISBURSEMENT POSITION OF KCC as on 31.03.2018			
S No.	Name of the District	No	Amt. (Rs.in Lac)
1	ALIPURDUAR	9051	4542.18
2	BANKURA	97462	41851.26
3	BIRBHUM	295684	108654.25
4	BURDWAN	261745	102116.25
5	COOCH BEHAR	48527	20854.17
6	DAKSHIN DINAPUR	31145	11856.26
7	DARJEELING	5540	2485.96
8	HOOGLHY	171856	70451.22
9	HOWRAH	49258	13556.95
10	JALPAIGURI	36855	14582.66
11	MALDA	35112	13161.17
12	MURSHIDABAD	54062	19856.34
13	NADIA	174328	141085.64
14	NORTH 24 PGS	52665	19745.11
15	PASCHIM MEDINIPUR	196856	65859.12
16	PURBA MEDINIPUR	331114	138745.64
17	PURULIA	25415	6895.22
18	SOUTH 24 PGS	78458	25845.16
19	UTTAR DINAJPUR	34493	9163.82
	GRAND TOTAL	1989626	831308.38

Bankwise Outstanding Position of KCC as on 31.03.2018			
S No.	Bank	No.	Amount (Rs. in Lac)
PUBLIC SECTOR BANKS			
1	Allahabad Bank	90069	50423.96
2	Andhra Bank	374	275.16
3	Bank of Baroda	24051	16366.58
4	Bank of India	186275	74510.00
5	Bank of Maharashtra	236	284.16
6	Canara Bank	25506	18596.26
7	Central Bank of India	85749	45614.75
8	Corporation Bank	2948	2521.71
9	Dena Bank	647	468.29
10	Indian Bank	13547	8565.28
11	Indian Overseas Bank	8186	11887.16
12	Oreintal Bank of Commerce	5850	4185.16
13	Punjab National Bank	179800	103077.23
14	Punajb & Sind Bank	131	88.84
15	Syndicate Bank	8754	5571.16
16	State Bank of India	219239	145645.02
17	Union Bank of India	24515	23762.54
18	United Bank of India	301222	148477.00
19	UCO Bank	70689	34896.56
20	Vijaya Bank	2234	1914.01
21	IDBI Bank	16599	17934.82
A	Comm.Bks.Total	1266621	715065.65
PRIVATE SECTOR BANKS			
22	HDFC	122287	60787.52
23	ICICI	23145	10960.58
24	AXIS Bank (UTI)	23432	140034.84
25	Federal Bank	875	4965.25
26	Yes Bank	23846	5267.48
B	Total	193585	222015.67
(A+B)	Total of Comm.Bks.	1460206	937081.32
REGIONAL RURAL BANKS			
27	BGVB (UBI)	375484	162798.47
28	PBGB (UCO)	122385	92202.58
29	UBKGB	82931	57104.56
C	RRBs Total	580800	312105.61
D	W.B. St. Co-op.Bk	1860446	459445.48
E	WBSCARD Bank Ltd.		
Grand Total (A+B+C+D+E)		3901452	1708632.41

Pradhan Mantri Fasal Bima Yojana (PMFBY/BFBY)

The Notification for Pradhan Mantri Fasal Bima Yojana (PMFBY/BFBY)- Kharif 2018 is yet to be issued by Agriculture Dept. GoWB. Immediately after receiving the notification, the same will be communicated to all Stakeholders of SLBC West Bengal.

Agenda No. 7(v) : Flow of credit to Self Help Groups (SHGs)

At the end of financial year 2017-18, credit linkage of SHG stood at Rs. 8155.97 crore (102% of the financial target) covering 4,44,327 nos of groups (111% of the physical target) as against Credit Linkage of Rs. 3329.81 crore covering 2,24,884 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 1,34,715 SHGs during the financial year 2017-18.

It may please be mention here that, Reserve Bank of India, Kolkata, vide letter no. Kol.FIDD.No.700/03.02.005/2017-18 dated 28.02.2018 advised the SLBC- West Bengal to reconsider the minimum benchmark limit for SHG credit linkage as per RBI Master circular on DAY-NRLM issued on 01.07.2017 instead of the SLBC resolution adopted in this matter i.e. 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 matter is being placed before the house for discussion.

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.	Achievement-Credit Linked	
	Deposit Link	Credit Link		No.	Amt.
2012-2013	150000	150000	126398	108924	674.41
2013-2014	150000	150000	137222	129333	925.91
2014-2015	150000	158000	63384	114041	1026.03
2015-2016	150000	178515	96309	200967	2084.08
2016-2017	150000	250018	102392	224884	3329.81
2017-2018	150000	400000	134715	444327	8155.97

Average Credit per SHG for the banks operating in the State for the year ended 31.03.2018 stood at Rs. 1,83,557.83/- as against Rs. 1,48,068/- during the same period of the last year, registering a growth of Rs. 35490/- per SHG.

Details of the performance of Banks (both bank wise & district wise) regarding Credit linkage and Savings linkage to SHGs as on 31.03.2018 have been given in the Annexure.

Position of SHG Bank Credit Linkage Programme for the State of West Bengal							
(From 01.04.2017 to 31.03.2018)							
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	28376	25495.76	31749	58050.61
2	ANDHRA BANK	401	730.01	62	67.93	161	236.2
3	BANK OF BARODA	4204	8543.66	3112	2198.51	4245	8028.13
4	BANK OF INDIA	14154	27894.67	7224	5368.19	11127	18990.38
5	BANK OF MAHARASHTRA			4	1.80	0	0
6	CANARA BANK	4169	7888.22	1707	2126.08	4154	6280.91
7	CENTRAL BANK OF INDIA	25647	48403.52	22868	15777.85	23691	44347.31
8	CORPORATION BANK	52	90.6	48	39.96	15	19
9	DENA BANK	80	115.74	24	14.76	169	296.15
10	IDBI	72	131.6	2441	6214.14	989	3065.75
11	INDIAN BANK	1496	3121.51	790	885.19	1202	1998.39
12	INDIAN OVERSEAS BANK	2200	4510.48	1057	1031.78	1908	3737.66
13	ORIENTAL BANK OF COMMERCE	954	1997.32	227	93.47	318	511.63
14	PUNJAB AND SIND BANK			9	6.31	0	0
15	PUNJAB NATIONAL BANK	15361	31078.77	11592	8927.44	16044	30327.06
16	STATE BANK OF INDIA	57198	113718.09	33887	38630.90	51000	93360.29
17	SYNDICATE BANK	2491	4902.5	1945	1825.73	2256	4230.55
18	UCO BANK	15872	33900.68	14489	9139.22	14691	30083.4
19	UNION BANK OF INDIA	3938	8171.74	1174	949.69	3671	6652.58
20	UNITED BANK OF INDIA	57921	114512.33	67219	49976.78	58877	111243.39
21	VIJAYA BANK	182	389.4	107	140.76	201	349.9
	SubTotal	238885	474481.43	198362	168912.25	226468	421809.29
22	Bangiya Gramin Vikash Bank	74220	151617.21	73822	86389.01	82975	165138.45
23	PaschimBangaGramin Bank	35020	85201.38	51960	61991.49	49110	121755.49
24	Uttarbanga Kshetriya Gramin Bank	23757	43589.39	20194	22876.01	24694	46428.16
	SubTotal	132997	280407.98	145976	171256.51	156779	333322.1
25	HDFC BANK	0	0	12	32.66	0	0
26	ICICI BANK	0	0	1	3.45	0	0
27	Bandhan Bank	57	71.25	0	0		
	SubTotal	57	71.25	13	36.11	0	0
28	W.B. St. Coop. Bank	28061	45446.22	18029	12924.58	61080	60465.60
	Grand Total	400000	800406.88	362380	353129.45	444327	815596.99

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 March 2018		Outstanding Credit Linked Balance as on 31.03.2018		Savings Linked for the year ended March 2018		Outstanding Savings Linked Balance as on 31.03.2018	
		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	31749	58050.61	48248	60982.46	4586	30.27	52647	3285.56
2	Andhra Bank	401	730.01	161	236.20	2185	856.16	220	6.85	2487	968.25
3	Bank of Baroda	4204	8543.66	4245	8028.13	7248	10999.15	949	107.00	10745	666.59
4	Bank Of India	14154	27894.67	11127	18990.38	43900	42118.16	4811	87.95	46846	933.16
5	Canara Bank	4169	7888.22	4154	6280.91	6119	7087.89	3784	376.00	12032	2789.56
6	Central Bank of India	25647	48403.52	23691	44347.31	30328	46582.98	4485	5.58	38526	3685.16
7	Corporation Bank	52	90.60	15	19.00	4125	2865.26	162	2.58	6589	670.16
8	Dena Bank	80	115.74	169	296.15	1844	1054.26	201	18.52	2354	1385.25
9	IDBI Bank	72	131.60	989	3065.75	2175	3635.48	522	20.58	3689	278.15
10	Indian Bank	1496	3121.51	1202	1998.39	2687	2784.16	886	10.58	3598	1154.18
11	Indian Overseas Bank	2200	4510.48	1908	3737.66	2085	3895.25	1674	28.15	4085	985.26
12	Oriental Bank of Commerce	954	1997.32	318	511.63	1627	1856.11	576	18.45	2284	356.18
13	Punjab National Bank	15361	31078.77	16044	30327.06	26887	37956.62	3434	461.00	44525	4732.18
14	State Bank of India	57198	113718.09	51000	93360.29	54152	96147.16	13586	1832.02	62048	7023.26
15	Syndicate Bank	2491	4902.50	2256	4230.55	2586	6379.15	2586	23.75	4058	1856.25
16	Uco Bank	15872	33900.68	14691	30083.40	26673	34400.00	3178	180.14	30182	4463.16
17	Union Bank of India	3938	8171.74	3671	6652.58	7928	16170.98	952	20.18	10745	2295.15
18	United Bank of India	57921	114512.33	58877	111243.39	70856	118562.25	30856	156.25	73846	8965.15
19	Vijaya Bank	182	389.40	201	349.90	1285	1585.15	262	25.58	3651	90.56
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	226468	421809.29	342938	495918.63	77710	3411.43	414937	46583.17
23	BGVB	74220	151617.21	82975	165138.45	127551	166628.00	18954	220.59	131786	56109.00
24	PBGB	35020	85201.38	49110	121755.49	57382	126427.15	11423	66.00	74257	21140.00
25	UBKGB	23757	43589.39	24694	46428.16	37407	48109.00	7672	360.00	47080	12585.00
	Sub Total of RRBs	132997	280407.98	156779	333322.1	222340	341164.15	38049	646.59	253123	89834
26	W.B St.Co-op Bank	28061	45446.22	61080	60465.60	140856	64856.56	18956	2585.56	170845	20856.26
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	61080	60465.6	140856	64856.56	18956	2585.56	170845	20856.26
	GRAND TOTAL	400000	800406.88	444327	815596.99	706134	901939.34	134715	6643.58	838905	157273.43

DISTRICT WISE PROGRESS DATA OF SHG-BANK LINKAGE AS ON MARCH 2018								
State : West Bengal								
SL	Name of the District	Target for 2017-18		Achievement as on		% of achievement		Average
		NO	Amt (Rs.in lac)	No	Amt (Rs.in Lac)	No	Amt	
1	Hooghly	20584	36433.68	25900	46626.91	125.83	127.98	1.80
2	Darjeeling (GTA)	1501	2586.03	1281	3107.88	85.34	120.18	2.43
3	Alipurduar	9157	15658.47	10277	17648.66	112.23	112.71	1.72
4	Howrah	14137	34635.65	16371	38854.00	115.80	112.18	2.37
5	Birbhum	22991	54718.58	28114	61041.01	122.28	111.55	2.17
6	Paschim Medinipur	22592	43358.95	27108	48180.67	119.99	111.12	1.78
7	Jalpaiguri	15671	29774.90	17925	32247.15	114.38	108.30	1.80
8	South 24 Pargana	25166	44040.50	27973	47017.17	111.15	106.76	1.68
9	Malda	23135	47658.10	27461	50590.65	118.70	106.15	1.84
10	Siliguri (MP)	4274	9701.98	4976	10221.35	116.42	105.35	2.05
11	Bankura	21166	45718.56	24866	46814.52	117.48	102.40	1.88
12	Purba Medinipur	34862	76696.40	36952	77878.80	106.00	101.54	2.11
13	Murshidabad	31512	63024.00	32098	63660.60	101.86	101.01	1.98
14	Coochbehar	24802	44147.56	25429	44585.42	102.53	100.99	1.75
15	Purba Bardhaman	24779	56400.08	26663	56458.17	107.60	100.10	2.12
16	Nadia	23450	40099.50	41114	40186.93	175.33	100.22	0.98
17	Kalimpong	898	1571.82	645	1540.47	71.83	98.01	2.39
18	Jhargram	7364	14156.57	7776	13789.04	105.59	97.40	1.77
19	North 24 Pargana	23990	47020.40	21757	40032.37	90.69	85.14	1.84
20	Paschim Bardhaman	4157	9574.00	3963	8062.41	95.33	84.21	2.03
21	Uttar Dinajpur	16517	29895.77	13766	24894.39	83.34	83.27	1.81
22	Purulia	16901	30252.79	12550	24607.63	74.26	81.34	1.96
23	Dakshin Dinajpur	10394	23282.56	9362	17550.55	90.07	75.38	1.87
	Total	400000	800406.85	444327	815596.75	111.08	101.90	1.84

Agenda No. 7(vi) : Housing Loan

The Bank wise break up of disbursement during the financial year 2017-18 and outstanding balance at the end of March 2018 is annexed:

Disbursement Position of Banks from 01.04.2017-31.03.2018 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	6354	35297.96
2	Andhra Bank	175	1452.26
3	Bank of Baroda	3357	40963.48
4	Bank of India	4702	26599.26
5	Bank of Maharashtra	135	69.22
6	Canara Bank	2457	11856.26
7	Central Bank of India	3798	13863.22
8	Corporation Bank	329	4997.11
9	Dena Bank	216	2440.12
10	Indian Bank	462	3187.46
11	Indian Overseas Bank	495	735.16
12	Oriental Bank of Commerce	577	4896.56
13	Punjab National Bank	5354	27891.11
14	Punjab & Sind Bank	114	562.23
15	Syndicate Bank	549	6342.15
16	State Bank of India	21015	380980.41
17	Union Bank of India	447	3235.95
18	United Bank of India	10527	95000.49
19	UCO Bank	1659	12795.16
20	Vijaya Bank	383	4165.78
21	IDBI Bank	2971	19480.61
A	Total	66076	696811.96
PRIVATE SECTOR BANKS			
22	HDFC Bank	8859	8739.63
23	AXIS Bank (UTI)	4149	22060.17
24	ICICI Bank	4895	153189.30
25	Federal Bank	91	2460.24
26	Bandhan Bank	290	1650.11
27	South Indian Bank	81	178.56
28	Ratnakar Bank Ltd.	152	468.16
29	Yes Bank	80	299.68
30	Indusind Bank	18	114.15
B	Total	18615	189160
(A+B)	Total of Comm.Bks.	84691	885971.96
REGIONAL RURAL BANKS			
31	BGVB (UBI)	451	5232.59
32	PBGB (UCO)	259	2037.45
33	UBKGB	147	876.15
C	RRBs Total	857	8146.19
D	WBSCARD Bank Ltd.	38	76.56
E	W.B. St. Co-op.Bk	1385	10307.05
Grand Total (A+B+C+D+E)		86971	904501.76

West Bengal			
Outstanding Position of Housing Loan as on 31.03.2018			
(Rs.in lac)			
SL. No	Banks	Outstanding Balance	
		No.	Amount
PUBLIC SECTOR BANKS			
1	Allahabad Bank	20598	166674.16
2	Andhra Bank	1611	8265.13
3	Bank of Baroda	14323	130732.16
4	Bank of India	19856	118581.45
5	Bank of Maharashtra	1127	8561.24
6	Canara Bank	7042	55262.20
7	Central Bank of India	11580	87372.56
8	Corporation Bank	3493	33941.15
9	Dena Bank	927	6345.12
10	Indian Bank	2869	17889.59
11	Indian Overseas Bank	2909	23308.16
12	Oreintal Bank of Commerce	4419	41691.15
13	Punjab National Bank	12845	56285.55
14	Punjab & Sind Bank	1985	16452.02
15	Syndicate Bank	3065	42694.14
16	State Bank of India	139123	1799585.02
17	Union Bank of India	7593	70451.12
18	United Bank of India	46653	351224.42
19	UCO Bank	13992	94974.85
20	Vijaya Bank	3748	55785.42
21	IDBI Bank	20014	161945.81
A	Total	339772	3348022.42
PRIVATE SECTOR BANKS			
22	HDFC Bank	17421	59854.43
23	AXIS Bank (UTI)	8149	53306.14
24	ICICI Bank	19524	437598.77
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	1514	1845.02
30	Yes Bank	326	1627.48
B	Total	49412	568241.52
(A+B)	Total of Comm.Bks.	389184	3916263.94
REGIONAL RURAL BANKS			
31	BGVB (UBI)	18541	68098.61
32	PBGB (UCO)	3856	17107.15
33	UBKGB	2492	9817.14
C	RRBs Total	24889	95022.90
D	WBSCARD Bank Ltd.		
E	W.B. St. Co-op.Bk	4031	69112.26
Grand Total (A+B+C+D+E)		418104	4080399.10

Agenda No. 7(vii) : 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. After a detail discussion in the last SLBC, it was decided to increase the MSME credit target from 31051 crore to Rs. 45600 crore including prisec and non prisec MSME. The house accepted the same. Moreover, NABARD vide letter no ND/DDPD/104/DDPD-09/2017-18 dated 04.04.2018 increased the Ground Level Credit (GLC) target under Agriculture to Rs. 64071 crore from 63196 crore. The same was placed in the subcommittee meeting on Agriculture held on 15.05.2018 for discussion & adoption. The house adopted the revised target of Rs. 64071 crore.

The revised ACP for the FY 2018-19 vis-a-vis PLP prepared by NABARD is as follows:

(Amt. Rs in crore)						
Particulars	Agriculture	MSME	OPS	Total Prisec	Non Prisec	Total
PLP 2018-19 (as per NABARD)	63196	31051	15890	110137		110137
Revised ACP 2018-19	64071	40600*	15890	120561	11250	131811

*Only Prisec. MSME target.

DOUBLING OF FARMERS' INCOME BY 2022

The State of West Bengal is endowed with rich natural resources and has diverse agro-climatic conditions which offer unique opportunities for cultivation of various crops, livestock rearing, fish culture etc. West Bengal has 2.7 percent of the nation's total land and about 8% of the country's population. It produces more than eight per cent of the food produced in the country. The state is a leading producer of rice, potato, vegetables, fish, meat and also significant producer of pineapple, litchi, flower, mango, mandarin orange. West Bengal supplies about 33% of potato and 66% of jute requirement of the country.

There exists immense potential for increasing agricultural production in the state, which may also impact food security at the national level. The vision of 'Doubling farmers' income by 2022' is possible to be achieved in the state through ensuring farmers' access to Skills, Technologies, Markets and Financial Services".

Issues & Challenges:

- a. Wide variations in productivity in Agriculture and allied sector persists across various districts of West Bengal. To increase productivity and improve farmers' income in the state, progress is required along three dimensions: (i) Quality and judicious use of inputs such as water, seeds, fertilizer and pesticides; (ii) judicious and safe exploitation of modern technology (iii) shift into high value commodities such as fruits, vegetables, flowers, fisheries, animal husbandry and poultry.
- b. Farmers need to be ensured access to remunerative prices. This issue has two aspects, one relating to the Minimum Support Price (MSP) and the other relating to the farmer's share in the price paid by the final consumer. Poor state of cold storage facilities makes matters worse by discouraging farmers from opting for high value crops with perishable nature in the first place. The supply chain remains fragmented, scale of operations is low and there is excessive presence of intermediaries. A small increase in production above normal level often results in price crash for farmers and a below normal production is followed by skyrocketing prices in the post-harvest period with hardly any benefit for the farmers.
- c. Tenants lack access to formal credit and other benefits available to cultivators as per land records. Hence, in the absence of ownership titles and the prospects of land disputes, banks hesitate to accept land as collateral.
- d. Often, farmers are vulnerable to natural calamities such as droughts, floods, cyclones, storms, landslides, hails and earthquakes. There is a need to revamp this situation by

providing special attention to marginal and small farmers in case of natural calamities so that they do not suffer any income loss.

- e. WB state is endowed with rich natural resources, fertile land and abundant water resources. Yet, the state is lagging behind many states in terms of productivity of various crops. Thus, comprehensive strategies need to be followed to improve productivity of various crops.

❖ **Strategies for the State:** The detailed strategies to boost farmers' income in West Bengal are summarized below:

- a. Effective Water Management.
- b. Diversification of Agriculture.
- c. Improved Farm mechanization.
- d. Addressing issues for climate resilient agriculture.
- e. Increasing Ground Level Credit for Agriculture with special focus in term lending.
- f. Livestock and Fisheries.
- g. Improving farmers' income from non-farm business.
- h. Capacity building of farmers and rural youth and women.
- i. Improving storage facilities.
- j. Marketing of agri produces
- k. Role of cooperatives in enhancing farmers' income:

CD RATIO AND REVIEW OF DISTRICTS WITH CD RATIO BELOW 40%

CD Ratio of the State stood at 65% as on 31.03.2018. For calculation of CD Ratio of the State as on 31st March 2018, the direction from RBI is followed which is furnished below:

(Amt. Rs. in crore)

Total Deposit (A)	710512
Total Advance utilized in the State (B=C+D)	455568
Out of which outstanding of credit sanctioned from the State (C)	415115
Credit sanctioned from outside State but utilized in West Bengal (D)	40453
RIDF Support (E)	9012
Total Advance to be reckoned (F=B+E)	464580
CD Ratio (F*100 / A)	65%

CD Ratio of the State stood at 65% as on 31.03.2018 as against 64% as on 31.03.2017, registering 1% growth on Y-O-Y basis.

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.

With regular monitoring of the Sub-Committees of DCC, out of above mentioned 4 districts, CD Ratio of 3 districts (viz. Birbhum by 2%, Howrah by 9%, 24 Parganas (North) by 2%) have been increased over CD Ratio of March 2017 whereas CD ratio of Hooghly district decreased by 4%.

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 31.03.2018 is annexed.

West Bengal						
BANK-WISE CREDIT & INVESTMENT DEPOSIT RATIO (C+I)/D RATIO AS ON MARCH 2018						
(Amt.in Rs. Lac)						
SI No	Banks	Deposit (Rs.in lac)	Advance (Rs.in lac)	Credit Deposit Ratio (%)	Investment (Rs.in lac)	Credit+Investment Deposit Ratio (%)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
PUBLIC SECTOR BANKS						
1	Allahabad Bank	4891622.00	2348788.00	48	361748.56	55
2	Andhra Bank	627757.64	477254.50	76	20184.16	79
3	Bank of Baroda	2379200.00	1333000.00	56	65202.22	59
4	Bank of India	3126083.00	1873954.00	60	48758.26	62
5	Bank of Maharashtra	209114.00	189469.58	91	8265.50	95
6	Canara Bank	1402703.00	800044.00	57	68114.02	62
7	Central Bank of India	2166119.70	931432.66	43	275418.56	56
8	Corporation Bank	748018.02	598709.81	80	21451.12	83
9	Dena Bank	287895.00	294223.00	102	0.00	102
10	Indian Bank	895261.22	386320.70	43	56841.02	50
11	Indian Overseas Bank	1342364.00	706210.00	53	58526.32	57
12	Oreinttal Bank of Commerce	893734.00	891061.00	100	66524.16	107
13	Punjab National Bank	2622000.00	1730200.00	66	84627.14	69
14	Punjab & Sind Bank	254693.08	329410.12	129	8265.25	133
15	Syndicate Bank	775639.00	733925.00	95	21584.74	97
16	State Bank of India	17488411.00	7392120.00	42	1981600.00	54
17	Union Bank of India	1758290.00	1092898.69	62	205778.11	74
18	United Bank of India	6824143.59	3586442.00	53	2172511.14	83
19	UCO Bank	3528699.00	1391000.00	39	240185.22	46
20	Vijaya Bank	491753.00	452406.00	92	10526.08	94
21	IDBI Bank	1549605.65	697376.97	45	0.00	45
A	Sub-Total	54263105.90	28236246.03	52	5776111.58	62
PRIVATE SECTOR BANKS						
22	HDFC Bank	3212105.38	2126940.63	66	57841.11	68
23	AXIS Bank Ltd.(UTI)	3382442.49	2005525.89	59	18547.18	60
24	ICICI Bank	2597008.61	2326471.03	90	36541.28	91
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	423786.16	877820.58	207	0.00	207
28	SIDBI	0.00	60521.23	0	0.00	0
29	Bandhan Bank	1343085.00	1407263.00	105	0.00	105
30	Ratnakar Bank Ltd.	178442.00	623093.00	349	0.00	349
31	South Indian Bank	111694.00	214883.00	192	0.00	192
32	Tamilnad Mercantile Bank	68043.05	28653.05	42	0.00	0
33	Utkarsh Small Finance Bank	110.00	23000.00	20909		
34	Ujjivan Small Finance Bank	8217.62	104337.76	1270		
35	Yes Bank	629920.74	590064.00	94	0.00	94
36	IDFC Bank	24009.43	105237.48	438		
B	Sub-Total	12401972.18	10846945.44	87	112929.57	88
(A+B)	Total	66665078.08	39083191.47	59	5889041.15	67
REGIONAL RURAL BANKS						
37	BGVB (UBI)	1444106.32	602343.00	42	863290.35	101
38	PBGB (UCO)	476279.00	241901.00	51	150441.00	82
39	UBKGB	278508.49	145848.55	52	80456.17	81
C	RRBs Total	2198893.81	990092.55	45	1094187.52	95
D	W.B. St. Co-op.Bk	2167921.75	1328660.54	61	1208189.66	117
E	WBSCARD Bank Ltd.	19303.79	109561.56	568	3270.44	585
Grand Total (A+B+C+D+E)		71051197.43	41511506.12	58	8194688.77	70
Amount sanctioned from outside State but fund utilised in the State of West Bengal			4045322.00	65	54652721.11	77
RIDF Support			901204.22			
Total Advances in the State			46458032.34			
Total Advances+Investment						

District Wise CD Ratio of West Bengal as on 31.03.2018						
S No.	Name of District	Lead Bank	CD Ratio as on March 2017	CD Ratio March 2018		
				(Amount in Rs. crore)		
				Deposit	Advance	CD Ratio as on March 2018
1	Paschim Burdwan	UCO	41	30551.02	12408.62	41
2	Purba Burdwan	UCO		24355.57	10316.45	42
3	Bankura	UBI	38	9603.96	3948.96	41
4	Birbhum	UCO	33	11852.62	4195.26	35
5	Cooch Behar	CBI	61	6202.25	3725.16	60
6	Darjeeling	CBI	42	17825.37	8091.80	45
7	Malda	UBI	51	10018.56	5050.61	50
8	Uttar Dinajpur	UBI	56	4783.14	2768.86	58
9	Dakshin Dinajpur	UBI	52	3780.57	1930.13	51
10	Howrah	UCO	30	28007.78	10783.68	39
11	Hooghly	UCO	30	36479.02	9418.16	26
12	Jalpaiguri	CBI	41	6825.41	2845.16	42
13	Alipurduar	CBI	40	4185.85	1725.68	41
14	Purba Medinipur	UBI	42	20043.61	8558.41	43
15	Paschim Medinipur	UBI	40	16659.19	7163.99	43
16	Murshidabad	UBI	47	11987.76	6031.01	50
17	Nadia	UBI	47	23337.16	10837.78	46
18	Purulia	UBI	40	7451.26	3021.16	41
19	24Pgs.(North)	AB	20	103636.57	23117.20	22
20	24 Pgs (South)	UBI	45	18541.52	7345.16	40
21	Jhargram	UBI		3413.34	1397.85	41
22	Kolkata Metro	SBI	89	310970.44	270433.97	87
	CD Ratio		56	710511.97	415115.06	58
Amount sanctioned from outside State but fund utilised in the State of West Bengal			64		40453.22	
RIDF Support					9012.04	
Total Advances in the State					464580.32	65

REVIEW OF STATUS OF NPA & RECOVERY

Recovery Mechanism & Performance:

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

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

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

Recovery Performance of Banks

1. Sector-wise Recovery as on 31.03.2018

Overall recovery percentage consisting of three broad sectors viz. Agriculture, MSE and OPS as on 31.03.2018 stood at 53%.

Recovery Status of PRISEC loans as on 31.03.2018 is given below:

Sector	(Amt. Rs. in crore)					
	March 2017			March 2018		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	12121	6635	55	12833	6589	51
MSE	9919	5456	55	10023	5501	55
OPS	4578	2447	53	4753	2571	54
TOTAL	26618	14538	55	27609	14661	53

2. Scheme-wise Recovery as on 31.03.2018

Recovery Status of selected Employment Generation Schemes as on March 2018 in comparison to March 2017 are as under:

Sector	(Amt. Rs. in crore)					
	March 2017			March 2018		
	Demand	Recovery	%	Demand	Recovery	%
PMRY	41	10	25	43	12	28
PMEGP	143	61	42	157	64	41
SJSRY	22	9	39	24	9	37
BSKP	260	103	39	269	107	40
REGP	60	18	29	63	18	29
SCP/TSP	139	28	20	144	30	21
SGSY (Individual)	29	13	46	32	15	47
SGSY (Gr)	410	292	71	426	306	72
SHG	885	675	76	1334	702	53

Bank wise positions as on 31.03.2018 on sector wise recovery and scheme wise recovery are furnished in the annexure.

West Bengal													
BANK-WISE AND SECTOR-WISE RECOVERY PERFORMANCE AS ON 31.03.2018													
(Rs.in lac)													
Sl No	Bank	Agril & Allied Activities			MSE			OPS			Total		
		Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
PUBLIC SECTOR BANKS													
1	Allahabad Bank	153254.16	70328.33	46	250885.36	160591.72	64	119058.96	81603.58	69	523198.48	312523.63	60
2	Andhra Bank	3562.23	1241.05	35	526.84	240.15	46	70.16	37.18	53	4159.23	1518.38	37
3	Bank of Baroda	15845.26	6636.26	42	32514.18	16745.23	52	16856.13	8659.16	51	65215.57	32040.65	49
4	Bank of India	70564.41	34985.26	50	106555.00	50787.14	48	98825.45	45228.17	46	275944.86	131000.57	47
5	Bank of Maharashtra	86.56	27.14	31	365.28	186.17	51	567.26	288.15	51	1019.10	501.46	49
6	Canara Bank	48562.12	29561.11	61	66512.47	29115.06	44	4965.26	2415.11	49	120039.85	61091.28	51
7	Central Bank of India	14850.16	5650.89	38	25055.16	7286.36	29	3424.18	2427.48	71	43329.50	15364.73	35
8	Corporation Bank	7265.59	2415.12	33	9789.15	4014.11	41	1497.82	689.56	46	18552.56	7118.79	38
9	Dena Bank	72.56	34.15	47	1495.26	591.22	40	592.45	290.11	49	2160.27	915.48	42
10	Indian Bank	4587.16	1658.25	36	25745.16	14518.20	56	7154.55	3748.56	52	37486.87	19925.01	53
11	Indian Overseas Bank	3156.24	1612.17	51	3284.19	1867.46	57	1187.56	596.36	50	7627.99	4075.99	53
12	Oriental Bank of Commerce	18651.14	9154.26	49	16247.22	7214.58	44	3005.85	1418.56	47	37904.21	17787.40	47
13	Punjab National Bank	5057.15	1264.47	25	2286.56	1147.45	50	425.16	200.14	47	7768.87	2612.06	34
14	Punjab & Sind Bank	1628.56	612.14	38	9099.58	3895.20	43	8794.16	3784.16	43	19522.30	8291.50	42
15	Syndicate Bank	4265.16	2380.59	56	17085.56	11546.25	68	7569.21	4698.25	62	28919.93	18625.09	64
16	State Bank of India	72239.16	41788.59	58	24561.16	13321.54	54	3065.16	1685.46	55	99865.48	56795.59	57
17	Union Bank of India	12745.16	4799.56	38	6156.23	2561.47	42	4056.14	1875.52	46	22957.53	9236.55	40
18	United Bank of India	150485.25	76528.14	51	62856.36	34745.11	55	43015.28	22845.16	53	256356.89	134118.41	52
19	UCO Bank	11745.12	4451.02	38	6795.23	2214.65	33	15854.02	6987.56	44	34394.37	13653.23	40
20	Vijaya Bank	730.26	310.20	42	8056.23	3216.45	40	2241.16	1148.15	51	11027.65	4674.80	42
21	IDBI Bank	5024.16	2490.16	50	20856.14	11856.23	57	15425.50	8295.74	54	41305.80	22642.13	55
A	Total	604377.57	297928.86	49	696728.32	377661.75	54	357651.42	198922.12	56	1658757.31	874512.73	53
PRIVATE SECTOR BANKS													
22	HDFC Bank	11915.23	8165.22	69	41512.12	21417.62	52	5517.48	2598.56	47	58944.83	32181.40	55
23	AXIS Bank (UTI)	36582.16	15134.16	41	96856.27	60159.48	62	189.57	99.52	52	133628.00	75393.16	56
24	ICICI Bank										0.00	0.00	0
B	Total	48497.39	23299.38	48	138368	81577	59	5707	2698		192572.83	107574.56	56
(A+B)	Total of Comm.Bks	652874.96	321228.24	49	835096.71	459238.85	55	363358.47	201620.20	55	1851330.14	982087.29	53
REGIONAL RURAL BANKS													
25	BGV B (UBI)	97845.26	54621.08	56	94162.36	62561.47	66	58641.11	34856.21	59	250648.73	152038.76	61
26	PBGB (UCO)	69781.45	40282.85	58	26731.72	8681.12	32	6685.15	3415.89	51	103198.32	52379.86	51
27	UBKGB	51956.26	20856.14	40	4456.21	2435.16	55	28654.11	16523.68	58	85066.58	39814.98	47
C	RRBs Total	219582.97	115760.07	53	125350.29	73677.75	59	93980.37	54795.78	58	438913.63	244233.60	56
D	W.B. St. Co-op.Bk	388581.67	216974.30	56	40403.71	16697.70	41	26770.81	16020.54	60	455756.19	249692.54	55
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)		1283304.47	658863.95	51	1002282.37	550116.60	55	475313.96	257096.28	54	2760900.80	1466076.83	53

BANK-WISE AND SCHEME-WISE RECOVERY PERFORMANCE AS ON 31.03.2018

(Rs.in lac)

SI No	Bank	IRDP			SGSY(I)			SGSY(Gr)			SJSRY			PMRY			PMEGP		
		Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
COMMERCIAL BANKS																			
1	Allahabad Bank	0.00	0.00	#DIV/0!	136.48	77.89	57	438.45	271.16	62	105.26	36.95	35	327.88	99.56	30	541.26	317.14	59
2	Andhra Bank			0			0			#DIV/0!	7.26	3.54	49	14.58	8.19	56	100.02	43.26	43
3	Bank of Baroda	0.00	0.00	#DIV/0!	32.56	16.57	51	85.26	40.12	47	26.84	11.47	43	16.95	16.57	98	45.18	12.99	29
4	Bank of India	14.56	5.18	36	154.46	86.56	56	5898.56	2687.14	46	920.16	428.59	47	44.18	18.16	41	5874.15	2208.56	38
5	Bank of Maharashtra	0	0	0	0.00	0.00	0	0.00	0.00	#DIV/0!	0.00	0.00	0	20.14	3.56	18	31.48	9.56	30
6	Canara Bank	0.00	0.00	0	200.26	114.18	57	124.85	58.56	47	185.11	158.72	86	677.91	415.03	61	471.16	212.59	45
7	Central Bank of India	0	0	0	346.51	23.14	7	667.52	264.15	40	246.58	16.85	7	786.56	75.68	10	410	93	23
8	Corporation Bank			0			#DIV/0!			#DIV/0!	4.56	1.26	28	11.45	5.87	51	46.85	20.16	43
9	Dena Bank	6.65	0.20	3	5.85	1.96	34	0.00	0.00	#DIV/0!	2.10	0.00	0	31.26	7.48	24	31.20	6.95	22
10	Indian Bank	0.00	0.00	#DIV/0!	18.74	4.16	22	0.00	0.00	#DIV/0!	60.59	6.38	11	214.44	15.26	7	96.36	5.84	6
11	Indian Overseas Bank	0.00	0.00	#DIV/0!	30.26	9.15	30	40.16	4.16	10	7.18	2.06	29	18.19	1.27	7	32.68	11.94	37
12	Oriental Bank of Commerce			#DIV/0!	3.15	1.64	52			#DIV/0!	2.47	0.58	23	2.67	0.74	28	2.95	2.17	74
13	Punjab National Bank			#DIV/0!			0	338.59	217.48	64	370.14	48.58	13	462.25	49.85	11	574.01	224.59	39
14	Punjab & Sind Bank			#DIV/0!			0			#DIV/0!			0	0.74	0.18	24	23	1	6
15	Syndicate Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	244.16	186.52	76	16.54	4.62	28	138.46	41.52	30	141	40	28
16	State Bank of India	14.00	8	57	656.26	405.16	62	541.28	340.48	63	237.16	105.56	45	587.46	290.59	49	1167	495	42
17	Union Bank of India			#DIV/0!	42.15	33.02	78	52.18	16.24	31	26.84	4.62	17	96.54	7.15	7	26.57	7.26	27
18	United Bank of India			0			#DIV/0!	1368.59	644.12	47	82.74	44.18	53	312.16	65.18	21	1427.26	626.94	44
19	UCO Bank	4.56	1.96	43	426.35	315.74	74	234.18	118.47	51	73.58	19.24	26	424.25	52.28	12	241.16	92.65	38
20	Vijaya Bank				10.16	1.70	17			#DIV/0!	35.89	10.16	28	10.45	3.65	35	9.56	2.16	23
21	IDBI BANK																		
A	Comm.Bks.Total	39.77	15.34	39	2063.19	1090.87	53	10033.78	4848.60	48	2411.00	903.36	37	4198.52	1177.77	28	11292.56	4434.35	39
REGIONAL RURAL BANKS																			
22	BGVB (UBI)	0.00	0.00	#DIV/0!	0.00	0.00	0	17458.23	13524.11	77	0.00	0.00		0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
23	PBGB (UCO)	268.15	129.64	48	350.36	221.47	63	658.25	426.85	65	0.00	0.00		0.00	0.00	#DIV/0!	2098.26	751.12	36
24	UBKGB	596.54	21.14	4	656.28	132.18	20	13956.22	11415.12	82	0.00	0		0.00	0.00	#DIV/0!	658.47	160.52	24
B	RRBs Total	864.69	150.78	17	1006.64	353.65	35	32072.70	25366.08	79	0.00	0.00		0.00	0.00	#DIV/0!	2756.73	911.64	33
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			0.9	0.72	80			#DIV/0!			#DIV/0!
E	W.B. St. Co-op.Bk				162.56	64.16	39	302.56	234.58	78				15.56	0.17	1	1568.22	1025.64	65
	Grand Total (A+B+C+D+E)	904.46	166.12	18	3232.39	1508.68	47	42640.20	30631.70	72	2425.92	907.32	37	4262.65	1199.18	28	15717.63	6421.48	41

BANK-WISE AND SCHEME-WISE RECOVERY PERFORMANCE AS ON 31.03.2018																
(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)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
COMMERCIAL BANKS																
1	Allahabad Bank	0.00	0.00	#DIV/0!	256.14	100.26	39.14	327.59	195.26	60	2590.16	1207.99	47	15.27	4.32	28
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!	124.16	54.18	44	80.59	21.58	27	0.00	0.00	#DIV/0!
4	Bank of India	58.46	26.15	45	928.56	450.16	48	1184.16	512.02	43	6958.14	3855.16	55	530.26	264.18	50
5	Bank of Maharashtra			#DIV/0!			0			#DIV/0!			0			
6	Canara Bank	0.00	0.00	#DIV/0!	126.47	65.21	52	30.69	12.74	42	582.26	254.03	44	7.16	2.16	30
7	Central Bank of India	8.54	3.26	38	24.58	7.95	32	36.89	15.64	42	1789.56	584.25	33	215.84	5.70	3
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!	1.62	0.00	0	0.00	0.00	#DIV/0!	1.00	0.08	8
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	0.02	22
11	Indian Overseas Bank	0.00	0	#DIV/0!	4.16	0.40	10	22.18	0.89	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!	24.15	11.18	46	1468.59	841.08	57	2318.49	862.94	37	252.84	108.74	43
14	Punjab & Sind Bank			#DIV/0!	10.52	3.02	29			0			0			0
15	Syndicate Bank	0.00	0	#DIV/0!	56.12	32.16	57	0.00	0.00	0	360.18	192.56	53	0.00	0.00	#DIV/0!
16	State Bank of India	26.14	4.18	16	2318.46	1157.45	50	7620.28	42.52	1	12489.56	5214.18	42	7.14	3.28	46
17	Union Bank of India			#DIV/0!			#DIV/0!	108.56	26.84	25	860.23	179.51	21	374.16	120.14	32
18	United Bank of India	16.84	4.96	29	120.26	51.26	43	636.56	262.17	41	4085.26	1612.74	39	28.16	12.44	44
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!	8.16	1.52	19	32.16	6.96	22			#DIV/0!
21	IDBI BANK															
A	Comm.Bks.Total	150.09	58.56	39	5974.82	2863.19	48	11655.77	2003.14	17	35191.04	14823.67	42	1434.08	521.62	36
REGIONAL RURAL BANKS																
22	BGVB (UBI)	0	0		0.00	0.00		1214.16	486.25	40	20745.11	11262.02	54	3941.16	2024.16	51
23	PBGB (UCO)	420.23	71.12	17	59.19	30.12	51	1061.23	412.01	39	16856.23	4015.62	24	574.16	144.16	25
24	UBKGB	0.00	0.00	#DIV/0!	28.56	17.54	61	432.56	140.12	32	9652.23	5745.56	60	985.26	316.14	32
B	RRBs Total	420.23	71.12	17	87.75	47.66	54	2707.95	1038.38	38	47253.57	21023.20	44	5500.58	2484.46	45
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.										25055.42	8505.65	34			
Grand Total (A+B+C+D)		570.32	129.68	23	6062.57	2910.85	48	14363.72	3041.52	21	133359.67	70212.16	53	6934.66	3006.08	43

BANK-WISE AND SCHEME-WISE RECOVERY PERFORMANCE AS ON 31.03.2018																
(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	362.16	92.18	25	315.26	91.47	29	0.00	0.00	#DIV/0!	20.26	4.16	21		0	0
2	Andhra Bank			#DIV/0!									#DIV/0!			
3	Bank of Baroda	75.18	42.95	57	2.95	0.34	12	0.00	0.00		0.00	0.00	#DIV/0!	0	0	
4	Bank of India	6215.47	2968.56	48	66.00	28.00	42	11.26	3.48	31	22.58	7.19	32	5.58	1.74	31
5	Bank of Maharashtra			#DIV/0!			0						#DIV/0!			
6	Canara Bank	16.95	9.26	55	987.16	644.05	65	0.00	0.00		0.00	0.00	#DIV/0!	0.00	0.00	0
7	Central Bank of India	198.56	75.26	38	52.16	8.16	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!	4.56	1.21	27	0.00	0.00	0	0	0.00	#DIV/0!	21.23	11.31	53
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	1354.48	868.58	64	1190.52	652.26	55	24.58	10.12	41	6.98	3.44	49			#DIV/0!
14	Punjab & Sind Bank									#DIV/0!			#DIV/0!			
15	Syndicate Bank	4.95	2.16	44	1.00	0.07	7	1.95	0.15	8	0.00	0.00	#DIV/0!	0.00	0.00	
16	State Bank of India	0.00	0.00	#DIV/0!	296.56	160.17	54	17.14	8.16	48	2.17	1.16	53	26.48	15.25	58
17	Union Bank of India	75.86	36.68	48	1057.48	158.62	15	50.26	12.97	26			#DIV/0!	75.86	25.98	34
18	United Bank of India			#DIV/0!	28.55	14.11	49	8.62	2.47	29	8.69	1.98	23	4.58	2.13	47
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	8333.75	4110.48	49	4041.96	1767.10	44	136.46	44.83	33	61.43	18.25	30	135.35	56.81	42
REGIONAL RURAL BANKS																
22	BGVB (UBI)	0.00	0.00	0	0	0		0	0		0	0		0	0	
23	PBGB (UCO)	112.23	84.56	75	0	0		0	0		0	0		0	0	
24	UBKGB	0.00	0.00		28.56	1.58	6	0	0		0	0		0	0	
B	RRBs Total	112.23	84.56	75	28.56	1.58	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)	8445.98	4195.04	50	4070.52	1768.68	43	136.46	44.83	33	61.43	18.25	30	135.35	56.81	42

BANK-WISE AND SCHEME-WISE RECOVERY PERFORMANCE AS ON 31.03.2018

(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	18.56	2.63	14	826.35	322.46	39	31.10	14.16	46	60.27	16.44	27	191.26	70.16	37	6502.46	3568.55	55
2	Andhra Bank			#DIV/0!	186.56	55.16	30			0			0			0	44.16	15.11	34
3	Bank of Baroda	0.00	0.00	#DIV/0!	100.58	46.95	47	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!			#DIV/0!	7458.25	4485.12	60
4	Bank of India	298.75	75.16	25	7128.00	2657.48	37	0.00	0.00	#DIV/0!	2507.00	1004.16	40	2358.00	803.25	34	35088.00	21958.14	63
5	Bank of Maharashtra			#DIV/0!													75.18	44.84	60
6	Canara Bank	22.81	12.22	54	140.74	88.26	63	0.00	0.00		28.16	20.08	71	126.95	78.61	62	8756.36	5502.74	63
7	Central Bank of India	1174.16	412.16	35	592.26	6.84	1	21.56	3.26	15	24.89	0.32	1	21.01	5.62	27	2024.16	248.56	12
8	Corporation Bank			#DIV/0!			#DIV/0!			0			0	1068.16	662.51	62	325.56	154.11	47
9	Dena Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	0	0	0	0	29.16	22.34	77	28.51	10.02	35
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!	3085.22	689.16	22
11	Indian Overseas Bank	0.00	0	#DIV/0!	54.19	37.46	69	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	1689.26	462.37	27
12	Oriental Bank of Commerce			#DIV/0!		16	#DIV/0!			0			0			0	278.62	92.14	33
13	Punjab National Bank			#DIV/0!	134.52	83.62	62			0	138.59	31.11	22	50.87	26.54	52.17	10952.26	5064.17	46
14	Pujab & Sind Bank			#DIV/0!			0			0	0.62	0	0	2.14	0.08	3.74	24.59	8.15	33
15	Syndicate Bank	0.00	0.00	#DIV/0!	120.56	66.95	56	0.00	0.00		47.85	22.16	46	18.65	12.14	65	358.95	112.17	31
16	State Bank of India	1041.18	152.26	15	43.18	20.65	48	60.59	22.17	37	81.16	29.57	36	0.00	0.00	#DIV/0!	80538.00	40117.59	50
17	Union Bank of India			#DIV/0!			#DIV/0!			#DIV/0!			#DIV/0!			0	805.26	306.15	38
18	United Bank of India	2684.56	758.22	28	4488.56	1624.15	36	75.98	25.03	33	96.84	45.16	47	919.25	361.07	39	40856.23	20855.63	51
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	3745.62	1157.16	31
20	Vijaya Bank			0	55.26	11.26	20			0			0			0	105.26	15.42	15
21	IDBI BANK																		
A	Comm.Bks.Total	5317.97	1448.85	27	14554.45	5264.74	36	191.35	64.62	34	3010.54	1174.30	39	4824.39	2052.10	43	202741.91	104867.30	52
REGIONAL RURAL BANKS																			
22	BGVB	0	0	0	6147.16	2684.15	44	0.00	0.00	0	0.00	0.00	#DIV/0!	788.51	480.02	61	65951.24	41856.35	63
23	PBGB (UCO)	536.42	274.38	51	2685.56	795.26	30	0.00	0.00	0	158.56	99.25	63	3	2	66.67	59145.16	36845.12	62
24	UBKGB	0.00	0.00	#DIV/0!	1856.26	1364.18	73	0.00	0.00	#DIV/0!	512.48	171.46	33	0	0		35856.26	22415.65	63
B	RRBs Total	536.42	274.38	51	10688.98	4843.59	45	0.00	0.00	#DIV/0!	671.04	270.71		791.51	482.02	61	160952.66	101117.12	63
C	W.B. St. Co-op.Bk	428.35	107.34	25	1667.18	545.23	33			0				0			360925.41	204859.26	57
D	WBSCARD Bank Ltd.			#DIV/0!			#DIV/0!							0					#DIV/0!
E	HDFC Bank																3256.18	2014.16	62
F	Federal Bank																274.15	168.41	61
	Grand Total (A+B+C+D+E+F)	6282.74	1830.57	29	26910.61	10653.56	40	191.35	64.62	34	3681.58	1445.01	39	5615.90	2534.12	45	728150.31	413026.25	57

NPA POSITION OF BANKS IN THE STATE OF WEST BENGAL

As on 31.03.2018

While monitoring the position of NPA, the percentage of Gross NPA increased from 14.97% as on March'2017 to 15.44% as on March'2018. Amount in absolute terms also increased from Rs. 55049.25 crore as on March'2017 to Rs 64105.19 crore as on March' 2018.

NPA Position for last 6 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
March'2017	367642.87	55049.25	14.97
March'2018	415115.06	64105.19	15.44

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 31.03.2018 is furnished in the Annexure.

NPA Position of Banks as on 31.03.2018													
													(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	248458.43	21650.52	615590.78	121076.13	139911.28	5795.98	1003960.49	148522.63	1344827.51	353075.10	2348788.00	501597.73
2	Andhra Bank	37415.23	154.16	112956.23	33654.12	32856.14	1845.02	183227.60	35653.30	294026.90	74515.95	477254.50	110169.25
3	Bank of Baroda	80292.12	6895.16	278495.26	58795.26	132617.48	9862.23	491404.86	75552.65	841595.14	150458.26	1333000.00	226010.91
4	Bank of India	193315.25	31925.26	419645.85	51332.14	212400.00	27163.25	825361.10	110420.65	1048592.90	135917.14	1873954.00	246337.79
5	Bank of Maharashtra	1854.49	45.18	25854.16	378.14	20491.16	581.16	48199.81	1004.48	141269.77	39021.47	189469.58	40025.95
6	Canara Bank	62951.16	7415.52	194336.08	55415.26	38024.15	3845.11	295311.39	58216.16	504732.55	114526.22	800043.94	172742.38
7	Central Bank of India	119627.93	9925.39	160735.96	35755.15	59333.40	7796.96	339697.29	53477.50	591735.37	200803.15	931432.66	254280.65
8	Corporation Bank	26644.33	7765.59	48953.39	16049.56	28182.97	6297.81	103780.69	30112.96	494929.12	120958.11	598709.81	151071.07
9	Dena Bank	5622.27	570.14	87909.18	16320.25	17712.15	2925.14	111243.60	19815.53	182979.40	28930.11	294223.00	48745.64
10	Indian Bank	12306.56	2484.16	51854.60	8875.16	26680.47	986.16	90841.63	12345.48	295479.07	42851.15	386320.70	55196.63
11	Indian Overseas Bank	92856.17	48714.15	190526.34	60944.64	35145.86	15450.27	318528.37	125109.06	387681.63	190786.55	706210.00	315895.61
12	Oriental Bank of Commerce	58416.25	15382.11	245845.11	35566.45	25841.11	5159.47	330102.47	56108.03	560958.53	230500.11	891061.00	286608.14
13	Punjab National Bank	180924.85	28328.56	290101.45	64518.26	67394.15	24480.00	538420.45	117326.82	1191779.55	278762.59	1730200.00	396089.41
14	Punjab & Sind Bank	5116.85	244.15	62791.45	12426.15	31461.12	875.56	99369.42	13545.86	230040.71	18847.15	329410.13	32393.01
15	Syndicate Bank	14429.01	3145.22	103959.11	23661.45	39030.15	6018.44	157418.27	32825.11	576506.73	127968.11	733925.00	160793.22
16	State Bank of India	366656.00	24385.48	695739.46	19912.00	886825.00	8541.00	1949220.46	52838.48	5442899.54	1509661.00	7392120.00	1562499.48
17	Union Bank of India	100827.16	20176.15	150895.62	37847.81	97851.20	7789.15	349573.98	65813.11	743324.71	89853.85	1092898.69	155666.96
18	United Bank of India	602070.10	79856.26	597586.54	99562.32	398154.12	32956.74	1597810.76	212375.32	1988631.24	256401.44	3586442.00	468776.76
19	UCO Bank	171347.00	16526.26	356200.12	40554.11	190526.23	24815.22	718073.35	81895.59	672926.65	351023.75	1391000.00	432919.34
20	Vijaya Bank	61526.56	650.41	92562.12	5979.58	17845.26	2092.09	171933.94	8722.08	280472.06	50519.56	452406.00	59241.64
21	IDBI Bank	63135.08	7130.25	156412.11	38973.92	160719.30	7451.20	380266.49	53555.37	317110.48	50419.38	697376.97	103974.75
A	Total	2505792.80	333370.08	4938950.92	837597.86	2659002.70	202727.96	10103746.42	1365236.17	18132499.56	4415800.15	28236245.98	5781036.32
PRIVATE SECTOR BANKS													
22	HDFC Bank	112493.57	3023.72	362576.62	9598.56	86171.38	1356.25	561241.57	13978.53	1565699.06	99475.35	2126940.63	113453.88
23	AXIS Bank (UTI)	91856.12	4265.15	290415.23	6515.47	68956.26	2227.48	451227.61	13008.10	1554298.28	49122.14	2005525.89	62130.24
24	ICICI Bank	65456.58		377185.97		59296.01		501938.56	0.00	1824532.47	0.00	2326471.03	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	610433.00	5219.46	745427.00	8850.22	6819.46	127.56	1362679.46	14197.24	44583.54	860.47	1407263.00	15057.71
27	Indusind Bank	32845.16	462.16	108956.22	1585.44	58.46	20.61	141859.84	2068.21	735960.74	1451.82	877820.58	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	9183.56	1195.26	42690.68	306.85	12701.45	21.95	64575.69	1524.06	150307.31	2485.62	214883.00	4009.68
31	Yes Bank	70566.25	52.15	81078.00	51.26	4518.15	468.63	156162.40	572.04	433901.60	709.16	590064.00	1281.20
32	Tamilnad Mercantile Bk.											28653.05	
33	Ujivan Small Finance Bk.											104337.76	
34	Utkarsh Small Finance Bk.											23000.00	
35	IDFC Bank											105237.48	
B	Total	1067300.51	15358.28	2097206.49	31085.90	269006.93	4643.75	3433513.93	51087.93	7091682.22	169360.99	10786424.44	220448.92
(A+B)	Total of Comm.Bks.	3573093.31	348728.36	7036157.41	868683.76	2928009.63	207371.71	13537260.35	1416324.10	25224181.78	4585161.14	39022670.42	6001485.24
REGIONAL RURAL BANKS													
36	BGVB (UBI)	261849.53	54115.57	158217.88	47423.95	112415.12	20980.18	532482.53	122519.70	69860.47	10784.71	602343.00	133304.41
37	PBGB (UCO)	105994.00	19821.11	100734.00	23018.45	34629.11	4798.55	241357.11	47638.11	543.89	91.45	241901.00	47729.56
38	UBKGB	78541.23	7828.16	5051.56	2511.14	41152.02	9690.14	124744.81	20029.44	21103.74	3851.14	145848.55	23880.58
C	RRBs Total	446384.76	81764.84	264003.44	72953.54	188196.25	35468.87	898584.45	190187.25	91508.10	14727.30	990092.55	204914.55
D	W.B. St. Co-op.Bk	624771.98	32564.29	51097.03	9131.91	245862.15	24448.09	921731.16	66144.29	406929.38	83519.28	1328660.54	149663.57
E	WBSCARD 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)		4743929.31	488592.69	7415993.49	971230.21	3365899.07	267288.67	15525821.87	1718651.84	25724455.94	4683407.72	41511506.10	6410519.29
G	Medium Enterprises							1311466.26					
	Total Prisec							16837288.13					

NPA position of Banks as on 31.03.2018											
											(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	166674.16	5488.61	17905.76	729.52	5811.11	480.24	12201.73	1027.3	3011.73	676.52
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	130732.16	9051.12	10017.45	681.25	827.14	254.15	1284.16	152.02	350.17	35.26
4	Bank of India	118581.45	9526.22	21828.00	2282.56	13952.25	856.26	18785.25	5092.26	1655.22	270.14
5	Bank of Maharashtra	8561.24	358.16	845.68	78.45	28.15	4.16			1.56	0.00
6	Canara Bank	55262.20	4570.15	12562.34	356.23	956.22	109.15	144.15	19.52	64.11	20.85
7	Central Bank of India	87372.56	5063.22	12192.51	875.25	764.16	171.14	5476.51	1845.52	118.42	41.25
8	Corporation Bank	33941.15	1743.26	1518.12	98.56	11.25	4.21	44.25	4.18	6.95	3.25
9	Dena Bank	6345.12	743.26	1805.46	97.11	156.20	26.85			6.00	
10	Indian Bank	17889.59	1041.15	1148.51	94.16	161.22	61.04	332.11	61.44	36.89	27.95
11	Indian Overseas Bank	23308.16	598.26	3157.14	309.25	1081.15	256.44	950.25	251.14	443.20	49.86
12	Oriental Bank of Commerce	41691.15	1934.16	4084.16	469.98	262.11	29.54	315.26	22.47	20.54	8.59
13	Punjab National Bank	56285.55	4895.26	17856.25	2145.55	3584.16	388.45	966.36	120.44	1096.88	112.41
14	Punjab & Sind Bank	16452.02	730.14	922.02	76.16	36.85	20.51			0.17	0.06
15	Syndicate Bank	42694.14	3980.14	4895.63	229.51	68.15	21.14	631.15	195.26	356.11	114.10
16	State Bank of India	1799585.02	10282.20	78968.58	3983.11	6415.25	461.28	580.14	118.62	732.11	433.02
17	Union Bank of India	70451.12	5745.25	10813.62	2162.14	560.28	91.63	684.26	162.22	54.84	33.15
18	United Bank of India	351224.42	8571.12	15845.22	3216.02	7451.22	550.16	18956.22	1185.25	1795.62	821.11
19	UCO Bank	94974.85	11316.25	8895.26	2045.15	1845.20	365.20	8192.25	641.15	2290.56	1081.14
20	Vijaya Bank	55785.42	864.15	1692.58	192.52	364.11	81.26	166.54	26.71	84.25	18.59
21	IDBI Bank	161945.81	6930.82	2075.14	82.56	24.15					
A	Total	3348022.42	94134.11	230603.59	20283.73	44382.81	4237.66	69841.85	10950.64	12129.89	3748.03
PRIVATE SECTOR BANKS											
22	HDFC Bank	59854.43	855.52	2986.34	17.63					2.15	0.81
23	AXIS Bank (UTI)	53306.14	1806.26	2318.15	10.25	295.25	28.15	302.25	38.14	26.95	2.19
24	ICICI Bank	437598.77		918.56		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	1845.02	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	1627.48	58.84								
29	South Indian Bank	2761.23	114.56	50.41	2.56						
30	Ratnakar Bank Ltd.	1296.04	11.24	114.02	1.79						
B	Total	568241.52	3073.58	7226.04	38.70	305.29	28.15	6288.25	605.03	29.10	3.00
(A+B)	Total of Comm.Bks.	3916263.94	97207.69	237829.63	20322.43	44688.10	4265.81	76130.10	11555.67	12158.99	3751.03
REGIONAL RURAL BANKS											
31	BGVB (UBI)	68098.61	1065.25	1185.15	195.52	11653.23	140.11	25151.11	2141.01	18952.63	0.00
32	PBGB (UCO)	17107.15	2498.25	694.16	190.56			6893.14	1624.20		
33	UBKGB	9817.14	1298.15	588.64	188.54	890.25	134.16	4274.16	526.26		
C	RRBs Total	95022.90	4861.65	2467.95	574.62	12543.48	274.27	36318.41	4291.47	18952.63	0.00
D	WBSCARD Bank Ltd.	0.00									
E	W.B. St. Co-op.Bk	69112.26	2009.12	438.59	17.48	647.25	89.25	4439.22	841.40	152.38	58.14
Grand Total (A+B+C+D+E)		4080399.10	104078.46	240736.17	20914.53	57878.83	4629.33	116887.73	16688.54	31264.00	3809.17

STATUS OF PDR CASES AS ON 31.03.2018

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 31.03.2018 there are more than 8000 PDR cases pending in the State. Bank wise report is furnished below:

DISPOSAL OF CERTIFICATE CASES AS ON 31.03.2018					
(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	1085	330.17	128	48.67
2	Andhra Bank				
3	Bank of Baroda				
4	Bank of India	591	2457.15	326	1680.25
5	Bank of Maharashtra				
6	Canara Bank				
7	Central Bank of India	927	2045.14	224	184.25
8	Corporation Bank				
9	Dena Bank				
10	Indian Bank	58	122.05	24	90.78
11	Indian Overseas Bank	241	170.56	60	78.47
12	Oriental Bank of Commerce				
13	Punjab National Bank				
14	Punjab & Sind Bank				
15	Syndicate Bank				
16	State Bank of India	1584	5186.26	108	258.49
17	Union Bank of India				
18	United Bank of India	3594	4462.35	865	482.28
19	UCO Bank	3895	540.25	2745	338.57
20	Vijaya Bank				
A	Total	11975	15313.93	4480	3161.76
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)	395	251.45	70	44.18
25	PBGB (UCO)	422	651.25	189	265.14
26	UBKGB	154	74.58	38	34.15
C	RRBs Total	971	977.28	297	343.47
D	W.B. St. Co-op.Bk	749	3336.63	196	187.15
E	WBSCARD Bank Ltd.				
Grand Total (A+B+C+D+E)		13695	19627.84	4973	3692.38

FINANCIAL LITERACY INITIATIVES

Financial Literacy is the first step towards financial prosperity. Financial literacy empowers the common man with knowledge which enables better financial decision making and ultimately financial well-being.

In order to create awareness at a large scale on key topics every year, Reserve Bank of India (RBI) has decided to observe one week in a year as 'Financial Literacy Week'. The messages identified for the week are (a) Know Your Customer (KYC), (b) Exercising credit discipline, (c) Going digital – UPI, (d) Going digital *99#(USSD) and (e) Awareness of grievance redressal mechanism.

Financial Literacy Week is being observed during June 4-8, 2018 with the theme of customer protection. The week will focus on four consumer protection messages viz. 1. Know your Liability for unauthorized electronic banking transaction 2. Banking Ombudsman 3. Good practices for a safe digital banking experience and 4. Risk Vs Return.

The activities during the week will involve display of financial literacy material in bank branches, conduct of literacy camps for public at large in various districts, enhancing the literacy efforts at the Financial Literacy Centres etc. RBI officials will work with bankers and district level authorities to ensure the success of this initiative.

Audio visuals have been designed for the benefit of general public on topics relating to Financial Literacy. These Audio visuals are on "Basic Financial Literacy", "Unified Payments Interface" and "Going Digital".

Pradhan Mantri Jan Dhan Yojana (PMJDY)

Performance of PMJDY as on 30.05.2018 as compared to 14.02.2018 for the State of West Bengal is furnished below:

Particulars	14.02.2018	30.05.2018	Variation as on 30.05.2018 over 14.02.2018
Rural Accounts (No.)	2,05,34,011	2,08,96,945	3,62,934
Urban Accounts (No.)	92,30,478	94,26,077	1,95,599
Total Accounts opened (No.)	2,97,64,489	3,03,23,022	5,58,533
Deposit (Rs/crore)	11,277.70	12,410.07	1132.37
Average Deposit per account (Rs.)	3788.98	4092.62	303.64
Aadhaar Seeding (No.)	2,24,98,795	2,32,19,054	7,20,259
Aadhaar Seeding (%)	75.59%	76.57%	0.98%
Zero Balance (No.)	33,63,713	32,28,386	-1,35,327
Zero Balance (%)	11.30%	10.65%	-0.65%
RuPay card issued (No.)	2,23,65,736	2,27,88,379	4,22,643
RuPay card issued (%)	75.14%	75.15%	0.01%

31.76 crore PMJDY accounts have been opened till 30.05.2018 across the country with deposit of Rs 80,952.14 crore with an average deposit of Rs. 2549/ per account as against average deposit of Rs. 4093/ per account in the State of West Bengal in 3.03 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 10.65% 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 performance of the State as on 30.05.2018 is annexed.

Performance of Banks under PMJDY in West Bengal as on 30.05.2018								
S No.	Bank Name	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	1205642	304654	1510296	508.29	36427	1097948	1406406
2	Andhra Bank	5332	17016	22348	4.86	4928	18118	13058
3	Axis Bank Ltd	1415	23678	25093	8.61	6112	21993	17050
4	Bank of Baroda	296129	739629	1035758	245.48	69209	1008985	904417
5	Bank of India	568691	400105	968796	243.80	137273	912330	819747
6	Bank of Maharashtra	3021	8582	11603	3.65	1864	5960	7811
7	BGVV	3722849	38931	3761780	950.11	854573	3101836	2373268
8	Canara Bank	328568	96843	425411	120.36	48458	265306	294845
9	Central Bank of India	708746	88042	796788	144.62	91635	589300	591690
10	City Union Bank Ltd	0	81	81	0.03	11	79	34
11	Corporation Bank	28647	25041	53688	22.69	5110	49534	35506
12	Dena Bank	21868	21287	43155	13.53	6199	37557	29952
13	Federal Bank Ltd	2562	2042	4604	1.95	915	3978	2969
14	HDFC Bank Ltd	3770	71937	75707	5.40	23442	75694	19379
15	ICICI Bank Ltd	24342	15084	39426	4.54	17799	39426	29086
16	IDBI Bank Ltd.	15232	14682	29914	8.17	3000	22211	21517
17	Indian Bank	39137	57781	96918	19.09	9077	95457	64003
18	Indian Overseas Bank	79929	132364	212293	53.84	35678	201825	153265
19	IndusInd Bank Ltd	832	16831	17663	1.59	2927	14703	10357
20	Jammu & Kashmir Bank Ltd	0	236	236	0.07	49	232	99
21	Karur Vysya Bank	0	1620	1620	0.26	391	1604	1103
22	Kotak Mahindra Bank Ltd	149	4287	4436	0.36	2886	4419	1226
23	Lakshmi Vilas Bank Ltd	15	18	33	0.01	5	28	18
24	Oriental Bank of Commerce	102282	61340	163622	149.65	13566	145830	117811
25	PBGB	603268	35794	639062	124.96	156157	197300	538025
26	Punjab & Sind Bank	2301	13731	16032	11.88	73	15081	11275
27	Punjab National Bank	770102	164903	935005	190.66	62081	806627	829940
28	South Indian Bank Ltd	9	329	338	0.11	43	177	220
29	State Bank of India	6978086	4335423	11313509	2643.86	601918	7283935	8736338
30	Syndicate Bank	100446	19463	119909	28.31	19610	73837	96013
31	UBKGB	252473	112530	365003	126.18	31596	359176	270860
32	UCO Bank	548057	274105	822162	186.04	150924	488486	764453
33	Union Bank of India	187529	89978	277507	68.43	27408	146644	229887
34	United Bank of India	4289954	2210687	6500641	6513.54	802439	5670187	4797519
35	Vijaya Bank	5560	26963	32523	5.10	4594	32518	29864
36	Yes Bank Ltd	2	60	62	0.03	9	58	43
Grand Total		20896945	9426077	30323022	12410.07	3228386	22788379	23219054

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 22.05.2018 is furnished below:

Bank Type	PMSBY	PMJJBY	APY	Total
PSB	4907443	1096362	401403	6405208
RRB	464982	85093	29888	579963
Private	147927	57045	40957	245929
Co-op	64854	14589	0	79443
Total	5585206	1253089	472248	7310543

Amendment in rules for implementation of PMJJBY:

It has been advised by DFS, MoF, Gol (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 22.05.2018 is also annexed :

PMJJBY, PMSBY and APY as on 22.05.2018 of West Bengal					
S No.	Name of the Bank	Total PMJJBY	Total PMSBY	APY	TOTAL
		New Enrolment + Renewal		(since inception)	
1	Allahabad Bank	95926	346705	39478	482109
2	Andhra Bank	5886	44730	2758	53374
3	Bank of Baroda	50306	197011	12751	260068
4	Bank of India	85614	298651	36900	421165
5	Bank of Maharashtra	4424	13048	617	18089
6	Canara Bank	39404	140678	7120	187202
7	Central Bank of India	62553	145851	43179	251583
8	Corporation Bank	11800	33786	2254	47840
9	Dena Bank	7928	41550	1150	50628
10	IDBI	20195	53009	2660	75864
11	Indian Bank	14768	36583	3334	54685
12	Indian Overseas Bank	35643	108503	5781	149927
13	Oriental Bank of Commerce	17526	146517	5722	169765
14	Punjab & Sind Bank	4098	16946	2345	23389
15	Punjab National Bank	63183	326257	18809	408249
16	State Bank of India	287519	1229075	125907	1642501
17	Syndicate Bank	15351	63636	7456	86443
18	Uco Bank	58541	105852	9562	173955
19	Union Bank of India	34576	72859	18799	126234
20	United Bank of India	173734	1437204	53279	1664217
21	Vijaya Bank	7387	48992	1542	57921
	Sub total	1096362	4907443	401403	6405208
22	Axis Bank	10138	34852	25213	70203
23	Federal Bank Ltd	1639	4217	156	6012
24	HDFC Bank	33561	66435	13146	113142
25	ICICI	10448	32413	2273	45134
26	Indusind Bank	230	8034	38	8302
27	South Indian Bank	745	1582	115	2442
28	Ratnakar Bank Ltd.	64	116	1	181
29	Yes Bank	220	278	15	513
	Sub total	57045	147927	40957	245929
30	BGVB	46134	345644	6385	398163
31	PBGB	10238	68311	6901	85450
32	UBKGB	28721	51027	16602	96350
	Sub total	85093	464982	29888	579963
33	WBSCB	14589	64854	0	79443
	GRAND TOTAL	1253089	5585206	472248	7310543

Claim Position under PMJJBY & PMSBY

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

Claim Position under Insurance Schemes as on 31.03.2018 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	68	54	10	4	237	224	12	1
2	Andhra Bank	3	3	0	0	4	4	0	0
3	Bank of Baroda	41	33	7	1	74	62	10	2
4	Bank Of India	150	120	22	8	60	40	18	2
5	Bank of Maharashtra	4	2	2	0	0	0	0	0
6	Canara Bank	61	42	13	6	83	52	25	6
7	Central Bank of India	51	46	5	0	127	123	4	0
8	Corporation Bank								
9	Dena Bank	10	7	3	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	78	54	5	19	127	92	17	18
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	24	18	6	0	36	32	4	0
18	Uco Bank	42	24	16	2	104	88	14	2
19	Union Bank of India								
20	United Bank of India	161	144	10	7	478	402	66	10
21	Vijaya Bank	8	6	2	0	6	3	2	1
22	Axis Bank	0	0	0	0	4	3	1	0
23	HDFC Bank	29	20	9	0	34	28	4	2
24	ICICI								
25	South Indian Bank	2	2	0	0	0	0	0	0
26	BGVV	77	45	24	8	181	151	28	2
27	PBGB	48	34	14	0	114	96	16	2
28	UBKGB	19	10	5	4	45	40	4	1
29	WBSC Bank	1	0	1	0	2	1	1	0
	GRAND TOTAL	2863	2636	160	67	2608	2313	236	59

All the above banks have submitted 2863 claims under PMSBY, out of which claim has been settled for 2636 cases, pending for 160 cases and rejected for 67 cases.

Similarly, all the banks have submitted 2608 claims under PMJJBY, out of which claims have been settled for 2313 cases, pending for 236 cases and rejected for 59 cases.

PROGRESS OF FINANCIAL INCLUSION PLAN AS ON MARCH 2018									
Financial Inclusion Plan		Public Sector Banks		Private Sector Banks		RRBs & Cooperative Banks		GRAND Total	
Disaggregation		Target	Month	Target	Month	Target	Month	Target	Month
Particulars		Upto	ended	Upto	ended	Upto	ended	Upto	ended
		March'18	March	March'18	March	March'18	March	March'18	March
			2018		2018		2018		2018
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	2,198	7,098	7,098	27,399	27,399
	Through Other Modes	150	150	14	14	77	77	241	241
	Sub Total :<2000	18,598	18,598	2,213	2,213	7,329	7,329	28,140	28,140
Total Banking Outlets in all villages		23,314	23,314	2,574	2,574	9,704	9,704	35,592	35,592
No. of BC Outlets in Urban location		1400	981	95	421	355	0	1850	1402
Basic Savings Bank Deposit Accounts	No. in Lac	146.50	199.42	12.50	11.54	59.50	56.72	218.50	267.68
(BSBDAs) through Branches	Amt. in crore	7,166.00	7,328.24	310.00	38.15	534.00	234.78	8010.00	7601.17
Basic Savings Bank Deposit Accounts	No. in lac	131.25	160.22	34.25	29.54	39.50	35.62	205.00	225.38
(BSBDAs) through BCs	Amt. in Crore	278.00	424.85	7.00	6.12	40.00	35.18	325.00	466.15
Basic Savings Bank Deposit Accounts	No. in lac	277.75	359.64	46.75	41.08	99.00	92.34	423.50	493.06
(BSBDA) (Bank as a whole)	Amt. in Crore	7,444.00	7,753.09	317.00	44.27	574.00	269.96	8,335.00	8,067.32
OD facility availed in BSBDAa	No. in lac	47.35	42.25	0.08	0.12	5.20	1.47	52.63	43.84
	Amt. in Crore	189.17	187.88	0.03	0.8	26.32	17.84	215.52	206.52
KCCs Outstanding- through Branches	No. in Lac	14.40	12.54	2	1.54	18.10	21.62	34.50	35.70
	Amt. in crore	5,975.41	6,696.46	499.78	874.16	6,075.00	6,895.16	12550.19	14465.78
KCCs Outstanding -Through BCs	No. in Lac	1.15	0.87	0	0	0.85	0.58	1.20	1.45
	Amt. in crore	380.52	204.15	0	0	204.48	128.51	585.00	332.66
KCCs Total.(Bank as a whole)	No. in lac	15.55	13.41	2.00	1.54	18.95	22.20	35.70	37.15
	Amt. in crore	6,355.93	6,900.61	499.78	874.16	6,279.48	7,023.67	13,135.19	14,798.44
GCCs Outstanding- through Branches	No. in Lac	6.95	4.31	0.3	0.04	2.75	1.61	10	5.96
	Amt. in Crore	1545.00	512.45	270	174.25	265.00	308.54	2080	995.24
GCCs Outstanding through BCs	No. in Lac	0.78	0.66	0.56	0	0.66	0	2.00	0.66
	Amt. in Crore	158.77	109.52	0	0	102.03	101.21	260.8	210.73
GCCs Total (Bank as a whole)	No. in Lac	7.73	4.97	0.86	0.04	3.41	1.61	12.00	6.62
	Amt. in Crore	1703.77	621.97	270.00	174.25	367.03	409.75	2340.80	1205.97
	Savings Deposit(No.in lac)	48.00	52.31	5.5	3.21	18	27.64	71.50	83.16
	Savings Deposit(Amt.in crore)	1015.10	1060.78	225	30.85	473	60.95	1713.10	1152.58
	Credit/OD(No. in lac)	10.75	15.54	0.25	0	2.50	2.64	13.50	18.18
Transactions in BC-ICT	Credit/OD(Amt. in crore)	25	26.14	0	0	0	2.15	25.00	28.29
Accounts (During the month)	Term Depo (No. in lac)	0.6	1.25	0	0.06	0	0.2	0.60	1.51
	Term Depo (Amt. in crore)	35.25	46.30	0	0.3	0	0.92	35.25	47.52
	EBT/Remittance(No. in lac)	10.85	12.31	1.25	2.08	0	1.99	12.10	16.38
	EBT/Remittance(Amt. in crore)	500	336.24	0	13.12	0	186.77	500.00	536.13
	Others (No. in lac)	0.2	0.48	0	0.0008	0	0	0.20	0.48
	Others (Amt. in crore)	7.5	8.92	0	0.0985	0	0	7.50	9.02
Total of transactions in BC-ICT ACs	No. in lac	70.40	81.89	7.00	5.35	20.50	32.47	97.90	119.71
	Amt. in crore	1,582.85	1,478.38	225.00	44.37	473.00	250.79	2,280.85	1,773.54

DIGITIZATION OF LAND RECORD

The digitization of land record facilitates improved management of land records, minimize scope of land or property disputes, enhance transparency in the land records maintenance system and facilitate moving eventually towards guaranteed conclusive titles to immovable properties. The major components of digitations' are computerization of all land records including mutations, digitization of maps and integration of textual and spatial data, survey/re-survey and updation of all survey and settlement records including creation of original cadastral records wherever necessary, computerization of registration and its integration with the land records maintenance system, development of core Geospatial Information System (GIS) and capacity building.

The L & LR Department, GoWB has informed SLBC that land details concerning 241 out of 346 Blocks can be viewed by accessing e-bhuchitra portal.

SLBC has requested State Government to put in place the facility of online creation / registration of charges on land / property by a bank in case the same piece of land / property is mortgaged to that bank against loan availed by the concerned party. To enable the bank with this facility, digitization of the entire land records is a necessity for the State.

Action is required from L & LR Department, GoWB on urgent basis. Banks are ready to assist the department in any matter related to IT for providing the facility to the Banks.

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 during financial year 2017-18, all 19 RSETIs in the State have collectively conducted 562 training programmes and trained 14405 candiudates.

Status of RSETI wise Settlement of Trained Candidates (From 01.04.2017 to 31.03.2018)						
State : West Bengal						
Name of RSETIs	No. of Training Conducted	No. of Candidates Trained	Total settled	% of Settlement	Self Employed	
					Bank	Own
Bankura	33	736	320	44%	96	224
Birbhum (Bolpur)	22	533	232	44%	111	121
Burdwan	27	608	188	31%	21	167
Cooch Behar	25	490	241	49%	76	165
Darjeeling	23	600	431	72%	18	413
Hooghly	37	892	454	51%	367	87
Howrah	23	619	465	75%	93	372
Howrah (Belurmath)	62	1667	1133	68%	267	866
Jalpaiguri	22	566	387	68%	68	319
Malda	29	847	235	28%	26	209
Paschim Midnapore	24	621	518	83%	18	500
Purba Midnapore	30	837	370	44%	22	348
Murshidabad	36	974	637	65%	313	324
Nadia	24	673	394	59%	184	210
North Dinajpur	24	640	291	45%	0	291
24 Paraganas (North)	38	839	268	32%	0	268
24 Parganas (South)	32	908	331	36%	142	189
Purulia	25	602	198	33%	150	48
South Dinajpur	26	753	367	49%	300	67
TOTAL	562	14405	7460	52%	2272	5188

Agenda No. 14

ANY PENDING UNRESOLVED ISSUES RELATED TO DCC & DLRC MEETING

To be discussed with the permission of the House.

Agenda No. 15

TIMELY SUBMISSION OF DATA

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

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

Sl. No.	Name of the Bank	March 2016	March 2017	December 2017	March 2018
1	Allahabad bank	29.04.2016	11.05.2017	09.02.2018	14.05.2018
2	Andhra Bank	10.05.2016	12.05.2017	15.02.2018	15.05.2018
3	Bank of Baroda	10.05.2016	17.05.2017	17.02.2018	18.05.2018
4	Bank of India	03.05.2016	08.05.2017	12.02.2018	03.05.2018
5	Bank of Maharashtra	11.05.2016	02.05.2017	13.02.2018	08.05.2018
6	Canara Bank	07.05.2016	05.05.2017	14.02.2018	11.05.2018
7	Central Bank of India	10.05.2016	19.04.2017	11.01.2018	18.04.2018
8	Corporation Bank	04.05.2016	21.04.2017	19.01.2018	17.04.2018
9	Dena Bank	29.04.2016	10.04.2017	05.02.2018	17.04.2018
10	Indian Bank	29.04.2016	12.05.2017	14.02.2018	06.06.2018
11	Indian Overseas Bank	27.04.2016	28.04.2017	12.02.2018	05.06.2018
12	Oriental Bank of Commerce	11.05.2016	3.05.2017	13.02.2018	28.05.2018
13	Punjab National Bank	19.04.2016	11.05.2017	06.02.2018	04.05.2018
14	Punjab & Sind bank	27.04.2016	29.04.2017	14.02.2018	04.05.2018
15	Syndicate Bank	29.04.2016	21.04.2017	25.01.2018	02.05.2018
16	State Bank of India	12.05.2016	05.05.2017	06.02.2018	04.06.2018
17	Union Bank of India	10.05.2016	15.05.2017	13.02.2018	27.04.2018
18	United Bank of India	22.04.2016	21.04.2017	30.01.2018	27.04.2018
19	UCO Bank	11.05.2016	05.05.2017	14.02.2018	14.05.2018
20	Vijaya Bank	11.05.2016	29.04.2017	03.02.2018	26.04.2018

21	BGVB	22.04.2016	24.04.2017	18.01.2018	20.04.2018
22	PBGB	07.05.2016	18.04.2017	12.02.2018	20.04.2018
23	UBKGB	12.05.2016	06.05.2017	08.02.2018	08.05.2018
24	HDFC Bank	15.04.2016	11.04.2017	13.01.2018	21.04.2018
25	AXIS Bank	27.04.2016	11.05.2017	19.01.2018	18.04.2018
26	ICICI Bank	22.04.2016	24.04.2017	29.01.2018	20.04.2018
27	Yes Bank	-	-	-	26.04.2018
28	Bandhan Bank	10.05.2016	03.05.2017	29.01.2018	03.05.2018
29	Indusind Bank	17.05.2016	21.04.2017	06.02.2018	25.04.2018
30	Federal Bank	21.04.2016	27.04.2017	30.01.2018	27.04.2018
31	Ratnakar Bank Ltd.	16.04.2016	17.04.2017	20.01.2018	17.04.2018
32	South Indian Bank	-	12.05.2017	-	19.04.2018
33	WB St. Co-o p Bank	12.05.2016	17.05.2017	07.02.2018	05.06.2018
34	WBSCARDB	22.04.2016	19.05.2017	02.02.2018	19.05.2018
35	SIDBI	-	18.05.2017	-	-
36	IDBI Bank	12.05.2016	28.04.2017	31.01.2018	17.04.2018
37	WBFC	-	-	-	25.04.2018

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

Progress Report on Miscellaneous Agenda:

Performance of Banks in key areas in West Bengal as on March 2018

Parameters	March 2016	March 2017	March 2018	(Amt. Rs. in crore) Variation over Mar. 17	
				Amt.	%
Deposit	588352	655921	710512	54591	8.32
Advance	356011	418988	464580	45592	10.88
CD Ratio	61	64	65	-	1
Investments	92826	88748	81947	-6801	-7.66
(C+I)D Ratio	76	77	77	-	-
Priority Sector Credit) (PRISEC)	147553	152614	168373	22046	10.33
% to ANBC	41	43	40	-	-3
Sectoral deployment of PRISEC Agriculture	42484	42508	47439	4931	11.60
% to ANBC *	11	12	11	---	-1
MSME	75086	80100	87275	9363	8.96
% to ANBC	21	23	21	---	-2
OPS	29983	30006	33659	3653	12.17
% to ANBC	8	8	8	----	-
Major Sub-Sectors of PRISEC					
i) Weaker section	39171	42157	58918	16761	39.76
% to ANBC	11	12	14	---	2
ii) SC/ST	14841	14929	17517	2480	17.34
% to ANBC	4	4	4	----	-
iii) Women Entrepreneur	26384	30175	39357	9182	30.43
% to ANBC	7	8	9	----	1
iv) Minority Community	23523	25407	31323	5771	23
% to Prisec Advance	16	17	19	----	2

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. 4,18,988.00 crore.

West Bengal											
Bank-Wise and Population Group wise Branch Network and											
Deposits as on March 2018											
(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	1161988.00	638034.00	1475509.00	1616091.00	4891622.00
2	Andhra Bank	11	8	33	20	72	26775.78	19033.94	197013.66	384934.26	627757.64
3	Bank of Baroda	37	48	57	69	211	146900.00	255700.00	881600.00	1095000.00	2379200.00
4	Bank of India	169	69	72	67	377	787038.00	572263.00	1080668.00	686114.00	3126083.00
5	Bank of Maharashtra	4	3	9	19	35	3553.00	4513.00	39283.00	161765.00	209114.00
6	Canara Bank	129	61	56	55	301	162695.00	125659.00	399126.00	715223.00	1402703.00
7	Central Bank of India	144	67	66	61	338	401054.16	444196.11	718564.80	602304.63	2166119.70
8	Corporation Bank	10	12	13	22	57	21612.89	40680.56	141409.28	544315.29	748018.02
9	Dena Bank	8	9	16	25	58	14371.00	35030.00	71110.00	167384.00	287895.00
10	Indian Bank	12	10	31	33	86	39415.68	41581.72	285076.79	529187.03	895261.22
11	Indian Overseas Bank	32	24	50	58	164	95191.00	56937.00	529223.00	661013.00	1342364.00
12	Oriental Bank of Commerce	22	23	36	27	108	61008.00	58284.00	345367.00	429075.00	893734.00
13	Punjab National Bank	140	23	54	61	278	695499.00	257640.00	817116.00	851745.00	2622000.00
14	Punjab & Sind Bank	4	4	11	20	39	9460.00	4448.18	34125.78	206659.12	254693.08
15	Syndicate Bank	44	33	29	34	140	31670.00	87978.00	240453.00	415538.00	775639.00
16	State Bank of India	583	213	229	263	1288	3673911.00	3163674.00	4408544.00	6242282.00	17488411.00
17	Union Bank of India	54	39	52	42	187	179223.00	136789.00	345065.00	1097213.00	1758290.00
18	United Bank of India	416	154	149	148	867	1649027.98	980042.69	2092054.37	2103018.55	6824143.59
19	UCO Bank	161	70	73	85	389	524718.00	647516.00	1021558.00	1334907.00	3528699.00
20	Vijaya Bank	4	3	22	27	56	13270.00	11537.00	106478.00	360468.00	491753.00
21	IDBI Bank	21	23	31	24	99	81649.87	170581.38	508568.18	788806.22	1549605.65
A	Sub.Total	2280	978	1189	1249	5696	9780031.36	7752118.58	15737912.86	20993043.10	54263105.90
PRIVATE SECTOR BANKS											
22	HDFC Bank	24	34	59	69	186	51134.42	135049.11	728490.24	2297431.61	3212105.38
23	AXIS Bank Ltd. (UTI)	27	84	73	69	253	124458.73	524991.26	1275775.98	1457216.52	3382442.49
24	ICICI Bank	20	42	81	91	234	221966.55	466129.76	898964.51	1009947.79	2597008.61
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	20	15	21	60	2817.10	27067.98	44670.35	349230.73	423786.16
28	Bandhan Bank	171	76	72	36	355	248863.00	185613.00	535879.00	372730.00	1343085.00
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	1428.00	0.00	5535.00	104731.00	111694.00
31	Tamilnad Mercantile Bank				1	1	0.00	0.00	0.00	68043.05	68043.05
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	295.24	1241.96	4121.07	2559.35	8217.62
34	Yes Bank	0	2	10	14	26	0.00	1453.56	59650.18	568817.00	629920.74
35	IDFC	0	0	0	1	1	0.00	0.00	0.00	24009.43	24009.43
B	Sub.Total	264	276	345	362	1247	657893.4	1344479.92	3571962.71	6827636.15	12401972.18
(A+B)	Total	2544	1254	1534	1611	6943	10437924.76	9096598.5	19309875.57	27820679.25	66665078.08
REGIONAL RURAL BANKS											
36	BGVV (UBI)	496	68	23	0	587	857010.10	338094.20	249002.02	0.00	1444106.32
37	PBGB (UCO)	204	16	7	3	230	391497.00	58151.00	18189.00	8442.00	476279.00
38	UBKGB	88	47	7	0	142	112800.71	135855.04	29852.74	0.00	278508.49
C	RRBs Total	788	131	37	3	959	1361307.81	532100.24	297043.76	8442.00	2198893.81
D	W.B. St. Co-op.Bk	190	57	84	16	347	1003654.08	193957.75	512726.83	457583.09	2167921.75
E	WBSCARD Bank Ltd.	109				109	19303.79	0.00	0.00	0.00	19303.79
Grand Total (A+B+C+D+E)		3631	1442	1655	1630	8358	12822190.44	9822656.49	20119646.16	28286704.34	71051197.43

West Bengal											
Bank-wise and Population Group-wise Advances and CD Ratio											
Advances as on March 2018											
(Amt.in Rs. Lac)											
SL	BANKS	ADVANCES					CREDIT - DEPOSIT RATIO (%)				
NO		Rural	Semi-urban	Urban	Metro-politan	TOTAL	Rural	Semi-urban	Urban	Metropolitan	TOTAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
PUBLIC SECTOR BANKS											
1	Allahabad Bank	243840.00	142927.00	388397.00	1573624.00	2348788.00	21	22	26	97	48
2	Andhra Bank	3255.21	3633.97	39745.23	430620.09	477254.50	12	19	20	112	76
3	Bank of Baroda	33400.00	59400.00	210900.00	1029300.00	1333000.00	23	23	24	94	56
4	Bank of India	194021.00	119544.00	207459.00	1352930.00	1873954.00	25	21	19	197	60
5	Bank of Maharashtra	1021.12	1728.16	8807.14	177913.16	189469.58	29	38	22	110	91
6	Canara Bank	65466.00	39468.00	135518.00	559592.00	800044.00	40	31	34	78	57
7	Central Bank of India	141185.60	111413.13	161524.99	517308.94	931432.66	35	25	22	86	43
8	Corporation Bank	6852.41	8215.50	16647.12	566994.78	598709.81	32	20	12	104	80
9	Dena Bank	2425.00	5996.00	9543.00	276259.00	294223.00	17	17	13	165	102
10	Indian Bank	7451.58	7284.65	24951.87	346632.60	386320.70	19	18	9	66	43
11	Indian Overseas Bank	17122.00	11534.00	121465.00	556089.00	706210.00	18	20	23	84	53
12	Oriental Bank of Commerce	24526.00	22262.00	148994.00	695279.00	891061.00	40	38	43	162	100
13	Punjab National Bank	435926.00	139655.00	579450.00	575169.00	1730200.00	63	54	71	68	66
14	Punjab & Sind Bank	1806.00	914.56	12368.56	314321.00	329410.12	19	21	36	152	129
15	Syndicate Bank	23569.00	132829.00	173939.00	403588.00	733925.00	74	151	72	97	95
16	State Bank of India	716981.00	579740.00	1065966.00	5029433.00	7392120.00	20	18	24	81	42
17	Union Bank of India	46137.00	91579.00	101840.69	853342.00	1092898.69	26	67	30	78	62
18	United Bank of India	919458.26	393451.26	510748.05	1762784.43	3586442.00	56	40	24	84	53
19	UCO Bank	94000.00	88200.00	203500.00	1005300.00	1391000.00	18	14	20	75	39
20	Vijaya Bank	3229.00	2955.00	20120.00	426102.00	452406.00	24	26	19	118	92
21	IDBI Bank	30227.42	31937.74	161328.82	473882.99	697376.97	37	19	32	60	45
A	Sub.Total	3011899.60	1994667.97	4303213.47	18926464.99	28236246.03	31	26	27	90	52
PRIVATE SECTOR BANKS											
22	HDFC Bank	54282.92	158701.65	386268.48	1527687.58	2126940.63	106	118	53	66	66
23	AXIS Bank Ltd.(UTI)	6484.15	72598.41	258954.11	1667489.22	2005525.89	5	14	20	114	59
24	ICICI Bank	198843.68	417571.73	805316.89	904738.73	2326471.03	90	90	90	90	90
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	7803.38	68774.37	145230.87	656011.96	877820.58	277	254	325	188	207
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	336.00	0.00	7650.00	206897.00	214883.00	24	0	138	198	192
31	Tamilnad Mercantile Bank	0.00	0.00	0.00	28653.05	28653.05	0	0	0	42	42
32	Yes Bank	0.00	203.00	9140.00	580721.00	590064.00	0	14	15	102	94
33	Bandhan Bank	656205.00	351463.00	325401.00	74194.00	1407263.00	264	189	61	20	105
34	Utkarsh Small Finance Bank	0.00	0.00	0.00	23000.00	23000.00	0	0	0	20909	20909
35	Ujjivan Small Finance Bank	9023.49	28793.84	49960.07	16560.36	104337.76	0	0	0	647	1270
36	IDFC	0.00	0.00	0.00	105237.48	105237.48				438	438
B	Sub.Total	942163.90	1102142.35	2001000.25	6801638.94	10846945.44	143	82	56	100	87
(A+B)	Total	3954063.50	3096810.32	6304213.72	25728103.93	39083191.47	38	34	33	92	59
REGIONAL RURAL BANKS											
37	BGVB (UBI)	460833.06	74364.71	67145.23	0.00	602343.00	54	22	27	0	42
38	PBGB (UCO)	210446.00	22089.00	7217.00	2149.00	241901.00	54	38	40	25	51
39	UBKGB	92100.82	47032.55	6715.18	0.00	145848.55	82	35	22	0	52
C	RRBs Total	763379.88	143486.26	81077.41	2149.00	990092.55	56	27	27	25	45
D	W.B. St. Co-op.Bk	578038.53	129155.35	250103.77	371362.89	1328660.54	58	67	49	81	61
E	WBSCARD Bank Ltd.	109561.56				109561.56	568	0	0	0	568
	Grand Total (A+B+C+D+E)	5405043.47	3369451.93	6635394.90	26101615.82	41511506.12	42	34	33	92	58
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						46458032.34					65

Position of ATMs in West Bengal as on 31.03.2018

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	9	8	18	12	47
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	14	9	36	26	85
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	2135	1725	2465	2170	8495
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	16	64	35	116
29	Ratnakar Bank Ltd.	0	2	2	3	7
30	South Indian Bank	1	0	11	17	29
31	Ujjivan Small Finance bank	1	5	10	4	20
32	Yes Bank	0	2	17	56	75
B.	Private Sector Banks	412	450	743	1074	2679
33	WB State Coop. Bank	24	16	33	2	75
GRAND TOTAL		2571	2191	3241	3246	11249

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 March 2018 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 31.03.2018
1758.28	2017.98	2281.92	2407.36

During the period from 01.04.2017 to 31.03.2018, all the Banks disbursed Rs. 363.03 crore against 24080 cases.

2. General Credit Card (GCC):

52192 GCCs have been issued during the financial year 2017-18 in the State of West Bengal. Bank wise progress in issuing new GCCs is annexed.

Disbursement Position of Banks from 01.04.2017-31.03.2018 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	2581	2021.56
2	Andhra Bank	216	180.14
3	Bank of Baroda	1099	2476.26
4	Bank of India	2722	2235.16
5	Bank of Maharashtra	44	74.11
6	Canara Bank	2241	2195.26
7	Central Bank of India	1844	2335.95
8	Corporation Bank	84	51.96
9	Dena Bank	88	86.50
10	Indian Bank	351	161.24
11	Indian Overseas Bank	269	631.41
12	Oriental Bank of Commerce	370	687.16
13	Punjab National Bank	2290	1666.59
14	Punjab & Sind Bank	81	171.56
15	Syndicate Bank	804	765.16
16	State Bank of India	3568	14548.32
17	Union Bank of India	422	830.26
18	United Bank of India	1408	2172.61
19	UCO Bank	420	961.14
20	Vijaya Bank	110	166.76
21	IDBI Bank	276	216.56
A	Total	21288	34635.67
PRIVATE SECTOR BANKS			
22	HDFC Bank	451	512.12
23	AXIS Bank (UTI)	374	111.14
24	ICICI Bank	368	350.14
25	Federal Bank	57	52.78
26	Bandhan Bank	2	7.00
27	South Indian Bank	16	38.59
28	Ratnakar Bank Ltd.	264	27.03
29	Yes Bank	0	0.00
30	Indusind Bank	67	106.74
B	Total	1599	1205.54
(A+B)	Total of Comm.Bks.	22887	35841.21
REGIONAL RURAL BANKS			
31	BGVB (UBI)	84	72.25
32	PBGB (UCO)	44	128.00
33	UBKGB	56	24.56
C	RRBs Total	184	224.81
D	WBSCARD Bank Ltd.		
E	W.B. St. Co-op.Bk	9	36.94
Grand Total (A+B+C+D+E)		23080	36102.96

Outstanding Position of Banks under Education Loan as on 31.03.2018			
(Rs.in lac)			
SL. No	Banks	Education	
		No. of A/c	Amount
(1)	(2)	(3)	(4)
PUBLIC SECTOR BANKS			
1	Allahabad Bank	7485	17905.76
2	Andhra Bank	547	1574.16
3	Bank of Baroda	3056	10017.45
4	Bank of India	7805	21828.00
5	Bank of Maharashtra	326	845.68
6	Canara Bank	3241	12562.34
7	Central Bank of India	4528	12192.51
8	Corporation Bank	448	1518.12
9	Dena Bank	371	1805.46
10	Indian Bank	612	1148.51
11	Indian Overseas Bank	1296	3157.14
12	Oriental Bank of Comme	1708	4084.16
13	Punjab National Bank	6485	17856.25
14	Punjab & Sind Bank	354	922.02
15	Syndicate Bank	1710	4895.63
16	State Bank of India	24215	78968.58
17	Union Bank of India	2072	10813.62
18	United Bank of India	6337	14712.46
19	UCO Bank	4202	8895.26
20	Vijaya Bank	691	1692.58
21	IDBI Bank	772	2075.14
A	Total	78261	229470.83
PRIVATE SECTOR BANKS			
22	HDFC Bank	792	2986.34
23	AXIS Bank (UTI)	524	2318.15
24	ICICI Bank	522	918.56
25	Federal Bank	137	232.56
26	Bandhan Bank	2242	422.00
27	South Indian Bank	27	50.41
28	Ratnakar Bank Ltd.	385	114.02
29	Yes Bank	0	0.00
30	Indusind Bank	98	184
B	Total	4727	7226.04
(A+B)	Total of Comm.Bks.	82988	236696.87
REGIONAL RURAL BANKS			
31	BGVB (UBI)	586	1185.15
32	PBGB (UCO)	428	694.16
33	UBKGB	326	588.64
C	RRBs Total	1340	2467.95
D	WBSCARD Bank Ltd.		
E	W.B. St. Co-op.Bk	194	438.59
Grand Total (A+B+C+D+E)		84522	239603.41

General Credit Card (GCC) 2017-18			
(Position from 01.04.2017- 31.03.2018)			
(Rs.in lac)			
SI	Bank	Issued	
No		No	Amount
PUBLIC SECTOR BANKS			
1	Allahabad Bank	2485	368.56
2	Andhra Bank	88	48.56
3	Bank of Baroda	96	74.16
4	Bank of India	1745	586.26
5	Bank of Maharashtra		
6	Canara Bank	1744	326.18
7	Central Bank of India	286	48.59
8	Corporation Bank	118	100.16
9	Dena Bank	38	34.16
10	Indian Bank		
11	Indian Overseas Bank	30	26.56
12	Oriental Bank of Commerce	0	0.00
13	Punjab National Bank	1526	856.36
14	Punjab & Sind Bank		
15	Syndicate Bank	210	156.26
16	State Bank of India	27414	14955.31
17	Union Bank of India	136	105.56
18	United Bank of India	3184	4057.16
19	UCO Bank	508	418.32
20	Vijaya Bank		
21	IDBI Bank Ltd.	66	138.56
A	Total	39674	22300.72
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.	42979	23743.34
REGIONAL RURAL BANKS			
25	BGVB (UBI)	4562	1785.59
26	PBGB (UCO)	2080	1986.14
27	UBKGB	119	184.16
C	RRBs Total	6761	3955.89
D	W.B. St. Co-op.Bk	2452	612.58
E	WBSCARD Bank Ltd.		
Grand Total (A+B+C+D+E)		52192	28311.81

JOINT LIABILITY GROUPS

Against the target of 80,000 JLG financing (fixed by NABARD) in West Bengal, 8217 no. of JLGs have been promoted and credit linked during the year 2017-18 by the all the member banks amounting to Rs. 5009.56 lac.

Bank wise and District wise performance under JLGs financing as on 31.03.2018 is furnished in the Annexure.

Statement for the progress Report of JLG (Joint Liability Groups) of Farmers for the year ended March 2018						
West Bengal						
S No.	Name of Bank	Bank wise Target of JLGs for 2017-18	No. of JLGs credit linked during the quarter March 2018		Cummulative No. of JLGs credit linked upto 31.03.2018	Cummulative Loan disbursed upto 31.03.2018 (Amount Rs. in lac)
			No.	Amount (Rs. In lac)		
1	Allahabad Bank	4500	128	118.25	1642	1405.85
2	Andhra Bank	80	0	0.00	0	0.00
3	Bank of Baroda	1000	116	88.56	1298	1114.89
4	Bank Of India	3000	968	230.18	4326	880.59
5	Bank of Maharastra	80	22	10.15	12	30.89
6	Canara Bank	1200	174	83.56	1668	1422.74
7	Central Bank of India	3000	168	71.88	439	530.98
8	Corporation Bank	100	28	11.52	22	21.11
9	Dena Bank	80	0	0.00	0	0.00
10	IDBI Bank	450	28	22.12	31	60.33
11	Indian Bank	350	48	25.16	46	37.44
12	Indian Overseas Bank	550	82	32.84	947	648.78
13	Oriental Bank of Commerce	550	80	51.27	95	111.02
14	Punjab & Sind Bank	50	0	0.00	0	0.00
15	Punjab National Bank	2000	88	86.54	9022	5708.59
16	State Bank of India	10000	1370	574.12	11062	8401.22
17	Syndicate Bank	800	51	27.14	48	44.87
18	Uco Bank	3500	176	164.15	2372	2781.15
19	Union Bank of India	1000	70	70.41	90	570.46
20	United Bank of India	8000	1356	972.58	5282	5119.56
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	4953	2640.43	38402	28890.47
25	BGVB	8060	1452	1205.45	15854	15420.53
26	PBGB	3500	242	167.45	12742	11327.11
27	UBKGB	2500	162	132.05	9897	7880.15
	Sub Total of RRBs	14060	1856	1504.95	38493	34627.79
28	W.B St.Co-op Bank	25000	1408	864.18	9836	9182.51
	Sub Total of Co-op. Bank	25000	1408	864.18	9836	9182.51
	GRAND TOTAL	80000	8217	5009.56	86731	72700.77

Statement of District wise progress report of JLG (Joint Liability Groups) of Farmers for the year ended March 2018						
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 March)	Loan Disbursed under JLG during F.Y. 2017-18 (April to March)	Cumulative No. of JLGs credit linked as on 31.03.2018	Cumulative amount of Loan disbursed under JLG as on 31.03.2018
1	Bankura	7200	162	125.84	1006	822.15
2	Burdwan	8800	148	106.42	3706	4716.54
3	Birbhum	6000	152	302.65	1636	2085.11
4	Dakshin Dinajpur	1600	121	138.22	874	972.25
5	Darjeeling	800	128	110.54	672	916.85
6	Howrah	1600	308	281.21	2021	1464.85
7	Hooghly	4000	545	172.55	4132	712.41
8	Jalpaiguri	2000	148	91.44	3168	3107.16
9	Cooch Behar	2400	305	120.51	4826	4081.55
10	Malda	5600	244	10.08	1408	585.20
11	Murshidabad	7200	754	432.11	13765	7270.18
12	Nadia	2000	741	410.84	6224	6165.77
13	24 Parganas North	3600	1128	514.63	7912	12648.95
14	Paschin Medinipur	9600	1584	1376.05	16045	8414.14
15	Purba Medinipur	6400	956	632.16	5408	4268.52
16	Purulia	4000	172	36.84	2252	2120.47
17	24 Parganas South	4000	541	102.62	9050	8482.26
18	Uttar Dinajpur	3200	80	44.85	2626	3866.41
	Total	80000	8217	5009.56	86731	72700.77

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

Progress as on **31.03.2017** for the year 2017-18 is furnished below:

(In Numbers)

Schemes	2016-17(April to March)			2017-18(April to March)		
	Sponsor	Sanc.	Disb.	Sponsor	Sanc.	Disb.
PMEGP	9825	598	226	18497	2326	1095
NULM (Individual)	5822	1043	1043	4991	1886	1886
NULM (Group)	124	89	89	181	45	45
SCP	26401	24498	6654	24577	21962	8834
SVSKP	65983	28809	22824*	90204	45892	34415
USKP	1177	953	850	1208	836	836
SCC	9404	9404	9404	6815	6815	6815
ACC	3698	3698	3698	8640	8640	8640
Total:	122434	69092	44788	155113	88402	62566

*including spill over cases.

88402 nos of self-employment cases have been sanctioned upto the year ended March 2018 (Financial Year 2017-18) and disbursed 62566 cases including spill over cases.

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

Performance of Banks under PMEGP in West Bengal for FY 2017-18									
Sl. No.	Bank Name	Forwarded to Bank		Sanctioned by Bank		Margin Money Claimed		MM Disbursed	
		No of Prj.	MM Involve	No of Prj.	MM Involve	No of Prj.	MM Involve	No of Prj.	MM
			(In Lakh)		(In Lakh)		(In Lakh)		(In Lakh)
1	ALLAHABAD BANK	1730	4376.59	258	764.64	165	526.42	130	448.24
2	ANDHRA BANK	48	120.78	8	40.01	5	27.09	4	20.09
3	AXIS BANK LTD	98	431.34	28	56.01	0	0	0	0
4	BANDHAN BANK LTD	96	232.7	4	8.41	0	0	0	0
5	BGVB	1951	4272.5	286	593.63	181	368.45	140	273.52
6	BANK OF BARODA	503	1501.59	67	253.72	51	245.24	45	220.99
7	BANK OF INDIA	1106	2863.78	141	365.25	70	200.75	56	175.15
8	BANK OF MAHARASHTRA	24	65.58	1	1.75	1	1.75	1	1.75
9	CANARA BANK	741	1786.59	90	251.13	70	202.99	58	167.39
10	CENTRAL BANK OF INDIA	640	1583.37	71	193.08	37	99.14	25	63.25
11	CITY UNION BANK LTD	1	1.25	0	0	0	0	0	0
12	CORPORATION BANK	58	208.31	2	4.5	2	4.5	2	4.5
13	DBS BANK LTD	1	1.26	0	0	0	0	0	0
14	DENA BANK	70	179.19	13	22.42	9	16.17	7	11.68
15	FEDERAL BANK	4	9.2	0	0	0	0	0	0
16	HDFC BANK	9	33.75	0	0	0	0	0	0
17	ICICI BANK LTD	30	104.4	0	0	0	0	0	0
18	IDBI BANK	130	391.28	9	39.34	4	22.02	1	3.5
19	INDIAN BANK	257	1158.03	75	470.79	36	213.01	31	196.06
20	INDIAN OVERSEAS BANK	221	524.43	32	129.45	23	88.78	19	68.56
21	INDUSIND BANK	4	13.97	0	0	0	0	0	0
22	ING VYSYA BANK	0	0	0	0	0	0	0	0
23	KARNATAKA BANK LTD	8	19.13	0	0	0	0	0	0
24	KOTAK MAHINDRA BANK LTD	1	2.47	0	0	0	0	0	0
25	ORIENTAL BANK OF COMMERCE	117	382.56	12	66.48	7	30.57	6	28.47
26	PBGB	2	6.25	0	0	0	0	0	0
27	PRAGATHI KRISHNA GRAMIN BANK	0	0	0	0	0	0	0	0
28	PUNJAB AND SIND BANK	35	104.36	10	27.5	1	1.75	1	1.75
29	PUNJAB NATIONAL BANK	1282	3469.18	230	779.44	134	503.13	96	381.42
30	SOUTH INDIAN BANK	1	2.4	0	0	0	0	0	0
31	STATE BANK OF INDIA	3354	7166.26	165	400.54	87	225.14	63	161.59
32	SYNDICATE BANK	260	854.5	38	77.4	25	49.69	16	29.78
33	UCO BANK	512	1169.87	97	149.82	69	92.38	63	84.86
34	UNION BANK OF INDIA	367	925.63	38	97.33	24	54.96	17	38.97
35	UNITED BANK OF INDIA	3325	8481.87	407	1305.64	229	762.41	185	623.25
36	UBKGB	165	313.98	9	14.07	0	0	0	0
37	VIJAYA BANK	45	191.43	12	70.2	8	49.22	5	26.18
38	WBSCB LTD	1301	4161.71	223	788.13	143	502.06	124	421.15
Total		18497	47111.49	2326	6970.68	1381	4287.62	1095	3452.1

Bank wise Performance report of SEP under DAY NULM As on March,2018 for the financial year 2017-18 (Amount in Lakhs)

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	403	582.43	361	459	285	216.3	61	12	18.52
2	Andhara Bank	627	224	63	5	7.23	42	55	4	3.04	0	0	0.00
3	Axis Bank	111	56	0	1	1.45	13	5	1	0.76	0	0	0.00
4	Bandhan Bank	0	0	0	0	0.00	102	10	5	3.79	31	8	9.60
5	BGVB	1214	507	432	316	456.69	85	106	45	34.15	11	3	3.00
6	Bank of Baroda	1023	493	198	191	276.04	107	505	177	134.34	15	3	4.50
7	Bank of India	1894	1229	404	224	323.73	387	308	92	69.82	0	0	0.00
8	Central Bank of India	1188	563	162	48	69.37	325	374	104	78.93	0	0	0.00
9	Canara Bank	359	176	42	124	179.21	240	133	62	47.06	0	0	0.00
10	Corporation Bank	82	31	6	11	15.90	62	96	15	11.38	0	0	0.00
11	Dena Bank	124	62	61	3	4.34	51	59	1	0.76	0	0	0.00
12	Indian Oversease Bank	745	367	124	61	88.16	187	269	96	72.86	0	0	0.00
13	Indian Bank	307	139	121	37	53.47	113	87	31	23.53	0	0	0.00
14	Oriental Bank of Commerce	207	91	164	24	34.69	120	78	43	32.64	0	0	0.00
15	Punjab and Sind Bank	230	113	88	19	27.46	32	115	2	1.52	0	0	0.00
16	Punjab National Bank	1379	609	261	206	297.72	245	133	35	26.56	0	0	0.00
17	State Bank of India	4821	2330	852	388	560.75	818	701	225	170.77	9	2	2.00
18	Syndicate Bank	223	94	57	78	112.73	116	56	26	19.73	0	0	0.00
19	United Bank of India	6953	3298	1651	1132	1636.01	790	999	415	314.97	43	16	26.90
20	UCO	2670	1297	596	106	153.20	427	79	124	94.11	6	3	3.60
21	Union Bank of India	465	226	509	44	63.59	204	66	57	43.26	0	0	0.00
22	IDBI Bank	570	285	242	16	23.12	22	129	36	27.32	0	0	0.00
23	Uttarbangiya Khetra Grameen Bank	764	337	269	175	252.92	50	63	3	2.28	5	4	4.20
24	Vijaya Bank	129	64	95	4	5.78	39	66	2	1.52	0	0	0.00
25	West Bengal State Cooperative Bank	207	100	125	85	122.85	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	127.18	10	10	0	0.00	0	0	0.00
28	Cooperative Banks	2321	1100	562	179	258.70	35	10	0	0.00	0	0	0.00
	Total	33256	16000	7986	3968	5734.7	5000	4991	1886	1431.4	181	51	72.32

District wise Performance Report of SEP under DAY-NULM As on March, 2018 for the financial year 2017-18 (Amount in Lakhs)

Sl. No.	District	No of Active SHGs	SHG Credit Linkage				SEP-I				SEP-G			
			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	240	98	141.63	24	46	0	0.00	4	0	0	0
2	Bankura	903	600	395	242	349.75	87	264	86	65.27	4	0	0	0
3	Birbhum	1434	573	231	153	221.12	209	167	45	34.15	24	0	0	0
4	Cooch Behar	894	500	222	106	153.19	156	287	67	50.85	24	0	0	0
5	Dakshin Dinajpur	1114	450	96	87	125.74	112	239	45	34.15	15	25	0	0
6	Darjeeling	1005	450	277	142	205.22	203	405	83	62.99	21	0	0	0
7	Hooghly	2363	1427	607	297	429.23	473	303	106	80.45	52	0	0	0
8	Howrah	368	200	69	33	47.69	262	175	76	57.68	8	0	0	0
9	Jalpaiguri	666	350	170	177	255.81	124	381	83	62.99	12	6	0	0
10	Jhargram	300	200	20	97	140.19	30	216	53	40.22	2	0	0	0
11	Kalimpong	152	50	0	0	0.00	30	20	0	0.00	3	0	0	0
12	Kolkata	0	400	0	0	0.00	100	15	0	0.00	10	0	0	0
13	Malda	396	200	10	25	36.13	147	188	35	26.56	8	0	0	0
14	Murshidabad	2183	800	782	288	416.23	186	93	26	19.73	24	0	0	0
15	Nadia	3429	1500	565	383	553.52	412	263	152	115.36	32	0	0	0
16	North 24 Parganas	8807	3900	2099	585	845.46	974	599	386	292.96	131	77	39	59.12
17	Paschim Burdwan	965	450	262	34	49.14	518	122	33	25.05	40	34	0	0
18	Paschim Medinipur	2024	1000	910	295	426.34	303	333	202	153.31	32	0	0	0
19	Purba Burdwan	1654	750	557	230	331.68	50	51	136	103.22	4	0	0	0
20	Purba Medinipur	1816	700	139	295	426.34	157	322	153	116.12	20	0	0	0
21	Purulia	460	250	65	169	244.97	99	206	67	50.85	16	5	0	0
22	South 24 Parganas	1316	600	219	75	108.39	218	150	15	11.38	24	0	0	0
23	Uttar Dinajpur	1075	450	51	157	226.90	126	146	37	28.08	22	34	12	13.2
Total		33844	16000	7986	3968	5734.7	5000.00	4991	1886	1431.40	532	181	51	72.32

WEST BENGAL SCHEDULED CASTES, SCHEDULED TRIBES & OTHER BACKWARD CLASSES DEVELOPMENT & FINANCE CORPN. START WORKING FROM 15.11.2017													
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 31.03.18													
NAME OF DISTRICT	TARGET	NO OF CASES		APPROVED BY CORPORATION & FUND INVOLVED						DISBURSED BY BANK			
		SPON-	SANCD.	NO OF	OUT OF TOTAL		MARGIN		BANK LOAN	NO OF	MARGIN		BANK LOAN
		SORED	BY BANK	CASES	WOMEN	P/H	SUBSIDY	MONEY		CASES	SUBSIDY	MONEY	
ALIPURDUAR	725	153	153	139	27	0	1,390,000	26,000	1,251,000	99	990,000	0	982,000
BANKURA	1,915	1,068	945	815	435	0	8,150,000	0	8,150,000	0	0	0	0
BIRBHUM	1685	1154	1154	1154	603	0	11540000	0	11540000	703	7030000	0	7030000
COOCHBIHAR	2306	1,105	1,052	1,050	409	0	10,500,000	618,000	11,155,000	564	5,640,000	286,000	5,630,000
DAKSHIN DINAJPUR	787	878	878	878	405	0	8,780,000	0	8,780,000	301	3,010,000	0	3,010,000
DARJEEING HILL	66	34	24	24	10	0	240,000	0	284,330	0	0	0	0
HOOGHLY	2192	1,154	1,154	1,154	94	0	11,540,000	0	13,105,000	698	6,980,000	7,750,000	2,990,000
HOWRAH	1172	592	592	592	220	0	5,920,000	8,000	8,672,000	180	1,800,000	0	2,510,000
JALPAIGURI	1652	2,711	921	832	248	0	8,320,000	583,000	7,797,000	204	2,040,000	61,000	1,994,000
JHARGRAM	37	190	173	135	28	0	1,350,000	0	1,350,000	67	670,000	0	670,000
KALIMPONG	27												
KOLKATA	395												
MALDAHA	1362	917	665	665	276	0	6,650,000	0	6,850,000	172	1,720,000	0	1,810,000
MURSHIDABAD	1464	396	396	341	110	0	3,410,000	0	3,410,000	130	1,300,000	0	1,300,000
NADIA	2523	2,198	1,695	1,376	276	0	13,760,000	0	13,760,000	634	6,340,000	0	6,340,000
NORTH 24-PGS	3537	1,118	1,118	1,118	330	0	11,180,000	452,000	14,191,450	732	7,212,000	407,000	6,430,000
PASCHIM BARDHAMAN	1022												
PASCHIM MEDINIPUR	1467	766	654	391	84	0	3,910,000	0	3,950,000	14	140,000	0	140,000
PURBA BARDHAMAN	2428	2,104	2,104	1,954	865	0	19,540,000	0	19,540,000	393	3,930,000	0	3,930,000
PURBA MEDINIPUR	1216	634	634	418	109	0	4,180,000	0	4,180,000	83	830,000	0	830,000
PURULIA	926	684	984	545	256	0	5,450,000	0	5,450,000	20	200,000	0	200,000
SILIGURI	424	286	231	223	94	0	2,230,000	0	2,230,000	55	550,000	0	550,000
SOUTH 24-PGS	4018	5,967	5,967	5,625	2,454	0	56,250,000	0	56,323,220	3,704	37,040,000	0	37,040,000
UTTAR DINAJPUR	1318	468	468	468	301	0	4,680,000	0	4,680,000	81	810,000	0	810,000
TOTAL	35,000	24,577	21,962	19,897	7,634	0	198,970,000	1,687,000	206,649,000	8,834	88,232,000	8,504,000	84,196,000

Department of Self Help Group & Self Employment
Swami Vivekananda Swanirbhar Karmasansthan Prakalpa (SVSKP) as on 31st March,2018

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	2295	693.73	0	0.00
2001-2002	20015	7835	14527.40	3264.56	7882	2953.74	7095	2644.44	15	1.86
2002-2003	20035	8116	13927.8	2828.19	4932	1312.38	4469	1162.33	3	0.27
2003-2004	9813	4960	8029.74	1356.26	5902	2030.86	5195	1814.58	0	0.00
2004-2005	10142	5423	8483.7	1365.51	4223	974.34	3637	807.37	0	0.00
2005-2006	9234	4546	11101.26	1235.40	4900	1356.18	4278	1174.97	1	0.50
2006-2007	9458	5717	8254.13	1476.24	6354	1705.82	5682	1467.56	0	0.00
2007-2008	25790	9207	17992.59	3357.55	7964	2896.05	7544	2722.62	1	0.20
2008-2009	54893	21990	46497.80	9234.67	14896	6379.40	14307	6129.21	6	2.17
2009-2010	60115	25148	55993.80	12645.70	18930	8591.65	18061	8138.34	2	1.28
2010-2011	52330	24452	55936.32	11648.07	19324	9300.35	18324	8812.83	10	2.33
2011-2012	49201	22191	51392.31	10235.07	29798	13440.05	28387	12798.39	33	9.49
2012-2013	69625	28963	65313.61	16055.98	23456	11202.77	22264	10403.51	31	9.26
2013-2014	61381	28259	71601.47	18500.59	25658	15602.97	24632	14980.97	37	28.26
2014-2015	64438	31429	74242.98	21394.39	26430	18190.03	25385	17400.92	91	63.46
2015-2016	67873	33602	87213.71	24227.14	32580	23623.09	31363	22762.76	337	230.38
2016-2017	68527	30965	82549.05	24860.64	32848	25452.59	30600	23777.99	1617	1198.71
2017-2018	90204	45892	120170.38	35578.15	48411	37187.76	34415	27134.54	13830	9926.90
TOTAL	756438	341426	798698.83	200135.66	317122	183005.34	287933	164827.06	16014	11475.07

Department of Self Help Group & Self Employment
Swami Vivekananda Swanirbhar Karmasansthan Prakalpa (SVSKP)
District wise Performance Report (Urban + Rural) as on 31st March,2018

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	37419	18731	42842.44	11066.19	16945	10149.88	14955	8875.32	1182	801.29
PURBA BARDHAMAN	62307	26767	72260.04	17946.03	25500	17006.48	23049	15322.70	1223	953.84
BIRBHUM	44181	23606	49744.96	12835.43	21577	11355.40	18962	9961.83	1556	889.94
COOCHBEHAR	31869	16370	31017.29	8281.53	14800	7283.13	13530	6562.60	1095	648.15
DAKSHIN 24 PARAGANAS	40943	17971	34018.54	9410.79	18269	9083.39	17381	8615.41	494	303.99
DAKSHIN DINAJPUR	23316	12468	26674.84	5524.81	11919	5628.93	10886	5071.90	411	239.61
DARJEELING	10319	4087	8153.95	2110.40	3287	1902.29	2932	1713.29	46	40.50
HOOGHLY	47637	20229	49777.07	13633.24	18906	11974.67	17774	11094.40	536	516.81
HOWRAH	40876	15429	28391.88	7182.49	14965	6934.16	13852	6321.48	590	402.16
JALPAIGURI	24646	15243	45262.15	10366.98	13798	9151.82	11462	7589.02	1436	998.49
KOLKATA	24033	10669	21277.35	5362.77	10600	5208.43	8785	4426.30	462	394.31
MALDA	60907	17442	45196.08	10198.94	16000	8943.63	14571	7919.86	797	684.11
MURSHIDABAD	44710	24406	59833.34	14225.69	23868	13516.77	21875	12311.22	948	657.25
NADIA	44099	18556	39545.68	9997.04	16812	9024.78	15697	8323.09	413	322.57
PASCHIM MEDINIPUR	59976	22564	70026.84	16733.73	18228	13596.79	17372	12971.10	361	350.90
PURBA MEDINIPUR	33057	20541	45308.37	12887.37	20415	12790.15	19321	12043.01	375	335.01
PURULIA	27592	12259	30305.41	7142.32	9751	6165.83	8640	5390.74	798	582.37
UTTAR 24 PARAGANAS	59569	25098	48336.59	11956.85	24196	11301.64	21472	9820.49	1837	1087.84
UTTAR DINAJPUR	24088	12469	30913.16	7997.49	11254	7262.98	10264	6543.73	746	573.88
ALIPURDUAR	11596	5094	14253.19	3619.04	4860	3436.15	4180	2837.38	509	516.20
PASCHIM BARDHAMAN	710	381	1248.34	364.92	436	408.23	263	263.03	173	145.20
JHARGRAM	2588	1046	4311.32	1291.61	735	878.30	709	847.65	26	30.65
KALIMPONG	0	0	0.00	0.00	1	1.50	1	1.50	0	0.00
TOTAL	756438	341426	798698.83	200135.66	317122	183005.34	287933	164827.06	16014	11475.07

Programme Year 2017-18									
USKP									
Progress in implementation as on 31.03.2018									
(Rs.in lac)									
SI	Bank	Target	Proposals Sponsored	Proposals Sanctioned		Proposals Disbursed		Proposals Rejected	Proposals Pending
No		No	NO	No	Amt.	No	Amt.	No	No
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
COMMERCIAL BANKS									
1	AB	200	88	52	67.44	46	64.57	20	16
2	AND.BK	30							0
3	BOB	150	12	5	4.15	5	4.15	2	5
4	BOI	150	135	112	63.82	97	42.85	11	12
5	BOM	30							0
6	CB	150	35	22	12.85	18	8.56	5	8
7	CBI	150	131	110	54.47	80	35.26	4	17
8	CORP.BK	50							0
9	DB	50	14	6	1.9	5	1.47	2	6
10	IB	100	60	48	24.11	36	18.64	3	9
11	IOB	75	46	35	20.48	26	16.84	7	4
12	OBC	125							0
13	PNB	150	64	42	18.57	32	14.4	7	15
14	P & SB	75	10	5	1.25	4	1.05	0	5
15	SB	75	18	13	44.15	12	44.16	0	5
16	SBI	400	184	96	36.58	56	38.59	10	78
17	UB	100							0
18	UBI	300	50	34	26.45	30	20.11	7	9
19	UCO	150	256	185	42.58	68	36.59	8	63
20	VB	30							0
A	Comm.Bks.Total	2540	1103	765	418.80	515	347.24	86	252
REGIONAL RURAL BANKS									
21	BGVV (UBI)	150	74	44	46.35	36	32.47	6	24
22	PBGB (UCO)	125	31	27	72.00	24	71.00	4	0
23	UBKGB	75							0
B	RRBs Total	350	105	71	118.35	60	103.47	10	24
24	WB Co-op.Bk	100							
25	ARDB	85							
C	Total of Co Op Bank	185							
Grand Total (A+B+C)		3075	1208	836	537.15	575	450.71	96	276

Swarozgar Credit Card (SCC) 2017-18					
(Position from 01.04.2017- 31.03.2018)					
(Rs.in lac)					
SI	Bank	Target	Issued		Achievement
		No	No.	Amt.	(No) in %
PUBLIC SECTOR BANKS					
1	Allahabad Bank	1490	65	30.14	4
2	Andhra Bank	90	14	3.64	16
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	61	54.56	25
7	Central Bank of India	1370	252	30.54	18
8	Corporation Bank	90	44	8.59	49
9	Dena Bank	90	26	20.25	29
10	Indian Bank	120	16	5.12	13
11	Indian Overseas Bank	120	34	7.48	28
12	Oriental Bank of Commerce	120	35	4.26	29
13	Punjab National Bank	1470	226	88.25	15
14	Punjab & Sind Bank	90	28	7.56	31
15	Syndicate Bank	180	28	4.19	16
16	State Bank of India	2820	195	156.15	7
17	Union Bank of India	300	47	10.58	16
18	United Bank of India	2620	486	178.14	19
19	UCO Bank	1550	188	47.19	12
20	IDBI Bank	200	68	130.26	34
21	Vijaya Bank	180	27	4.16	15
A	Total	14700	2122	943.06	14
PRIVATE SECTOR BANKS					
22	HDFC	75	60	11.25	80
23	ICICI	75	24	4.56	32
24	AXIS Bank (UTI)	100	27	4.27	27
B	Total	250	111	20.08	44
(A+B)	Total of Comm.Bks.	14950	2233	963.14	15
REGIONAL RURAL BANKS					
25	BGVB (UBI)	2550	1481	689.15	58
26	PBGB (UCO)	1940	1430	191.22	74
27	UBKGB	1510	456	289.56	30
C	RRBs Total	6000	3367	1169.93	56
D	W.B. St. Co-op.Bk	8000	1215	441.56	15
E	WBSCARD Bank Ltd.	1000			0
Grand Total (A+B+C+D+E)		29950	6815	2574.63	23

Artisan Credit Card (ACC) 2017-18				
(Position from 01.04.2017- 31.03.2018)				
(Rs.in lac)				
Sl No.	Bank	Target No.	Issued	
			No	Amount
(1)	(2)	(3)	(4)	(5)
COMMERCIAL BANKS				
1	Allahabad Bank	5000	272	75.56
2	Andhra Bank	50	26	14.16
3	Bank of Baroda	1000	41	28.45
4	Bank of India	2000	318	590.21
5	Bank of Maharashtra	50	27	6.85
6	Canara Bank	600	71	40.15
7	Central Bank of India	2000	142	18.95
8	Corporation Bank	100	26	8.56
9	Dena Bank	100	26	14.16
10	Indian Bank	300	28	8.56
11	Indian Overseas Bank	400	16	3.68
12	Oriental Bank of Commerce	400	49	12.46
13	Punjab National Bank	1800	91	22.94
14	Punjab & Sind Bank	100	18	6.57
15	Syndicate Bank	500	24	8.56
16	State Bank of India	8000	6025	724.15
17	Union Bank of India	600	88	19.67
18	United Bank of India	6000	856	389.56
19	UCO Bank	3000	132	56.25
20	Vijaya Bank	100	74	18.25
Comm.Bks.Total		32100	8350	2067.70
21	PBGB	200	85	39.85
22	BGVB	500	115	67.49
23	UBKGB	200	84	20.47
Total RRBs		900	284	127.81
24	WBSCB Bk	0	6	2.45
TOTAL		33000	8640	2197.96

Financing the Minority Community and Backward Classes:

The under noted seventeen districts of the State have been identified as Minority concentrated districts i) Howrah, ii) Kolkata, iii) Burdwan, iv) Nadia, v) 24 Parganas (N), vi) 24 Parganas (S), vii) Malda, viii) Murshidabad, ix) Uttar Dinajpur, x) Dakshin Dinajpur, xi) Coochbehar, xii) Birbhum, xiii) Darjeeling, xiv) Jalpaiguri, xv) Alipurduar, xvi) Purba Medinipur, xvii) Paschim Medinipur.

Position of outstanding credit to Minorities in West Bengal as on March 2018 in comparison to March 2016 and March 2017.

Item	(Amt in Rs. crore)		
	March 2016	March 2017	March 2018
Outstanding Priority Sector Credit to Minority Community	23523.00	25407.00	31323.00
Total Priority Sector Credit in the State	147553.00	152614.00	168373.00

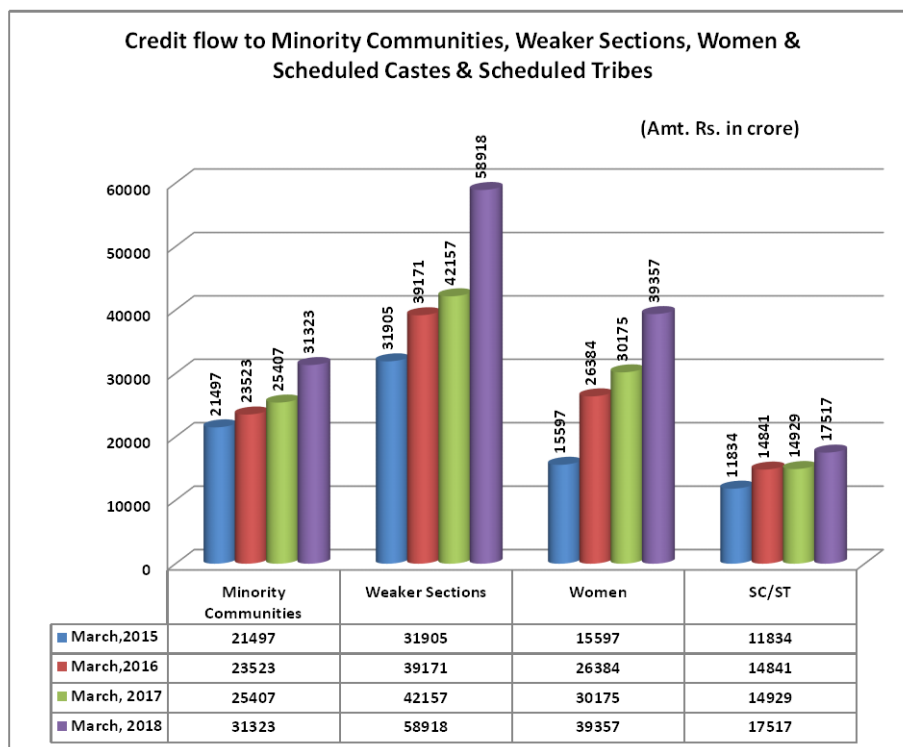
The present Priority sector Advance to Minority Community at the end of March 2018 has increased by 23% over December 2016 position. Our objective is to ensure that the Minority communities and backward classes receive a fair and equitable portion of the credit within the overall target of the Priority 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:

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SC/ST & OBC :							
(Rs. in crore)							
SI No.	Item	Disbursement made				Otg. Balance on 31.03.2018	% to ANBC
		2016-17		01.04.2017-31.03.2018			
		A/C	Amt.	A/C	Amt.		
2	SC/ST	1331846	6604.95	1054273	6266.09	17517.00	4.00
3	OBC	254723	1728.25	232120	1781.30	9275.05	2.21



Bank wise Disbursement of Loan & deployment of Credit to Minority Community								
for the State of West Bengal as on 31.03.2018								
(Rs.in lac)								
Sl.No	Banks	Minority Community (Disbursement)				Outstanding	Of which to	% to
		2008 - 2017		01.04.17 to 31.03.2018		Prisec Advance	Minority community	Prisec
		A/C	Amt.	A/C	Amt.	As on 31.03.2018		Advance
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
PUBLIC SECTOR BANKS								
1	Allahabad Bank	120405	370486.34	6988	7433.42	1003960.49	392451.08	39
2	Andhra Bank	1040	12133.97	96	70.15	183227.60	32561.74	18
3	Bank of Baroda	15274	19732.15	1445	3837.15	491404.86	62540.12	13
4	Bank of India	41038	204450.04	3989	34805.56	825361.10	118563.25	14
5	Bank of Maharashtra	610	3997.77	56	1098.26	48199.81	4485.56	9
6	Canara Bank	39886	98118.34	2415	5272.15	295311.39	47512.23	16
7	Central Bank of India	57327	95674.37	5816	15530.51	339697.29	52261.50	15
8	Corporation Bank	6130	23513.34	655	1274.44	103780.69	39148.73	38
9	Dena Bank	935	3782.17	312	940.12	111243.60	19663.00	18
10	Indian Bank	1889	2644.31	291	853.26	90841.63	22624.02	25
11	Indian Overseas Bank	9802	7996.46	656	678.13	318528.37	71451.26	22
12	Oriental Bank Commerce	4909	21573.61	466	1663.17	330102.47	49754.65	15
13	Punjab National Bank	48130	30908.660	7224	14814.15	538420.45	170023.56	32
14	Punjab & Sind Bank	647	2984.29	54	72.26	99369.42	20631.58	21
15	Syndicate Bank	23207	35657.10	4630	8469.00	157418.27	42569.18	27
16	State Bank of India	449298	402988.94	13655	11325.11	1949220.46	380606.26	20
17	Union Bank of India	9371	22127.12	1466	2650.21	349573.98	62522.02	18
18	United Bank of India	293353	227125.42	7856	6895.20	1597810.76	288511.26	18
19	UCO Bank	101283	137286.39	2654	4175.58	718073.35	94856.16	13
20	Vijaya Bank	3464	11521.88	248	325.14	171933.94	22562.23	13
21	IDBI Bank	37815	45820.38	33086	14081.99	380266.49	70129.36	18
A	Comm.Bks.Total	1265813	1780523.05	94058	136264.96	10103746.42	2065428.75	20
PRIVATE SECTOR BANKS								
22	HDFC Bank	30304	32705.14	28349	2065.23	561241.57	70009.01	12
23	AXIS Bank (UTI)	14885	318200.43	1674	1845.56	451227.61	57844.14	13
24	ICICI Bank	99940	94288.64	31430	36248.28	501938.56	61074.22	12
25	South Indian Bank	32	59.51	16	30.15	64575.69	156.26	
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	141859.84	31756.26	22
29	Bandhan Bank	1619893	734974.12	1039801	611167.00	1362679.46	474210.16	35
30	Ratnakar Bank Ltd.	908	41.22	1507	904.18	74478.67	1505.16	2
31	Yes Bank			11	139.42	156162.40	1866.25	1
B	Total	1773495	1303206.95	1105064	654511.54	3433513.93	712779.64	21
	(A+B)	3039308	3083730.00	1199122	790776.50	13537260.35	2778208.39	21
REGIONAL RURAL BANKS								
32	BGVB (UBI)	192453	283205.63	6445	8759.12	532482.53	130474.64	25
33	PBGB (UCO)	114438	70487.11	3977	10184.15	241357.11	70511.00	29
34	UBKGB	79086	53827.87	1624	1542.58	124744.81	18115.26	15
C	RRBs Total	385977	407520.61	12046	20485.85	898584.45	219100.90	24
D	W.B. St. Co-op.Bk	1507951	435278.84	166856	83456.01	921731.16	109856.26	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	1380017	897275.00	15525821.87	3132269.20	19
	Medium Enterprise					1311466.26		
	Total Prisec					16837288.13		

Bank wise Disbursement of Loan to Scheduled Caste & Scheduled Tribe for the State of West Bengal as on 31.03.2018					
(Rs.in lac)					
Sl.No	Banks	Schedule Cast & Schedule Tribe			
		2013-17		01.04.17 to 31.03.2018	
		A/C	Amt.	A/C	Amt.
(1)	(2)	(3)	(4)	(5)	(6)
PUBLIC SECTOR BANKS					
1	Allahabad Bank	36680	35413.29	5249	6218.92
2	Andhra Bank	389	704.34	54	74.16
3	Bank of Baroda	2295	5160.56	1302	3474.15
4	Bank of India	7562	80446.14	2389	21925.45
5	Bank of Maharashtra	170	514.74	33	68.52
6	Canara Bank	4817	2457.43	1452	1025.25
7	Central Bank of India	13439	19713.50	5116	2335.54
8	Corporation Bank	1507	3390.76	102	336.15
9	Dena Bank	695	1317.30	182	422.26
10	Indian Bank	2560	2951.51	1295	1280.25
11	Indian Overseas Bank	4146	3841.34	274	486.70
12	Oriental Bank of Commerce	1332	8206.56	338	1434.16
13	Punjab National Bank	9834	7054.51	6084	5908.15
14	Punjab & Sind Bank	196	510.14	62	54.17
15	Syndicate Bank	5405	6965.41	1001	1744.02
16	State Bank of India	292984	20963.12	5227	6211.10
17	Union Bank of India	4933	3116.70	805	675.65
18	United Bank of India	9347	5708.91	4895	2484.16
19	UCO Bank	21317	26494.51	4120	4665.25
20	Vijaya Bank	1002	2458.42	492	451.22
21	IDBI Bank	44492	18738.48	8565	2698.18
A	Total	465102	256127.67	49037	63973.41
PRIVATE SECTOR BANKS					
22	HDFC Bank	1926	1580.40	188	188.40
23	AXIS Bank (UTI)	606	1035.55	18	8.75
24	ICICI Bank	20338	12910.82	5020	4097.24
25	Federal Bank	59	67.29	45	28.28
26	Bandhan Bank	1641520	726062.02	769951	437073.11
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	779603	442769.65
(A+B)		2141741	998726.24	828640	506743.06
REGIONAL RURAL BANKS					
30	BGVB (UBI)	32284	72592.92	17525	22268.10
31	PBGB (UCO)	29478	16004.18	10118	23419.16
32	UBKGB	50860	39720.51	10180	10240.11
C	RRBs Total	112622	128317.61	37823	55927.37
D	W.B. St. Co-op.Bk	716762	176233.86	185780	61325.12
E	WBSCARD Bank Ltd.	3038	3745.26	2030	2613.69
Grand Total (A+B+C+D+E)		2974163	1307022.97	1054273	626609.24

Bank wise Disbursement of Loan to Other Backward Classes for the State of West Bengal as on 31.03.2018					
(Rs.in lac)					
Sl.No	Banks	Other Backward Classes			
		2013-17		01.04.17 to 31.03.2018	
		A/C	Amt.	A/C	Amt.
(1)	(2)	(3)	(4)	(5)	(6)
PUBLIC SECTOR BANKS					
1	Allahabad Bank	43597	62649.76	6668	8576.49
2	Andhra Bank	388	9183.48	30	14.14
3	Bank of Baroda	1752	6450.70	690	270.15
4	Bank of India	5585	57701.05	2095	21810.45
5	Bank of Maharashtra	146	671.21	38	80.15
6	Canara Bank	1368	680.63	245	265.26
7	Central Bank of India	13403	23244.11	5197	3031.85
8	Corporation Bank	479	1010.46	79	181.66
9	Dena Bank	2156	169233.73	280	540.18
10	Indian Bank	1018	1510.50	876	882.26
11	Indian Overseas Bank	5477	4722.79	537	954.53
12	Oriental Bank of Commerce	870	1438.49	196	685.16
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	889	1485.02
16	State Bank of India	163336	21136.12	6400	7766.16
17	Union Bank of India	4401	8990.18	718	346.85
18	United Bank of India	6333	3588.96	2084	2095.68
19	UCO Bank	12458	33118.29	1685	2415.16
20	Vijaya Bank	2774	20701.99	293	360.58
21	IDBI Bank	5050	10012.22	2805	2665.46
A	Total	279290	445490.66	41072	65016.93
PRIVATE SECTOR BANKS					
22	HDFC Bank	2264	522.81	2133	1684.06
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	60522	36023.15
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	75938	41042.2
(A+B)	Commercial Banks	418416	486807.98	117010	106059.13
REGIONAL RURAL BANKS					
30	BGVB (UBI)	7945	12656.99	6859	6045.26
31	PBGB (UCO)	20515	28908	10717	21383.14
32	UBKGB (CBI)	18657	12747.14	1547	1564.16
C	RRBs Total	47117	54312.13	19123	28992.56
D	W.B. St. Co-op.Bk	395289	152836.06	95586	42562.23
E	WBSCARD Bank Ltd.	675	834.56	401	516.12
Grand Total (A+B+C+D+E)		861497	694790.73	232120	178130.04



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

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

संयोजक: पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति

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

सन्दर्भ: एलबीडी/एसएलबीसी/पश्चिम बं./2424-2523/17-18
दिनांक : 28.03.2018

Ref: LBD/SLBC/West Bengal/2424-2523 /17-18
Date: 28.03.2018

एसएलबीसी के सभी सदस्य

All Members of SLBC

प्रिय महोदय/ महोदया,

Dear Sir/ Madam,

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

**Subject: Proceedings of the 140th Meeting of
SLBC for West Bengal.**

हम इसके साथ दिनांक 16.03.2018 को होटल “द
ललित ग्रेट ईस्टर्न”, कोलकाता में सम्पन्न पश्चिम
बंगाल राज्य स्तरीय बैंकर्स समिति की 140 वीं बैठक
की कार्यवाही विवरण भेज रहे हैं।

We are sending herewith the proceedings
of the 140th meeting of State level
Bankers' Committee for West Bengal held
at Hotel “The Lalit Great Eastern”,
Kolkata on 16.03.2018.

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,

महेश 22

Yours faithfully,

[Signature]

महाप्रबंधक

General Manager,

प्राइसेक, कृषि- ऋण, एमएसएमई एवं

Prisec, Agri-Credit, MSME &

संयोजक : पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति

Convener- SLBC for West Bengal

MINUTES OF 140th SLBC MEETING OF THE STATE OF WEST BENGAL

The 140th SLBC meeting of the State of West Bengal was held on 16.03.2018 at Hotel "The Lalit Great Eastern", Kolkata. The meeting was presided over by Dr. Amit Mitra, Hon'ble Finance Minister, Government of West Bengal. Shri Jatadhari Mishra, Chief General Manager, RBI, Kolkata recorded his maiden presence in the SLBC, West Bengal meeting. Other dignitaries who had attended the meeting included Shri Pawan Bajaj, MD & CEO, United Bank of India & Co-Chairman, SLBC West Bengal, Shri A.K. Pradhan, Executive Director, United Bank of India, Shri A. K. RayBarman, CGM, NABARD, Kolkata, Shri Partha Pratim Sengupta, CGM, SBI, Kolkata besides other officials from the various line departments of the State Government, participating banks, insurance companies etc. The Lead District Managers through whom the decisions of 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 Dr. Amit Mitra, Hon'ble Finance Minister, Government of West Bengal and other dignitaries and participants present in the 140th SLBC meeting. He thanked Shri Jatadhari Mishra, Chief General Manager, RBI, Kolkata for his inaugural presence in the SLBC, West Bengal meeting. Thereafter, Shri Dhar requested Shri Pawan Bajaj, MD & CEO, United Bank of India & Co-Chairman, SLBC West Bengal to deliver his inaugural address.

Shri Bajaj in his welcome address said that we have reached the last and most important quarter of the Financial Year 2017-18. Although the major focus remain on review of progress of action-points of 139th SLBC meeting held on 07.12.2017, we need to look forward to sort out strategies for the next financial year.

He told the House that, in the State Credit Seminar, NABARD has launched State Focus Paper based on the Potential Linked Plans (PLPs) for the FY 2018-19. Considering the potentiality, the PLP set by the NABARD is Rs.1,21,387 crore, which is now to be disaggregated at District level for final compilation. He requested the LDM's to take a note of this to include the same in the District Credit Plan in the next DCC meeting. He requested the House for adoption of the target under Annual Credit Plan set for FY 2018-19.

Shri Bajaj appreciated the efforts of the bankers and their significant contribution towards extending KCC during current fiscal. He said this has enabled us to reach 86% of notional annual target of 17 lac KCC. He reiterated that bankers should work towards covering all eligible farmers under KCC. He urged upon the State Government to initiate necessary action in this regard. The Agriculture Department of GoWB was also requested to identify the eligible farmers yet to be covered under KCC and for arranging submission of applications from them for availing of KCC loan.



While discussing on Fasal Bima Yojana, Shri Bajaj informed that, Ministry of Agriculture, Govt. of India advised to reconcile the insured farmers' data for Kharif 2017 and Rabi 2017-18 as most of the Insurance Companies have cited discrepancies in the data which need to be reconciled. He requested all member Banks as well as Insurance Companies for reconciliation of the same on a war footing as considerable amount of insurance premium is still lying un-reconciled with various Insurance Companies.

While deliberating on the issue of SHG Financing, he appreciated the bankers for significant achievement in SHG segment this financial year by nearly reaching revised target of Rs.8000 crore. He also thanked WBSRLM for taking proactive steps and assisting the Banks in financing SHGs. However, he expressed his concern at the wide divergence of total loan amount to the SHGs as received from WBSRLM with that of figure uploaded in the NRLM portal by the banks. He requested the Bankers to upload the left out data of SHGs in the NRLM portal on regular basis so that no discrepancy exists.

Sri Bajaj also praised the Bankers for their extremely good performance in disbursement of fresh loan in MSME segment and expressed his confidence that the revised target of Rs. 38000 crore would also be achieved by the Banks within the current fiscal. He also informed that MSME Department, GoWB, is designing a special loan scheme for weavers in the state considering presence of numerous clusters.

Regarding Opening of Brick & Mortar Bank Branches in the Unbanked GPs/Villages, Shri Bajaj mentioned that, as on March 2011, the number of unbanked Gram Panchayats in West Bengal stood at 924. However, with regular addition of rural & semi urban branches, the number of Unbanked Gram Panchayats has come down sharply to 688 as on date. He mentioned that, to cover underserved GPs, SLBC made a provisional allotment of unbanked GPs to different Banks. He highlighted that, owing to matters beyond control of SLBC/Banks, setting up of Brick and Mortar branches in the unbanked GPs as allotted could not materialize. This happened despite SLBC's all efforts which includes contacting the Chief Executives of concerned banks from SLBC end.

Sri Bajaj mentioned that CD Ratio grew by 3% and reached 65% in December 2017 over corresponding figure of December 2016 which then stood flat at 62%. The growth in CD ratio however remained tardy due to prevailing socio-economic conditions. He ended his address with a positive note expressing strong believe that Bankers as a team can act as 'agent of growth' in the state and they are really willing to take part in the growth story being weaved by the State Government in their effort to eradicate poverty, empowering women, creating job opportunities, providing adequate support to farmers and designing grounds for fresh investment. Thereafter, Shri Bajaj requested Dr. Amit Mitra, Hon'ble Finance Minister, Govt. of West Bengal to deliver his keynote address.

Dr. Amit Mitra, Hon'ble Finance Minister, Govt. of West Bengal in his key note address thanked Shri Bajaj, MD & CEO, United Bank of India for his opening statement and for his role in leading SLBC. He also welcomed and congratulated Shri Jatadhari Mishra, CGM, RBI, Kolkata for his inaugural presence in the SLBC Meeting.



Thereafter, Dr. Amit Mitra, Hon'ble Finance Minister, Govt. of West Bengal initiated agenda wise discussion. At the outset Dr. Mitra praised the bankers for their performance in the MSME sector. He said that against a target of Rs. 38000.00 crore for FY 2017-18, all the banks have disbursed Rs. 29032.99 crore upto December 2017. He said that MSME sector has great future in a country like India because of its high employment potentiality. He cited the example of leather industry where an investment of Rs.1000 crore can guarantee employment opportunity for 6000 workers.

Dr. Mitra informed the House that around Rs. 8 billion of export is taking place from the state of West Bengal and requested the member Banks to provide data on export sector to SLBC henceforth. He enquired about top 10 sectors where banks in West Bengal are lending and advised SLBC to build up the relevant data base.

During the course of reviewing the performance in MSME sector, Dr. Mitra invited the opinion of Dr. Vijay Bharti, Director, MSME, GoWB. Dr. Bharti informed the House that there are 11,328 number of pending PMEGP cases with the banks involving margin money of Rs. 283.00 crore. He said that pending cases with SBI & UBI alone stood at 1019 and 374 respectively, involving margin money of more than Rs. 37.00 crore. He mentioned that, if the concerned banks release it within March 2018 then around Rs. 2000.00 crore credit flow is expected to take place under MSME sector. He also requested the House to consider increasing the target up to Rs. 45,600.00 crore under MSME sector for FY 2018-19.

Pursuant to the request of Dr. Bharti, SLBC Convener requested NABARD to re-examine the ACP target prepared by them for FY 2018-19 where the target under MSME sector has been fixed at Rs. 31051.00 crore (under Priority Sector only).

Further, Dr. Mitra requested SLBC to nominate one bank official who will be in constant touch with the Officials of MSME Department, GoWB / other Banks and to sort out any issues pertaining to the growth prospect of MSME in the state. Sri Bajaj wondered whether MSME Sub- Committee meeting can be held on monthly basis instead of the existing practice of quarterly basis.

Sri Dhar informed the House that RBI is also regularly monitoring the MSME growth in the State. Last week RBI had conducted one empowered committee meeting on MSME where progress under the sector was reviewed for the last quarter.

Dr. Mitra reminded the bankers to try to calculate two ratios viz. a) Capital - Labour ratio (how much employment will be generated by investing a specific dose of capital in particular segment) and b) Capital-Output ratio (the amount of capital needed for a business entity to produce one unit of output).

Talking about no. of KCC issued, Dr. Mitra expressed his satisfaction at achieving 86% of annual target of KCC issued within December 2017, although average disbursement per KCC stood at Rs. 65412/- in the State. He expressed his concern over low per capita



average disbursement per KCC (Rs.25132/-) in case of West Bengal State Cooperative Bank.

Representative from West Bengal State Cooperative Bank informed the House that already they have crossed the KCC disbursement target for the FY 2017-18 amounting to Rs. 3000.00 crore. They further added that in the next financial year, their disbursement target will increase to Rs. 4000.00 crore and assured that the average disbursement per KCC is expected to improve to Rs. 40,000 - Rs.45,000 in the next financial year.

Dr. Mitra requested West Bengal State Cooperative Bank to conduct a special meeting with Additional Chief Secretary, Finance Department, GoWB and to prepare strategies to increase the average ticket size to atleast Rs. 50000/-.

Sri Manas Dhar, Convener, SLBC West Bengal expressed the hope that the total credit under KCC will substantially improve at the yearend (as on 31.03.2018) due to higher scale of finance in the Rabi / Boro season.

Sri Dhar discussed the norms of lending under KCC based on size of land holding and scale of finance of the crops to be cultivated and fixation of the limit for 5 years as per RBI norms. He stressed that the norms fixed should be scrupulously followed while giving sanction of KCC by the Cooperative Banks to PACS for onward lending to the farmers.

Sri Dhar also raised the issue of shifting of some small and marginal farmers of West Bengal State Cooperative Bank to any other banks who are willing to take over the loans as per the service area approach as already been suggested by the Hon'ble Finance Minister, GoWB in earlier SLBC meeting.

Dr. Mitra advised Joint Secretary, Finance, GoWB to conduct a meeting shortly with appropriate preparation with SLBC team on the issue of KCC lending of Co-operative Banks. He further suggested that Convener, SLBC may conduct meetings of Sub-Committee on agriculture on monthly basis for effective review of performance of KCC financing in the state.

On the issue of covering all the eligible farmers under KCC fold, Sri Dhar said that Bankers need cooperation and assistance of State Government to identify those farmers who are yet to get a KCC and details of those farmers who are yet to be brought under the banking fold and are still availing loan from money lenders. He also stated that almost all the banks have 'Mahajan Rin Mukti Scheme' to help the farmers to come out of the clutches of the money lenders.

Participating in the discussion Sri A.K. RayBarman, Chief General Manager, NABARD stated that during a recent Video Conference chaired by Dr. Sanjeev Chopra, Additional Chief Secretary, Agriculture Department, GoWB and attended by the District Magistrates, Dr. Chopra advised the participants to conduct KCC camp with the help of LDMs and DDM (NABARD) of their respective districts.



While reviewing the performance of SHG financing in the state, Dr. Mitra said that the banks have performed reasonably well in this segment. Banks have achieved 63% of the financial target which stood at Rs. 5048.13 crore and 73% of the physical target by covering 2,92,082 nos of SHG with credit linkage up to December 2017 within the FY 2017-18. Average credit per SHG for the banks stood at Rs. 1,72,833/- as on 31.12.2017 as against Rs. 1,38,054/- during the corresponding period last year. Further, Dr. Mitra compared the SHG performance of the State in the year 2012-13 to 2017-18 where disbursement in SHG has been raised from Rs. 674.41 crore in the year 2012-13 to Rs. 5048.13 crore in the year 2017-18 which in his opinion is quite commendable.

Ms. C.D. Lama, State Mission Director & CEO, WBSRLM, GoWB also acknowledged the contribution made by the banks towards the SHG sector and informed the House that till 10th March 2018, the banks in the state have covered 4,03,902 no. of SHG with credit linkage with financial outlay of Rs. 7393.00 crore. She also mentioned that the NPA level in SHG is only 2.13% in West Bengal which is lowest in the country and the State is at 3rd position in the country after Andhra Pradesh and Karnataka in case of no. of SHG financing. Emphasizing on the SHG target for FY 2018-19, Ms. Lama requested NABARD to kindly reconsider the SHG target of the State in their PLPs and for its upward revision.

Shri Manas Dhar, Convener, SLBC intervened and referred to the RBI request for withdrawal of the resolution passed in the 138th West Bengal SLBC, recommending the initial limit for credit linkage of Rs. 1.50 lac after 1st grading, Rs. 2.50 lac after 2nd linkage and Rs. 3.50 lac after 3rd linkage to SHGs, citing para 7.2.2 of RBI master circular on DAY-NRLM dated 1st July 2017. Shri Dhar also informed the House that SLBC had replied to RBI on the issue seeking their approval to the minimum benchmark credit limit fixed in the 138th SLBC meeting, after due consideration of the potentiality available backed by Annual Action Plan for credit disbursement and also actual capital requirement of the SHG groups who are mostly matured but not enjoying the credit linkage. Shri Dhar requested Dr. Mitra's kind intervention for resolving the issue.

Sri Suddhasattwa Ghosh, General Manager, RBI assured that the matter will be taken up with their Central Office and SLBC West Bengal will be intimated of the RBI decision.

Dr. Mitra assured that the state government will take up the issue with RBI. He advised Ms. Lama to prepare a suitable draft in consultation with SLBC underlining the ground reality of SHG sector in the state.

Sri Pawan Kadyan, Joint Secretary, Finance Department, GoWB mentioned about the Government Receipt Portal System (GRIPS) through which tax and non tax revenues of the State of West Bengal are collected. He informed that total amount of Rs. 32.32 crore tax and non-tax revenue collected by 14 banks viz. Allahabad Bank, Axis Bank, Bank of Maharashtra, Canara Bank, Corporation Bank, ICICI Bank, UCO Bank, Union Bank of India, United Bank of India, Indian Bank, Oriental Bank of Commerce, Punjab National Bank, State Bank of India and Vijaya Bank is yet to be settled. He requested member



banks to settle the issue within this financial year and report compliance to the RBI and State Government.

In respect of CD ratio, Dr. Mitra said that CD ratio of the State is hovering around 65% for quite some time and below 40% CD ratio of 4 districts in the State still remains a matter of concern. Special study in the matter of CD ratio of these four districts was favored.

Sri Dhar, Convener SLBC remarked that lending is getting constricted due to several reasons. He said that if all the member banks share their figures relating to credit sanctioned in other States but fund utilized in West Bengal then definitely the CD ratio of the State will improve substantially. He lamented that despite several requests from SLBC, only few banks could provide the relevant data. He once again urged upon the member banks to share with SLBC actual data on credit-deposit including credit sanctioned by their branches in other States and funds utilized in this West Bengal.

In regard to four districts where CD ratio is below 40%, Sri Dhar stated that due to the close proximity of these districts to Kolkata, a large chunk of Government Deposits lying with bank branches in these four districts lead to lowering of CD ratio. Moreover, districts like Howrah, Hooghly, 24 Parganas (N) are having Mid-Corporate advances to cold storages / rice mills/ warehouses/ other infrastructure projects in the districts which have been sanctioned at HO/ Zonal levels from Kolkata and for this the CD Ratio of these districts are not properly reflected.

After elaborate discussion, Dr. Mitra requested convener, SLBC to analyse the position and prepare a bank wise/district wise government deposits to arrive at a reasonable position in respect to CD ration in the districts. He also requested all the banks to concentrate on aggressive & judicious lending in the State.

On the issue of PDR cases, Sri Ashok K. Pradhan, Executive Director, UBI raised the issue of more than 12000 cases under Public Demand Recovery Act in the State and urged upon the Finance Minister for posting of Certificate Officers in the designated offices. He said settlement of these PDR cases will go a long way in encouraging bankers in making fresh credit. Sri Dhar favored waiver of ad-valorem fee payable by the bank at the time of filing of case and suggested for 20% of the fees at the filing stage and thereafter payment of ad-valorem fees on pro-rate basis against recovery like in other States. Dr. Mitra advised Joint Secretary, Finance, GoWB to take up the matter with Additional Chief Secretary, Finance Dept., GoWB and solve the issue at an early date.

During the concluding part of the meeting, Shri Manas Dhar, Convener, SLBC, West Bengal flagged an important issue of timely filling in the post of Presiding Officer, DRT. He said that DRTs were established with the specific objective of providing expeditious adjudication and recovery of debts due to Banks and Financial Institutions. He mentioned that out of the three DRTs in Kolkata viz. DRT-I, DRT-II & DRT-III, Presiding officers of two DRTs are going to retire within March 2018. He also said that the selection procedure of Presiding Officer, DRT is quite elaborate and time consuming. He urged upon the



House to authorize SLBC, West Bengal to bring the matter to the notice of DFS, Ministry of Finance, Govt. of India.

While summing up the proceedings of 140th SLBC, West Bengal, Shri Manas Dhar, Convener, SLBC expressed his profound gratitude to Dr. Amit Mitra for his gracious presence and active participation. He said that Dr. Mitra always remains as a leading light who charts the course of discussion in every SLBC meeting. He extended thanks to Sri Jatadhari Mishra, CGM, RBI, Kolkata, Shri A. K. Ray Barman, CGM, NABARD, Kolkata, Shri Partha Pratim Sengupta, CGM, SBI, Kolkata, and other dignitaries from GoWB for their active participation in the meeting.

Shri Dhar also thanked Shri Pawan Bajaj, Managing Director & CEO, United Bank of India and Co-Chairman of SLBC West Bengal and Shri A. K. Pradhan, Executive Director, United Bank of India for their kind presence and valuable contribution in 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.



Action points emerged from 140th SLBC Meeting held on 16.03.2018

- The Potential Linked Plans (PLPs) for the FY 2018-19 was set to Rs.1,21,387 crore which is now to be disaggregated at District level for final compilation adoption in the DCC meeting.
(Action: LDMs)
- Identification of eligible farmers yet to be covered under KCC and for arranging submission of applications from them for availing of KCC loan.
(Action: Agril. Dept & Banks)
- Reconciliation of farmers' data for Kharif 2017 and Rabi 2017-18 as considerable amount of insurance premium is still lying un-reconciled with various Insurance Companies.
(Action: Banks & Insurance Companies)
- Difference in total loan amount to the SHGs received from WBSRLM with that of figure uploaded in the NRLM portal by the banks. Bankers to upload the left out data of SHGs in the NRLM portal on regular basis so that no discrepancy exists.
(Action: Banks)
- Banks in West Bengal are requested to provide of data on Export Sector.
(Action: Banks)
- Disposal of all pending cases under PMEGP.
(Action: Banks)
- Credit target under MSME sector was proposed to be raised to Rs. 45,600.00 crore for FY 2018-19. NABARD is requested to re-examine the ACP target prepared by them for FY 2018-19 where the target under MSME sector has been fixed at Rs. 31051.00 crore (under Priority Sector only).
(Action: NABARD)
- Nomination of one bank official who will be in constant touch with the Officials of MSME Department, GoWB / other Banks and to sort out any issues pertaining to the growth prospect of MSME in the state.
(Action: Banks)
- West Bengal State Co-operative Bank is to take appropriate steps to increase per capita disbursement of KCC and conduct a special meeting with Additional Chief Secretary, Finance Department, GoWB and to prepare strategies to increase the average ticket size to atleast Rs. 50000/-. Norms fixed for financing KCC while



giving sanction of KCC by the Cooperative Banks to PACS for onward lending to the farmers is to be followed.

(Action: West Bengal State Co-operative Bank)

- Holding of KCC camps in the Districts in consultation with LDM, DDM (NABARD) along with District Magistrates of concerned Districts.

(Action: LDMs & NABARD)

- As advised by Hon'ble Finance Minister, Govt. of West Bengal to resolve the issue of fixation of minimum benchmark limit for financing SHGs in the State, considering untied matured SHGs and potential available at ground level, WBSRLM is to prepare a suitable representation in consultation with SLBC underlining the ground reality of SHG sector in the state.

(Action: SLBC & WBSRLM)

- Settlement of the payments of taxes pending through the Government Receipt Portal System (GRIPS) through which tax and non tax revenues are collected.

(Action: Banks)

- Pursue PDR cases filed by the Banks leading to recovery of Bank loan cases; particularly small loans as the gross NPA in the State alarmingly increased to 16.87% as on Dec.'2017.

(Action: SLBC & Member Banks/LDMs)



List of participants of 140th SLBC Meeting of West Bengal held on 16.03.2018 at The Lalit Great Eastern Hotel, Kolkata		
Sl No.	Names	Designation & Name of the Organisation
CHAired BY		
1	Dr. Amit Mitra	Hon'ble Finance Minister, Government of West Bengal
2	Sri Pawan Bajaj	Managing Director & CEO, United Bank of India
3	Sri Ashok Kumar Pradhan	Executive Director, United Bank of India
4	Sri Jatadhari Mishra	Chief General Manager, Reserve Bank of India
5	Sri A.K. Raybarman	Chief General Manager, NABARD
6	Sri Partha Pratin Sengupta	Chief General Manager, State Bank of India
GOVT. of WEST BENGAL & OTHER GOVT. AGENCIES		
7	Ms. C.D. Lama	State Missin Director & CEO, WBSRLM, GoWB
8	Ms. Rachna Bhagat	Managing Director, West Bengal Swarojgar Corporation Ltd.
9	Sri Pawan Kadyan	Joint Secretary, Finance, GoWB
10	Sri Rajib Kr. Ghosh	Joint Secretary, Agriculture, GoWB
11	Dr. Vijay Bharti	Director, MSME Department, GoWB
12	Sri D. Ghosh	Director, Textile Department, GoWB
13	Sri Manish Mishra	OSD, P&RD Dept., GoWB
14	Sri R.K. Middy	Joint Director, MSME Department, GoWB
15	Sri S.K. Pal	Chief Manager (Banking Division), NSCFDC, Gol
16	Sri D. Roy	Asst. Director, Directorate of Agriculture Marketing, GoWB
17	Sri Debasish Pal	Assistant Director, Department of MSME, GoWB
18	Sri S. Pattanayak	Assistant Director, KVIC
19	Sri S.K. Haldar	ADA, Evaluation, GoWB
20	Sri Partha Sarathi Dutta	Dy. Director, Institutional Finance, GoWB
21	Sri Manas Basak	DCO, KVIC
22	Sri Sandip Bairagi	SMM (FI & ME), SUDA
23	Sri B. Pattanayak	ACAU, Department of Post
24	Sri K.B. Nath	AAA, Department of Post
25	Sri Ranjit Roy	State Project Manager, (FI), WBSRLM, GoWB
26	Sri Anjan Kumar Saha	BRP, WBSRLM
27	Sri Swapan Kr. Ghosh	Representative, SHG & SE, GoWB
RBI and NABARD		
28	Sri Suddhasattwa Ghosh	General Manager, Reserve Bank of India
29	Sri Partha B. Choudhury	Deputy General Manager, NABARD



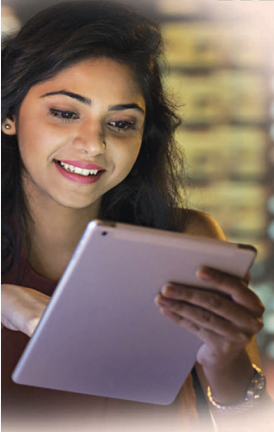
Commercial Banks		
30	Sri Manas Dhar	General Manager, UBI & Convener, SLBC West Bengal
31	Sri Umesh Kumar Singh	Field General Manager, Central Bank of India
32	Dr. S.K. Srivastava	Zonal Manager, Indian Overseas Bank
33	Sri Bhavesh Mishra	Deputy General Manager, Allahabad Bank
34	Sri P. Sengupta	Deputy General Manager, UCO Bank
35	Sri S. Satapathy	Deputy General Manager, UCO Bank
36	Sri E. Gopinathan	Deputy General Manager, Bank of India
37	Sri R.K. Thakral	Deputy General Manager, Bank of Baroda
38	Sri D.V. Prasad Rao	Deputy General Manager, Canara Bank
39	Sri N. R. Samal	Deputy General Manager, Union Bank of India
40	Sri Debabrata Das	Deputy General Manager, Vijaya Bank
41	Sri A.S. Alagarsamy	Regional Manager, Syndicate Bank
42	Sri B. Bhattacharjee	Assistant General Manager, State Bank of India
43	Sri Kavita Srivastava	Assistant General Manager, Corporation Bank
44	Sri K. Jaychandra	Assistant General Manager, Dena Bank
45	Sri Ghazi Islam	Deputy General Manager, IDBI Bank
46	Sri K. Ananth	Assistant General Manager, Tamilnad Merchantile Bank
47	Sri J. Ranjan Mishra	Chief Manager, Bank of India
48	Dr. H.M. Thakur	Senior Manager, Bank of Baroda
49	Sri Prabir Kumar Chowdhury	Senior Manager, Punjab National Bank
50	Sri P.K. De Sarkar	Senior Manager, Punjab & Sind Bank
51	Sri Neeraj Kumar	Senior Manager, Canara Bank
52	Sri P. Baidya	Senior Manager, Union Bank of India
53	Sri Deepak Kumar Sahoo	Senior Manager, Dena Bank
54	Ms. Minoo Biswas	Senior Vice President, HDFC Bank
55	Sri Kaustav Dey	Regional Manager, Indusind Bank
56	Ms. Samhita Roy	Regional Manager, ICICI Bank Ltd.
57	Sri Vikash Kumar	Regional Manager, Utkarsh Small Finance Bank
58	Sri Bernard Francis	Senior Manager, Axis Bank
59	Sri Sandeep Gautam	Vice President, HDFC Bank
60	Ms. Arpita Sen	DVP, Bandhan Bank
61	Sri Trideep Chatterjee	DVP, Bandhan Bank
62	Sri Dinesh Kumar	Manager, Central Bank of India
63	Ms. Sonali G. Biswas	Chief Manager, IDFC Bank
64	Sri Anirban Chatterjee	AVP, Yes Bank
65	Sri Subhranshu Chakraborty	Manager, South Indian Bank
66	Sri Manish Kumar	Dy. Manager, Ujjivan Small Finance Bank
67	Ms. T. Roy Choudhury	Assistant Manager, Corporation Bank
68	Sri Pranav Vivek	Assistant Manager, IDBI Bank
69	Sri Suvojit Roy	Product Manager, Utkarsh Small Finance Bank
70	Sri Imran Siddiqui	ADO, Syndicate Bank
71	Sri Ayan Kr. Ghosh	Branch Head, Utkarsh Small Finance Bank
72	Sri Indrajit Sanyal	IDFC Bank
73	Sri Vibhas Chandra	Ujjivan Small Finance Bank



RRBs , Co-operative Banks and RSETI		
74	Sri Subrata Mishra	Chairman, BGVB
75	Sri Sanjay Kumar	Chairman, PBGB
76	Sri Manasij Mukhopadhyay	General Manager, WBSCB Ltd.
77	Sri S.C. Gupta	General Manager, UBKGB
78	Sri A. Bhattacharya	General Manager, WBSCARD Bank Ltd.
79	Sri Subrata Roy	Deputy General Manager, WBFC
80	Sri Arupendu Banerjee	State Director, RSETI
81	Sri Santanu Mukherjee	Director, RSETI, Howrah
SIDBI, National Housing Bank and Insurance Companies		
82	Sri P.K. Mahato	Regional Manager, New India Assurance
83	Sri M.K. Kemmu	Regional Manager, Life Insurance Corporation
84	Sri K.M. Deka	Deputy General Manager, SIDBI
85	Dr. T. K. Sinha	Assistant General Manager, HUDCO
86	Dr. Apurba Hazra	Manager, Oriental Insurance
87	Sri Arijit Mukhopadhyay	Deputy Manager, UIICL Ltd.
88	Ms. Priyanka Parija	Assistant Manager, New India Assurance Co. Ltd.
89	Sri Chandan Burnwal	Assistant Manager, UIIC Ltd.
90	Sri U. Paul	Secretary, LIC
91	Sri Saurav Gupta	AO, AICIL
92	Sri Abhijit De	AO, AICIL
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 Srikantha 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 Piyush Paul	LDM in Charge, 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 Tushar Kanti Roy	LDM, Alipurduar
113	Sri P.T. Bhutia	LDM, Kalimpong
114	Sri Roshan Tiru	LDM, Paschim Burdwan



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