



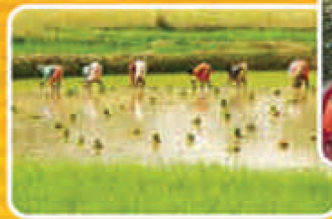
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पश्चिम बंगाल हेतु राज्य स्तरीय
बैंकर्स समिति की बैठक
STATE LEVEL BANKERS' COMMITTEE MEETING
FOR WEST BENGAL

Quarterly
Review
June, 2018

Date : 10.09.2018
Time : 11.30 a.m.

●
VENUE :
KOLKATA



कार्यसूची टिप्पण • AGENDA NOTES

CONVENOR BANK

ইউনাইটেড ব্যাংক অফ ইণ্ডিয়া



युनाइटेड बैंक ऑफ़ 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./306 to 406 /2018
दिनांक : 06.09.2018

Ref: LBD /SLBC/ West Bengal /306 to 406/ 2018
Date: 06.09.2018

एसएलबीसी के सभी सदस्य

All Members of SLBC

प्रिय महोदय/ महोदया,

Dear Sir/ Madam,

विषय: पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति की 142 वीं बैठक की कार्यसूची टिप्पण ।

Subject: Agenda Notes for the 142nd Meeting of SLBC West Bengal.

उपर्युक्त सन्दर्भ में हम आपको सूचित करते हैं की पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति की 142वीं बैठक दिनांक 10.09.2018 को पूर्वाह्न 11:30 बजे को होटल "द ओबेरोय ग्रैंड", 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 142nd meeting of State level Bankers' Committee for West Bengal scheduled to be held at Hotel "The Oberoi Grand", Kolkata on 10.09.2018 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,

उप महाप्रबंधक
प्राइसेक एवं अग्रणी बैंक प्रभाग

Deputy General Manager,
Prisec and Lead Bank Division



United Bank of India

LEAD BANK DIVISION

Convener

State Level Banker's Committee Meeting for West Bengal 142nd State Level Banker's Committee Meeting for West Bengal

Venue: Kolkata

Date: 10.09.2018

FLOW OF EVENTS

- Welcome address by Convener, 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 Chief General Manager, Reserve Bank of India, Kolkata.
- Presentation of PPT by Convener, SLBC, West Bengal and Agenda wise discussion.
- Agenda:
 1. Confirmation of minutes of last SLBC meeting.
 2. Action taken Report.
 3. Review of status of opening of Banking Outlets in underserved areas and Revamping of Lead Bank Scheme.
 4. Data Management System as per Revamped Lead Bank Scheme.
 5. CD Ratio & review of districts with CD Ration below 40%.
 6. Review of credit disbursement by Banks:
 - i) Achievement under ACP & Priority Sector Lending.
 - ii) Achievement under Agriculture Sector.
 - iii) Achievement under MSME Sector
 - iv) Review of progress under MUDRA & SUI.
 - v) Flow of credit to MSME.
 - vi) Flow of credit to KCC & Crop Insurance under PMFBY.
 - vii) Flow of credit to SHG.
 - viii) Progress of NULM.
 7. Deployment of Credit in MSME & Adoption of MSME Clusters
 8. Review and Progress under Gram Swaraj Abhiyaan
 9. Review of Recovery Position-SARFAESI, CERTIFICATE CASES.
 10. Review of functioning of RSETIs.
 - i) Review of Financial Literacy Initiatives.
 11. Unresolved issues related to DCC & DLRC Meeting.
 - i) Digitization of Land records and seamless loan disbursement.
 - ii) Nijashree Housing Scheme.
 - iii) Financial assistance to Handloom Weavers.
 - iv) Augmentation of Export Credit.
 - v) Timely submission of data by Banks, adhering the schedule of SLBC meeting.

United Bank of India
Lead Bank Division
Head Office

Convener: State Level Bankers' Committee for West Bengal

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For the 142nd 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 June 2018)	11492
No. of Minority concentrated districts.	#17
Principal Language	Bengali
Airport	Kolkata, Bagdogra and Andal
Riverine Ports	Kolkata, Haldia

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

Population Details:

(As per 2011 census)

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

Farming Activities:

(As per 2011 census)

Total or Gross cropped area	9459 thousand hectares
Net cropped area	5204 thousand hectares
Net irrigated area under minor irrigation	4434 thousand hectares
Cropping intensity	182%
Major Crops	Rice, Potato, Jute, Tea, Vegetables, Pulses, etc.
Soil type	Gangetic Alluvial soil & lateritic soil
Climate	Tropical & humid except in the northern hilly region
Cultivators	51.17 lac
Of the above, Small & Marginal farmers	43.42 lac
Agricultural labourers	101.89 lac
Recorded Sharecroppers	15.37 lac
Workers engaged in Household Industries	14.36 lac
Workers engaged in Allied Agro Activities	3.35 lac
Other workers	121.73 lac
Per Capita Deposit (as on 30.06.2018)	Rs 78255
Per Capita Advance (as on 30.06.2018)	Rs 50063
Average population served per branch (excluding Cooperative banks) (as on 30.06.2018)	11491

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	June 2018
Rural	2859 (45.83%)	3550 (44.64%)	3552 (43.31%)	3631 (43.44%)	3648 (43.40%)
Semi- urban	938 (15.03%)	1284 (16.14%)	1398 (17.05%)	1442 (17.25%)	1450 (17.25%)
Urban	1160 (18.60%)	1529 (19.23%)	1630 (19.88%)	1655 (19.80%)	1674 (19.91%)
Metro	1281 (20.54%)	1590 (19.99%)	1621 (19.76%)	1630 (19.51%)	1633 (19.44%)
TOTAL	6238 (100%)	7953 (100%)	8201 (100%)	8358 (100%)	8405 (100%)

Position of ATMs in the State of West Bengal:

Population group	March 2015	March 2016	March 2017	March 2018	June 2018
Rural	2373	2429	2539	2571	2579
Semi- urban	1910	2104	2158	2191	2224
Urban	2669	2998	3103	3241	3263
Metro	2489	2929	3022	3246	3044
TOTAL	9441	10460	10822	11249	11110

VITAL BANKING STATISTICS OF WEST BENGAL

(Amount Rs in crore)

Sl. No.	Parameter	June 2017	March 2018	June 2018
1	No. of Branches	8214	8358	8405
2	Total Deposits	665188	710512	714841
3	Total Advances	434972	464580	457320
4	CD Ratio	65	65	64
5	C+I: Deposit Ratio	78	77	82
6	Priority Sector Advances (PSA)	155609	168373	159550
7	% of PSA to ANBC	38	40	37
8	Agriculture Advances	43932	47439	44412
9	% of Agri Advances to ANBC	11	11	10
10	MSME	81028	87275	83217
11	Education Loans	2376	2396	2361
12	Housing Loans	32733	40804	36652
13	DRI Advances	135	153	168
14	% of DRI Advances to ANBC	0.03	0.04	.04
15	Schedules Caste/ Scheduled Tribe Advances	15685	17517	22023
16	Advances to Women Entrepreneurs	32360	39357	35351
17	% of Advances to Women Entrepreneurs to ANBC	8	9	5
18	Weaker Section Advances	43843	58918	47036
19	% of Weaker Advances to ANBC	11	14	11
20	Minority Community Advances	26391	31323	33741
21	% of Minority Community Advances to Prisec Advances	17	19	21

DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

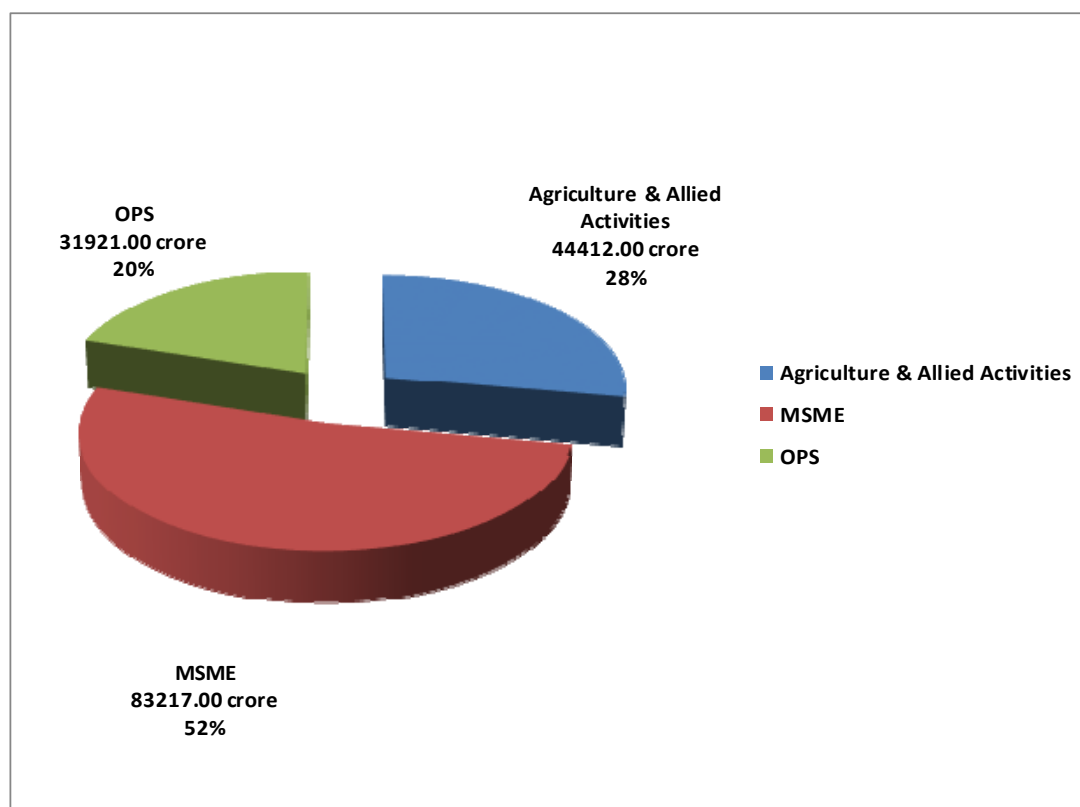
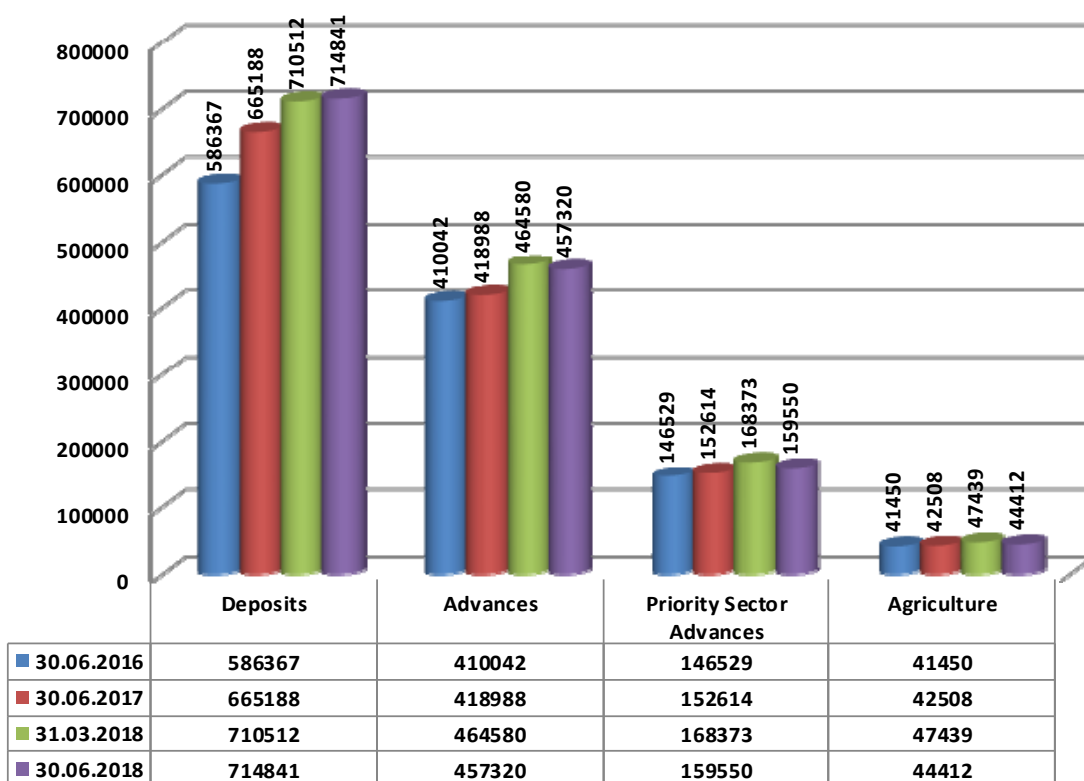
(Amount Rs in crore)

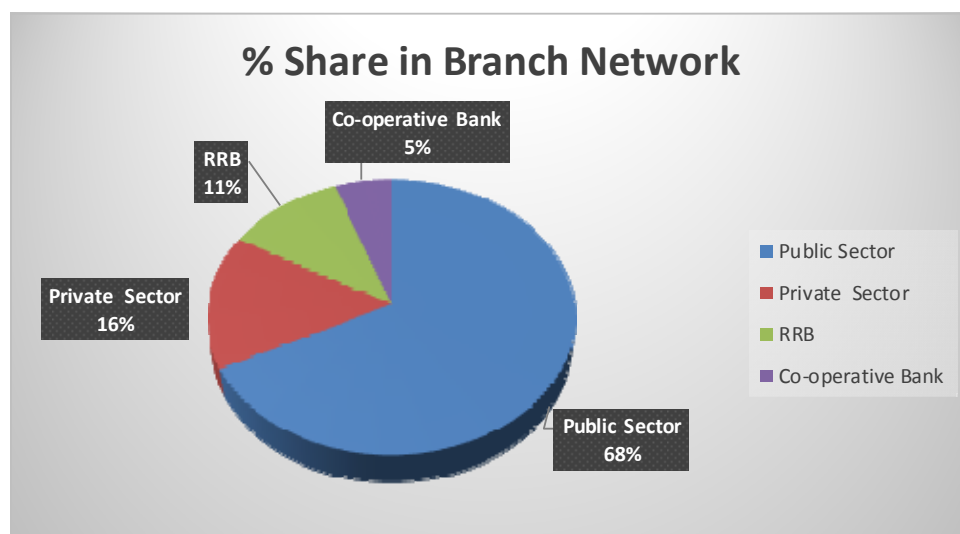
Sl. No.	Parameter	ACP Plan 2017-18	ACP achievement (June,17)	% achieved	ACP Plan 2018-19	ACP achievement (June,18)	% achieved
1	Agriculture	59098	8066	14	64071	11846	18
2	MSE	38000	8995	24	50000	10217	20
3	OPS	11191	5586	50	15890	4562	29
4	NPS	11250	5252	47	16500	3552	22
	Grand Total	119539	27899	23	146461	30177	21

Banking Key Indicators for the State of West Bengal

Banking Key Indicators

(Amt. in Rs. crore)

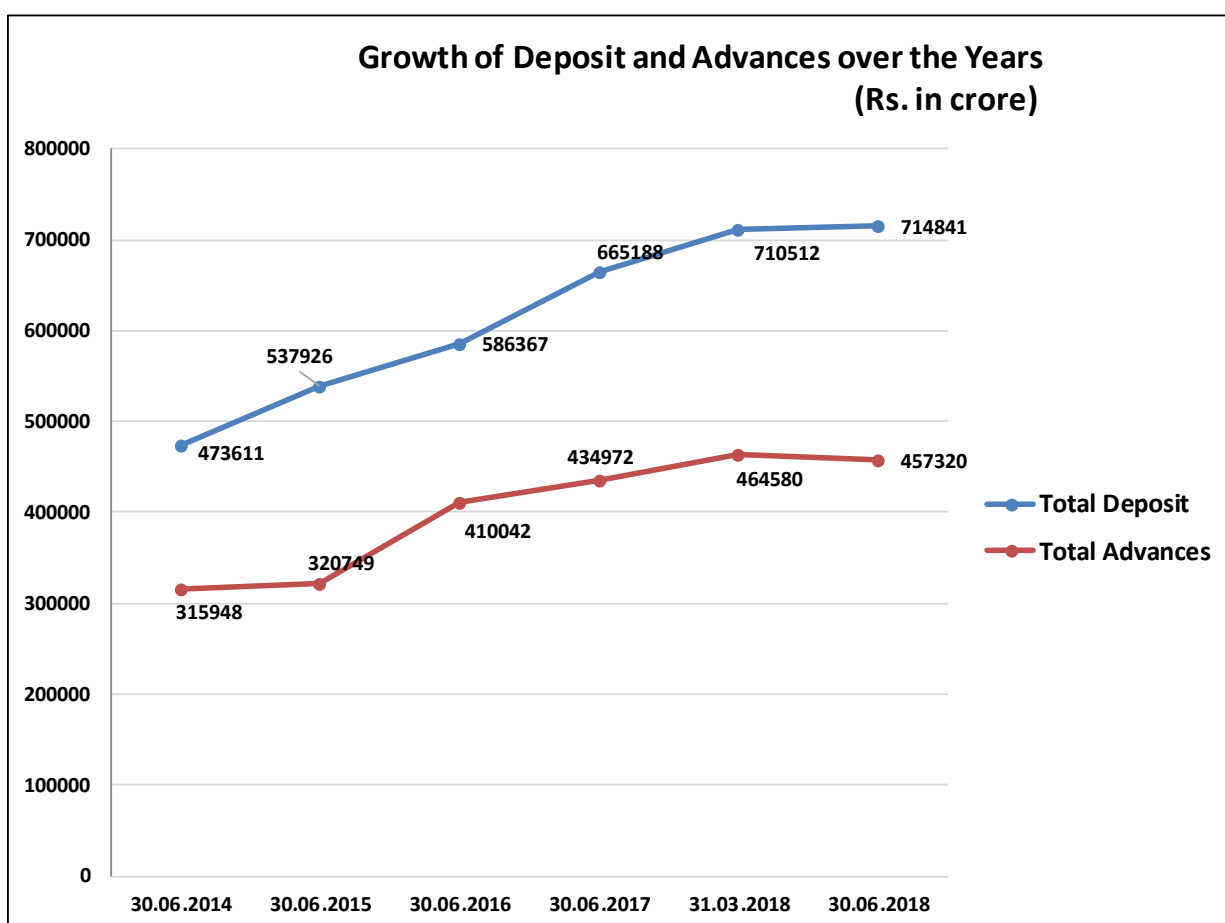




Growth of Deposit and Advances over the Years

(Rs. in crore)

Year	30.06.2014	30.06.2015	30.06.2016	30.06.2017	31.03.2018	30.06.2018
Total Deposit	473611	537926	586367	665188	710512	714841
Total Advances	315948	320749	410042	434972	464580	457320



CONFIRMATION OF PROCEEDINGS OF THE 141st MEETING OF SLBC FOR WEST BENGAL

The proceedings and action points of 141st SLBC Meeting for West Bengal held in Kolkata on 19th June 2018 was circulated under cover of Convener Bank's letter nos. LBD/SLBC/WB/159A(1-100)/18-19 dated 30.06.2018. The same may please be confirmed by the House.

ACTION POINTS EMERGED IN THE LAST SLBC (141st) MEETING OF WEST BENGAL HELD ON 19.06.2018

In the last SLBC (141st) meeting of West Bengal held on 19.06.2018 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	Districts with CD ratio below 40% are to prepare action plan for reaching out to prospective entrepreneurs, MSME clusters to bring the ratio above 40% and exert all out efforts for attainment of the same. (Action: All Member Banks, LDMs of Birbhum, Howrah, Hooghly & 24 Parganas (North)).	CD ratio of all the mentioned four districts remains almost the same from March 2018 level. Big ticket recovery under IBC 2016, limited credit expansion due to PCA by RBI on some of the bankers, including the three Banks having head quarters in the State, are the contributing factors.
2	Coverage of all farmers under KCC through Banking channel and increase of average ticket size per KCC lending, identification of left out farmers and bringing them into Banking network to help them coming out of unorganized sector lenders. Meeting is to be convened involving all the Bankers, concerned departments of Government of West Bengal. (Action: Agril. Dept, GoWB & All Member Banks)	A State level joint meeting of with the State Govt. officials, NABARD and SLBC was held on 17.07.2018 to decide on the strategy to be adopted for coverage of all eligible leftout farmers as well as reactivation of all dormant KCC in the State. The issue was also discussed in the meeting dated 03.09.2018 of the SLBC Sub-Committee on Agriculture. Department of Agriculture, GoWB likely to convene another meeting to set the modalities and action programme.
3	To increase the credit flow to the SHGs and to reduce the gap between sanction and disbursement of loan to SHGs, the Banks need to complete the process of	The huge gap between the loan sanction & disbursement & the report on large scale pendency of application have been cropped up due to inadequate/ inappropriate data

	disbursement for already sanctioned SHG loans (spill over cases of 2017-18) by 15th of July 2018. (Action: All Member Banks, WBSRLM & State Government).	entry by the field functionaries. As on 30.06.2018, there is a remarkable improvement in the position. A State Level workshop was organised by the SLBC, West Bengal in collaboration with WBSRLM on 24.08.2018 where representatives of major member banks and Project Directors of all DRDCs participated. The SOP on handling the NRLM portal was clearly conveyed to the participants so as to eliminate any portal related issues in future. The progress is being monitored by SLBC & WBSRLM relentlessly.
4	Non-seeding of mobile numbers of office bearers of the SHGs in the system resulting in non- applicability of subsidy for SHGs from WBSCL under WBSSP. (Action : All Member Banks)	SLBC Sub-Committee meeting on SHG was held on 31.07.2018 with member banks and WBSRLM Dept. where necessary direction has been given to member banks in this regard. Workshop for portal entry & importance of mobile no. seeding was held on 24.08.2018 at UBI, STC. Dual authentication phenomenon has not yet been implemented in the State to the desired level.
5	Non- submission of claim for subsidy for SHGs from WBSCL under WBSSP (West Bengal Swanirbhar Sahayak Prakalpa) by few Banks. (Action: Canara Bank, Union Bank of India, Bank of India, Bank of Baroda, Vijaya Bank, Punjab National Bank)	The matter was communicated to the concerned Banks for early resolution of the issue and completion of the process in the time bound manner.
6	Early disposal of SHG loan applications in the municipal areas sponsored by SUDA. (Action : All Member Banks)	In the SHG meeting dated 31.07.2018, the matter was communicated to all member banks for disposal of all pending SHG loans sponsored by SUDA. Target date for disposal of pending proposal is 30.09.2018. The progress is reportedly very positive. However, SLBC is yet to be furnished with the actual data under the scheme by the member Banks.

7	Formation of a Sub- Committee on exports as advised by Hon'ble Finance Minister. (Action : SLBC, West Bengal)	As directed by the Hon'ble Finance Minister, GoWB, a Sub- Committee on Exports has been formed by SLBC West Bengal with objective to explore the possibility of increasing the institutional credit to the sector. 1st meeting of the Sub- Committee has been held on 03.09.2018 to chalk out the roadmap for the F.Y. 2018-19. Apart from the routine SLBC members, the Sub-Committee comprises representatives from EXIM Bank, ECGC, Engineering Export Promotion Council etc.
8	Preparation of calendar for BLBC & DCC/ DLRC meeting. (Action : All LDMs)	All LDMs has been advised accordingly to prepare the calendar for BLBC & DCC/ DLRC meeting and follow the same.
9	Revamping of Lead Bank Scheme – implementation of important aspects like alignment of corporate business target with Annual Credit plan adopted by SLBC to ensure better implementation, timely submission of quality data by Banks to SLBC, extending assistance to SLBC in developing necessary data system on SLBC website. (Action: All Member Banks)	SLBC (West Bengal) has complied to a majority of directions of RBI issued through the circular on revamping Lead Bank Scheme. While transmission of data from member banks to SLBC through the specially designed portal of SLBC website is yet to be stabilized, other activities which have since already been put into implementation are under the constant monitoring of SLBC. Member banks & State Govt. departments have been urged to take care of their portion of activities to streamline the revised LBS at the earliest.

DISCUSSION ON OPENING OF BANK BRANCHES / OUTLETS IN UNBANKED AREA

It has been an endeavor on the part of Government as well as RBI for covering all the villages under banking services for an inclusive growth. With the evolvement of Bank Mitra model as a Last Mile facilitator in providing the basic banking services to the people in remote areas. All the Bank Mitras are now engaged in opening of bank accounts, acceptance of deposit, remittance of fund on real time basis beside being involved in micro credit, scouting of KCC loans & formation/credit linkage of Joint Liability Groups. On last count 14656 Bank Mitras are reported to be operating in the State.

These Bank Mitras operating throughout the GPs across the State are eligible to be considered as banking Outlet as such in terms of extant guidelines. This has come as a major relief to the Banks in view of the operational and infrastructural inconveniences associated with opening and maintaining a Brick & Mortar branch. It may also be mentioned here that it will not be possible for some of the Banks some of the banks which are under Prompt Corrective Action of RBI, to open new bank branches in the near future.

During the Extended Gram Swaraj Abhiyan , SLBC was informed by DFS for furnishing information of availability of banking facility in 284 villages located in distant areas. As gathered from preliminary survey it appears that in all these villages (with 148 villages comprising population below 500 & 51 having Post Offices) banking service is extended either through brick & Mortar branch in proximity of the villages or engagement of Bank Mitras by base branches.

However, during the Steering Committee meeting on 23-08-2018, SLBC raised the issue regarding the need for having a relook in this regard with undertaking of a comprehensive survey of the villages with requisite information. The concerned Lead District Managers have been entrusted with the task of completing the task by 15-09-2018. SLBC Sub-Committee will take the decision necessary in this regard accordingly.

(Action point : Lead District Managers)

PROGRESS ON DATA MANAGEMENT SYSTEM AS PER REVAMPED LEAD BANK SCHEME

Objective : To enable SLBC to function effectively as a data aggregation platform with evolving of a standardized system of upload/download of data (pertaining to Block, District & State) downloadable directly from CBS/MIS with a view to keep manual intervention at the very minimum level.

- Data is to be provided by all the participating banks and should include unique District and Block names/codes (in line with BSR for identification of Bank and Census data for identification of District/Block)
- SLBC will have the upload/import function for aggregating the State data along with District & Block data in Excel format only.
- As suggested by RBI, the SLBC will develop the website so as to make it enabled for data analysis capability.
- As per RBI guidelines, LDMS would have access to SLBC website to download the data related to respective districts and blocks.

The 1st meeting of the Sub-Committee on Data Management was held on 31-07-2018 to apprise the banks on the need for switching over to the new system of reporting based on block level credit deployment which will help in monitoring the performance of the banks in terms of the Annual Credit Plan. The following action points have emerged in this regard.

- 1) All the member banks would attend to the task of modification in the system for capturing the credit data at Sub-District/ Block level in a time bound manner.
- 2) The local offices of the banks should take up the matter with their controlling offices for necessary action accordingly.
- 3) SLBC is in final stage of developing the website for reporting by the branches and it is expected that from September, 2018 quarter reporting will be made through the website only.

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

CD Ratio of the State stood at 64% as on 30.06.2018. For calculation of CD Ratio of the State as on 30th June 2018, the direction from RBI is followed which is furnished below:

(Amt. Rs. in crore)

Total Deposit (A)	714841
Total Advance utilized in the State (B=C+D)	448605
Out of which outstanding of credit sanctioned from the State (C)	409481
Credit sanctioned from outside State but utilized in West Bengal (D)	39124
RIDF Support (E)	8714
Total Advance to be reckoned (F=B+E)	457319
CD Ratio (F*100 / A)	64%

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.

CD ratio of all the mentioned four districts remains the same from March 2018 level. Big ticket recovery in NCLT recovery, limited credit expansion due to PCA by RBI on some of the bankers are the contributing factors.

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

Bank wise and District wise CD Ratio of West Bengal as on 30.06.2018 is annexed.

West Bengal					
BANK-WISE CREDIT & INVESTMENT DEPOSIT RATIO (C+I)/D RATIO AS ON JUNE 2018					
(Amt.in Rs. Lac)					
Sl No	Banks	Deposit (Rs.in lac)	Advance (Rs.in lac)	Credit Deposit Ratio (%)	Investment (Rs.in lac)
(1)	(2)	(3)	(4)	(5)	(6)
PUBLIC SECTOR BANKS					
1	Allahabad Bank	4894151.24	2350171.42	48.02	2593700.00
2	Andhra Bank	612881.67	479775.38	78.28	0.00
3	Bank of Baroda	2273700.00	1331700.00	58.57	0.00
4	Bank of India	3118441.00	1450731.00	46.52	0.00
5	Bank of Maharashtra	209232.00	189613.00	90.62	0.00
6	Canara Bank	1361320.00	780840.00	57.36	0.00
7	Central Bank of India	2183343.29	917319.89	42.01	0.00
8	Corporation Bank	646175.45	552226.96	85.46	0.00
9	Dena Bank	286220.00	299619.00	104.68	0.00
10	Indian Bank	878857.34	340751.81	38.77	0.00
11	Indian Overseas Bank	1304305.00	722298.08	55.38	0
12	Oriental Bank of Commerce	785200.00	867500.00	110.48	0.00
13	Punjab National Bank	2690300.28	1662700.78	61.80	0.00
14	Punjab & Sind Bank	264258.00	339922.00	128.63	0.00
15	Syndicate Bank	787603.00	704533.00	89.45	0.00
16	State Bank of India	18320207.00	7335403.00	40.04	2025900.00
17	Union Bank of India	1758290.00	1092898.69	62.16	0.00
18	United Bank of India	6828167.05	3587783.33	52.54	2466000.00
19	UCO Bank	3544800.00	1346496.00	37.99	2838400.00
20	Vijaya Bank	454803.00	457690.00	100.63	0.00
21	IDBI Bank	1655661.90	693294.47	41.87	0.00
A	Sub-Total	54857917.22	27503267.81	50.14	9924000.00
PRIVATE SECTOR BANKS					
22	HDFC Bank	3188726.61	2224727.32	69.77	0.00
23	AXIS Bank Ltd.(UTI)	3161750.08	1998216.69	63.20	15413.43
24	ICICI Bank	2685947.04	2311247.93	86.05	0.00
25	Kotak Mahindra Bank Ltd	144376.54	136031.08	94.22	0.00
26	Federal Bank	294281.12	229194.74	77.88	0.00
27	Indusind Bank	387305.57	847220.08	218.75	0.00
28	SIDBI	0.00	60521.23	0.00	0.00
29	Bandhan Bank	1370004.00	1434151.00	104.68	837100.00
30	Ratnakar Bank Ltd.	207741.00	695098.00	334.60	0.00
31	South Indian Bank	97058.00	194001.00	199.88	0.00
32	Tamilnad Mercantile Bank	66096.00	13724.17	20.76	0.00
33	Utkarsh Small Finance Bank	2091.00	3846.96	183.98	0.00
34	Ujjivan Small Finance Bank	8217.62	104337.76	1269.68	0.00
35	Yes Bank	611129.53	635460.57	103.98	0.00
36	IDFC Bank	24009.43	105237.48	438.32	0.00
37	Jana Small Finance Bank Ltd.	2079.00	44861.00	2157.82	0.00
B	Sub-Total	12250812.54	11037877.01	90.10	852513.43
(A+B)	Total	67108729.76	38541144.82	57.43	10776513.43
REGIONAL RURAL BANKS					
38	BGVB (UBI)	1460341.40	572541.07	39.21	883332.39
39	PBGB (UCO)	485523.00	239786.00	49.39	157120.00
40	UBKGB	285775.94	144463.21	50.55	80954.23
C	RRBs Total	2231640.34	956790.28	42.87	1121406.62
D	W.B. St. Co-op.Bk	2123346.93	1340357.32	63.12	1228427.71
E	WBSCARD Bank Ltd.	20389.00	109838.00	538.71	3038.00
Grand Total (A+B+C+D+E)		71484106.03	40948130.42	57.28	13129385.76
Amount sanctioned from outside State but fund utilised in the State of West Bengal			3912412.00		
RIDF Support			871412.30		
Total Advances in the State			45731954.72		
Credit Deposit Ratio				63.97	
Total Credit + Investment			58861340.48		
Total Credit + Investment Deposit Ratio				82.34	

District Wise CD Ratio of West Bengal as on 30.06.2018

S No.	Name of District	Lead Bank	CD Ratio as on June 2017	CD Ratio June 2018		
				(Amount in Rs. crore)		
				Deposit	Advance	CD Ratio as on June 2018
1	Paschim Burdwan	UCO	41	30613.04	12479.51	40.77
2	Purba Burdwan	UCO		24461.60	10140.24	41.45
3	Bankura	UBI	39	9336.33	3933.23	42.13
4	Birbhum	UCO	36	11806.67	4180.77	35.41
5	Cooch Behar	CBI	62	6236.89	4110.92	65.91
6	Darjeeling	CBI	42	15575.21	8095.26	51.98
7	Malda	UBI	51	9402.37	4795.21	51.00
8	Uttar Dinajpur	UBI	56	5061.76	2819.30	55.70
9	Dakshin Dinajpur	UBI	52	3829.74	1954.28	51.03
10	Howrah	UCO	35	28092.16	10796.37	38.43
11	Hooghly	UCO	30	36654.18	9487.21	25.88
12	Jalpaiguri	CBI	42	12471.07	3312.06	26.56
13	Alipurduar	CBI	40	4202.96	1723.84	41.01
14	Purba Medinipur	UBI	42	19973.07	8688.58	43.50
15	Paschim Medinipur	UBI	40	19973.07	8688.58	43.50
16	Murshidabad	UBI	47	12064.27	5920.64	49.08
17	Nadia	UBI	44	22903.06	10739.25	46.89
18	Purulia	UBI	41	7084.39	3065.91	43.28
19	24Pgs.(North)	AB	20	103972.52	23149.88	22.27
20	24 Pgs (South)	UBI	43	22285.41	9097.88	40.82
21	Jhargram	UBI		3467.25	1395.12	40.24
22	Kolkata Metro	SBI	89	305374.04	260907.26	85.44
	CD Ratio		58	714841.06	409481.30	57.28
Amount sanctioned from outside State but fund utilised in the State of West Bengal			65		39124.12	63.97
RIDF Support					8714.12	
Total Advances in the State					457319.54	
Credit Deposit Ratio						

REVIEW OF CREDIT DISBURSEMENT

Agenda No. 6 (i) : Achievement upto June 2018 under ACP 2018-19 & Priority sector Lending

All the banks operating in the State put together disbursed Rs. 30177.00 crore i.e. 21% of the Annual Target for Rs. 146461.00 crore during the period April to June of financial year 2018-19.

The overall achievement is 21% against the target of ACP 2018-19 as on 30.06.2018, while achievement under Agriculture sector is 18%. Achievement in MSME and OPS are 20% and 29% of the ACP Targets respectively as on 30.06.2018.

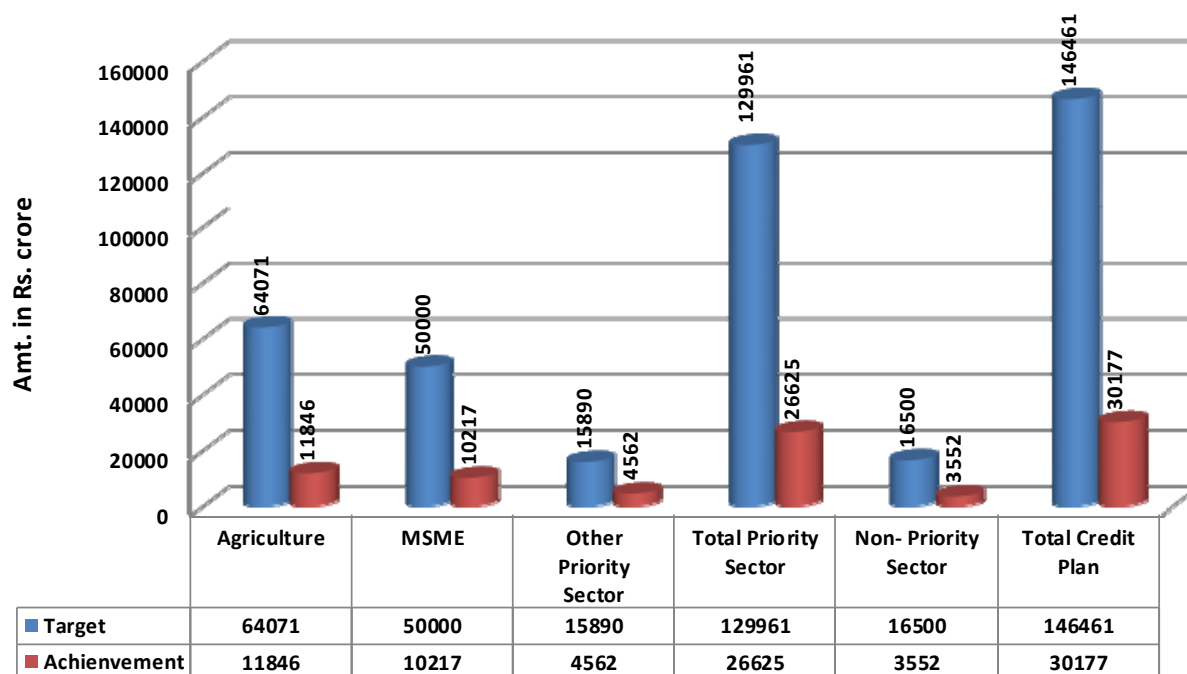
A comparative position of achievement in disbursement under ACP 2018-19 as on 30.06.2018 with the corresponding period of last 2 years is as under:

(Amt. Rs. in crore)

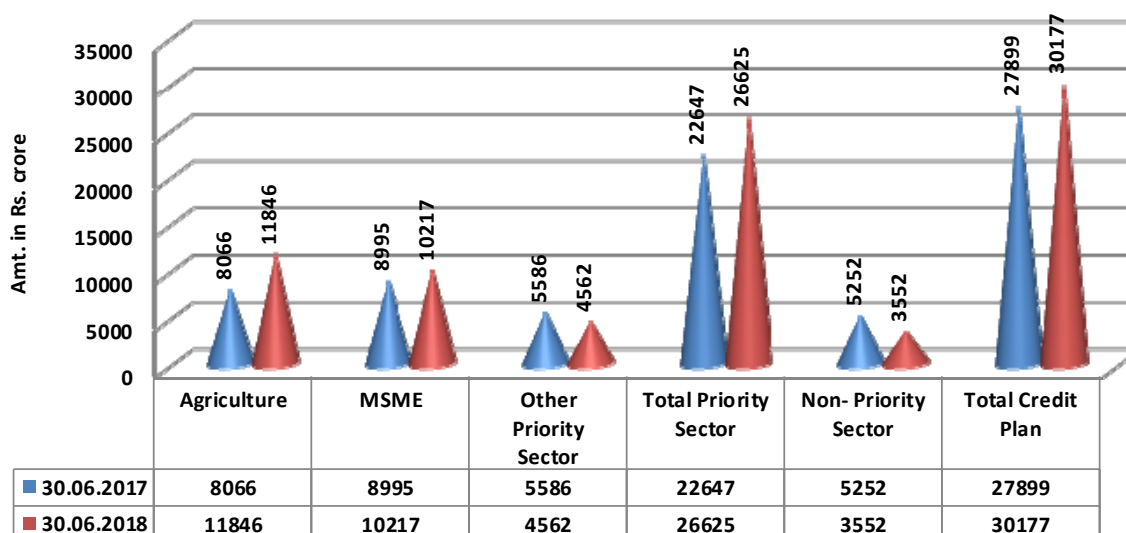
Sectors	2016-17			2017-18			2018-19		
	Plan	Ach. (April to June)	%	Plan	Ach. (April to June)	%	Plan	Ach. (April to June)	%
Agriculture	52551	8475	16	59098	8066	14	64071	11846	18
MSE/MSME	26000	10081	39	38000	8995	24	50000	10217	20
OPS	9315	3811	41	11191	5586	50	15890	4562	29
Prisec	87866	22367	25	108289	22647	22	129961	26625	20
Non-Prisec	9000	5355	59	11250	5252	47	16500	3552	22
Total	96866	27722	29	119539	27899	23	146461	30177	21

Details of achievements upto June 2018 under ACP 2018-19 are furnished in the Annexure.

Achievement of Annual Credit Plan 2018-19 as on 30.06.2018

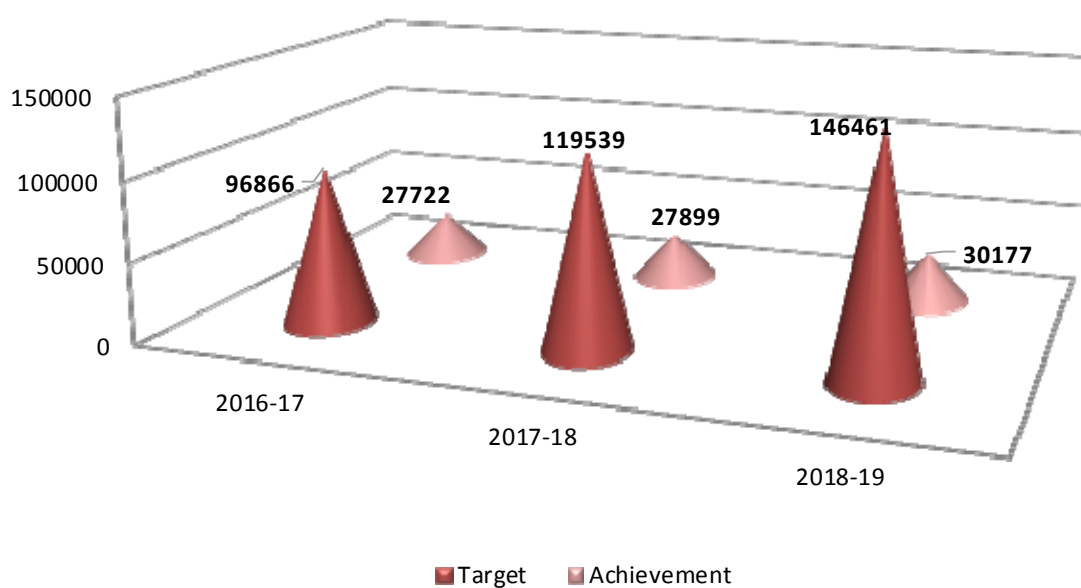


Credit Disbursement under ACP as on 30.06.2017 and 30.06.2018



Performance under Annual Credit Plan in three consecutive years			
(Rs. in crore)			
Parameter	2016-17	2017-18	2018-19
	(April to June)	(April to June)	(April to June)
Target	96866	119539	146461
Achievement	27722	27899	30177
% of achievement	29%	23%	21%

Performance under Annual Credit Plan (Rs. in crore)



Statement showing disbursement in Agriculture under Priority Sector for the quarter ended June 2018											
(No. in actuals, Amt. in Rs. Lac)											
BANKS	Agriculture										
	Farm Credit		Agriculture Infrastructure		Ancillary Activities		TOTAL AGRICULTURE				
	Disbursements upto the quarter ended June 2018		Disbursements upto the quarter ended June 2018		Disbursements upto the quarter ended June 2018		Yearly Targets under ACP		Disbursements upto the quarter ended June 2018		
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	% of Ach.
Allahabd Bank	8087	40826.75	313	2995.41	1253	11982.00	192413	439593.00	9653	55804.16	12.69
Andhra Bank	210	631.00	0	0.00	19	4338.50	21025	30244.00	229	4969.50	16.43
Bank of Baroda	6121	13539.78	286	2698.51	819	8095.00	84526	115637.00	7226	24333.29	21.04
Bank of India	20202	33820.00	30	1500.00	3130	2933.00	170935	274011.00	23362	38253.00	13.96
Bank of Maharashtra	89	2056.14	0	0.00	0	0.00	5268	8642.00	89	2056.14	23.79
Canara Bank	4008	7198.02	12	338.75	6300	6855.34	110940	240898.00	10320	14392.11	5.97
Central Bank of India	4865	26702.49	7	24.97	268	11996.20	125498	270820.00	5140	38723.66	14.30
Corporation Bank	291	1996.03	64	251.83	39	987.15	20745	31393.00	394	3235.01	10.30
Dena Bank	96	2533.00	0	0.00	62	297.00	18965	25473.00	158	2830.00	11.11
IDBI Bank	8753	20175.00	0	0.00	5	1859.06	25864	70717.00	8758	22034.06	31.16
Indian Bank	848	11548.00	8	62.03	0	0.00	27411	44291.00	856	11610.03	26.21
Indian Overseas Bank	1020	10300.00	24	85.00	13	141.26	44841	91827.00	1057	10526.26	11.46
Oriental Bank of Commerce	1245	5105.00	6	27.40	67	312.53	26847	71833.00	1318	5444.93	7.58
Punjab National Bank	15484	22856.00	1742	28465.00	0	0.00	153845	225336.00	17226	51321.00	22.78
Punjab & Sind Bank	294	2386.02	118	685.47	0	0.00	9854	12773.00	412	3071.49	24.05
State Bank of India	27618	174759.00	8928	33542.41	2031	20769.00	356663	911455.00	38577	229070.41	25.13
Syndicate Bank	1572	8358.14	30	5065.00	19	773.06	27521	79674.00	1620	14196.20	17.82
Union Bank of India	7153	12023.50	783	5408.05	137	3228.71	41502	128037.00	8072	20660.25	16.14
United Bank of India	18075	60283.00	2385	17914.43	1004	7669.29	97015	641729.00	21465	85866.72	13.38
UCO Bank	6373	42971.85	452	1412.00	28	74.15	202625	276760.00	6853	44458.00	16.06
Vijaya Bank	802	4057.06	0	0.00	0	0.00	10856	18285.00	802	4057.06	22.19
Sub Total of PSU Banks	133203	504125.77	15186	100476.25	15193	82311.24	1775159	4009428.00	163583	686913.26	17.13
HDFC Bank	22522	16378.78	7	14979.26	34	22113.00	85624	283523.00	22563	53471.03	18.86
ICICI Bank	3090	12820.00	1	42.83	108	3343.48	48489	277101.00	3199	16206.30	5.85
Axis Bank	549	4235.36	110	1621.31	74	1311.00	43899	277100.00	733	7167.67	2.59
Other Banks (Federal and Indusind Bank)	759	19354.01	0	14.00	49	1107.00	71072	116042.00	808	20475.01	17.64
											#DIV/0!
Yes Bank	568	17400.00	0	0.00	0	0.00	0		568	17400.00	#DIV/0!
Karur Vysya	0	0.00	0	0.00	0	0.00	8596	5759.00	0	0.00	0.00
Ratnakar Bank Limited	215	4980.00	0	0.00	0	0.00	0	0.00	215	4980.00	#DIV/0!
South Indian Bank	10	3065.00	1	2.55	3	17.00	10526	4068.00	13	3084.55	75.82
Bandhan Bank	174583	170998.00	0	0.00	0	0.00	423102	718302.00	174583	170998.00	23.81
Karnataka Bank	0	0.00	0	0.00	0	0.00	5474	3846.00	0	0.00	0.00
Total of Pvt. Banks	202295	249231.15	119	16659.95	268	27891.48	101398	1685741.00	202682	293782.57	17.43
BGVB	8056	42605.00	0	0.00	0	0.00	247530	89391.00	8056	42605.00	47.66
UBKGB	2815	8857.00	0	0.00	0	0.00	122779	53591.00	2815	8857.00	16.53
PBGB	2217	14194.00	0	0.00	0	0.00	355241	65228.00	2217	14194.00	21.76
Total RRBs	13088	65656.00	0	0.00	0	0.00	725550	208210.00	13088	65656.00	31.53
Total Scheduled Commercial Banks	348586	819012.92	15306	117136.19	15461	110202.72	2602107	5903379.00	379353	1046351.83	17.72
WB State Cooperative Bank	432562	124097.20	0	0.00	0	0.00	636178	407087.00	432562	124097.20	30.48
WB State CARDB	9854	14126.00	0	0.00	0	0.00	252609	96635.00	9854	14126.00	14.62
WBFC	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	
Total of Cooperative Banks	442416	138223.20	0	0.00	0	0.00	888787	503722.00	442416	138223.20	27.44
SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	
GRAND TOTAL	791002	957236.12	15306	117136.19	15461	110202.72	3490895	6407101.00	821769	1184575.03	18.49

Statement showing disbursement in MSME under Priority Sector for the quarter ended June 2018															
(No. in actuals, Amt. in Rs. Lac)															
Micro, Small and Medium Enterprises															
Micro Enterprises		Small Enterprises		Medium Enterprises		Khadi and Village Industries		Others under MSMEs		TOTAL MSME UNDER PRISEC					
Banks	Disbursements upto the quarter ended June 2018		Disbursements upto the quarter ended June 2018		Disbursements upto the quarter ended June 2018		Disbursements upto the quarter ended June 2018		Disbursements upto the quarter ended June 2018		Yearly Targets under ACP		Disbursements upto the quarter ended June 2018		
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	% of Ach.
Allahabd Bank	3239	9008.79	261	6463.10	15	6721.80	12	14.31	16	1066.20	82699	319522.08	3543	23274.20	7.28
Andhra Bank	562	3356.00	0	0.00	0	0.00	0	0.00	0	0.00	5611	22474.00	562	3356.00	14.93
Bank of Baroda	263	995.00	567	5688.72	28	2532.00	26	1036.20	14	1054.28	21736	85481.54	898	11306.20	13.23
Bank of India	3450	14246.02	74	3694.06	3	1732.11	0	0.00	22	1688.94	50617	200701.96	3549	21361.13	10.64
Bank of Maharashtra	18	551.11	34	344.81	4	344.00	0	0.00	0	0.00	2141	8354.20	56	1239.92	14.84
Canara Bank	539	3640.00	162	1236.00	54	1220.00	0	0.00	15	1058.98	39888	158507.92	770	7154.98	4.51
Central Bank of India	7036	11187.74	625	41460.79	57	10356.82	490	1652.73	12	1677.18	39652	159503.63	8220	66335.26	41.59
Corporation Bank	207	2135.00	292	1727.05	60	572.87	2	16.83	0	0.00	6893	27394.68	561	4451.75	16.25
Dena Bank	167	1444.32	0	0.00	0	0.00	0	0.00	9	75.68	5493	21713.60	176	1520.00	7.00
IDBI Bank	4071	11215.76	117	781.02	12	435.00	0	0.00	22	951.24	12798	50559.99	4222	13383.02	26.47
Indian Bank	342	1175.42	30	811.00	2	728.00	0	0.00	5	10.58	7799	30904.72	379	2725.00	8.82
Indian Overseas Bank	468	1993.65	0	0.00	0	0.00	0	0.00	12	62.35	16811	66750.45	480	2056.00	3.08
Oriental Bank of Commerce	304	3146.05	768	3091.21	0	0.00	0	0.00	11	98.95	11577	45999.70	1083	6336.21	13.77
Punjab National Bank	3884	19217.34	2412	15858.04	60	4817.95	21	7.19	10	55.68	36160	144114.91	6387	39956.21	27.73
Punjab & Sind Bank	256	1094.00	114	466.00	21	180.00	0	0.00	0	0.00	2613	10103.78	391	1740.00	17.22
State Bank of India	43253	84386.26	11228	44129.00	106	11647.97	0	0.00	54	5321.74	164883	726035.93	54641	145484.97	20.04
Syndicate Bank	1669	21173.99	2202	15086.00	176	9618.00	0	0.00	8	75.01	14609	57587.31	4055	45953.00	79.80
Union Bank of India	1297	5190.27	812	4271.48	0	0.00	0	0.00	12	64.52	23240	92469.16	2121	9526.27	10.30
United Bank of India	5668	15297.00	605	4776.07	20	654.80	0	0.00	42	1895.26	107745	382549.99	6335	22623.13	5.91
UCO Bank	2372	11316.00	946	9965.78	51	2865.61	0	0.00	16	658.22	53760	214871.23	3385	24805.61	11.54
Vijaya Bank	201	1193.00	0	614.71	0	203.88	0	0.00	0	0.00	3406	13275.26	201	2011.58	15.15
Sub Total of PSU Banks	79265	222962.72	21249	160464.84	669	54630.82	550	2727.26	280	15814.81	710129	2838876.06	102013	456600.45	16.08
HDFC Bank	15232	36315.00	3454	24698.80	75	6802.79	0	0.00	52	809.26	94097	297436.43	18813	68625.85	23.07
ICICI Bank	14021	72012.00	3868	64763.98	326	28289.00	0	0.00	70	341.02	92894	291725.13	18285	165406.00	56.70
Axis Bank	999	21278.00	0	0.00	0	0.00	0	0.00	7	625.02	94935	306019.78	1006	21903.02	7.16
Other Banks (Federal and Indusind Bank)	482	8656.00	0	0.00	0	0.00	0	0.00	0	0.00	35216	97474.40	482	8656.00	8.88
									0	0.00	11	1285.71			0.00
Yes Bank	325	3422.00	0	0.00	0	0.00	0	0.00	0	0.00	1	87.13	325	3422.00	3927.25
Karur Vysya	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2589	8434.11	0	0.00	0.00
Ratnakar Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
South Indian Bank	16	456.00	0	0.00	0	0.00	0	0.00	0	0.00	1464	4705.48	16	456.00	9.69
Bandhan Bank	160205	263371.00	0	0.00	0	0.00	0	0.00	0	0.00	241850	695797.75	160205	263371.00	37.85
Karnataka Bank	0	0.00	0	0.00	0	0.00	0	0.00			1297	3541.00	0	0.00	0.00
Total of Pvt. Banks	191280	405510.00	7322	89462.78	401	35091.79	0	0.00	129	1775.30	564355	1706506.95	199132	531839.87	31.17
BGVV	2141	8169.00	0	0.00	0	0.00	0	0.00	0	0.00	19066	52035.00	2141	8169.00	15.70
UBKGB	1154	7270.00	0	0.00	0	0.00	0	0.00	0	0.00	16507	45050.00	1154	7270.00	16.14
PBGB	1139	7606.00	0	0.00	0	0.00	0	0.00	0	0.00	14527	39647.00	1139	7606.00	19.18
Total RRBs	4434	23045.00	0	0.00	0	0.00	0	0.00	0	0.00	50100	136732.00	4434	23045.00	16.85
Total Scheduled Commercial Banks	274979	651517.72	28571	249927.62	1070	89722.61	550	2727.26	409	17590.11	1324584	4682115.01	305579	1011485.32	21.60
WB State Cooperative Bank	952	9426.00	0	0.00	0	0.00	0	0.00	0	0.00	60322	164630.00	952	9426.00	5.73
WB State CARDB	48	160.00	0	0.00	0	0.00	0	0.00	0	0.00	9254	25255.00	48	160.00	0.63
WBFC	19	526.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	19	526.00	#DIV/0!
Total of Cooperative Banks	1019	10112.00	0	0.00	0	0.00	0	0	0	0	69575	189885.00	1019	10112.00	5.33
SIDBI	17	152.00	0	0.00	0	0.00	0	0.00	0	0.00	46900	128000.00	17	152.00	0.12
GRAND TOTAL	276015	661781.72	28571	249927.62	1070	89722.61	550.00	2727.26	409	17590.11	1441060	5000000.01	306615	1021749.32	20.43

Statement showing disbursement in Export, Education and Housing under Priority Sector for the quarter ended June 2018															
(No. in actuals, Amt. in Rs. Lac)															
Export Credit						Education					Housing				
Banks	Yearly Targets under ACP		Disbursements upto the quarter ended June 2018			Yearly Targets under ACP		Disbursements upto the quarter ended June 2018			Yearly Targets under ACP		Disbursements upto the quarter ended June 2018		
	Number	Amount	Number	Amount	% of Ach.	Number	Amount	Number	Amount	% of Ach.	Number	Amount	Number	Amount	% of Ach.
Allahabd Bank	666	2832.00	12	1212.95	42.83	1240	10987.00	707	550.95	5.01	3013	28900.00	1733	12146.77	42.03
Andhra Bank	40	172.00	0	0.00	0.00	340	738.00	14	10.68	1.45	131	2063.00	44	368.15	17.85
Bank of Baroda	184	781.00	0	0.00	0.00	425	3106.00	369	727.11	23.41	607	7657.00	1574	14090.00	184.01
Bank of India	394	1678.00	5	1682.50	100.27	238	6760.00	101	172.56	2.55	1287	17340.00	1142	10129.00	58.41
Bank of Maharashtra	23	97.00	0	0.00	0.00	12	477.00	14	24.26	5.09	0	928.00	21	94.56	10.19
Canara Bank	285	1211.00	0	0.00	0.00	1690	7583.00	116	141.68	1.87	596	15566.00	624	3057.18	19.64
Central Bank of India	436	1856.00	3	50.21	2.71	440	8373.00	490	1101.93	13.16	1381	18846.00	1302	6150.75	32.64
Corporation Bank	56	239.00	0	0.00	0.00	70	835.00	6	9.94	1.19	0	2444.00	48	604.94	24.75
Dena Bank	36	153.00	0	0.00	0.00	70	694.00	8	6.88	0.99	105	1707.00	12	120.15	7.04
IDBI Bank	103	439.00	12	4293.00	977.90	340	1819.00	18	20.85	1.15	0	4708.00	856	7247.16	153.93
Indian Bank	51	216.00	0	0.00	0.00	100	876.00	26	12.06	1.38	429	2105.00	114	724.16	34.40
Indian Overseas Bank	181	772.00	0	0.00	0.00	340	2315.00	21	41.28	1.78	387	6829.00	126	202.29	2.96
Oriental Bank of Commerce	87	368.00	0	0.00	0.00	110	1568.00	97	252.75	16.12	136	3810.00	162	2824.75	74.14
Punjab National Bank	213	908.00	10	524.99	57.82	1400	3867.00	127	258.16	6.68	785	13968.00	693	5480.01	39.23
Punjab & Sind Bank	22	94.00	0	0.00	0.00	45	376.00	6	10.26	2.73	262	937.00	30	124.05	13.24
State Bank of India	1463	6225.00	71	36206.00	581.62	2890	25780.00	662	7543.02	29.26	7847	64708.00	5642	100759.00	155.71
Syndicate Bank	82	350.00	0	0.00	0.00	210	1901.00	205	219.00	11.52	628	4809.00	165	3457.01	71.89
Union Bank of India	234	995.00	0	0.00	0.00	110	3714.00	62	214.16	5.77	942	9443.00	115	815.27	8.63
United Bank of India	1122	4774.00	5	1006.00	21.07	3060	18906.00	362	469.00	2.48	5755	48916.00	2451	19857.16	40.59
UCO Bank	327	1392.00	0	0.00	0.00	480	5942.00	200	152.06	2.56	15799	17143.00	704	2998.00	17.49
Vijaya Bank	58	247.00	3	1076.55	435.85	70	690.00	21	83.25	12.07	0	1572.00	105	1042.58	66.32
Sub total of commercial Bank	6064	25799.00	121	46052.20	178.50	13680	107307.00	3632	12021.84	11.20	40090	274399.00	17663	192292.94	70.08
HDFC Bank	701	2982.00	0	0.00	0.00	95	10351.00	83	142.95	1.38	858	20082.00	2355	2264.39	11.28
ICICI Bank	513	2184.00	5	1921.78	87.99	30	9575.00	26	20.68	0.22	1402	18128.00	481	4477.16	24.70
Axis Bank	297	1262.00	0	0.00	0.00	90	9714.00	184	711.75	7.33	2720	18450.00	701	2066.51	11.20
Federal Bank	29	124.00	0	0.00	0.00	30	350.00	5	4.28	1.22	817	3930.00	26	620.28	15.78
Indusind Bank	48	205.00	0	0.00	0.00		677.00	4	6.95	1.03	1117	8664.00	8	30.26	0.35
Yes Bank	0	0.26			0.00		0.00	1	3.00	#DIV/0!	44	0.00	27	418.11	#DIV/0!
Karur Vysya	6	24.00			0.00		331.00	0	0.00	0.00	694	626.00	0	0.00	0.00
Ratnakar Bank Limited	0	0.00			#DIV/0!		0.00	8	4.01	#DIV/0!	0	0.00	28	118.57	#DIV/0!
South Indian Bank	14	58.00	0	0.00	0.00		103.00	6	10.66	10.35	431	471.00	14	40.56	8.61
Bandhan Bank	679	2888.00	0	0.00	0.00		9097.00	0	0.00	0.00	4508	26833.00	144	547.10	2.04
Karnataka Bank	0	1.00			0.00		41.00	0		0.00	0	294.00	0	0.00	0.00
Total Pvt. Banks	2287	9728.26	5	1921.78	19.75	245	40239.00	317	904.28	2.25	12591	97478.00	3784	10582.94	10.86
BGVB	176	747.00	0	0.00	0.00	60	3816.00	6	15.04	0.39	732	5319.00	142	1239.30	23.30
UBKGB	77	326.00			0.00	60	2672.00	7	3.11	0.12	1865	2761.00	84	403.06	14.60
PBGB	134	568.00	0	0.00	0.00	50	2935.00	6	11.00	0.37	6801	4194.00	45	307.01	7.32
Total RRBs	386	1641.00	0	0.00	0.00	170	9423.00	19	29.15	0.31	9398	12274.00	271	1949.37	15.88
Total Scheduled Commercial Banks	8737	37168.26	126	47973.98	129.07	14095	156969.00	3968	12955.27	8.25	62079	384151.00	21718	204825.25	53.32
WB State Cooperative Bank	596	2536.00	0	0.00	0.00		9690.00	4	21.52	0.22	2407	29345.00	689	8523.91	29.05
WB State CARDB	103	438.00	0	0.00	0.00		2201.00	0		0.00	0	5588.00	0	0.00	0.00
WBFC	0	0.00			#DIV/0!		0.00	0		#DIV/0!	0	0.00	0	0.00	#DIV/0!
Total opf Cooperative Banks	699	2974.00	0	0.00	0.00	0	11891.00	4	21.52	0.18	2407	34933.00	689	8523.91	24.40
SIDBI	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
Grand Total	9436	40142.26	126	47973.98	119.51	14095	168860.00	3972	12976.79	7.68	64486	419084.00	22407	213349.16	50.91

Statement showing disbursement in Social Infrastructure , Renewable Energy and Others under Priority Sector for the quarter ended June 2018															
Banks	(No. in actuals, Amt. in Rs. Lac)														
	Social Infrastructure					Renewable Energy					Others				
	Yearly Targets under ACP		Disbursements upto the quarter ended June 2018			Yearly Targets under ACP		Disbursements upto the quarter ended June 2018			Yearly Targets under ACP		Disbursements upto the quarter ended June 2018		
	Number	Amount	Number	Amount	% of Ach.	Number	Amount	Number	Amount	% of Ach.	Number	Amount	Number	Amount	% of Ach.
Allahabd Bank	860	6240.00	71	631.08	10.11	580	825.00	22	52.30	6.34	30110	56467.00	3498	1843.72	3.27
Andhra Bank	110	416.00	20	71.90	17.28	70	51.00	6	8.05	15.78	3985	3985.00	1287	1418.00	35.58
Bank of Baroda	325	3860.00	126	191.98	4.97	205	216.00	9	29.96	13.87	11402	13240.00	2653	7092.49	53.57
Bank of India	582	3537.00	122	468.76	13.25	360	520.00	132	57.81	11.12	60771	33895.00	2762	12088.44	35.66
Bank of Maharashtra	55	222.00	59	154.61	69.64	35	21.00	9	17.83	84.89	1937	1252.00	195	1114.25	89.00
Canara Bank	440	3483.00	106	501.78	14.41	280	366.00	34	55.39	15.13	15553	32203.00	6536	26770.47	83.13
Central Bank of India	530	3986.00	138	954.39	23.94	340	462.00	41	55.24	11.96	18487	41293.00	275	11151.27	27.01
Corporation Bank	90	440.00	106	149.55	33.99	55	64.00	31	26.43	41.30	3155	8528.00	203	1129.23	13.24
Dena Bank	85	377.00	71	90.73	24.07	55	43.00	22	16.58	38.55	3155	3565.00	224	1655.03	46.42
IDBI Bank	150	924.00	146	130.84	14.16	90	122.00	52	13.34	10.94	5369	9367.00	331	7100.25	75.80
Indian Bank	120	5570.00	122	213.33	3.83	80	298.00	37	50.04	16.79	4428	26877.00	214	2268.80	8.44
Indian Overseas Bank	260	1352.00	162	231.88	17.15	170	193.00	61	48.86	25.32	9188	12427.00	4782	5330.15	42.89
Oriental Bank of Commerce	160	1841.00	20	316.98	17.22	110	104.00	57	29.45	28.32	5867	8557.00	1526	3541.00	41.38
Punjab National Bank	440	2447.00	0	795.25	32.50	280	438.00	42	49.40	11.28	15387	27691.00	2105	12862.89	46.45
Punjab & Sind Bank	60	270.00	0	52.53	19.46	40	20.00	0	4.81	24.04	2159	1977.00	208	1350.82	68.33
State Bank of India	1975	14996.00	0	0.00	0.00	1300	1787.00	0	0.00	0.00	68413	111601.00	1830	4722.77	4.23
Syndicate Bank	190	880.00	71	172.94	19.65	125	130.00	42	15.76	12.13	6642	9951.00	445	1292.59	12.99
Union Bank of India	290	1748.00	225	628.57	35.96	185	210.00	61	42.46	20.22	10350	17949.00	195	596.82	3.33
United Bank of India	1360	12660.00	244	3615.57	28.56	850	1501.00	34	145.51	9.69	47269	86069.00	3291	9542.35	11.09
UCO Bank	605	3276.00	169	1047.00	31.96	410	470.00	0	61.85	13.16	21144	42194.00	5378	13217.96	31.33
Vijaya Bank	80	490.00	8	106.86	21.81	75	98.00	61	20.44	20.86	2989	3089.00	1470	1897.29	61.42
Sub total of commercial Bank	8767	69015.00	1986	10526.54	15.25	5695	7939.00	755	801.51	10.10	347761	552177.00	39408	127986.57	23.18
HDFC Bank	280	3503.00	122	430.55	12.29	230	332.00	0	0.00	0.00	50852	51701.00	619	4471.88	8.65
ICICI Bank	340	3790.00	280	537.22	14.17	225	342.00	0	0.00	0.00	32566	40480.00	295	2969.59	7.34
Axis Bank	330	3545.00	264	976.88	27.56	200	367.00	0	0.00	0.00	64979	49529.00	494	3256.75	6.58
Federal Bank	300	147.00	12	55.92	38.04	40	82.00	0	0.00	0.00	1771	1760.00	14	356.09	20.23
Indusind Bank	65	428.00	12	58.29	13.62	50	56.00	0	0.00	0.00	2380	3054.00	22	403.54	13.21
Yes Bank	0		0	0.00	#DIV/0!	0	0.25	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
Karur Vysya	0	27.00	0	0.00	0.00	0	13.02	0	0.00	0.00	2050	726.00	0	0.00	0.00
Ratnakar Bank Limited	6	0.00	4	5.27	#DIV/0!	5	0.00	0	0.00	#DIV/0!	221	0.00	20	168.13	#DIV/0!
South Indian Bank	25	37.00	8	34.76	93.96	20	8.00	0	0.00	0.00	996	652.00	76	174.92	26.83
Bandhan Bank	500	5273.00	0	0.00	0.00	400	675.00	0	0.00	0.00	24256	51388.00	3211	335.23	0.65
Karnataka Bank		44.00	0	0.00	0.00		43.00	0	0.00	0.00	0	463.00	0	0.00	0.00
Total Pvt. Banks	1846	16794.00	701	2098.90	12.50	1170	1918.27	0	0.00	0.00	180072	199753.00	4751	12136.12	6.08
BGVB	930	0.00	0	0.00	#DIV/0!	560	253.00	0	0.00	0.00	22240	10778.00	836	6348.70	58.90
UBKGB	225	0.00	0	0.00	#DIV/0!	150	175.00	0	0.00	0.00	7860	9651.00	10132	2891.97	29.97
PBGB	365	0.00	0	0.00	#DIV/0!	240	205.00	0	0.00	0.00	12731	9986.00	1180	3363.48	33.68
Total RRBs	1520	0.00	0	0.00	#DIV/0!	950	633.00	0	0.00	0.00	42831	30415.00	12149	12604.15	41.44
Total Scheduled Commercial Banks	12133	85809.00	2687	12625.45	14.71	7815	10490.27	755	801.51	7.64	570663	782345.00	56308	152726.85	19.52
WB State Cooperative Bank	2680	6449.00	0	0.00	0.00	500	723.00	0	0.00	0.00	6987	62723.00	22477	15727.36	25.07
WB State CARDB	2100	1051.00	0	0.00	0.00	184	83.00	0	0.00	0.00	3356	11196.00	0	0.00	0.00
WBFC	1535		0	0.00	#DIV/0!		0.00	0	0.00	#DIV/0!	3577	0.00	0	0.00	#DIV/0!
Total opf Cooperative Banks	6315	7500.00	0	0.00	0.00	684	806.00	0	0.00	0.00	13921	73919.00	22477	15727.36	21.28
SIDBI	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
Grand Total	18448	93309.00	2687	12625.45	13.53	8499	11296.27	755	801.51	7.10	584584	856264.00	78785	168454.20	19.67

Statement showing disbursement to Weaker Section along with Total Priority Sector for the quarter ended June 2018									
(No. in actuals, Amt. in Rs. Lac)									
Loans to weaker Sections under Priority Sector					TOTAL PRIORITY				
Yearly Targets under ACP		Disbursements upto the quarter ended June 2018			Yearly Targets under ACP		Disbursements upto the quarter ended June 2018		
	Amount	Number	Amount	% of Ach.	Number	Amount	Number	Amount	% of Ach.
Allahabad Bank	236040.00	25071	52363.10	22.18	311581	865366.08	19239	95516.13	11.04
Andhra Bank	2666.94	283	693.89	26.02	31313	60143.00	2161	10202.27	16.96
Bank of Baroda	8350.16	887	1959.47	23.47	119410	229978.54	12855	57771.02	25.12
Bank of India	68177.65	7241	14052.26	20.61	285184	538442.96	31175	84213.20	15.64
Bank of Maharashtra	1266.71	135	382.08	30.16	9471	19993.20	444	4701.57	23.52
Canara Bank	40516.27	4303	8822.46	21.78	169672	459817.92	18506	52073.59	11.32
Central Bank of India	44564.52	4733	7923.95	17.78	186764	505139.63	15609	124522.72	24.65
Corporation Bank	2796.53	297	422.75	15.12	31064	71337.68	1348	9606.84	13.47
Dena Bank	2796.62	297	822.74	29.42	27963	53725.60	671	6239.36	11.61
IDBI Bank	5299.22	563	1080.70	20.39	44714	138655.99	14395	54222.53	39.11
Indian Bank	9647.92	1025	2040.16	21.15	40418	111137.72	1748	17603.43	15.84
Indian Overseas Bank	9543.95	1014	1824.11	19.11	72178	182465.45	6689	18436.72	10.10
Oriental Bank of Commerce	7378.89	784	1452.02	19.68	44894	134080.70	4263	18746.07	13.98
Punjab National Bank	33068.18	3512	8656.24	26.18	208511	418769.91	26590	111247.91	26.57
Punjab & Sind Bank	1329.38	141	396.48	29.82	15054	26550.78	1047	6353.95	23.93
State Bank of India	144498.33	15348	30177.16	20.88	605434	1862587.93	101422	523786.17	28.12
Syndicate Bank	9540.62	1013	2012.15	21.09	50007	155282.31	6604	65306.50	42.06
Union Bank of India	11145.24	1184	1482.16	13.30	76852	254565.16	10851	32483.80	12.76
United Bank of India	62810.45	6671	14987.26	23.86	264176	1197104.99	34186	143125.44	11.96
UCO Bank	70517.72	7490	14703.22	20.85	295151	562048.23	16689	86740.48	15.43
Vijaya Bank	2526.28	268	662.57	26.23	17534	37746.26	2671	10295.61	27.28
Sub total of commercial Bank	774481.60	82261	166916.93	21.55	2907345	7884940.06	329161	1533195.32	19.44
HDFC Bank	36172.17	3842	7055.16	19.50	232737	669910.43	44555	129406.65	19.32
ICICI Bank	34907.28	3708	7172.46	20.55	176459	643325.13	22571	191538.72	29.77
Axis Bank	42373.17	4501	9435.96	22.27	207450	665986.78	3382	36082.58	5.42
Federal Bank	10108.45	1074	2051.26	20.29	109275	219909.40	1348	30167.58	13.72
Indusind Bank	8810.31	936	1761.24	19.99	3672	14369.71	46	499.04	3.47
Yes Bank	10.51	1	1.33	12.65	45	87.64	921	21243.11	24238.25
Karur Vysya	1273.36	135	280.11	22.00	13935	15940.14	0	0.00	0.00
Ratnakar Bank Limited	55.60	6	10.40	18.70	232	0.00	275	5275.98	#DIV/0!
South Indian Bank	700.49	74	255.49	36.47	13476	10102.48	133	3801.46	37.63
Bandhan Bank	77661.90	8249	18294.56	23.56	695294	1510253.75	338143	435251.33	28.82
Karnataka Bank	0.00	0	0.00	#DIV/0!	6772	8273.00	0	0.00	0.00
Total Pvt. Banks	212073.25	22525	46317.97	21.84	1459348	3758158.48	411373	853266.46	22.70
BGVB	69652.71	7398	16510.72	23.70	291295	162339.00	11181	58377.04	35.96
UBKGB	35755.93	3798	7862.15	21.99	149521	114226.00	14192	19425.14	17.01
PBGB	93299.84	9910	19746.02	21.16	390088	122763.00	4587	25481.49	20.76
Total RRBs	198708.47	21106	44118.89	22.20	830904	399328.00	29960	103283.67	25.86
Total Scheduled Commercial Banks	1185263.32	125892	257353.80	21.71	5197597	12042426.54	770494	2489745.45	20.67
WB State Cooperative Bank	99740.45	10594	23410.57	23.47	709670	683183.00	456683	157795.99	23.10
WB State CARDB	64002.29	6798	16856.27	26.34	267606	142447.00	9902	14286.00	10.03
WBFC	1223.15	130	372.84	30.48	5112	0.00	19	526.00	#DIV/0!
Total opf Cooperative Banks	164965.89	17522	40639.68	24.64	982388	825630.00	466604	172607.99	#DIV/0!
SIDBI	11221.28	1192	2098.15	18.70	46900	128000.00	17	152.00	0.12
Grand Total	1361450.48	144605	300091.63	22.04	6226886	12996056.54	1237115	2662505.44	20.49

Statement showing disbursement in Agriculture, Education and Housing under Non- Priority Sector for the quarter ended June 2018														
Banks	(No. in actuals, Amt. in Rs. Lac)													
	Agriculture				Education					Housing				
	Yearly Targets under ACP		Disbursements upto the quarter ended June 2018		Yearly Targets under ACP		Disbursements upto the quarter ended June 2018			Yearly Targets under ACP		Disbursements upto the quarter ended June 2018		
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	% of Ach.	Number	Amount	Number	Amount	% of Ach.
Allahabd Bank	878	36378.26	35	4508.04	289	8945.01	243	1911.60	21.37	79	7462.15	12	1084.93	14.54
Andhra Bank	4	174.78	0	21.66	208	829.45	13	7.86	0.95	16	1492.43	2	116.99	7.84
Bank of Baroda	1	45.32	0	5.62	224	7985.46	9	12.67	0.16	110	10447.00	17	1618.90	15.50
Bank of India	780	32317.51	31	4004.83	430	10278.63	19	4481.37	43.60	36	3432.59	6	524.07	15.27
Bank of Maharashtra	5	215.42	0	26.70	0	0.00	1	46.77	#DIV/0!	8	746.21	1	58.49	7.84
Canara Bank	506	20974.61	20	2599.20	246	5204.37	30	871.10	16.74	29	2731.15	4	447.08	16.37
Central Bank of India	573	23727.16	23	2940.30	289	5854.92	120	5272.88	90.06	55	5223.50	8	659.45	12.62
Corporation Bank	7	274.36	0	34.00	289	2081.75	0	0.00	0.00	14	1298.41	2	288.78	22.24
Dena Bank	13	522.30	0	64.72	138	1382.41	0	0.00	0.00	2	208.94	0	30.38	14.54
IDBI Bank	16	650.34	1	80.59	0	1301.09	4	248.43	19.09	39	3731.07	6	442.46	11.86
Indian Bank	125	5182.38	5	642.21	55	1206.76	5	319.52	26.48	63	5969.72	10	967.94	16.21
Indian Overseas Bank	58	2413.36	2	299.07	49	1626.37	0	0.00	0.00	14	1343.19	2	215.29	16.03
Oriental Bank of Commerce	59	2438.77	2	302.22	43	1138.46	0	0.00	0.00	6	555.18	1	60.72	10.94
Punjab National Bank	383	15851.98	15	1964.40	141	1951.64	5	334.91	17.16	52	4925.02	8	616.05	12.51
Punjab & Sind Bank	2	79.26	0	9.82	39	325.27	1	56.68	17.43	0	0.00	0	0.00	#DIV/0!
State Bank of India	1628	67431.88	64	8356.25	332	48790.99	51	5584.12	11.44	236	22386.44	36	3354.79	14.99
Syndicate Bank	80	3312.66	3	410.51	100	3252.73	2	113.09	3.48	87	8208.36	13	1093.42	13.32
Union Bank of India	52	2174.57	2	269.48	52	8619.74	14	370.82	4.30	98	9253.06	15	1445.31	15.62
United Bank of India	443	18341.96	18	2272.96	192	14149.39	13	378.82	2.68	142	13431.86	22	2052.87	15.28
UCO Bank	925	38308.95	37	4747.30	246	6993.37	0	0.00	0.00	95	8954.58	14	1201.91	13.42
Vijaya Bank	18	751.95	1	93.18	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
Sub Total of Commercial Banks	6555	271567.78	259	33653.05	3360	131918	528	20011	15.17	1180	111800.86	181	16280	14.56
HDFC Bank	22	914.54	1	113.33	138	2070.36	58	806.28	38.94	158	14924.29	28	2338.00	15.67
ICICI Bank	84	3495.56	3	433.18	162	1841.05	0	0.00	0.00	158	14924.29	20	2000.14	13.40
Axis Bank	63	2627.77	3	325.64	135	2927.46	0	0.00	0.00	158	14924.29	22	2169.86	14.54
Federal Bank	19	772.28	1	95.70	106	1414.94	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	24	2238.64	6	350.48	15.66
Yes Bank	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	8	746.21	1	83.49	11.19
Karur Vysya	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	13	1193.94	2	182.08	15.25
Ratnakar Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	8	746.21	1	100.00	13.40
South Indian Bank	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	8	746.21	1	83.00	11.12
Bandhan Bank	242	10039.59	10	1244.12	0	0.00	0	0.00	#DIV/0!	95	8954.58	14	1327.40	14.82
			0	0.00										
Total of Pvt. Banks	431	17849.74	17	2211.96	541	8253.81	58	806	9.77	627	59398.68	96	8634.45	14.54
BGVB	463	19170.73	18	2375.66	93	605.01	0	0.00	0.00	5	447.73	1	65.10	14.54
UBKGB	1130	46798.90	45	5799.39	75	455.38	0	0.00	0.00	2	149.24	0	0.00	0.00
PBGB	560	23212.99	22	2876.59	68	569.23	0	0.00	0.00	3	298.49	0	0.00	0.00
Total RRBs	2153	89182.63	85	11051.63	236	1629.62	0	0.00	0.00	9	895.46	1	65.10	7.27
Total Scheduled Commercial Banks	9138	378600.14	361	46916.65	4137	141801.24	586	20816.94	14.68	1817	172095.00	278	24979.38	14.51
WB State Cooperative Bank	6069	251446.33	240	31159.58	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
WB State CARDB	570	23615.82	23	2926.51	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
WBFC	153	6338.98	6	785.54	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
Total of Cooperative Banks	6792	281401.13	269	34871.62	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
SIDBI		0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
GRAND TOTAL	15930	660001.27	630	81788.27	4137	141801.24	586	20816.94	14.68	1817	172095.00	278	24979.38	14.51

Statement showing disbursement to Others , Personal Loan under Non- Priority Sector for the quarter ended June 2018										
(No. in actuals, Amt. in Rs. Lac)										
Banks	Others					Personal loan under non priority sector				
	Yearly Targets under ACP		Disbursements upto the quarter ended June 2018			Yearly Targets under ACP		Disbursements upto the quarter ended June 2018		
	Number	Amount	Number	Amount	% of Ach.	Number	Amount	Number	Amount	% of Ach.
Alahabd Bank	396	54586.49	135	17995.44	32.97	255	3504.17	49	775.75	22.14
Andhra Bank	143	3011.46	49	965.51	32.06	0	0.00	0	0.00	#DIV/0!
Bank of Baroda	304	32303.84	104	10663.19	33.01	105	306.74	20	60.91	19.86
Bank of India	99	33007.54	34	11699.58	35.45	0	0.00	0	0.00	#DIV/0!
Bank of Maharashtra	25	3644.23	9	383.35	10.52	0	0.00	0	0.00	#DIV/0!
Canara Bank	38	27735.62	13	963.20	3.47	0	0.00	0	0.00	#DIV/0!
Central Bank of India	593	10561.17	202	10980.35	103.97	332	1276.11	64	289.50	22.69
Corporation Bank	144	2066.21	49	1362.86	65.96	0	0.00	0	0.00	#DIV/0!
Dena Bank	14	22065.92	5	6865.42	31.11	0	0.00	0	0.00	#DIV/0!
IDBI Bank	230	14520.88	79	6150.47	42.36	0	0.00	0	0.00	#DIV/0!
Indian Bank	211	82892.86	72	30053.95	36.26	0	0.00	0	0.00	#DIV/0!
Indian Overseas Bank	57	12852.34	19	4100.67	31.91	0	0.00	0	0.00	#DIV/0!
Oriental Bank of Commerce	212	9073.56	72	3127.61	34.47	0	0.00	0	0.00	#DIV/0!
Punjab National Bank	353	23712.84	120	7817.37	32.97	1154	4945.38	124	1054.81	21.33
Punjab & Sind Bank	4	6681.66	1	1657.38	24.80	0	0.00	0	0.00	#DIV/0!
State Bank of India	0	41929.58	159	13822.86	32.97	0	0.00	0	0.00	#DIV/0!
Syndicate Bank	3685	2872.87	1257	1219.77	42.46	0	1383.17	51	346.20	25.03
Union Bank of India	467	9422.45	159	2833.61	30.07	0	0.00	0	0.00	#DIV/0!
United Bank of India	1259	154683.00	429	53720.89	34.73	0	0.00	0	0.00	#DIV/0!
UCO Bank	1588	31160.23	542	10545.23	33.84	0	0.00	0	0.00	#DIV/0!
Vijaya Bank	215	1525.67	73	366.63	24.03	0	0.00	0	0.00	#DIV/0!
Sub Total of Commercial Banks	10041	580310.42	3584	197295.32	34.00	1845	11416	309	2527.17	22.14
HDFC Bank	625	14143.48	213	4389.98	31.04	0	0.00	0	0.00	#DIV/0!
ICICI Bank	588	20672.05	200	6814.92	32.97	0	0.00	0	0.00	#DIV/0!
Axis Bank	465	15157.90	159	5269.76	34.77	0	0.00	0	0.00	#DIV/0!
Federal Bank	27	4756.27	9	1158.97	24.37	0	0.00	0	0.00	#DIV/0!
Indusind Bank	48	2282.47	16	1161.47	50.89	0	0.00	0	0.00	#DIV/0!
Yes Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
Karur Vysya	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
Ratnakar Bank Limited	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
South Indian Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
Bandhan Bank	9661	20863.25	3296	7150.63	34.27	0	0.00	0	0.00	#DIV/0!
			0	0.00						
Total of Pvt. Banks	11414	77875.41	3894	25945.74	33.32	0	0	0	0.00	#DIV/0!
BGVB	67	3569.01	23	903.91	25.33	0	0.00	0	0.00	#DIV/0!
UBKGB	251	1138.91	86	416.37	36.56	0	0.00	0	0.00	#DIV/0!
PBGB	275	1794.45	94	550.67	30.69	0	0.00	0	0.00	#DIV/0!
Total RRBs	594	6502.38	203	1870.95	28.77	0	0	0	0.00	#DIV/0!
Total Scheduled Commercial Banks	22048	664688.20	7681	225112.01	33.87	1845	11415.56	309	2527.17	22.14
WB State Cooperative Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
WB State CARDB	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
WBFC	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
Total of Cooperative Banks	0	0.00	0	0.00	#DIV/0!	0	0	0	0.00	#DIV/0!
SIDBI	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
GRAND TOTAL	22048	664688.20	7681	225112.01	33.87	1845	11416	309	2527.17	22.14

Statement showing total of Priority Sector and Non Priority Sector under ACP 2018-19 for the State of West Bengal														(No. in actuals, Amt. in Rs. Lac)	
Banks	TOTAL PRIORITY SECTOR					TOTAL NON PRIORITY SECTOR					GRAND TOTAL				
	Yearly Targets under ACP		Disbursments upto the quarter ended June 2018			Yearly Targets under ACP		Disbursments upto the quarter ended June 2018			Yearly Targets under ACP		Disbursments upto the quarter ended June 2018		
	Number	Amount	Number	Amount	% of Ach.	Number	Amount	Number	Amount	% of Ach.	Number	Amount	Number	Amount	% of Ach.
Allahabd Bank	311581	865366.08	19239	95516.13	11.04	1897	110876.08	474	26275.77	23.70	313478	976242.16	19713	121791.90	12.48
Andhra Bank	31313	60143.00	2161	10202.27	16.96	371	5508.11	64	1112.02	20.19	31683	65651.11	2225	11314.29	17.23
Bank of Baroda	119410	229978.54	12855	57771.02	25.12	744	51088.36	150	12361.29	24.20	120154	281066.91	13005	70132.31	24.95
Bank of India	285184	538442.96	31175	84213.20	15.64	1346	79036.28	90	20709.85	26.20	286530	617479.23	31265	104923.05	16.99
Bank of Maharashtra	9471	19993.20	444	4701.57	23.52	38	4605.87	11	515.30	11.19	9509	24599.06	454	5216.87	21.21
Canara Bank	169672	459817.92	18506	52073.59	11.32	819	56645.74	67	4880.58	8.62	170491	516463.66	18574	56954.17	11.03
Central Bank of India	186764	505139.63	15609	124522.72	24.65	1842	46642.86	418	20142.48	43.18	188606	551782.48	16027	144665.20	26.22
Corporation Bank	31064	71337.68	1348	9606.84	13.47	453	5720.73	52	1685.64	29.47	31518	77058.42	1400	11292.48	14.65
Dena Bank	27963	53725.60	671	6239.36	11.61	167	24179.58	6	6960.52	28.79	28130	77905.18	676	13199.89	16.94
IDBI Bank	44714	138655.99	14395	54222.53	39.11	285	20203.38	89	6921.96	34.26	44999	158859.38	14483	61144.49	38.49
Indian Bank	40418	111137.72	1748	17603.43	15.84	455	95251.72	92	31983.62	33.58	40873	206389.45	1839	49587.04	24.03
Indian Overseas Bank	72178	182465.45	6689	18436.72	10.10	178	18235.25	24	4615.03	25.31	72357	200700.70	6713	23051.75	11.49
Oriental Bank of Comm	44894	134080.70	4263	18746.07	13.98	320	13205.97	76	3490.54	26.43	45214	147286.67	4338	22236.61	15.10
Punjab National Bank	208511	418769.91	26590	111247.91	26.57	2082	51386.86	272	11787.54	22.94	210593	470156.77	26862	123035.45	26.17
Punjab & Sind Bank	15054	26550.78	1047	6353.95	23.93	45	7086.20	2	1723.88	24.33	15099	33636.98	1049	8077.84	24.01
State Bank of India	605434	1862587.93	101422	523786.17	28.12	2196	180538.88	310	31118.02	17.24	607630	2043126.81	101732	554904.19	27.16
Syndicate Bank	50007	155282.31	6604	65306.50	42.06	3951	19029.79	1327	3182.99	16.73	53958	174312.10	7930	68489.49	39.29
Union Bank of India	76852	254565.16	10851	32483.80	12.76	669	29469.82	190	4919.22	16.69	77522	284034.98	11041	37403.01	13.17
United Bank of India	264176	1197104.99	34186	143125.44	11.96	2035	200606.21	482	58425.55	29.12	266211	1397711.19	34668	201550.99	14.42
UCO Bank	295151	562048.23	16689	86740.48	15.43	2853	85417.13	593	16494.44	19.31	298004	647465.37	17282	103234.91	15.94
Vijaya Bank	17534	37746.26	2671	10295.61	27.28	233	2277.63	74	459.81	20.19	17767	40023.89	2745	10755.42	26.87
Sub total of Public Sector Bank	2907345	7884940.06	329161	1533195.32	19.44	22981	1107012.43	4861	269766.05	24.37	2930326	8991952.49	334022	1802961.36	20.05
HDFC Bank	232737	669910.43	44555	129406.65	19.32	942	32052.67	300	7647.59	23.86	233680	701963.11	44855	137054.25	19.52
ICICI Bank	176459	643325.13	22571	191538.72	29.77	992	40932.95	224	9248.24	22.59	177451	684258.08	22794	200786.96	29.34
Axis Bank	207450	665986.78	3382	36082.58	5.42	821	35637.42	183	7765.25	21.79	208271	701624.20	3565	43847.84	6.25
Federal Bank	109275	219909.40	1348	30167.58	13.72	152	6943.48	10	1254.67	18.07	109427	226852.89	1358	31422.26	13.85
Indusind Bank	3672	14369.71	46	499.04	3.47	72	4521.11	22	1511.95	33.44	3743	18890.82	68	2011.00	10.65
Yes Bank	45	87.64	921	21243.11	24238.25	8	746.21	1	83.49	11.19	53	833.86	922	21326.60	2557.58
Karur Vysya	13935	15940.14	0	0.00	0.00	13	1193.94	2	182.08	15.25	13947	17134.08	2	182.08	1.06
Ratnakar Bank Limited	232	0.00	275	5275.98	#DIV/0!	8	746.21	1	100.00	13.40	240	746.21	276	5375.98	720.43
South Indian Bank	13476	10102.48	133	3801.46	37.63	8	746.21	1	83.00	11.12	13484	10848.69	134	3884.46	35.81
Bandhan Bank	695294	1510253.75	338143	435251.33	28.82	9998	39857.41	3320	9722.15	24.39	705292	1550111.17	341463	444973.48	28.71
Karnataka Bank	6772	8273.00	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!	6772	8273.00	0	0.00	0.00
Subtotal of Pvt. Sector Banks	1459348	3758158.48	411373	853266.46	22.70	13013	163377.63	4065	37598.44	23.01	1472361	3921536.11	415438	890864.90	22.72
BGVB	291295	162339.00	11181	58377.04	35.96	628	23792.48	42	3344.67	14.06	291923	186131.48	11223	61721.71	33.16
UBKGB	149521	114226.00	14192	19425.14	17.01	1457	48542.44	131	6215.75	12.80	150979	162768.44	14323	25640.89	15.75
PBGB	390088	122763.00	4587	25481.49	20.76	906	25875.16	117	3427.26	13.25	390994	148638.16	4703	28908.75	19.45
Total RRBs	830904	399328.00	29960	103283.67	73.72	2992	98210.08	289	12987.68	13.22	833896	497538.08	30249	116271.35	23.37
Total Scheduled Commercial Banks	5197597	12042427	770494	2489745.45	111.49	38985	1368600	9216	320352	23.41	5236582	13411026.68	779709	2810097.62	20.95
WB State Cooperative	709670	683183.00	456683	157795.99	23.10	6069	251446.33	240	31159.58	12.39	715739	934629.33	456923	188955.57	20.22
WB State CARDB	267606	142447.00	9902	14286.00	10.03	570	23615.82	23	2926.51	12.39	268176	166062.82	9925	17212.51	10.37
WBFC	5112	0.00	19	526.00	#DIV/0!	153	6338.98	6	785.54	12.39	5265	6338.98	25	1311.54	20.69
Total of Cooperative Banks	982388	825630.00	466604	172607.99	20.91	6792	281401.13	269	34871.62	12.39	989180	1107031.13	466873	207479.61	18.74
SIDBI	46900	128000.00	17	152.00	0.12	0	0.00	0	0.00	#DIV/0!	46900	128000.00	17	152.00	0.12
Grand Total	6226886	12996056.54	1237115	2662505.44	20.49	45777	1650001.27	9484	355223.78	21.53	6272663	14646057.81	1246599	3017729.22	20.60

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
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
2017-2018	59098	8066 (April – June)	14
2018-2019	64071	11846 (April – June)	18
Growth (over last Yr.)	8.41%	46.86%	-

The disbursement during the period April to June of financial year 2018-19 is Rs. 11846.00 crore, recorded an increase of 46.86% over the disbursement of Rs. 8066.00 crore made during the corresponding period of last F.Y. 2017-18.

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

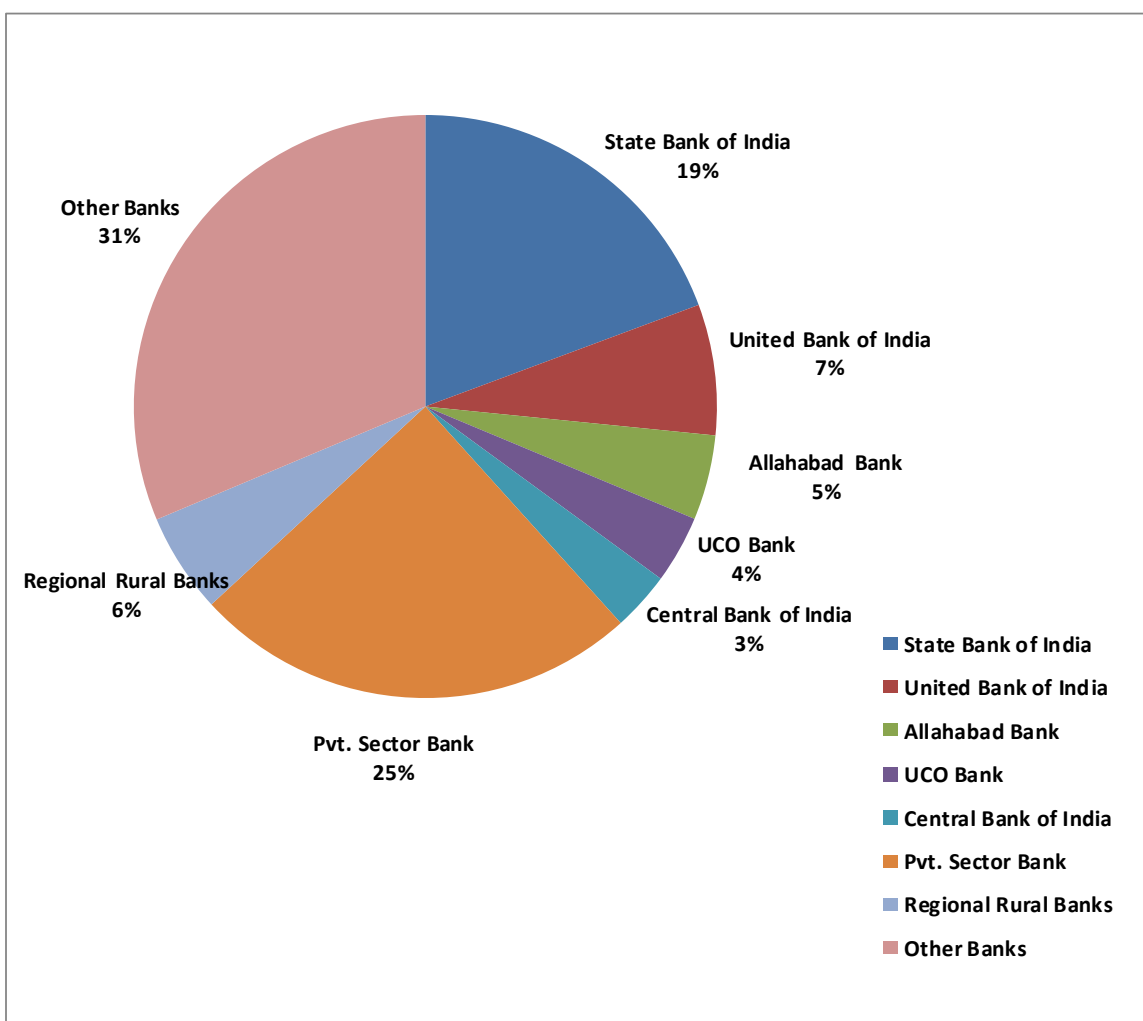
(Amt. Rs. in crore)

Plan Year	Parameter	Commercial Banks	RRBs	CO-Operatives	Others	Total
2013-2014 (April- June)	Target	23304	5814	9272	0	38390
	Achievement	3182	1814	650	0	5646
	% of Achv	14	31	7	0	15
2014-2015 (April-June)	Target	29800	5700	4300	0	39800
	Achievement	4826	420	803	0	6049
	% of Achv	16	7	19	0	15
2015-2016 (April-June)	Target	28724	7582	7229	0	43535
	Achievement	5027	150	1015	0	6192
	% of Achv	18	2	17	0	14
2016-2017 (April- June)	Target	36456	6655	9440	0	52551
	Achievement	7116	386	972	0	8474
	% of Achv	20	6	10	0	16
2017-2018 (April- June)	Target	45529	8868	4701	0	59098
	Achievement	6907	168	991	0	8066
	% of Achv	15	2	21	0	14
2018-2019 (April- June)	Target	56952	2082	5037	0	64071
	Achievement	9807	657	1382	0	11846
	% of Achv	17	32	27	0	18

Details of achievement of Agriculture and Allied Activities under ACP 2018-19 are furnished in the Annexure.

**Share of Banks in achievement of ACP 2018-19 under Agriculture
as on 30.06.2018**

(Amt. in Rs. crore)		
Bank Name	Actual Achievement	% of Share
State Bank of India	2290.70	19.34
United Bank of India	858.67	7.25
Allahabad Bank	558.04	4.71
UCO Bank	444.58	3.75
Central Bank of India	387.24	3.27
Pvt. Sector Bank	2937.83	24.80
Regional Rural Banks	656.56	5.54
Other Banks	3712.13	31.34
Total	11845.75	100.00



Bank - wise Targets and Achievement in Agriculture for 2018-19 for the State of West Bengal under ACP 2018 -19 as on June 2018							
(Rs.in crore)							
Sl.No.	Name of Bank	AGRICULTURE					
		2017 -18			2018 -19		
		Target	Achievement (April-June)	% of Achievement	Target	Achievement (April- June)	% of Achievement
1	Allahabad Bank	4136.87	340.18	8.22	4395.93	558.04	12.69
2	Andhra Bank	302.39	46.54	15.39	302.44	49.69	16.43
3	Bank of Baroda	1105.82	53.49	4.84	1156.37	243.33	21.04
4	Bank of India	2580.12	301.57	11.69	2740.11	382.53	13.96
5	Bank of Maharashtra	88.13	7.85	8.91	86.42	20.56	23.79
6	Canara Bank	2238.43	114.23	5.10	2408.98	143.92	5.97
7	Central Bank of India	2449.26	278.54	11.37	2708.20	387.24	14.30
8	Corporation Bank	306.66	24.98	8.15	313.93	32.35	10.30
9	Dena Bank	246.76	20.54	8.32	254.73	28.30	11.11
10	Indian Bank	413.63	13.54	3.27	442.91	116.10	26.21
11	Indian Overseas Bank	878.22	31.72	3.61	918.27	105.26	11.46
12	Oriental Bank of Commerce	684.99	22.24	3.25	718.33	54.45	7.58
13	Punjab National Bank	2193.98	206.47	9.41	2253.36	513.21	22.78
14	Punajb & Sind Bank	102.38	6.88	6.72	127.73	30.71	24.04
15	Syndicate Bank	767.93	66.19	8.62	796.74	141.96	17.82
16	State Bank of India	9279.46	2128.75	22.94	9114.55	2290.70	25.13
17	Union Bank of India	1211.02	38.45	3.18	1280.37	206.60	16.14
18	United Bank of India	7063.91	788.94	11.17	6417.29	858.67	13.38
19	UCO Bank	2649.97	409.47	15.45	2767.60	444.58	16.06
20	Vijaya Bank	159.74	25.30	15.84	182.85	40.57	22.19
21	IDBI Bank Ltd.	655.01	140.52	21.45	707.17	220.34	31.16
22	Other Bks.(Indusind,Federal, Karnataka and USF Bank)	284.98	88.78	31.15	1297.15	204.75	15.78
23	Axis Bank	1046.83	60.85	5.81	2771.00	71.68	2.59
24	HDFC Bank	889.85	462.46	51.97	2835.23	534.71	18.86
25	ICICI Bank	778.51	143.73	18.46	2771.01	162.06	5.85
26	Bandhan Bank	3014.31	930.42	30.87	7183.02	1709.98	23.81
27	Ratnakar Bank Ltd.		14.55			49.80	
28	South Indian Bank		26.86		40.68	30.85	
29	Yes Bank		112.56			174.00	
A	Total Com.Bks.	45529.16	6906.60	15.17	56951.69	9806.94	17.22
30	BGVB	6077.91	62.65	1.03	893.91	426.05	47.66
31	PBGB	1673.95	51.26	3.06	652.28	141.94	21.76
32	UBKGB	1116.14	54.49	4.88	535.91	88.57	16.53
B	Total of RRBs	8868.00	168.40	1.90	2082.10	656.56	31.53
C	St.Coop.Bk.	3707.61	863.24	23.28	4070.87	1240.97	30.48
D	WBFC & Others	125.66		0.00	0.00	0.00	0.00
E	WBSCARDB	867.34	127.51	14.70	966.35	141.26	14.62
Grand Total (A+B+C+D+E)		59097.77	8065.75	13.65	64071.01	11845.73	18.49

Bank wise flow of credit to Small & Marginal Farmers under ACP 2018-19					
(Position from 01.04.2018-30.06.2018)					
(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	6611	3430.14	9.58
2	Andhra Bank	1200	19	0.00	1.58
3	Bank of Baroda	15000	3574	2142.30	23.83
4	Bank of India	35100	16393	8051.02	46.70
5	Bank of Maharashtra	300	0	8.20	0.00
6	Canara Bank	7500	2032	1054.02	27.10
7	Central Bank of India	43700	2469	2590.02	5.65
8	Corporation Bank	500	64	68.06	12.73
9	Dena Bank	300	68	40.84	22.65
10	Indian Bank	11000	538	414.16	4.89
11	Indian Overseas Bank	8500	389	285.06	4.57
12	Oriental Bank of Commerce	8100	728	385.64	8.98
13	Punjab National Bank	37600	12093	7012.87	32.16
14	Punjab & Sind Bank	0	0	0.00	0.00
15	Syndicate Bank	7100	554	461.12	7.80
16	State Bank of India	158000	20468	24568.00	12.95
17	Union Bank of India	16000	538	367.16	3.36
18	United Bank of India	102000	11908	7425.06	11.67
19	UCO Bank	48300	4390	2856.26	9.09
20	Vijaya Bank	1400	95	56.98	6.76
21	HDFC Bank	2500	17304	10402.61	692.16
22	AXIS Bank	9000	0	0.00	0.00
23	ICICI Bank	4900	0	0.00	0.00
24	IDBI Bank	400	3124	2085.59	781.00
25	Federal Bank	200	162	70.41	81.00
26	South Indian Bank		22	11.86	
27	Utkarsh Small Finance Bank		30	7.88	
28	Yes Bank		0	0.00	
	Bandhan Bank		174756	160145.02	
A	Total Com.Bks.	587600	278328	233940.28	47.37
29	BGVB	102500	8562	8501.73	8.35
30	PBGB	27500	2945	2646.18	10.71
31	UBKGB	28700	2874	2024.05	10.01
B	Total of RRBs	158700	14381	13171.96	9.06
C	WB. St. Coop.Bk.	223300	432239	87285.74	193.57
D	WBSCARDB	30400	2501	2679.16	8.23
E	WBFC & Others	0	0	0	0.00
Grand Total (A+B+C+D+E)		1000000	727449	337077.14	72.74

Bank wise flow of Credit to Share Croppers /Oral Lessees under ACP 2018-19					
(Position from 01.04.2018 - 30.06.2018)					
(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	30	28.35	0.25
2	Andhra Bank	100			0.00
3	Bank of Baroda	200	12	11.02	6.00
4	Bank of India	10000	1133	354.00	11.33
5	Bank of Maharashtra	100			0.00
6	Canara Bank	200	46	31.25	23.00
7	Central Bank of India	10000	76	35.80	0.76
8	Corporation Bank	100	12	7.42	12.00
9	Dena Bank	100			0.00
10	Indian Bank	1000	15	10.06	1.50
11	Indian Overseas Bank	1000	44	13.26	4.40
12	Oriental Bank of Commerce	1000	5	2.05	0.50
13	Punjab National Bank	10000	152	112.02	1.52
14	Punjab & Sind Bank	100			0.00
15	Syndicate Bank	1000	24	20.58	2.40
16	State Bank of India	25000	1154	552.26	4.62
17	Union Bank of India	2000			0.00
18	United Bank of India	20000	64.18	60.08	0.32
19	UCO Bank	10000	152	175.16	1.52
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	2921.18	1414.46	2.73
22	BGVB	20000	1141	838.14	5.71
23	PBGB	13000	1226	1202.25	9.43
24	UBKGB	6900	956	356.62	13.86
B	Total of RRBs	39900	3323	2397.01	8.33
C	St.Coop.Bk.	60000	6744	536.81	11.24
D	WBSCARDB	0	45	32.16	0.00
E	WBFC & Others	0			0.00
Grand Total (A+B+C+D+E)		207000	13033.18	4380.44	6.30

Bank wise flow of credit to New Farmers under ACP 2018-19					
(Position from 01.04.2018- 30.06.2018)					
(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	891	588.98	1.86
2	Andhra Bank	200			0.00
3	Bank of Baroda	7400	170	187.00	2.30
4	Bank of India	15800	4531	1769.02	28.68
5	Bank of Maharashtra	0			0.00
6	Canara Bank	5400	956	570.06	17.70
7	Central Bank of India	20400	705	342.50	3.46
8	Corporation Bank	0			0.00
9	Dena Bank	200	16	6.57	8.00
10	Indian Bank	2800	113	56.95	4.04
11	Indian Overseas Bank	4800	100	50.49	2.08
12	Oriental Bank of Commerce	2800	374	149.81	13.36
13	Punjab National Bank	10400	1134	718.20	10.90
14	Punjab & Sind Bank	200	15	4.59	7.50
15	Syndicate Bank	3800	756	454.09	19.89
16	State Bank of India	77000	16854	13426.00	21.89
17	Union Bank of India	5400	644	470.18	11.93
18	United Bank of India	65000	4816	4105.14	7.41
19	UCO Bank	30000	642	305.26	2.14
20	Vijaya Bank	300	40	32.28	13.33
21	ICICI Bank	0			0.00
22	Axis Bank	100			0.00
23	IDBI Bank	0			0.00
24	Federal Bank	0	24	10.26	0.00
25	South Indian Bank		38	21.56	
A	Total Com.Bks.	300000	32819	23268.94	10.94
26	BGVB	45000	642	500.98	1.43
27	PBGB	25000	121	84.26	0.48
28	UBKGB	20000	287	138.02	1.44
B	Total of RRBs	90000	1050	723.26	1.17
C	WB St.Coop.Bk.	110000	11000	1713.10	10.00
D	WBSCARDB	0	2476	2652.37	0.00
E	WBFC & Others	0			0.00
Grand Total (A+B+C+D+E)		500000	47345	28357.67	9.47

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
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
2017-2018	38000	8995 (April – June)	24
2018-2019	50000	10217 (April – June)	20
Growth (over last year)	32%	14%	---

The disbursement during the period April to June of financial year 2018-19 is Rs. 10217.00 crore recorded an increase of 14% over the disbursement of Rs. 8995.00 crore made during the corresponding period of last F.Y. 2017-18.

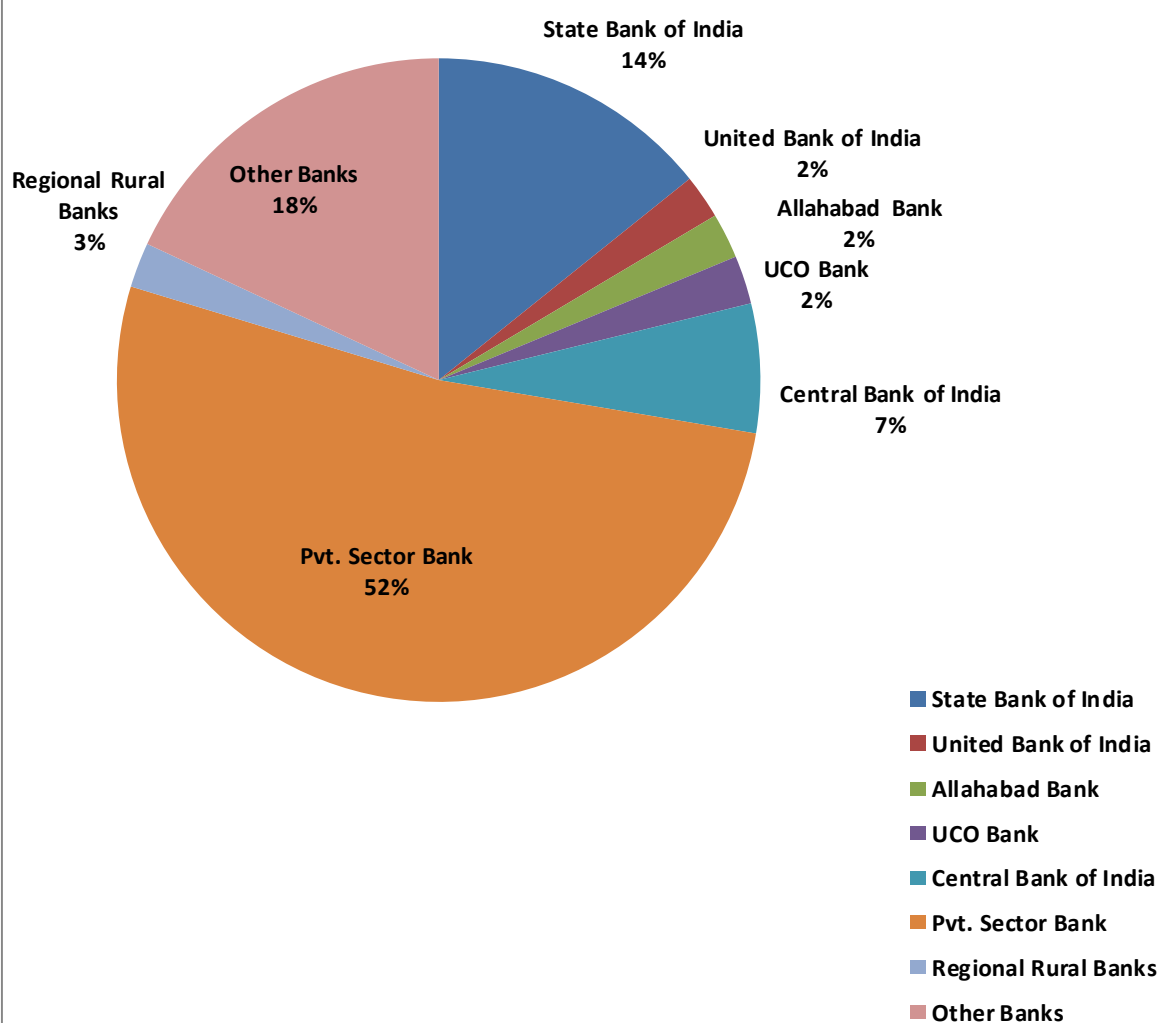
Agency wise achievement Status of MSE / MSME under ACP in West Bengal Status reports of last 5 Yrs and as on June 2018 are as under:

(Amt. Rs. in crore)						
Plan Year	Parameter	Commercial Banks	RRBs	CO-Operatives	Others	Total
2013-14 (April-June)	Target	11872	2328	1211	789	16200
	Achievement	2803	1133	650	0	4586
	% of Achv	24	49	54	0	28
2014-15 (April-June)	Target	11961	2345	1221	796	16323
	Achievement	4436	164	38	0	4638
	% of Achv	37	7	3	0	28
2015-16 (April-June)	Target	16968	3018	1775	0	21761
	Achievement	9898	111	73	0	10082
	% of Achv	58	4	7	0	46
2016-17 (April-June)	Target	16459	2813	1647	0	20919
	Achievement	9688	310	83	0	10081
	% of Achv	59	11	5	0	48
2017-18 (April-June)	Target	30034	5386	2580	0	38000
	Achievement	8614	276	105	0	8995
	% of Achv	29	5	4	0	24
2018-19 (April to June)	Target	45454	1367	1899	1280	50000
	Achievement	9884	230	101	2	10217
	% of Achv	22	17	5	.16	20

Details of achievement of MSME under ACP 2018-19 are furnished in the Annexure.

**Share of Banks in achievement of ACP 2018-19 under MSME
as on 30.06.2018**

(Amt. in Rs. crore)		
Bank Name	Actual Achievement	% of Share
State Bank of India	1454.85	14.24
United Bank of India	226.23	2.21
Allahabad Bank	232.74	2.28
UCO Bank	248.06	2.43
Central Bank of India	663.35	6.49
Pvt. Sector Bank	5318.4	52.05
Regional Rural Banks	230.45	2.26
Other Banks	1843.41	18.04
Total	10217.49	100.00



Bank - wise Targets and Achievement in MSME for 2018-19 for the State of West Bengal under ACP 2018-19 as on June 2018							
(Rs.in crore)							
Sl.No.	Name of Bank	MSME					
		2017-18			2018-19		
		Target	Achievement (April- June)	% of Achivement	Target	Achievement (April-June)	% of Achivement
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Allahabad Bank	2708.95	176.61	7	3195.22	232.74	7.28
2	Andhra Bank	208.22	30.51	15	224.74	33.56	14.93
3	Bank of Baroda	756.65	48.69	6	854.82	113.06	13.23
4	Bank of India	1805.54	209.11	12	2007.02	213.61	10.64
5	Bank of Maharashtra	74.32	5.56	7	83.54	12.40	14.84
6	Canara Bank	1433.60	32.95	2	1585.08	71.55	4.51
7	Central Bank of India	1482.53	615.72	42	1595.04	663.35	41.59
8	Corporation Bank	249.23	39.31	16	273.95	44.52	16.25
9	Dena Bank	196.51	14.50	7	217.13	15.20	7.00
10	Indian Bank	280.43	18.76	7	309.05	27.25	8.82
11	Indian Overseas Bank	603.72	14.75	2	667.50	20.56	3.08
12	Oreintal Bank of Commerce	416.35	89.49	21	460.00	63.36	13.77
13	Punjab National Bank	1315.34	382.52	29	1441.15	399.56	27.73
14	Punjab & Sind Bank	88.85	22.11	25	101.04	17.40	17.22
15	Syndicate Bank	514.18	337.58	66	575.87	459.53	79.80
16	State Bank of India	5930.20	1637.03	28	7260.36	1454.85	20.04
17	Union Bank of India	839.41	107.54	13	924.69	95.26	10.30
18	United Bank of India	4132.06	238.63	6	3825.50	226.23	5.91
19	UCO Bank	1970.80	315.14	16	2148.71	248.06	11.54
20	Vijaya Bank	117.64	17.94	15	132.75	20.12	15.16
21	IDBI Bank Ltd.	453.27	117.89	26	505.60	133.83	26.47
22	SBBJ & SBH		0.00	#DIV/0!			
23	AXIS Bank	841.85	434.56	52	3060.20	219.03	7.16
24	HDFC Bank	669.11	487.32	73	2974.36	686.26	23.07
25	ICICI Bank	618.59	1587.62	257	2917.25	1654.06	56.70
26	Bandhan Bank	1963.56	1186.10	60	6957.98	2633.71	37.85
27	South Indian Bank	150.66	10.36		47.05	4.56	9.69
28	Yes Bank		63.74		0.87	34.22	3933.33
29	Other Banks	212.35	371.24	175	1107.36	86.56	7.82
A	Total Com.Bks.	30033.92	8613.28	29	45453.83	9884.40	21.75
30	BGVB	3700.00	131.17	4	520.35	81.69	15.70
31	PBGB	1025.04	96.36	9	396.47	76.06	19.18
32	UBKGB	661.10	48.56	7	450.50	72.70	16.14
B	Total of RRBs	5386.14	276.09	5	1367.32	230.45	16.85
C	St.Coop.Bk.	2036.80	84.52	4	1646.30	94.26	5.73
D	WBFC & Others	65.21	6.52	10	0.00	5.26	0.00
E	WBCARDB	477.93	13.6	3	252.55	1.60	0.63
F	SIDBI		0.52	0	1280.00	1.52	0.00
Grand Total (A+B+C+D+E+F)		38000.00	8994.53	24	50000.00	10217.49	20.43

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	11191	12519	112
2017-2018	11191	5586 (April – June)	50
2018-2019	15890	4562 (April- June)	29
Growth (Over last year)	41.99 %	-	-

All banks disbursed Rs. 4562.00 crore during the period April to June of current financial year, recording an achievement of 29% against the target of Rs. 15890.00 crore.

BANK-WISE SECTORAL OUTSTANDING CREDIT UNDER PRIORITY SECTOR												
as on June 2018												
(Amt.in Rs. Lac)												
S No.	BANKS	Agril & Allied Activities		Of which Direct Agriculture		Small & Micro Enterprises		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	173503	224950.01	150248	119208.68	71251	604056.27	24511	184106.03	269265	1013112.31	44
2	Andhra Bank	488	37415.23	488	37415.23	5984	112956.23	1817	32856.14	8289	183227.60	45
3	Bank of Baroda	26657	78769.00	26526	66339.00	18243	208872.00	15201	122812.00	60101	410453.00	33
4	Bank of India	198871	150254.00	198871	150254.00	67904	334066.00	26785	123419.00	293560	607739.00	34
5	Bank of Maharashtra	1854	2056.29	1854	2056.29	2695	26770.34	7426	21745.16	11975	50571.79	25
6	Canara Bank	64828	64810.54	53868	33004.69	33745	194380.02	17932	38267.22	116505	297457.78	39
7	Central Bank of India	130980	113642.20	130980	113642.20	40532	150931.45	10089	64580.59	181601	329154.24	33
8	Corporation Bank	3664	25426.91	3664	25426.91	5994	48922.75	3974	27317.42	13632	101667.08	18
9	Dena Bank	968	5630.24	968	5630.24	3744	88012.11	3431	17885.00	8143	111527.35	37
10	Indian Bank	7077	12737.80	7077	12737.80	5598	53849.01	3026	25956.46	15701	92543.27	29
11	Indian Oveseas Bank	15415	72830.16	15415	72830.16	16030	160264.15	15689	47868.00	47134	280962.31	38
12	Oreintal Bank of Commerce	4717	60362.00	3251	48409.11	21790	215475.56	6247	32988.00	32754	308825.56	36
13	Punjab National Bank	216661	178000.00	216661	178000.00	42995	233248.00	15736	69490.00	275392	480738.00	31
14	Punjab & Sind Bank	445	5275.06	4456	5275.06	3710	62592.03	2576	32579.66	6731	100446.75	32
15	Syndicate Bank	12528	14197.01	12307	12367.14	12834	115954.00	3812	37219.51	29174	167370.52	24
16	State Bank of India	426918	375161.00	426918	375161.00	74424	687819.00	123055	929560.00	624397	1992540.00	27
17	Union Bank of India	33745	100827.16	30854	84517.62	20854	150895.62	6484	97851.20	61083	349573.98	34
18	United Bank of India	522260	593335.00	506592	504334.75	132031	564905.24	70451	352148.11	724742	1510388.35	45
19	UCO Bank	115192	166500.00	114484	156700.00	89070	361400.18	22631	95700.00	226893	623600.18	43
20	Vijaya Bank	1834	14486.00	1834	14486.00	5538	94833.00	2987	22568.00	10359	131887.00	39
21	IDBI	126512	59720.79	126512	59720.79	33198	146144.78	21146	162214.16	180856	368079.73	48
A.	Public Sector Bks.Total	2085117	2356386.40	2033828	2077516.67	708164	4616347.74	405006	2539131.66	3198287	9511865.80	35
PRIVATE SECTOR BANKS												
22	HDFC Bank	133193	106136.85	133193	106136.85	368648	370293.18	22248	87991.12	524089	564421.15	29
23	AXIS Bank (UTI)	26893	127294.53	26893	127294.53	29629	287260.43	42122	70274.62	98644	484829.58	30
24	ICICI Bank	56665	66612.56	56665	66612.56	24926	362702.84	7920	61085.53	89511	490400.93	26
25	Federal Bank	5336	37249.63	5173	30192.45	525	28017.58	693	5461.72	6554	70728.93	37
26	Kotak Mahindra Bank	386	22945.61	188	13654.21	40411	32895.64	411	894.45	41208	56735.70	42
27	Indusind Bank	20010	32169.53	0	0.00	75492	171698.50	25	58.89	95527	203926.92	43
28	Bandhan Bank	1653261	591823.00	1653261	591823.00	1712081	778553.00	45298	20442.00	3410640	1390818.00	146
29	Ratnakar Bank Ltd.	38809	21781.14	38809	21781.14	59346	28389.01	121723	24308.52	219878	74478.67	14
30	South Indian Bank	67	8242.45	57	5175.26	426	48221.33	484	13850.02	977	70313.80	36
31	Utkarsh Small Finance Bank	306	77.00	306	77.01	313	91.38	0	0.00	619	168.38	
32	Yes Bank	29899	71325.41	29899	71325.41	3353	92324.85	447	4509.21	33699	168159.47	36
B	Private Sector Bks. Total	1964825	1085657.71	1944444	1034072.42	2315150	2200447.74	241371	288876.08	4521346	3574981.53	42
(A+B)	Total of Comm.Bks.	4049942	3442044	3978272	3111589	3023314	6816795	646377	2828008	7719633	13086847	36
REGIONAL RURAL BANKS												
33	BGVB (UBI)	396178	257501.06	396178	257501.06	228541	156554.04	124541	87445.54	749260	501500.64	81
34	PBGB (UCO)	114844	103567.00	114844	103567.00	105331	101730.00	14598	16485.16	234773	221782.16	100
35	UBKGB	132412	85663.00	132412	85663.00	9967	4899.00	41573	25555.00	183952	116117.00	92
C	RRBs Total	643434	446731.06	643434	446731.06	343839	263183.04	180712	129485.70	1167985	839399.80	87
D	W.B. St. Co-op.Bk	1762267	452716.81	1762267	452716.81	23799	50122.62	172641	230772.95	1958707	733612.38	54
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)		6467745	4441171.24	6395207	4099563.36	3391378	7194836.75	1000151	3192097.43	10859274	14828105.42	34
Medium Enterprise							1126870.47				1126870.47	
Total MSME							8321707.22					
Total Prisec											15954975.89	37

BANK-WISE SECTORAL OUTSTANDING CREDIT UNDER PRIORITY SECTOR													
as on June 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	161236	222847.10	64413	109286.03	52936	125642.80	76606	222138.54	55438	120936.95	6638	2674.23
2	Andhra Bank	1457	1000.11	426	732.95	3517	5789.26	4651	32561.74	354	1578.67	22	4.85
3	Bank of Baroda	28283	41957.00	4811	11157.56	13627	36947.00	22989	60787.00	1977	1640.50	503	132.00
4	Bank of India	111109	107700.00	61151	64365.12	72313	142512.02	65497	120797.05	11969	11984.15	1084	258.56
5	Bank of Maharashtra	736	6398.62	574	1282.76	1658	3925.14	1679	4864.81	0	0.00	4	0.62
6	Canara Bank	49514	29865.20	11856	10112.58	57236	47291.00	34047	47277.30	2300	4052.82	12854	1485.26
7	Central Bank of India	128879	96716.45	58198	40009.92	41108	44358.02	32690	52103.50	18120	6793.72	638	253.23
8	Corporation Bank	4027	15470.35	1241	2152.37	2287	10062.06	3298	28921.94	847	1092.73	25	78.78
9	Dena Bank	1058	3310.25	1065	1492.35	1750	9452.25	1087	26800.00	2356	26071.33	136	22.50
10	Indian Bank	4726	17842.02	1795	3115.63	1685	5893.37	4465	26954.02	760	2885.97	96	14.57
11	Indian Overseas Bank	17548	15956.62	4862	7288.75	8749	13856.62	21958	72145.26	9450	7309.71	726	240.15
12	Oriental Bank of Commerce	14785	48956.22	2895	21104.74	5582	18956.36	4315	46852.25	627	10980.51	66	40.18
13	Punjab National Bank	203755	182980.11	26617	10263.01	99504	98233.00	47498	100797.00	21432	18018.44	9561	1458.56
14	Punjab & Sind Bank	823	5294.11	675	1883.54	746	3515.64	875	21948.08	723	8278.69	0	0.00
15	Syndicate Bank	26484	31549.00	5184	6769.33	12822	44895.26	8659	42856.26	850	3296.52	141	18.25
16	State Bank of India	505025	787839.00	161783	170600.96	258572	391798.00	244814	396843.00	82761	164406.15	2194	609.00
17	Union Bank of India	32856	57845.26	7845	9983.28	4922	11745.24	12151	62522.02	10957	20532.80	732	87.48
18	United Bank of India	265250	332050.22	191121	182344.22	240856	265746.28	200541	240516.23	108829	169877.79	18526	2478.26
19	UCO Bank	56660	182012.00	25076	65714.66	56934	69919.00	42729	91156.20	13004	18011.50	1759	4010.22
20	Vijaya Bank	3942	30409.94	1338	5273.90	2841	20747.96	2329	20562.00	3375	20895.01	541	2965.26
21	IDBI Bank	143609	73706.38	36592	14335.51	137942	153771.12	58349	70302.42	5919	8611.47	28	8.88
A.	Public Sector Bks.Total	1761762	2291705.96	669518	739269.19	1077587	1525057.40	891227	1789706.6	352048	627255.41	56274	16840.84
PRIVATE SECTOR BANKS													
22	HDFC Bank	384881	105313.16	3139	2201.12	412909	73941.60	167100	71329.28	27678	7898.21		
23	AXIS Bank (UTI)	35146	62136.05	24771	38670.05	21030	32437.7	4737	58091.96	1448	1828.73		
24	ICICI Bank	72310	88956.26	7991	6303.09	51496	177597.06	50210	65267.70	0	0.00	0	0.00
25	Federal Bank	4556	6269.92	78	103.79	2199	4945.94	2905	5458.61	908	1082.58		
26	Kotak Mahindra Bank	558	1024.36	558	887.23			1485	8562.32	0	0.00		
27	Indusind Bank	50915	37515.27	44792	7234.86	8926	18012.50	32823	44865.47	0	0.00		
28	Bandhan Bank	3241969	1216830.00	1869836	636726.47	3321120	1267259.00	2378619	969689.00	122002	51114.75		
29	Ratnakar Bank Ltd.	192682	36602.25	26284	3007.38	190793	36886.16	6831	1505.16	104701	18552.58		
30	South Indian Bank	96	148.68	24	9.16	66	502.25	20	161.74	7	17.46	0	0.00
31	Utkarsh Small Finance Bank	619	168.38	123	36.39	306	77.01	74	20.16	211	57.12		
32	Yes Bank	24022	10552.78	7	26.37	47	1799.52	218	1956.26	0	0.00	0	0.00
B	Private Sector Bks. Total	4007754	1565517.1	1977603	695205.89	4008892	1613458.74	2645022	1226907.7	256955	80551.42	0	0
(A+B)	Total of Comm.Bks.	5769516	3857223.1	2647121	1434475.1	5086479	3138516.14	3536249	3016614.3	609003	707806.83	56274	16840.84
REGIONAL RURAL BANKS													
33	BGVB (UBI)	194158	298236.61	141512	80264.39	141526	140338.05	154852	126852.72	34840	12624.91	0	0.00
34	PBGB (UCO)	101863	110541.00	52164	24787.06	89613	94848.00	24588	75178.14	74123	21519.45	0	0.00
35	UBKGB	116530	67221.01	74590	36863.61	57300	42903.06	37022	20504.16	21259	10782.47	56	0.24
C	RRBs Total	412551	475998.62	268266	141915.06	288439	278089.11	216462	222535.02	130222	44926.84	56	0.24
D	W.B. St. Co-op.Bk	1081794	301968.45	263713	74396.41	414766	106461.35	380416	109799.83	73232	35398.31		
E	WBSCARD Bank Ltd.	6118	68374.16	5516	31477.45	2202	12008.74	5372	25103.65	932	992.66	0	0.00
Grand Total (A+B+C+D+E)		7269979	4703564.30	3184616	1682264.00	5791886	3535075.34	4138499	3374052.78	813389	789124.64	56330	16841.08

Agenda No. 6 (ii) : Review of Progress under MUDRA & Stand up India:

PRADHAN MANTRI MUDRA YOJANA (PMMY)

In the financial year 2018-19, all the Financial Institutions together disbursed Rs. 2713.14 crore upto June 2018.

Performances of the Banks in the State of West Bengal from 01.04.2018 to 30.06.2018 are furnished hereunder:

MUDRA ACHIEVEMENT 2018-19 (Amt. in Rs. / crore)								
BANKS	STATE: West Bengal				As on 30.06.2018 (01.04.2018 to 30.06.2018)			
	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	11060	32.83	24573	472.17	4651	336.87	40284	841.87
Pvt Banks	77945	186.54	3189	42.89	680	45.31	81814	274.74
Foreign Banks	0	0	11	0.27	12	1.01	23	1.28
RRB	1563	7	5946	124.32	184	19.29	7693	150.61
NBFC (MFI)	538028	1167.66	8	0.05	0	0.00	538036	1167.71
NBFC	6112	19.39	4677	48.51	265	11.97	11054	79.87
Small Fin. Bk.	54382	174.45	2146	22.15	6	0.45	56534	197.05
TOTAL	689090	1587.87	40550	710.36	5798	414.9	735438	2713.13

Bank wise and District wise details of disbursement is Annexed.

Bank wise Progress Report of MUDRA Scheme of West Bengal upto June 2018 for the Financial Year 2018-19														
(from 01.04.2018 to 30.06.2018)														
[Amount Rs. in Crore]														
Sr No	Bank Type Name	Bank Name	Shishu			Kishore			Tarun			Total		
			(Loans up to Rs. 50,000)			(Loans from Rs. 50,001 to Rs. 5.00)			(Loans from Rs. 5.00 to Rs. 10.00)					
			No Of A/Cs	Sanction Amt	Disb. Amt	No Of A/Cs	Sanction Amt	Disb. Amt	No Of A/Cs	Sanction Amt	Disb. Amt	No Of A/Cs	Sanction Amt	Disb. Amt
1	SBI and Associates													
1.1		State Bank of India	724	2.4	2.38	4192	117.05	115.3	1658	136.03	135.84	6574	255.47	253.52
		Total	724	2.4	2.38	4192	117.05	115.3	1658	136.03	135.84	6574	255.47	253.52
2	Public Sector Commercial Banks													
2.1		Allahabad Bank	544	1.81	1.79	3864	73.85	71.99	444	32.2	31.94	4852	107.86	105.72
2.2		Andhra Bank	175	0.79	0.77	171	3.57	3.19	49	4.34	4.01	395	8.7	7.98
2.3		Bank of Baroda	170	0.62	0.58	642	15.1	14.24	150	12.58	12.26	962	28.3	27.08
2.4		Bank of India	1185	4.91	4.86	2321	48.11	43.99	249	19.29	16.32	3755	72.31	65.17
2.5		Bank of Maharashtra	10	0.04	0.02	61	1.95	1.47	71	6.37	5.48	142	8.36	6.98
2.6		Canara Bank	1343	4.3	4.25	1596	28.47	27.4	185	13.86	13.44	3124	46.64	45.09
2.7		Central Bank of India	967	3.96	2.03	1947	46.68	31.11	300	24.2	16.1	3214	74.83	49.24
2.8		Dena Bank	11	0.05	0.05	36	0.73	0.68	8	0.65	0.65	55	1.43	1.38
2.9		Indian Bank	24	0.04	0.04	182	4.33	4.07	23	1.73	1.73	229	6.11	5.84
2.1		Indian Overseas Bank	389	1.25	1.21	484	9.49	8.71	58	4.43	4.16	931	15.16	14.08
2.11		Oriental Bank of Commerce	111	0.48	0.47	158	3.76	3.09	53	4.54	4.45	322	8.79	8.02
2.12		Punjab National Bank	1154	5	1.57	1731	38.37	22.64	382	32.39	22.63	3267	75.76	46.84
2.13		Syndicate Bank	72	0.37	0.27	302	8.2	6.07	67	6.11	3.67	441	14.68	10
2.14		Union Bank of India	131	0.52	0.46	822	17.72	14.17	143	10.56	8.53	1096	28.8	23.16
2.15		United Bank of India	1063	3.74	3.43	4318	86.69	75.69	456	36.25	34.11	5837	126.68	113.23
2.16		Punjab & Sind Bank	30	0.11	0.1	73	1.63	1.53	25	2.01	1.93	128	3.74	3.56
2.17		UCO Bank	1555	4.94	3.77	1206	24.32	17.44	209	17.45	10.64	2970	46.72	31.85
2.18		Vijaya Bank	76	0.35	0.35	126	3.13	3.1	47	3.65	3.65	249	7.13	7.1
2.19		IDBI Bank Limited	1326	4.43	4.43	341	6.3	6.3	74	5.33	5.33	1741	16.06	16.06
		Total	10336	37.69	30.45	20381	422.41	356.87	2993	237.95	201.03	33710	698.04	588.35
3	Private Sector Commercial Banks													
3.1		Federal Bank	3	0.01	0.01	1	0.03	0.02	0	0	0	4	0.04	0.03
3.2		Jammu & Kashmir Bank	0	0	0	4	0.19	0.19	0	0	0	4	0.19	0.19
3.3		Karnataka Bank	0	0	0	8	0.23	0.08	4	0.25	0.05	12	0.48	0.13
3.4		Karur Vysya Bank	0	0	0	3	0.11	0.11	1	0.07	0.07	4	0.17	0.17
3.5		Ratnakar Bank	341	0.7	0.7	0	0	0	0	0	0	341	0.7	0.7
3.6		South Indian Bank	0	0	0	1	0.05	0.05	1	0.06	0.06	2	0.11	0.11
3.7		ICICI Bank	1395	4.05	4.05	283	9.91	9.85	276	20.17	20.17	1954	34.14	34.08
3.8		Axis Bank	19702	41.56	41.56	85	3.3	3.3	148	10.59	10.59	19935	55.45	55.45
3.9		IndusInd Bank	8920	24.82	24.82	830	13.32	13.32	116	6.56	6.56	9866	44.7	44.7
3.1		Yes Bank	0	0	0	0	0	0	2	0.17	0.17	2	0.17	0.17
3.11		HDFC Bank	28722	61.47	61.47	534	8.68	8.68	119	6.56	6.56	29375	76.71	76.71
3.12		Kotak Mahindra Bank	0	0	0	3	0.12	0.12	8	0.66	0.66	11	0.78	0.78
3.13		IDFC Bank Limited	18862	53.92	53.92	1437	7.19	7.19	5	0.41	0.41	20304	61.52	61.52
		Total	77945	186.54	186.54	3189	43.12	42.89	680	45.51	45.31	81814	275.16	274.74
4	Foreign Banks													
4.1		Citibank	0	0	0	11	0.27	0.27	12	1.01	1.01	23	1.28	1.28
		Total	0	0	0	11	0.27	0.27	12	1.01	1.01	23	1.28	1.28
5	Regional Rural Banks													
5.1		Bangiya Gramin Vikash Bank	727	2.06	1.8	2207	41.53	35.29	30	2.32	1.57	2964	45.9	38.66
5.2		Paschim Banga Gramin Bank	704	4.55	4.55	3154	80.3	80.3	154	17.74	17.71	4012	102.6	102.56
5.3		Uttarabanga Kshetritiya Gramin Bank	132	0.65	0.65	585	8.73	8.73	0	0	0	717	9.39	9.39
		Total	1563	7.26	7	5946	130.56	124.32	184	20.06	19.29	7693	157.89	150.61
6	NBFC-Micro Finance Institutions													
6.1		VEDIKA CREDIT CAPITAL LTD	13324	32.82	32.82	0	0	0	0	0	0	13324	32.82	32.82
6.2		Annapurna Microfinance Pvt. Ltd.	280	0.65	0.65	0	0	0	0	0	0	280	0.65	0.65
6.3		Village Financial Services Pvt Ltd	17545	51.95	51.95	0	0	0	0	0	0	17545	51.95	51.95
6.4		Muthoot Microfin Ltd	203	0.42	0.42	0	0	0	0	0	0	203	0.42	0.42
6.5		ASA International India Microfinance Pvt. Ltd.	32873	96.39	96.39	6	0.03	0.03	0	0	0	32879	96.43	96.43
6.6		JAGARAN MICROFIN PVT LTD.	16496	33.05	33.05	0	0	0	0	0	0	16496	33.05	33.05
6.7		Spandana Sphoorty Financial Limited	2157	5.43	5.43	0	0	0	0	0	0	2157	5.43	5.43
6.8		SHARE MICROFIN LIMITED	5376	13.38	13.38	0	0	0	0	0	0	5376	13.38	13.38
6.9		Satin Creditcare Network Limited	6936	19.59	19.59	0	0	0	0	0	0	6936	19.59	19.59
6.1		Asirvad Microfinance Pvt. Ltd	14254	24.32	24.32	0	0	0	0	0	0	14254	24.32	24.32
6.11		Fusion Microfinance Pvt. Ltd.	5496	11.71	11.55	0	0	0	0	0	0	5496	11.71	11.55
6.12		Arohan Financial Services Pvt. Ltd.	76867	192.88	192.88	2	0.02	0.02	0	0	0	76869	192.9	192.9
6.13		SKS Microfinance Limited	346221	778.69	685.22	0	0	0	0	0	0	346221	778.69	685.22
		Total	538028	1261.29	1167.66	8	0.05	0.05	0	0	0	538036	1261.34	1167.72
7	Non Banking Financial Companies													
7.1		Reliance Capital Ltd	3532	8.7	8.7	46	0.38	0.38	91	1	1	3669	10.08	10.08
7.2		CAPITAL FIRST LIMITED	2580	10.7	10.68	4219	33.41	33.41	40	2.54	2.54	6839	46.64	46.63
7.3		Magma Fincorp Limited	0	0	0	412	14.72	14.72	134	8.44	8.44	546	23.16	23.16
		Total	6112	19.4	19.39	4677	48.51	48.51	265	11.97	11.97	11054	79.88	79.86
8	Small Finance Banks													
8.1		Utkarsh Small Finance Bank	241	0.65	0.65	0	0	0	0	0	0	241	0.65	0.65
8.2		Fincare Small Finance Bank	3	0.16	0.12	0	0	0	0	0	0	3	0.16	0.12
8.3		Ujjivan Small Finance Bank	42505	132.8	132.8	1717	14.86	14.86	0	0	0	44222	147.65	147.65
8.4		JANALAKSHMI FINANCIAL SERVICES LIMITED	11633	40.89	40.89	429	7.29	7.29	6	0.45	0.45	12068	48.63	48.63
		Total	54382	174.5	174.45	2146	22.15	22.15	6	0.45	0.45	56534	197.1	197.05
		Grand Total	689090	1689.07	1587.87	40550	784.11	710.36	5798	452.98	414.9	735438	2926.16	2713.14

District wise Progress Report of MUDRA Scheme of West Bengal upto the quarter June 2018 for the Financial Year 2018-19													
(From 01.04.2018 to 30.06.2018)													
[Amount Rs. in Crore]													
Sr No	State/District	Shishu			Kishore			Tarun			Total		
		No Of A/Cs	Sanctioned Amt	Disb. Amt	No Of A/Cs	Sanctioned Amt	Disb. Amt	No Of A/Cs	Sanctioned Amt	Disb. Amt	No Of A/Cs	Sanctioned Amt	Disb. Amt
1	Alipurduar	8709	22.06	22.06	105	1.35	1.34	4	0.23	0.23	8818	23.64	23.63
2	Bankura	12534	29.62	26.83	1182	23.46	20.33	197	15.2	13.51	13913	68.28	60.67
3	Bardhaman	65529	161.39	151.3	3437	82.86	76.82	593	47.15	43.14	69559	291.4	271.26
4	Birbhum	18690	44.09	42.38	2370	46.72	43.04	185	14.81	13.9	21245	105.61	99.32
5	Cooch Behar	13954	37.73	37.39	906	18.05	16.24	111	9.12	8.2	14971	64.89	61.83
6	Dakshin Dinajpur	12332	27.87	24.95	523	9.61	8.39	53	3.98	3.83	12908	41.46	37.17
7	Darjiling	21168	52.82	50.91	891	19.14	16.39	198	15.61	13.86	22257	87.56	81.16
8	Howrah	39448	97.07	92.59	2066	46.16	43.55	260	21.92	20	41774	165.14	156.14
9	Hugli	32340	80.71	76.45	2522	60.55	54.28	395	35.56	32.87	35257	176.81	163.6
10	Jalpaiguri	34997	83	76.93	1254	25.61	20.68	191	15.69	14.12	36442	124.29	111.73
11	Kolkata	62026	154.55	145.14	2668	63.42	58.54	1036	80.93	75.04	65730	298.9	278.73
12	Maldah	27096	64.85	61.54	1225	25.04	22.29	156	12.24	11.4	28477	102.13	95.23
13	Murshidabad	69305	160.73	147.48	1895	37.3	33.83	208	16.23	14.89	71408	214.26	196.2
14	Nadia	53196	127.52	115.48	1575	34.94	31.54	278	22.55	21.33	55049	185.01	168.35
15	North 24 Parganas	72359	179.14	168.17	3411	65.31	58.06	524	40.61	36.82	76294	285.06	263.05
16	Other	24974	73.32	73.31	6114	55.69	55.69	270	12.38	12.38	31358	141.4	141.38
17	Paschim Medinipur	23548	55.45	51.46	2340	48.63	40.63	339	26.5	23.28	26227	130.57	115.37
18	Purba Medinipur	19315	51.81	50.39	2102	42.14	38.32	294	23.79	21.32	21711	117.75	110.02
19	Puruliya	5039	11.54	11.38	771	15.73	14.17	100	8.02	7	5910	35.28	32.55
20	South 24 Parganas	60230	145.02	135.43	2476	47.18	42.78	304	22.16	20.05	63010	214.36	198.26
21	Uttar Dinajpur	12301	28.79	26.31	717	15.25	13.43	102	8.31	7.73	13120	52.35	47.47
	Total	689090	1689.07	1587.87	40550	784.11	710.36	5798	452.98	414.9	735438	2926.16	2713.14

STAND-UP INDIA (SUI)

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

Loans under the scheme have been extended to 4297 SCs/STs/Women beneficiaries amounting to Rs. 901.77 crore upto 30.06.2018 (since inception).

Summarized progress report under Stand Up India scheme for the State of West Bengal as on 30.06.2018 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	
906	3391	4297	185.47	716.30	901.77

Banks are requested to endeavor to achieve targets set under Stand Up India during current financial year i.e. 2018-19.

Bank wise report is annexed.

STAND UP INDIA PROGRESS REPORT OF WEST BENGAL									
as on 30.06.2018 (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	204	56	188	244	1045.25	3451.28	4496.53
2	Andhra Bank	72	72	11	117	128	274.56	2185.56	2460.12
3	Bank of Baroda	212	164	42	174	216	1151.48	3488.26	4639.74
4	Bank of India	377	311	70	308	378	1358.28	6895.55	8253.83
5	Bank of Maharashtra	35	14	2	18	20	42.95	380.96	423.91
6	Canara Bank	301	35	11	29	40	280.48	566.61	847.09
7	Central Bank of India	338	106	18	107	125	385.16	2085.16	2470.32
8	Corporation Bank	57	20	1	26	27	20.58	496.69	517.27
9	Dena Bank	58	8	4	7	11	75.89	144.02	219.91
10	Indian Bank	86	15	6	16	22	156.88	356.88	513.76
11	Indian Oversea Bank	164	43	17	45	62	340.88	924.58	1265.46
12	Oriental Bk. of Comm.	108	5	2	7	9	45.69	157.88	203.57
13	Punjab National Bank	278	247	41	311	352	780.26	7085.26	7865.52
14	Punjab & Sind Bank	39	28	5	33	38	88.56	685.44	774.00
15	Syndicate Bank	140	78	5	96	101	98.59	2246.21	2344.80
16	State Bank of India	1288	340	196	336	532	4526.95	8415.82	12942.77
17	Union Bank of India	187	32	14	41	55	288.56	1000.12	1288.68
18	United Bank of India	867	838	334	1128	1462	6095.96	22596.28	28692.24
19	UCO Bank	389	108	27	124	151	580.26	2785.55	3365.81
20	Vijaya Bank	56	16	2	20	22	40.95	420.99	461.94
21	IDBI Bank	99	59	11	54	65	305.65	1285.56	1591.21
	Public Sector Banks	5697	2743	875	3185	4060	17983.82	67654.66	85638.48
22	AXIS Bank	253	2	0	1	1	0.00	19.68	19.68
23	ICICI Bank	234	18	0	28	28	0.00	588.59	588.59
24	HDFC Bank	186	18	0	21	21	0.00	483.97	483.97
25	Indusind Bank	67	67	16	118	134	289.96	2166.70	2456.66
26	Bandhan Bank	355	0			0	0.00	0.00	0.00
	Private Sector Banks	1095	105	16	168	184	289.96	3258.94	3548.90
27	BGVB	587	38	9	32	41	174.86	596.68	771.54
28	PBGB	230	8	6	5	11	98.85	96.69	195.54
29	UBKGB	142	1	0	1	1	0.00	22.59	22.59
	RRBs	959	47	15	38	53	273.71	715.96	989.67
	Total	7751	2895	906	3391	4297	18547.49	71629.56	90177.05

Agenda No. 6 (iii): Progress in Kisan Credit Card (KCC) and Pradhan Mantri Fasal Bima Yojana (PMFBY/BFBY) coverage alongwith identification of uncovered farmers with Doubling of Farmers' income by 2022.

Progress in Kisan Credit Card (KCC)

In the last SLBC (141st) meeting of West Bengal held on 19.06.2018 where it was decided to cover all eligible farmers of the State under KCC. Agriculture Dept., GoWB was requested to identify left over farmers, so that desirable target can be achieved within 31.03.2019.

Performance of KCCs for last 4 years is furnished below:

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

(In numbers)

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
2017-18	17,00,000	4,97,070 (April – June)	29
2018-19	20,00,000	7,65,246 (April – June)	38

All the banks operating in the State have issued 7,65,246 KCCs during the period April to June 2018 of F.Y. 2018-19 i.e. 38% of annual target of 20.00 lac. Total financial outlay for KCC stood at Rs. 3858.87 crore as on 30.06.2018.

Average per ticket KCC disbursement of Rs. 50,427/- as on 30.06.2018. Average credit per KCC of all the banks excluding West Bengal State Co-operative Bank stood at Rs. 85,303/- while the average credit per KCC of West Bengal State Co-operative Bank stood at Rs. 23,603/- . It is observed that average disbursement per KCC increased from Rs. 36,525/- to Rs. 50,427/- during the last one year.

In West Bengal 81 % of farmers belong to marginal farmers category while 14 % belongs to small farmers category. The average ticket size has been worked out in line with the Small Farmers and Marginal Farmers composition mix accordingly.

It is pertinent to mention that no. of KCC outstanding figure sudden reduced by huge nos. from March to June 2018 of West Bengal State Cooperative Bank and such reduction needs clarification by the bank.

Bank wise and District wise performance of KCC as on 30.06.2018 against target for the FY 2018-19 is furnished in the Annexure.

Disbursement under Kisan Credit Card (2018-19)					
(Position from 01.04.2018- 30.06.2018)					
(Rs.in lac)					
S No.	Bank	Target	Issued		Achievement
		No	No.	Amt.	(No) in %
Public Sector Banks					
1	Allahabad Bank	71000	7687	5026.75	11
2	Andhra Bank	600	22	16.25	4
3	Bank of Baroda	7000	4156	3088.23	59
4	Bank of India	53000	19062	12867.76	36
5	Bank of Maharashtra	500	0	0.00	0
6	Canara Bank	9400	2363	1540.52	25
7	Central Bank of India	41000	2871	1785.59	7
8	Corporation Bank	900	74	46.27	8
9	Dena Bank	900	79	54.54	9
10	Indian Bank	9400	625	412.58	7
11	Indian Overseas Bank	7000	452	311.06	6
12	Oriental Bank of Commerce	7000	846	578.06	12
13	Punjab National Bank	21000	14062	8465.88	67
14	Punjab & Sind Bank	900	0	0.00	0
15	Syndicate Bank	7000	644	623.58	9
16	State Bank of India	87000	23800	23641.25	27
17	Union Bank of India	17600	626	468.19	4
18	United Bank of India	76500	38263	24420.66	50
19	UCO Bank	65000	5105	3094.16	8
20	Vijaya Bank	1100	110	99.15	10
21	IDBI Bank	4700	3413	3187.91	73
A	Total	488500	124260	89728.39	25
Private Sector Banks					
22	HDFC Bank	7000	20121	12085.16	287
23	ICICI Bank	7000	1107	866.91	16
24	AXIS Bank (UTI)	3000	284	207.14	9
25	Federal Bank	300	141	106.25	47
26	Bandhan Bank	28000	174583	170998.00	624
27	Yes Bank		0	0.00	
B	Total	45300	196236	184263.46	433
(A+B)	Total of Comm.Bks.	533800	320496	273991.85	60
Regional Rural Banks					
28	BGVB (UBI)	47000	7386	5639.82	16
29	PBGB (UCO)	41000	2054	1462.45	5
30	UBKGB	24000	2748	2696.06	11
C	RRBs Total	112000	12188	9798.33	11
D	W.B. St. Co-op.Bk	1353000	432562	102097.20	32
E	WBSCARD Bank Ltd.	1200			0
Grand Total (A+B+C+D+E)		2000000	765246	385887.38	38

West Bengal			
DISTRICT WISE DISBURSEMENT POSITION OF KCC as on 30.06.2018			
S No.	Name of the District	No	Amt. (Rs.in Lac)
1	ALIPURDUAR	3475	2148.26
2	BANKURA	37562	19754.02
3	BIRBHUM	113056	50045.69
4	BURDWAN	100259	47456.22
5	COOCH BEHAR	17956	9856.24
6	DAKSHIN DINAPUR	12846	5894.20
7	DARJEELING	2035	1188.67
8	HOOGLY	66124	32895.22
9	HOWRAH	19745	6485.67
10	JALPAIGURI	14855	6788.26
11	MALDA	13856	6268.62
12	MURSHIDABAD	21744	9628.18
13	NADIA	67052	21851.84
14	NORTH 24 PGS	21856	9188.06
15	PASCHIM MEDINIPUR	95744	31859.26
16	PURBA MEDINIPUR	100745	64656.64
17	PURULIA	9584	3268.47
18	SOUTH 24 PGS	31895	12002.66
19	UTTAR DINAJPUR	14857	44651.20
	GRAND TOTAL	765246	385887.38

Bankwise Outstanding Position of KCC as on 30.06.2018			
S No.	Bank	No.	Amount (Rs. in Lac)
PUBLIC SECTOR BANKS			
1	Allahabad Bank	89779	50559.14
2	Andhra Bank	347	290.54
3	Bank of Baroda	26005	17901.25
4	Bank of India	182678	67101.01
5	Bank of Maharashtra	236	284.16
6	Canara Bank	25709	18524.85
7	Central Bank of India	75124	38788.99
8	Corporation Bank	3014	2518.19
9	Dena Bank	589	437.38
10	Indian Bank	13956	8745.02
11	Indian Overseas Bank	8451	11956.02
12	Oreintal Bank of Commerce	5678	4085.96
13	Punjab National Bank	176734	97775.10
14	Punjab & Sind Bank	131	88.84
15	Syndicate Bank	7826	5049.85
16	State Bank of India	216205	147038.00
17	Union Bank of India	24846	22856.67
18	United Bank of India	274314	148524.03
19	UCO Bank	72416	35964.07
20	Vijaya Bank	2244	2093.91
21	IDBI Bank	16290	16977.59
A	Comm.Bks.Total	1222572	697560.57
PRIVATE SECTOR BANKS			
22	HDFC	132751	51149.21
23	ICICI	22217	9237.41
24	AXIS Bank (UTI)	23432	140034.84
25	Federal Bank	881	5023.93
26	Yes Bank	23846	5267.48
B	Total	203127	210712.87
(A+B)	Total of Comm.Bks.	1425699	908273.44
REGIONAL RURAL BANKS			
27	BGVV (UBI)	191996	149415.83
28	PBGB (UCO)	92688	69798.12
29	UBKGB	73009	47126.08
C	RRBs Total	357693	266340.03
D	W.B. St. Co-op.Bk	1395431	396080.82
E	WBSCARD Bank Ltd.		
Grand Total (A+B+C+D+E)		3178823	1570694.29

Pradhan Mantri Fasal Bima Yojana (PMFBY/BFBY)

Pradhan Mantri Fasal Bima Yojana was first launched in 2016 and has since been covering both the loanee and non-loanee farmers. It has proved to be highly beneficial to the farmers in view of recurrent natural calamities. Govt. of West Bengal has contributed immensely to the cause of the farmers by waving 100% of farmer share of insurance premium for looking up the agricultural growth.

All the Banks operating in the State covered 14,51,940 no. of loanee farmers and 2,457 no. of non-loanee farmers this year. Coverage under Pradhan Mantri Fasal Bima Yojana declined by 4.70% in case of loanee farmers and 97.21% in case of non-loanee farmers during Kharif 2018 in comparison to the previous year.

Progress report under Pradhan Mantri Fasal Bima Yojana (Kharif season) as on 31.08.2018 is furnished in the annexure :

SI	BANK NAME	Loanee Farmers (no.)		Non Loanee Farmers (no.)	
		KHARIF 2017	KHARIF 2018	KHARIF 2017	KHARIF 2018
1	Allahabad Bank	50902	41665	6	51
2	Andhra Bank	12	0	0	0
3	Bank Of Baroda	3503	5543	0	12
4	Bank Of India	63918	24990	731	3
5	Bank Of Maharashtra	57	73	0	0
6	Canara Bank	6465	4025	68	0
7	Central Bank Of India	3214	4529	0	15
8	Corporation Bank	765	194	0	0
9	Dena Bank	114	277	0	0
10	Indian Bank	285	280	4	0
11	Indian Overseas Bank	2521	1564	0	1
12	Oriental Bank Of Commerce	927	1643	0	1
13	Punjab National Bank	56733	51643	227	2
14	Punjab & Sind Bank	0	0	0	0
15	State Bank Of India	70998	30171	0	5
16	Syndicate Bank	199	1504	0	2
17	Uco Bank	9048	9959	16	140
18	Union Bank Of India	1790	3346	0	3
19	United Bank Of India	82937	24754	137	18
20	Vijaya Bank	12	326	341	0
A Commercial Banks		354400	206486	1530	253
21	WB State Coop. Banks	1093703	1149733	86358	1968
B WB State Coop. Banks		1093703	1149733	86358	1968
22	Zila Sahkari Bank Ltd, Budaun	NA	57	NA	0
23	Bangiya Gramin Vikash Bank	11868	32365	37	8
24	Paschim Banga Gramin Bank	39095	34456	0	228
25	Uttar Banga Kshetriya Gramin B	24473	20219	0	0
C Regional Rural Banks		75436	87097	37	236
26	Axis Bank Limited	NA	2304	NA	0
27	Hdfc Bank Ltd.	NA	57	NA	0
28	Icici Bank Limited	NA	2624	NA	0
29	Idbi Bank Limited	NA	3639	NA	0
D Private Banks		0	8624	0	0
Grand Total (A+B+C+D)		1523539	1451940	87925	2457

Identification of uncovered farmers with Doubling of Farmers' Income by 2022

The State of West Bengal is endowed with rich natural agricultural resources and has diverse agro-climatic conditions which offer unique opportunities for cultivation of various crops, livestock rearing, pisciculture, horticulture. Immense potential for increasing agricultural production in the state, which may also favourably impact food security at national level. The vision of 'Doubling Farmers' income by 2022' is thus possible and can be achieved in the state by ensuring farmers' access to skills, technologies, markets and financial services through strategic planning and co-ordination of all concerned in the State.

Way ahead, the following action points are flagged of for necessary action.

- 1) Out of total 52 lakh (approx) farmers having own cultivable land in the State 39 lakh (approx) farmers has already been covered under KCC and the rest 13 lakh farmers to be covered under KCC in a mission mode.
- 2) Increasing the KCC coverage and thereby protecting the poor farmers from unorganized sector lending at higher interest rate, by bringing them under institutional lending.
- 3) Proper entrepreneurship skill among the rural youths is to be developed emphasizing cultivation of high value commodities such as fruits, vegetables, flowers, fisheries, sericulture, animal husbandry, poultry etc. Institutions like RSETI are expected to be the game changer in this respect.
- 4) Qualified and trained youths are to be encouraged to set up agri clinics and agri business activities.
- 5) More thrust may be given on farm mechanization, improving farmers' non-farm income etc. in potential areas targeting the medium and large farmers.
- 6) Proper forward linkage support by way of formation of Federations, Societies etc. with the help of Govt. Departments is to be arranged.
- 7) Around 5.5 lakh KCC loans are still under dormant status. The process of renewal of dormant KCCs with need based finance may be looked after by the Bank with support from the different Govt. machineries which will also contribute to increase in agricultural income through revival of production credit.

Agenda No. 6 (iv): Progress in SHG / NRLM and Dual Authentication status, E- Shakti portal

SHG

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

(Amt.Rs. in crore)

Year	Target No.		Achievement- Deposit Linked No.	Achievement-Credit Linked	
	Deposit Link	Credit Link		No.	Amt.
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
2017-2018	150000	400000	13627 (April- June)	51692 (April- June)	798.92 (April- June)
2018-2019	150000	572874	44911 (April- June)	71078 (April- June)	1196.72 (April- June)

The total physical target of credit linkage for the State as a whole is 5,72,874 SHGs with targeted amount of Rs. 13024.78 crore for FY 2018-19 (as per ACP).

As per data provided by WBSRLM Dept., GoWB, at the end of June 2018, credit linkage of SHG stood at Rs. 1196.72 crore (9.19% of financial target) covering 71,078 nos of groups (12% of physical target) as against Credit Linkage of Rs. 798.92 crore covering 51,692 no of groups during the corresponding period of the last year.

Average Credit per SHG for the banks operating in the State for the quarter ended 30.06.2018 stood at Rs. 6/- as against Rs 154554/- during the same period of the last year. It is expected that full disbursement in current quarter will result in increase of the ticket size as anticipated.

SLBC West Bengal issued a letter no. LBD/SLBC (WB)/DAY-NRLM/1488/2017 dated 01.11.2017 in respect of decision taken in 138th SLBC Meeting for the State of West Bengal for initializing the limit for credit linkage (after 1st grading) to a fresh SHG unit has been raised from Rs. 1.25 lac to Rs. 1.50 lac and subsequently the limit is to be raised to Rs. 2.50 lac and to Rs. 3.50 lac after 2nd & 3rd grading respectively.

Rationale for benchmark:

6 times of the existing corpus or minimum of Rs. 1.50 lac whichever is higher.

(Corpus is inclusive of revolving funds, if any, received by that SHG, its own savings, interest earning by SHG from on-lending to its members, income from other sources, and funds from other sources in case of promotion by other institutes / NGOs.)

Details of the performance of Banks and Districts regarding Credit linkage to SHGs as on 30.06.2018 have been given in the Annexure.

Dual Authentication status

Ministry of Finance, GOI had advised the SLBCs to draw up plan for implementation of Dual Authentication mode of transactions at BC point for enabling the SHGs to conduct their banking transactions locally in a convenient manner. All the banks have been directly centrally to initiate necessary measures for early implementation.

The way forward is creation of customer Ids for the authorized SHG office bearers for mapping with the BC channel accordingly. This requires adjustment of the application used by the BCs. Biometric Authentication will also rule out the element of mistakes beside providing doorstep banking facility to the group

Some of the banks, namely, Punjab National Bank, Central Bank of India, Indian Overseas Bank, Syndicate Bank have successfully tested and enabled the system though all the groups have not yet been covered as yet.

(Action points : All the banks are advised to attend to the task on priority basis)

Challenges for smooth implementation :

CBS system needs to be configured for capturing all relevant KYC data and integration of all transactional data in both linked SB and Loan accounts,

Not all the SHG members are Aadhar enabled Aadhar enrolment & seeding to be speeded up.

NPCI is working on some solution for inter-operable Dual Authentication system for servicing other bank's SHGs. Once implemented the entire system will undergo a dramatic changes.

E- Shakti portal

E-Shakti project has been launched by NABARD as pilot project in Paschim Midnapore district in 2016. This digitalization of SHGs aims to

Bring more transparency with maintenance of up-to-date transactional & activity data of SHGs

Improve the quality of interface between the Banks and the SHGs for efficient & timely delivery of banking services

Generate various MIS data which will be available to the banks on real time basis

Enable the Banks to grade the SHGs online in an error-free manner through the portal

Enable the Banks to dispose of loan proposal with speedily with minimum paperwork

Action point for Banks (in Paschim Midnapore)

- Banks should have proper IT platform in place for enabling the branches to access the portal.
- Bank branches which are yet to access the portal must ensure logging at an early date.
- Bank branches which are accessing the portal, are advised to avail the facility for credit linkage as well.
- Real time updation of data at the portal by the Animators engaged by NABARD depends on the passbook entry records .As such the bank branches need to arrange for a system where passbooks are updated at the earliest.
- Banks may also explore the possibility of arranging for E-Passbook for the accounts maintained by SHGs.

Position of SHG Bank Credit Linkage Programme for the State of West Bengal as per disbursement figure provided by WBSRLM Dept.											
Bank-wise position upto June for the year 2018-19											
S No.	Bank Name	Target of Credit Linked		Credit Linked for the year ended June 2018		Outstanding Credit Linked Balance as on 30.06.2018		Savings Linked for the year ended June 2018		Outstanding Savings Linked Balance as on 30.06.2018	
		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	44370	105070.66	4526	9082.36	41581	39556.66	1586	27.48	48956	3056.84
2	Andhra Bank	360	758.00	18	27.00	1854	245.15	114	4.58	1285	562.31
3	Bank of Baroda	6558	15249.35	555	1037.15	7295	11854.02	358	54.02	9847	523.20
4	Bank Of India	18218	42113.38	1264	2236.32	30489	34543.37	2840	532.25	21515	4305.65
5	Canara Bank	7205	15943.94	556	895.12	3928	4170.88	557	42.60	9300	2249.81
6	Central Bank of India	33114	79725.31	2961	5994.57	31215	24091.59	2586	6.89	32854	3256.01
7	Corporation Bank	41	76.50	4	5.10	3058	2411.71	48	4.56	6895	412.02
8	Dena Bank	111	234.65	0	0.00	1844	1054.26	201	18.52	2354	1385.25
9	IDBI Bank	181	314.50	15	23.00	4795	4882.51	158	18.85	4874	251.26
10	Indian Bank	1520	3687.55	72	148.88	1471	1686.18	214	50.26	1403	1376.21
11	Indian Overseas Bank	2337	5611.79	245	486.47	2295	3741.20	1054	30.52	3895	845.02
12	Oriental Bank of Commerce	523	1197.50	39	59.17	2141	1895.25	142	20.47	2254	340.15
13	Punjab National Bank	19014	47256.79	2598	4158.65	24856	2224.85	3222	487.02	44525	4732.18
14	State Bank of India	75720	177330.41	7107	13344.79	50004	51969.00	4569	724.56	61567	8780.00
15	Syndicate Bank	3464	8175.36	331	639.50	2681	6651.02	2681	23.51	2795	1595.25
16	Uco Bank	19866	46709.81	1810	3598.35	26854	32856.68	2184	158.26	30745	4251.23
17	Union Bank of India	5641	12710.16	574	1087.20	7928	16170.98	952	20.18	10745	2295.15
18	United Bank of India	81657	196527.82	7510	23441.79	60092	87110.21	2801	245.16	75229	7451.26
19	Vijaya Bank	280	668.00	33	59.50	985	415.26	124	20.26	2895	51.48
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	0	0.00	0	0.00	0	0.00	0	0.00		0.00
	Sub Total of Commercial Banks	320180	759361.48	30218	66324.92	305366	327530.78	26391	2489.95	373933	47720.28
23	BGVB	111866	273764.47	9483	21014.77	138769	143532.00	12879	412.56	144665	54893.26
24	PBGB	50124	129448.50	5734	14207.03	59535	101948.00	1922	18.00	76179	22761.02
25	UBKGB	29704	74903.68	3305	7165.50	38033	37015.00	1046	15.89	78126	12530.00
	Sub Total of RRBs	191694	478116.65	18522	42387.3	236337	282495	15847	446.45	298970	90184.28
	Sub Total	511874	1237478.13	48740	108712.22	541703	610025.78	42238	2936.4	672903	137904.56
26	W.B St.Co-op Bank *	61000	65000.00	20131	9188.64	148605	74229.61	2559	1748.76	199123	417895.13
27	WBSCARD Bank *	0	0.00	2207	1771.12	2207	1771.12	114	214.25	5376	755.46
	Sub Total of Co-op. Bank	61000	65000	22338	10959.76	150812	76000.73	2673	1963.01	204499	418650.59
	Grand Total	572874	1302478	71078	119671.98	692515	686026.5	44911	4899.41	877402	556555.2
NOTE: 1) It may be noted that West Bengal State Cooperative Bank target has not been segregated among the districts of West Bengal & same is advised to be compiled before 30.09.2018 . And also West Bengal State Cooperative Bank & WBSCARD Bank data not available on NRLM portal as well as not provided by WBSRLM Dept.											
2) Also, the outstanding savings linked balance amount mentioned in last column is inclusive of balance maintained in Savings accounts of SHGs where credit linkage is also provided. The SHGs where credit linkage is already provided may be advised to route all transaction through CC account only.											

Position of SHG Bank Credit Linkage (from 01.04.2018 to 30.06.2018)							
S No.	Bank Name	Target of Credit Linked		As per NRLM portal		Report submitted by WBSRLM	
				Credit Linked for the quarter ended June 2018		Credit Linked for the quarter ended June 2018	
		No.	Amt. (Rs. In lac)	No.	Amt. (Rs. In lac)	No.	Amt. (Rs. In lac)
1	Allahabad Bank	44370	105070.66	13687	8593.17	4526	9082.36
2	Andhra Bank	360	758.00	45	27.02	18	27.00
3	Bank of Baroda	6558	15249.35	0	0.00	555	1037.15
4	Bank Of India	18218	42113.38	2129	1185.72	1264	2236.32
5	Bank of Maharashtra			2	0.72	0	0.00
6	Canara Bank	7205	15943.94	629	392.31	556	895.12
7	Central Bank of India	33114	79725.31	8946	4416.43	2961	5994.57
8	Corporation Bank	41	76.50	12	4.00	4	5.10
9	Dena Bank	111	234.65	0	0.00	0	0.00
10	IDBI Bank	181	314.50	270	521.74	15	23.00
11	Indian Bank	1520	3687.55	70	79.32	72	148.88
12	Indian Overseas Bank	2337	5611.79	361	330.24	245	486.47
13	Oriental Bank of Commerce	523	1197.50	0	0.00	39	59.17
14	Punjab National Bank	19014	47256.79	9729	1394.48	2598	4158.65
15	State Bank of India	75720	177330.41	12641	11382.40	7107	13344.79
16	Syndicate Bank	3464	8175.36	845	526.19	331	639.50
17	Uco Bank	19866	46709.81	3685	2087.79	1810	3598.35
18	Union Bank of India	5641	12710.16	827	349.53	574	1087.20
19	United Bank of India	81657	196527.82	15191	8806.80	7510	23441.79
20	Vijaya Bank	280	668.00	26	41.01	33	59.50
21	HDFC	0	0.00	0	0.00	0	0.00
22	ICICI	0	0.00	0	0.00	0	0.00
23	Bandhan Bank	0	0.00	0	0.00	0	0.00
	Sub Total of Commercial Banks	320180	759361.48	69095	40138.87	30218	66324.92
24	BGVB	111866	273764.47	33115	29311.04	9483	21014.77
25	PBGB	50124	129448.50	3983	3744.88	5734	14207.03
26	UBKGB	29704	74903.68	8232	5639.58	3305	7165.50
	Sub Total of RRBs	191694	478116.65	45330	38695.50	18522	42387.30
	Sub Total	511874	1237478.13	114425	78834.37	48740	108712.22
27	W.B St.Co-op Bank *	61000	65000.00	20131	9188.64	20131	9188.64
28	WBSCARD Bank *	0	0.00	2207	1771.12	2207	1771.12
	Sub Total of Co-op. Bank	61000	65000.00	22338	10959.76	22338	10959.76
	GRAND TOTAL	572874	1302478.13	136763	89794.13	71078	119671.98
NOTE: It may be noted that West Bengal State Cooperative Bank target has not been segregated among the districts of West Bengal, same is advised to be compiled before 30.09.2018. And also West Bengal State Cooperative Bank & WBSCARD Bank data not available on NRLM portal as well as not provided by WBSRLM Dept.							

DISTRICT WISE PROGRESS DATA OF SHG- BANK LINKAGE AS ON JUNE 2018 FOR F.Y. 2018-19								
SL	Name of the District	Target for 2018-19		Achievement as on 30.06.2018		% of achievement		Average
		NO	Amt (in lac)	No	Amt (in Lac)	No	Amt	Rs.(lac)
1	Alipurduar	12625	30075.50	1137	2314.99	9.01	7.70	2.04
2	Bankura	28497	68612.50	2076	4171.37	7.28	6.08	2.01
3	Birbhum	33668	76497.00	4056	8314.24	12.05	10.87	2.05
4	Coochbehar	32987	79434.00	2647	5405.45	8.02	6.80	2.04
5	Dakshin Dinajpur	14142	33384.00	611	1301.50	4.32	3.90	2.13
6	Darjeeling (GTA)	1844	4432.00	130	291.60	7.05	6.58	2.24
7	Hooghly	20447	51108.50	1620	3662.75	7.92	7.17	2.26
8	Howrah	17611	41803.50	1786	4374.71	10.14	10.46	2.45
9	Jalpaiguri	22080	57059.58	2988	6135.85	13.53	10.75	2.05
10	Jhargram	9122	23540.00	1014	1812.20	11.12	7.70	1.79
11	Kalimpong	926	2190.00	133	300.45	14.36	13.72	2.26
12	Malda	33413	81572.50	1629	3274.15	4.88	4.01	2.01
13	Murshidabad	40601	94617.50	6006	11736.37	14.79	12.40	1.95
14	Nadia	21601	50504.95	1489	2881.83	6.89	5.71	1.94
15	North 24 Pargana	35609	87464.50	2351	4981.63	6.60	5.70	2.12
16	Paschim Bardhaman	4831	11900.50	488	987.90	10.10	8.30	2.02
17	Paschim Medinipur	29380	77779.00	4832	15715.90	16.45	20.21	3.25
18	Purba Bardhaman	28994	77272.00	3114	7336.54	10.74	9.49	2.36
19	Purba Medinipur	37745	90986.10	6221	14969.32	16.48	16.45	2.41
20	Purulia	18766	44284.00	1121	2165.00	5.97	4.89	1.93
21	Siliguri (MP)	6137	14671.00	974	2147.50	15.87	14.64	2.20
22	South 24 Pargana	38731	84456.00	1800	3399.99	4.65	4.03	1.89
23	Uttar Dinajpur	22117	53833.50	517	1031.00	2.34	1.92	1.99
	Total	511874	1237478.13	48740	108712.2	9.52	8.78	2.23
24	West Bengal State Coop.	61000	65000.00	20131	9188.64	33.00	14.14	0.46
	GRAND TOTAL	572874	1302478.13	68871	117900.9	12.02	9.05	1.71
NOTE: It may be noted that West Bengal State Cooperative Bank target has not been segregated among the districts of West Bengal. Same is advised to be compiled before 30.09.2018								

Agenda No. 6 (v): Progress in NULM

Physical target of credit linkage for the State in urban areas is 21532 beneficiaries (both Individual, Groups & SHGs) for FY 2018-19.

Bank wise target of DAY-NULM (Individual, Groups & SHGs) has already been allocated amongst the member banks.

At the end of June 2018, 4991 SEP-Individual proposals are sponsored to banks, out of which only 116 cases have so far been sanctioned & disbursed. 532 proposals under SEP- Groups are sponsored to the banks, out of which 12 cases have so far been sanctioned & disbursed and 7248 proposals have been sponsored under SHG Credit Linkage, out of which 865 cases have been sanctioned & disbursed by Member banks.

Banks are requested to dispose of all NULM sponsored proposals (both Groups & Individual) within September 2018 which will boost the CD ratio well.

Target 2018-19	Proposals sponsored		Proposals sanctioned	
No.	No.	Amount (Rs. in Lac)	No.	Amount (Rs. in Lac)
21532	9733	1303.33	985	1303.33

Bank wise and District wise performance of SEP under DAY-NULM as on 30th June 2018 for the financial year 2018-19 furnished in Annexures.

Bank wise Performance report of SEP under DAY NULM As on June,2018 for the financial year 2018-19 (Amount in Lakhs)

SL NO	Name of the Bank	Number of the Active SHGs	SHG Credit Linkage				SEP-I				SEP-G		
			Target (FY -18-19)	Sponsord ot Bank Branches	Number of SHGs are Credit linked	Amount of Loan Disbursed	Target (FY 18-19)	Sponsord ot Bank Branches	SEP-I Disbursed	Amount of Loan Disbursed	Sponsord ot Bank Branches	SEP-G Disbursed	Amount of Loan Disbursed
1	Allahabad Bank	4453	2378	432	126	176.81	724	459	7	7.4	0	0	0.00
2	Andhara Bank	627	120	63	2	2.81	42	23	0	0.00	0	0	0.00
3	Axis Bank	111	45	30	0	0.00	13	28	0	0.00	0	0	0.00
4	Bandhan Bank	0	0	0	0	0.00	102	18	0	0.00	0	0	0.00
5	Bank of Baroda	1023	625	198	27	37.89	107	111	3	3.18	0	0	0.00
6	Bank of India	1894	1064	311	29	40.69	387	108	27	28.59	0	0	0.00
7	BGVB	1214	576	432	45	63.14	85	89	0	0.00	3	0	0.00
8	Canara Bank	359	433	42	18	25.26	240	83	6	6.35	0	0	0.00
9	Central Bank of India	1188	526	122	35	49.11	325	104	6	6.35	0	0	0.00
10	Cooperative Banks	2321	548	562	45	63.14	35	10	0	0.00	0	0	0.00
11	Corporation Bank	82	54	6	0	0.00	62	96	0	0.00	0	0	0.00
12	Dena Bank	124	134	61	0	0.00	51	59	0	0.00	0	0	0.00
13	IDBI Bank	570	401	242	0	0.00	22	69	0	0.00	0	0	0.00
14	Indian Bank	307	130	121	2	2.81	113	87	1	1.06	0	0	0.00
15	Indian Oversease Bank	745	357	124	22	30.87	187	109	5	5.29	2	0	0.00
16	Oriental Bank of Commerce	207	140	164	19	26.66	120	78	1	1.06	0	0	0.00
17	Paschim Banga grameen Bank	371	113	38	4	5.61	62	32	0	0.00	0	0	0.00
18	Punjab and Sind Bank	230	81	88	0	0.00	32	35	0	0.00	0	0	0.00
19	Punjab National Bank	1379	518	261	25	35.08	245	133	5	5.29	0	0	0.00
20	State Bank of India	4821	1855	876	73	102.43	818	221	10	10.59	0	0	0.00
21	Syndicate Bank	223	207	57	22	30.87	116	56	6	6.35	0	0	0.00
23	UCO	2670	1092	596	32	44.90	427	79	12	12.71	0	0	0.00
24	Union Bank of India	465	497	509	26	36.48	204	66	7	7.41	0	0	0.00
25	United Bank of India	6953	3713	1424	199	279.24	790	289	20	21.18	7	4	8.00
26	Uttarbangiya Khetra Grameen Bank	764	299	269	39	54.73	50	9	0	0.00	0	0	0.00
28	Vijaya Bank	129	47	95	0	0.00	39	12	0	0.00	0	0	0.00
	West Bengal State Cooperative Bank	207	47	125	75	105.24	13	10	0	0.00	0	0	0.00
	Total	22249	16000	7248	865	1213.8	5411	2473	116	81.527	12	4	8.00

District wise Performance Report of SEP under DAY-NULM As on June, 2018 for the financial year 2018-19 (Amount in Lakhs)													
		SHG Credit Linkage				SEP-I				SEP-G			
Sl. No.	District	Target (FY -18-19)	Sponsord ot Bank Branches	No fo SHGs credit linked	Amount of Loan Disburse d	Target (FY -18- 19) (No of Cases)	Sponsord ot Bank Branches	SEP-I Disbur sed by Branch	Amount of Loan Disbursed	Target (FY -18- 19) (No of Cases)	Sponsord ot Bank Branches	SEP-G Disbur sed by Branch	Amount of Loan Disbursed
1	Alipurduar	100	100	0	0.00	24	46	0	0.00	4	0	0	0
2	Bankura	477	295	57	79.94	87	264	0	0.00	4	0	0	0
3	Birbhum	995	231	5	7.01	209	167	0	0.00	24	0	0	0
4	Cooch Behar	563	222	73	102.37	156	287	0	0.00	24	0	0	0
5	Dakshin Dinajpur	450	96	0	0.00	112	239	0	0.00	15	0	0	0
6	Darjeeling	380	277	35	49.08	203	405	0	0.00	21	0	0	0
7	Hooghly	1470	507	103	144.44	473	303	18	18.97	52	0	0	0
8	Howrah	300	69	0	0.00	262	175	0	0.00	8	0	0	0
9	Jalpaiguri	375	170	11	15.43	124	381	0	0.00	12	0	0	0
10	Jhargram	150	20	0	0.00	30	216	10	10.54	2	0	0	0
11	Kalimpong	50	0	0	0.00	30	20	0	0.00	3	0	0	0
12	Kolkata	384	0	0	0.00	100	15	0	0.00	10	0	0	0
13	Malda	150	10	14	19.63	147	188	0	0.00	8	0	0	0
14	Murshidabad	895	685	2	2.80	186	93	0	0.00	24	0	0	0
15	Nadia	1285	565	110	154.26	412	263	10	10.54	32	0	0	0
16	North 24 Parganas	3671	1889	148	207.55	974	599	33	34.78	131	7	4	8
17	Paschim Burdwan	600	262	0	0.00	518	122	0	0.00	40	0	0	0
18	Paschim Medinipur	1053	819	46	64.51	303	333	0	0.00	32	0	0	0
19	Purba Burdwan	707	557	15	21.04	50	51	1	1.05	4	0	0	0
20	Purba Medinipur	721	139	106	148.65	157	322	2	2.11	20	0	0	0
21	Purulia	192	65	75	105.18	99	206	37	39.00	16	5	0	0
22	South 24 Parganas	570	219	57	79.94	218	150	3	3.16	24	0	0	0
23	Uttar Dinajpur	462	51	8	11.22	126	146	2	2.11	22	0	0	0
Total		16000	7248	865	1213.0	5000.00	4991	116	122.26	532	12	4	8

Deployment of credit in MSME & Adoption of MSME Clusters

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. 40,000 crore to Rs. 50,000 crore (including Rs.10,000 crore of Non- Prisec) for the FY 2018-19.

All member Banks put together in the State could disburse Rs. 10217.00 crore under MSME as against the target of Rs. 50,000.00 crore, i.e. 20% of the total target upto June 2018 during the financial year 2018-19. The process is expected to accelerate with pick-up of demand in the forthcoming busy season

Achievement of MSME under ACP for the last 5 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
2017-18	38000	8995 (April – June)	24
2018-19	50000	10217 (April – June)	20

A special Sub- Committee meeting on MSME held on 03.08.2018, was chaired by Dr. Amit Mitra, Hon'ble Finance Minister, GoWB where one of the agenda discussed was financial assistance to Handloom weavers under a model scheme .As advised a presentation was given on the proposed model scheme prepared by SLBC on the financial scheme to the weavers primarily through working capital finance which envisages interest subvention of 4% per annum by the State Government resulting in final effective rate of interest at 2% per annum after applicability of normal interest subvention of 6% per annum as currently available. The proposed scheme is under progress for ratification and
Is expected to be launched shortly.

Bank-wise performance in MSME for the State of West Bengal as on 30.06.2018 is appended in the next page.

Bank - wise Targets and Achievement in MSME for 2018-19							
for the State of West Bengal under ACP 2018-19 as on June 2018							
(Rs.in crore)							
Sl.No.	Name of Bank	MSME					
		2017-18			2018-19		
		Target	Achievement (April- June)	% of Achivement	Target	Achievement (April-June)	% of Achivement
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Allahabad Bank	2708.95	176.61	7	3195.22	232.74	7.28
2	Andhra Bank	208.22	30.51	15	224.74	33.56	14.93
3	Bank of Baroda	756.65	48.69	6	854.82	113.06	13.23
4	Bank of India	1805.54	209.11	12	2007.02	213.61	10.64
5	Bank of Maharashtra	74.32	5.56	7	83.54	12.40	14.84
6	Canara Bank	1433.60	32.95	2	1585.08	71.55	4.51
7	Central Bank of India	1482.53	615.72	42	1595.04	663.35	41.59
8	Corporation Bank	249.23	39.31	16	273.95	44.52	16.25
9	Dena Bank	196.51	14.50	7	217.13	15.20	7.00
10	Indian Bank	280.43	18.76	7	309.05	27.25	8.82
11	Indian Overseas Bank	603.72	14.75	2	667.50	20.56	3.08
12	Oreintal Bank of Commerce	416.35	89.49	21	460.00	63.36	13.77
13	Punjab National Bank	1315.34	382.52	29	1441.15	399.56	27.73
14	Punjab & Sind Bank	88.85	22.11	25	101.04	17.40	17.22
15	Syndicate Bank	514.18	337.58	66	575.87	459.53	79.80
16	State Bank of India	5930.20	1637.03	28	7260.36	1454.85	20.04
17	Union Bank of India	839.41	107.54	13	924.69	95.26	10.30
18	United Bank of India	4132.06	238.63	6	3825.50	226.23	5.91
19	UCO Bank	1970.80	315.14	16	2148.71	248.06	11.54
20	Vijaya Bank	117.64	17.94	15	132.75	20.12	15.16
21	IDBI Bank Ltd.	453.27	117.89	26	505.60	133.83	26.47
22	SBBJ & SBH		0.00	#DIV/0!			
23	AXIS Bank	841.85	434.56	52	3060.20	219.03	7.16
24	HDFC Bank	669.11	487.32	73	2974.36	686.26	23.07
25	ICICI Bank	618.59	1587.62	257	2917.25	1654.06	56.70
26	Bandhan Bank	1963.56	1186.10	60	6957.98	2633.71	37.85
27	South Indian Bank	150.66	10.36		47.05	4.56	9.69
28	Yes Bank		63.74		0.87	34.22	3933.33
29	Other Banks	212.35	371.24	175	1107.36	86.56	7.82
A	Total Com.Bks.	30033.92	8613.28	29	45453.83	9884.40	21.75
30	BGVB	3700.00	131.17	4	520.35	81.69	15.70
31	PBGB	1025.04	96.36	9	396.47	76.06	19.18
32	UBKGB	661.10	48.56	7	450.50	72.70	16.14
B	Total of RRBs	5386.14	276.09	5	1367.32	230.45	16.85
C	St.Coop.Bk.	2036.80	84.52	4	1646.30	94.26	5.73
D	WBFC & Others	65.21	6.52	10	0.00	5.26	0.00
E	WBCARDB	477.93	13.6	3	252.55	1.60	0.63
F	SIDBI		0.52	0	1280.00	1.52	0.00
Grand Total (A+B+C+D+E+F)		38000.00	8994.53	24	50000.00	10217.49	20.43

ACHIEVEMENT IN EXTENDED GRAM SWARAJ ABHIYAAN

Government of India extended the Gram Swaraj Abhiyan in 117 Aspirational Districts across the country as identified by the NITI Aayog and included the entire State of West Bengal as it was not covered in the first phase of the Abhiyan. The campaign undertaken under “Sabka Sath, Sabka Gaon, Sabka Vikas”, was to promote social harmony, spread awareness about pro-poor initiatives of the government, reach out to poor households to enroll them under various welfare programmes. During this Abhiyan, thrust was given for inclusive participation of the masses with emphasis on Pradhan Mantri Jan Dhan Yojana, Pradhan Mantri Jeevan Jyoti Bima Yojana, Pradhan Mantri Suraksha Bima Yojana for which the financial sector was given the mandate to go for saturation of the villages allocated to them by Department of Financial Services.

In the State of West Bengal, a total number of 7408 villages were covered under the recent phase of Abhiyan which concluded on 14-08-2018. The districts of Malda, Murshidabad, Nadia, Birbhum and Dakshin Dinajpur were identified as the Aspirational Districts. All the financial institutions performed admirably in the Abhiyan details of which is given hereunder.

Performance under EGSA

Scheme	Target	Achievement	% of Achievement
PMJDY	821227	1043779	127.10
PMSBY	824979	913989	110.78
PMJJBY	434963	451252	103.75

Performance on Village wise Saturation

Scheme	Number of villages	Villages saturated	% of Saturation
PMJDY	7408	6624	89.42
PMSBY	7408	6201	83.71
PMJJBY	7408	5943	80.22

RECOVERY POSITION REVIEW – SARFAESI, CERTIFICATE CASES, etc.

Recovery Mechanism & Performance:

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

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

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

Recovery Performance of Banks

1. Sector-wise Recovery as on 30.06.2018

Overall recovery percentage consisting of three broad sectors viz. Agriculture, MSE and OPS as on 30.06.2018 stood at 53%.

Recovery Status of PRISEC loans as on 30.06.2018 is given below:

Sector	June 2017			June 2018		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	11834	6522	55	12827	6507	51
MSE	9762	5216	53	10692	5674	53
OPS	3608	1908	53	5657	3153	56
TOTAL	25204	13646	54	29176	15334	53

2. Scheme-wise Recovery as on 30.06.2018

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

Sector	June 2017			June 2018		
	Demand	Recovery	%	Demand	Recovery	%
PMRY	40	10	25	37	11	31
PMEGP	150	62	42	157	64	41
SJSRY	22	8	37	16	5	32
BSKP	263	102	39	303	126	42
REGP	60	17	28	63	18	29
SCP/TSP	140	29	21	132	25	19
SGSY (Individual)	29	13	46	30	13	45
SGSY (Gr)	408	292	71	423	305	72
SHG	960	689	72	1378	851	62

Bank wise positions as on 30.06.2018 on sector wise recovery and scheme wise recovery are furnished in the annexure.

West Bengal													
BANK-WISE AND SECTOR-WISE RECOVERY PERFORMANCE AS ON 30.06.2018													
(Rs.in lac)													
SI	Bank	Agril & Allied Activities			MSE			OPS			Total		
No		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	152908.58	70001.55	46	256171.83	163616.95	64	129008.18	85478.96	66	538088.59	319097.46	59
2	Andhra Bank	3652.02	1242.56	34	530.68	242.18	46	74.15	40.65	55	4256.85	1525.39	36
3	Bank of Baroda	14978.21	5083.00	34	34039.00	15185.00	45	14856.00	9851.22	66	63873.21	30119.22	47
4	Bank of India	68845.00	34355.00	50	106555.00	50787.14	48	98825.45	45228.17	46	274225.45	130370.31	48
5	Bank of Maharashtra	90.26	28.16	31	370.18	188.05	51	568.41	290.25	51	1028.85	506.46	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	11730.61	5280.25	45	35755.15	7866.72	22	3259.59	2365.01	73	50745.35	15511.98	31
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	75.26	36.16	48	1520.26	592.26	39	596.36	291.04	49	2191.88	919.46	42
10	Indian Bank	4685.26	1680.25	36	26852.14	14689.26	55	7257.26	3780.29	52	38794.66	20149.80	52
11	Indian Overseas Bank	3214.18	1614.10	50	3286.91	1868.74	57	1190.85	634.74	53	7691.94	4117.58	54
12	Oriental Bank of Commerce	19562.02	9041.28	46	17452.03	7451.62	43	3106.85	1420.65	46	40120.90	17913.55	45
13	Punjab National Bank	15123.06	7270.54	48	12684.16	4485.26	35	817.30	214.20	26	28624.52	11970.00	42
14	Punjab & Sind Bank	1754.26	620.34	35	10451.26	4051.64	39	9985.26	4085.26	41	22190.78	8757.24	39
15	Syndicate Bank	3758.16	2478.56	66	17528.00	11393.00	65	7412.00	4818.00	65	28698.16	18689.56	65
16	State Bank of India	48153.05	25944.00	54	55023.00	30225.00	55	79012.00	54549.00	69	182188.05	110718.00	61
17	Union Bank of India	14562.23	6122.74	42	6186.26	2591.47	42	4185.26	1895.62	45	24933.75	10609.83	43
18	United Bank of India	149856.20	77845.62	52	64512.35	36846.91	57	43745.16	23856.32	55	258113.71	138548.85	54
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	5123.31	2584.16	50	21746.31	11954.66	55	15856.34	8290.17	52	42725.96	22828.99	53
A	Total	586374.76	287965.72	49	761817.60	402596.13	53	444314.68	258329.93	58	1792507.04	948891.78	53
PRIVATE SECTOR BANKS													
22	HDFC Bank	12415.26	8216.05	66	40002.26	22908.26	57	5684.16	3141.82	55	58101.68	34266.13	59
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	48997.42	23350.21	48	136859	83068	61	5874	3241		191729.68	109659.29	57
(A+B)	Total of Comm.Bks	635372.18	311315.93	49	898676.13	485663.87	54	450188.41	261571.27	58	1984236.72	1058551.07	53
REGIONAL RURAL BANKS													
25	BGVB (UBI)	98569.26	54851.22	56	94125.17	51742.16	55	58115.02	34258.61	59	250809.45	140851.99	56
26	PBGB (UCO)	77967.24	44517.63	57	26892.35	10702.44	40	6853.21	2282.37	33	111712.80	57502.44	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	228492.76	120224.99	53	125473.73	64879.76	52	93622.34	53064.66	57	447588.83	238169.41	53
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.	30294.83	2216.18	7	4578.81	122.75	3	5863.79	606.02	10	40737.43	2944.95	7
Grand Total (A+B+C+D+E)		1282741.44	650731.40	51	1069132.38	567364.08	53	565695.08	315301.79	56	2917568.90	1533397.27	53

BANK-WISE AND SCHEME-WISE RECOVERY PERFORMANCE AS ON 30.06.2018

(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!	149.29	81.90	55	479.97	267.78	56	78.04	17.78	23	327.88	99.56	30	517.05	303.56	59
2	Andhra Bank			0			0			#DIV/0!	8.26	3.56	43	16.52	9.02	55	110.03	44.62	41
3	Bank of Baroda	0.00	0.00	#DIV/0!	35.22	15.98	45	55.11	21.22	39	34.10	10.40	30	19.25	8.20	43	39.18	11.56	30
4	Bank of India	10.00	2.03	20	142.05	80.10	56	5833.00	2687.11	46	142.00	80.00	56	37.00	10.00	27	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	21.16	4.16	20	32.58	10.02	31
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	557.78	261.58	47	251.70	12.68	5	329.23	75.26	23	410	94	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	6.80	0.22	3	5.90	2.14	36	0.00	0.00	#DIV/0!	2.26	0.00	0	32.16	7.50	23	32.26	7.15	22
10	Indian Bank	0.00	0.00	#DIV/0!	18.90	4.26	23	0.00	0.00	#DIV/0!	61.23	6.40	10	215.25	16.28	8	96.40	5.94	6
11	Indian Overseas Bank	0.00	0.00	#DIV/0!	32.68	10.14	31	41.26	4.84	12	8.41	2.16	26	19.51	1.26	6	34.06	12.23	36
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!	265.00	201.11	76	16.54	4.62	28	138.46	41.52	30	160	48	30
16	State Bank of India	12.00	8	67	369.00	226.00	61	293.00	174.00	59	188.00	73.00	39	469.00	234.16	50	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!	1421.23	645.61	45	84.62	44.20	52	314.56	66.41	21	1430.26	630.51	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	33.36	12.21	37	1781.62	909.94	51	9696.15	4674.00	48	1573.75	497.96	32	3626.24	1108.08	31	11298.04	4434.05	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	691.42	420.81	61	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	32105.87	25360.04	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	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)		898.05	162.99	18	2950.82	1327.75	45	42335.74	30451.06	72	1588.67	501.92	32	3690.37	1129.49	31	15723.11	6421.18	41

BANK-WISE AND SCHEME-WISE RECOVERY PERFORMANCE AS ON 30.06.2018																
(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	162.31	69.74	43	2131.61	1507.72	71	7.76	1.28	16
2	Andhra Bank			#DIV/0!			#DIV/0!			#DIV/0!			#DIV/0!			0
3	Bank of Baroda	0	0.00	#DIV/0!	0.00	0.00	#DIV/0!	126.24	55.21	44	92.45	38.25	41	0.00	0.00	#DIV/0!
4	Bank of India	58.46	26.15	45	907.05	421.11	46	1150.26	514.03	45	6958.14	3855.16	55	510.02	263.35	52
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	2436.21	651.47	27	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!	20.16	4.25	21	6.84	0.26	4	856.26	215.25	25	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	2481.26	874.16	35	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	280.00	195.26	70	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	19456.21	16485.00	85	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	4856.16	1754.20	36	28.16	12.44	44
19	UCO Bank	40.11	20.01	50	2085.99	980.12	47	80.35	38.04	47	1012.64	580.74	57	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	5954.06	2834.37	48	11459.53	1880.68	16	42035.59	26597.71	63	1406.33	517.75	37
REGIONAL RURAL BANKS																
22	BGVB (UBI)	0	0		0.00	0.00		1214.16	486.25	40	21746.82	11568.87	53	3941.16	2024.16	51
23	PBGB (UCO)	1074.12	539.17	50	60.47	23.14	38	98.64	35.38	36	12218.78	6660.25	55	238.42	120.93	51
24	UBKGB	0.00	0.00	#DIV/0!	28.56	17.54	61	432.56	140.12	32	10856.95	5894.16	54	985.26	316.14	32
B	RRBs Total	1074.12	539.17	50	89.03	40.68	46	1745.36	661.75	38	44822.55	24123.28	54	5164.84	2461.23	48
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)		1224.21	597.73	49	6043.09	2875.05	48	13204.89	2542.43	19	137773.20	85086.28	62	6571.17	2978.98	45

BANK-WISE AND SCHEME-WISE RECOVERY PERFORMANCE AS ON 30.06.2018																
(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	282.04	69.13	25	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	4.46	0.99	22	0.00	0.00		0.00	0.00	#DIV/0!	0	0	
4	Bank of India	5978.00	2956.00	49	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!	4.58	1.26	28	0.00	0.00	0	0	0.00	#DIV/0!	22.16	11.68	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	6.00	1.00	17	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!	19.00	14.00	74	11.00	3.00	27	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	8096.28	4097.92	51	3737.71	1600.22	43	130.32	39.67	30	61.43	18.25	30	136.28	57.18	42
REGIONAL RURAL BANKS																
22	BGVB (UBI)	0.00	0.00	0	0	0		0	0		0	0		0	0	
23	PBGB (UCO)	28.39	20.85	73	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	28.39	20.85	73	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)		8124.67	4118.77	51	3766.27	1601.80	43	130.32	39.67	30	61.43	18.25	30	136.28	57.18	42

BANK-WISE AND SCHEME-WISE RECOVERY PERFORMANCE AS ON 30.06.2018

(Rs.in lac)

Sl No	Bank	REGP(MMS)			BSKP			ONFWM			ACC			LUCC			KCC		
(1)	(2)	Demand (3)	Recovery (4)	% (5)	Demand (6)	Recovery (7)	% (8)	Demand (9)	Recovery (10)	% (11)	Demand (12)	Recovery (13)	% (14)	Demand (15)	Recovery (16)	% (17)	Demand (18)	Recovery (19)	% (20)
COMMERCIAL BANKS																			
1	Allahabad Bank	18.56	2.63	14	5717.31	2715.15	47	31.10	14.16	46	18.72	4.24	23	85.89	26.86	31	6519.90	3649.84	56
2	Andhra Bank			#DIV/0!	186.56	55.16	30			0			0			0	50.26	16.02	32
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!	6062.00	2486.00	41
4	Bank of India	298.75	75.16	25	7125.00	2657.61	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!													80.26	44.9	56
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	2201.96	673.25	31
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	30.26	22.16	73	30.89	10.26	33
10	Indian Bank	0.00	0.00	#DIV/0!	241.16	52.82	22	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	3090.56	690.17	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	1785.26	468.50	26
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	Punjab & 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!	135.15	67.16	50	0.00	0.00		55.00	28.56	52	18.65	12.14	65	586.00	146.15	25
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!	105380.00	79535.00	75
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	41856.23	21625.11	52
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	19457.31	7659.27	39	191.35	64.62	34	2976.14	1168.50	39	4720.12	2008.62	43	227724.85	143603.38	63
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	64512.02	40521.17	63
23	PBGB (UCO)	512.92	258.26	50	1184.38	385.52	33	0.00	0.00	0	104.28	56.98	55	4.02	0.56	13.93	27458.13	17801.11	65
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	512.92	258.26	50	9187.80	4433.85	48	0.00	0.00	#DIV/0!	616.76	228.44		792.53	480.58	61	127826.41	80737.93	63
C	W.B. St. Co-op.Bk	428.35	107.34	25	1667.18	545.23	33			0				0			358932.46	274429.02	76
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)	6259.24	1814.45	29	30312.29	12638.35	42	191.35	64.62	34	3592.90	1396.94	39	5512.65	2489.20	45	718014.05	500952.90	70

NPA POSITION OF BANKS IN THE STATE OF WEST BENGAL

While monitoring the position of NPA, The percentage of Gross NPA stood at 14.79% as on June 2018 in the State of West Bengal. Amount in absolute terms reached to Rs. 60574.35 crore as on June 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
June' 2018	409481.30	60574.35	14.79

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.

Significantly the NPA level has been reduced from March 2018 to June 2018 which augurs well for the industry saddled with increasing trend of NPA generation for last 5 years. It is due to big ticket recovery in NCLT/DRT cases as well recovery proceedings initiated under SARFAESI Act, 2002. Going forward we expect further reduction in NPA level .

NPA Position and amount outstanding of Banks in West Bengal as on 30.06.2018 is furnished in the Annexure.

NPA Position of Banks as on 30.06.2018													
SL. No	Banks	Agriculture & Allied		MSE		OPS		Total Prisec		Non. Prisec		(Rs.in lac)	
		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	224950.01	23420.42	604056.27	124826.84	184106.03	7205.15	1013112.31	155452.41	1337059.11	338158.33	2350171.42	493610.74
2	Andhra Bank	37415.23	154.16	112956.23	33654.12	32856.14	1845.02	183227.60	35653.30	296547.78	74515.95	479775.38	110169.25
3	Bank of Baroda	78769.00	4380.20	208872.00	49691.00	122812.00	10152.00	410453.00	64223.20	921247.00	150458.26	1331700.00	214681.46
4	Bank of India	150254.00	19972.00	334066.00	65148.03	123419.00	6166.00	607739.00	91286.03	842992.00	132770.00	1450731.00	224056.03
5	Bank of Maharashtra	2056.29	33.16	26770.34	351.20	21745.16	517.64	50571.79	902.00	139041.21	39021.47	189613.00	39923.47
6	Canara Bank	64810.54	6726.29	194380.02	48269.02	38267.22	6303.11	297457.78	58216.16	483382.42	92412.58	780840.20	150628.74
7	Central Bank of India	113642.20	11730.61	150931.45	34288.43	64580.59	3159.59	329154.24	49178.63	588165.65	197407.09	917319.89	246585.72
8	Corporation Bank	25426.91	6875.16	48922.75	8850.39	27317.42	4497.06	101667.08	20222.61	450559.88	148139.16	552226.96	168361.77
9	Dena Bank	5630.24	608.16	88012.11	16470.11	17885.00	3025.58	111527.35	20103.85	188091.65	27012.00	299619.00	47115.85
10	Indian Bank	12737.80	2484.16	53849.01	8875.16	25956.46	986.16	92543.27	12345.48	248208.54	42851.15	340751.81	55196.63
11	Indian Overseas Bank	72830.16	48714.15	160264.15	60944.64	47868.00	15450.27	280962.31	125109.06	441335.77	190786.55	722298.08	315895.61
12	Oreintal Bank of Commerce	60362.00	15382.11	215475.56	35566.45	32988.00	5159.47	308825.56	56108.03	558674.44	230500.11	867500.00	286608.14
13	Punjab National Bank	178000.00	25749.08	233248.00	68308.34	69490.00	32819.52	480738.00	126876.94	1181962.78	241823.06	1662700.78	368700.00
14	Punajb & Sind Bank	5275.06	94.25	62592.03	2512.56	32579.66	4813.00	100446.75	7419.81	239475.25	38847.00	339922.00	46266.81
15	Syndicate Bank	14197.01	2738.16	115954.00	20890.26	37219.51	7819.16	167370.52	31447.58	537162.48	151946.00	704533.00	183393.58
16	State Bank of India	375161.00	23804.00	687819.00	20460.00	929560.00	8686.00	1992540.00	52950.00	5342863.00	1509661.00	7335403.00	1562611.00
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	593335.00	52845.26	564905.24	74895.26	352148.11	34741.26	1510388.35	162481.78	2077394.98	262614.58	3587783.33	425096.36
19	UCO Bank	166500.00	19562.00	361400.18	69600.00	95700.00	12400.00	623600.18	101562.00	722895.82	163638.00	1346496.00	265200.00
20	Vijaya Bank	14486.00	871.16	94833.00	6094.18	22568.00	1835.26	131887.00	8800.60	325803.00	49466.00	457690.00	58266.60
21	IDBI Bank	59720.79	2206.57	146144.78	38724.16	162214.16	7315.56	368079.73	48246.29	325214.73	34561.57	693294.46	82807.86
A	Total	2356386.40	288527.21	4616347.74	826267.96	2539131.66	182685.96	9511865.80	1294398.87	17991402.20	4206443.71	27503268.00	5500842.58
PRIVATE SECTOR BANKS													
22	HDFC Bank	106136.85	2299.68	370293.18	9772.00	87991.12	1495.26	564421.15	13566.94	1660306.17	95523.00	2224727.32	109089.94
23	AXIS Bank (UTI)	127294.53	4265.15	287260.43	6515.47	70274.62	2227.48	484829.58	13008.10	1513387.11	49122.14	1998216.69	62130.24
24	ICICI Bank	66612.56		362702.84		61085.53		490400.93	0.00	1820847.00	0.00	2311247.93	0.00
25	Federal Bank	37249.63	240.82	28017.58	3777.52	5461.72	178.05	70728.93	4196.39	158465.81	5824.66	229194.74	10021.05
26	Bandhan Bank	591823.00	5219.46	778553.00	8850.22	20442.00	127.56	1390818.00	14197.24	43333.00	860.47	1434151.00	15057.71
27	Indusind Bank	32169.53	462.16	171698.50	1585.44	58.89	20.61	203926.92	2068.21	643293.16	1451.82	847220.08	3520.03
28	Ratnakar Bank Ltd.	21781.14	30.41	28389.01	59.91	24308.52	120.14	74478.67	210.46	620619.33	427.59	695098.00	638.05
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	8242.45	1195.26	48221.33	306.85	13850.02	21.95	70313.80	1524.06	123687.20	2485.62	194001.00	4009.68
31	Yes Bank	71325.41	52.15	92324.85	57.02	4509.21	468.63	168159.47	577.80	467301.10	740.85	635460.57	1318.65
32	Tamilnad Mercantile Bk.											13724.17	
33	Ujjivan Small Finance Bk.											104337.76	
34	Utkarsh Small Finance Bk.											3846.96	
35	IDFC Bank											105237.48	
36	Jana Small Finance Bank Ltd.											44861.00	
B	Total	1085580.71	13765.09	2200356.36	30924.43	288876.08	4659.68	3574813.15	49349.20	7130535.26	158331.79	10977355.78	207680.99
(A+B)	Total of Comm.Bks.	3441967.11	302292.30	6816704.10	857192.39	2828007.74	187345.64	13086678.95	1343748.07	25121937.46	4364775.50	38480623.78	5708523.57
REGIONAL RURAL BANKS													
37	BGVB (UBI)	257501.06	53984.16	156554.04	47856.25	87445.54	21956.36	501500.64	123796.77	71040.43	11845.02	572541.07	135641.79
38	PBGB (UCO)	103567.00	19099.16	101730.00	23601.11	16485.16	4895.26	221782.16	47595.53	18003.84	92.56	239786.00	47688.09
39	UBKGB	85663.00	6307.16	4899.00	2124.06	25555.00	8475.06	116117.00	16906.28	28346.21	2972.06	144463.21	19878.34
C	RRBs Total	446731.06	79390.48	263183.04	73581.42	129485.70	35326.68	839399.80	188298.58	117390.48	14909.64	956790.28	203208.22
D	W.B. St. Co-op.Bk	452716.81	25916.87	50122.62	8911.69	230772.95	18232.50	733612.38	53061.06	606744.94	43501.33	1340357.32	96562.39
E	WBS CARD Bank Ltd.	99679.26	25597.14	4214.58		3831.04		107724.88	25597.14	2113.12		109838.00	25597.14
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)		4441094.24	433196.79	7194745.37	960146.50	3192097.43	240904.82	14827937.04	1631165.85	25848186.00	4423186.47	40948130.41	6057434.58
G	Medium Enterprises							1126870.47					
Total Prisec								15954807.51					

NPA position of Banks as on 30.06.2018											
(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	177014.55	6539.67	17980.95	1256.00	5883.06	257.06	14674.82	1439.85	2088.68	358.68
2	Andhra Bank	8502.24	701.21	1594.26	78.69	22.48	4.85	131.26	25.14	4.56	0.78
3	Bank of Baroda	122522.40	8562.23	10297.24	681.25	827.14	254.15	1284.16	152.02	350.17	35.26
4	Bank of India	104107.05	9764.00	21864.05	1937.00	13952.25	856.26	18785.25	5092.26	1655.22	445.14
5	Bank of Maharashtra	8575.16	361.02	870.16	78.45	28.15	4.16			1.56	0.00
6	Canara Bank	56826.24	4589.70	13245.60	394.09	956.22	142.29	144.15	19.52	64.11	24.98
7	Central Bank of India	91644.20	2937.57	12705.69	560.90	764.16	364.23	5476.51	1821.00	118.42	51.70
8	Corporation Bank	32577.62	988.50	1128.12	90.43	11.25	4.21	44.25	4.18	6.95	5.07
9	Dena Bank	6720.16	558.16	1891.25	105.02	156.20	26.85			6.00	
10	Indian Bank	18452.02	1041.15	1189.69	94.16	161.22	61.04	332.11	61.44	36.89	27.95
11	Indian Overseas Bank	23415.47	598.26	3324.06	309.25	1081.15	256.44	950.25	251.14	443.20	49.86
12	Oriental Bank of Commerce	41814.02	1134.00	4391.11	499.02	271.16	21.00	315.26	22.47	15.54	6.59
13	Punjab National Bank	57652.11	6516.21	18245.06	2076.16	3584.16	388.45	966.36	120.44	1096.88	112.41
14	Punjab & Sind Bank	16540.26	927.11	915.26	76.16	36.85	20.51			0.17	0.06
15	Syndicate Bank	46246.26	3377.14	4592.26	254.02	68.15	24.16	631.15	196.26	356.11	114.10
16	State Bank of India	1391472.02	4839.65	69902.00	3905.51	6415.25	393.57	580.14	118.62	732.11	433.02
17	Union Bank of India	71954.02	5745.25	11574.06	2162.14	560.28	91.63	684.26	162.22	54.84	33.15
18	United Bank of India	352415.28	8695.45	14149.00	3341.20	7451.22	551.26	18956.22	1241.26	1795.62	826.64
19	UCO Bank	96741.05	8140.00	12249.00	2320.00	1845.20	1596.00	8192.25	3567.00	2290.56	1081.14
20	Vijaya Bank	5486.87	864.15	1784.25	192.52	364.11	81.26	166.54	26.71	84.25	18.59
21	IDBI Bank	164468.52	7257.06	2141.06	87.26	24.15					
A	Total	2895147.52	84137.49	226034.13	20499.23	44463.81	5399.38	72314.94	14321.53	11201.84	3625.12
PRIVATE SECTOR BANKS											
22	HDFC Bank	60856.02	625.03	3301.85	19.43					2.15	0.81
23	AXIS Bank (UTI)	54526.26	1806.26	2384.11	10.25	295.25	28.15	302.25	38.14	26.95	2.19
24	ICICI Bank	477823.29		981.26		9.75	0.00				
25	Federal Bank	10245.54	170.48	247.98	7.56	0.00	0.00	5986.00	0.00	0.00	0.00
26	Bandhan Bank	2974.00	32.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
27	Indusind Bank			192.86							
28	Yes Bank	1694.51	58.84	7.00							
29	South Indian Bank	2784.26	114.56	56.68	2.56						
30	Ratnakar Bank Ltd.	1296.04	11.24	122.06	1.79						
B	Total	612199.92	2818.41	7293.80	41.59	305.00	28.15	6288.25	38.14	29.10	3.00
(A+B)	Total of Comm.Bks.	3507347.44	86955.90	233327.93	20540.82	44768.81	5427.53	78603.19	14359.67	11230.94	3628.12
REGIONAL RURAL BANKS											
31	BGVV (UBI)	65466.26	1154.20	1078.80	196.84	11653.23	124.56	25151.11	2141.01	18952.63	0.00
32	PBGB (UCO)	16583.48	2495.16	710.54	195.16			6893.14	1633.26		
33	UBKGB	9645.02	510.22	562.24	121.00	890.25	134.16	4274.16	1375.00		
C	RRBs Total	91694.76	4159.58	2351.58	513.00	12543.48	258.72	36318.41	5149.27	18952.63	0.00
D	WBSCARD Bank Ltd.	0.00									
E	W.B. St. Co-op.Bk	66189.56	2742.41	460.52	17.48	647.25	362.81	4439.22	1638.79	152.38	58.14
Grand Total (A+B+C+D+E)		3665231.76	93857.89	236140.03	21071.30	57959.54	6049.06	119360.82	21147.73	30335.95	3686.26

STATUS OF PDR CASES AS ON 30.06.2018

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 139th 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 30.06.2018 there are more than 8000 PDR cases pending in the State.

Bank wise report is available below:

DISPOSAL OF CERTIFICATE CASES AS ON 30.06.2018					
(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	1895	336.95	164	58.69
2	Andhra Bank				
3	Bank of Baroda				
4	Bank of India	456	1448.52	241	1356.26
5	Bank of Maharashtra				
6	Canara Bank				
7	Central Bank of India	985	2174.56	265	189.95
8	Corporation Bank				
9	Dena Bank				
10	Indian Bank	62	130.54	30	98.26
11	Indian Overseas Bank	248	174.26	62	80.02
12	Oriental Bank of Commerce				
13	Punjab National Bank				
14	Punjab & Sind Bank				
15	Syndicate Bank				
16	State Bank of India	1675	5275.15	125	284.16
17	Union Bank of India				
18	United Bank of India	3895	4521.02	874	490.56
19	UCO Bank	3852	544.02	2754	340.96
20	Vijaya Bank				
A	Total	13068	14605.02	4515	2898.86
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)	394	252.47	75	48.95
25	PBGB (UCO)	462	685.26	189	350.06
26	UBKGB	167	76.85	40	36.95
C	RRBs Total	1023	1014.58	304	435.96
D	W.B. St. Co-op.Bk	749	3336.63	140	149.83
E	WBSCARD Bank Ltd.				
Grand Total (A+B+C+D+E)		14840	18956.23	4959	3484.65

REVIEW OF FUNCTIONING OF RSETIs AND FINANCIAL LITERACY CAMPS & AWARENESS DRIVES.

REVIEW OF FUNCTIONING OF RSETIs

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

Bank wise sponsorship of RSETIs are as under:

Sl.	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 all 19 RSETIs in the State have collectively conducted 3746 training programmes and trained 99017 candidates (Cumulative up to 30.06.2018)

Status of RSETI wise Settlement of Trained Candidates (cumulative up to 30.06.2018)						
State : West Bengal						
Name of RSETIs	No. of Training Conducted	No. of Candidates Trained	Total settled	% of Settlement	Self Employed	
					Bank	Own
Bankura	242	5615	3984	71%	1849	1587
Birbhum (Bolpur)	192	5582	3556	64%	2616	934
Burdwan	192	4833	3221	67%	1760	1461
Cooch Behar	100	2432	1799	74%	812	986
Darjeeling	74	1884	1429	76%	723	668
Hooghly	208	5403	3788	70%	3167	621
Howrah	154	4626	3379	73%	3361	18
Howrah (Belurmath)	538	13472	11699	87%	2585	8523
Jalpaiguri	217	4383	3667	84%	2976	595
Malda	173	5259	3679	70%	1946	1328
Paschim Midnapore	158	5132	4089	80%	3062	776
Purba Midnapore	174	5020	3685	74%	1635	2013
Murshidabad	245	7166	5102	71%	2571	2531
Nadia	157	4050	2883	71%	1089	1721
North Dinajpur	168	4329	3101	73%	1715	1320

24 Paraganas (North)	210	5426	4308	79%	2448	1858
24 Parganas (South)	245	6555	4343	66%	3559	744
Purulia	141	3578	1757	49%	1152	605
South Dinajpur	158	4362	3211	74%	1815	1190
TOTAL	3746	99017	72680	52%	40841	29479

It is observed that all 19 RSETIs in the State have collectively conducted 95 training programmes and trained 2568 candidates from 01.04.2018 to 30.06.2018

Status of RSETI wise Settlement of Trained Candidates (from 01.04.2018 to 30.06.2018)						
State : West Bengal						
Name of RSETIs	No. of Training Conducted	No. of Candidates Trained	Total settled	% of Settlement	Self Employed	
					Bank	Own
Bankura	5	141	56	40%	2	54
Birbhum (Bolpur)	5	120	6	5%	0	6
Burdwan	6	172	0	0%	0	0
Cooch Behar	3	87	13	15%	0	13
Darjeeling	3	54	0	0%	0	0
Hooghly	4	97	46	47%	46	0
Howrah	4	75	7	9%	7	0
Howrah (Belurmath)	5	149	48	32%	16	32
Jalpaiguri	4	111	0	0%	0	0
Malda	7	218	13	6%	7	6
Paschim Midnapore	3	84	50	60%	49	1
Purba Midnapore	4	122	33	27%	17	16
Murshidabad	4	125	29	23%	0	29
Nadia	7	189	86	46%	85	1
North Dinajpur	6	149	3	2%	0	3
24 Paraganas (North)	5	122	0	0%	0	0
24 Parganas (South)	5	143	0	0%	0	0
Purulia	6	133	1	1%	0	1
South Dinajpur	9	277	0	0%	0	0
TOTAL	95	2568	391	15%	229	162

FINANCIAL LITERACY CAMPS & AWARENESS DRIVES

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 15.08.2018 as compared to 30.05.2018 for the State of West Bengal is furnished below:

Particulars	30.05.2018	15.08.2018	Variation as on 30.05.2018 over 14.02.2018
Rural Accounts (No.)	2,08,96,945	2,13,55,913	4,58,968
Urban Accounts (No.)	94,26,077	97,14,333	2,88,256
Total Accounts opened (No.)	3,03,23,022	3,10,70,246	7,47,224
Deposit (Rs/crore)	12,410.07	10,799.41	-1610.66
Average Deposit per account (Rs.)	4092.62	3475.80	616.82
Aadhaar Seeding (No.)	2,32,19,054	2,39,46,148	7,76,945
Aadhaar Seeding (%)	76.57%	77.07%	0.50%
Zero Balance (No.)	32,28,386	32,31,244	2,858
Zero Balance (%)	10.65%	10.40%	-0.25%
RuPay card issued (No.)	2,27,88,379	2,31,69,203	3,80,824
RuPay card issued (%)	75.15%	74.57%	-0.58%

32.54 crore PMJDY accounts have been opened till 15.08.2018 across the country with deposit of Rs 82,039.35 crore with an average deposit of Rs. 2521/ per account as against average deposit of Rs. 3457/ per account in the State of West Bengal in 3.10 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 10.40% of total PMJDY accounts opened in the State.

Aadhaar seeding percentage improved to 77% 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 15.08.2018 is annexed.

Performance of Banks under PMJDY in West Bengal as on 15.08.2018								
S No.	Banks	Sum of Rural A/C	Sum of Urban A/C	Sum of Total A/C	Sum of Total Deposit (Rs. in crore)	Sum of Zero Balance Account	Sum of Rupay card Issued	Sum of Aadhaar seeded
1	Allahabad Bank	1345082	439081	1784163	570.38	36486	1104292	1551412
2	Andhra Bank	5673	17011	22684	5.06	4905	18104	13256
3	Axis Bank Ltd	1416	23816	25232	9.57	6079	22223	17314
4	Bank of Baroda	328060	796244	1124304	265.16	76014	1096847	1009955
5	Bank of India	589368	414960	1004328	259.10	144792	930927	858324
6	Bank of Maharashtra	3025	8626	11651	3.93	1871	6050	7904
7	Canara Bank	331901	97045	428946	119.70	48124	265878	300580
8	Central Bank of India	1009123	202920	1212043	287.75	126979	1136972	919779
9	City Union Bank Ltd	0	81	81	0.03	11	82	34
10	Corporation Bank	28695	25030	53725	23.43	5076	49533	36032
11	Dena Bank	22525	21538	44063	13.92	6327	37328	31075
12	Federal Bank Ltd	2546	1974	4520	2.19	839	3877	2911
13	HDFC Bank Ltd	3770	71938	75708	5.88	23373	75695	19432
14	ICICI Bank Ltd	24611	15084	39695	4.21	18313	39695	29355
15	IDBI Bank Ltd.	15278	14685	29963	8.13	3044	22219	21595
16	Indian Bank	39464	58349	97813	19.37	8902	96412	64773
17	Indian Overseas Bank	80708	133403	214111	55.36	35440	203382	154026
18	IndusInd Bank Ltd	831	16814	17645	1.60	2948	14684	10351
19	Jammu & Kashmir Bank Ltd	0	236	236	0.07	49	239	102
20	Karur Vysya Bank	0	1622	1622	0.25	393	1605	1116
21	Kotak Mahindra Bank Ltd	149	4275	4424	0.37	2882	4408	1226
22	Lakshmi Vilas Bank Ltd	15	19	34	0.01	5	29	19
23	Oriental Bank of Commerce	105786	62206	167992	153.52	14676	148810	121066
24	Punjab & Sind Bank	2301	13731	16032	11.67	81	15081	11275
25	Punjab National Bank	788904	167304	956208	200.36	62651	893676	874637
26	South Indian Bank Ltd	9	334	343	0.11	46	176	226
27	State Bank of India	6978086	4335423	11313509	2780.70	588444	7283935	8829248
28	Syndicate Bank	104099	19672	123771	30.19	19363	74585	100433
29	UCO Bank	1194691	322054	1516745	348.71	309970	671566	1361466
30	Union Bank of India	193089	92035	285124	70.36	30055	145943	237674
31	United Bank of India	8151126	2309692	10460818	5542.93	1648236	8772373	7329523
32	Vijaya Bank	5580	27071	32651	5.31	4861	32515	29986
33	Yes Bank Ltd	2	60	62	0.03	9	62	43
	Grand Total	21355913	9714333	31070246	10799.41	3231244	23169203	23946148

Social Security Schemes:

Performance of these 3 Social Security Schemes viz. Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana (APY) as on 30.06.2018 is furnished below:

Bank Type	PMSBY	PMJJBY	APY	Total
PSB	4594644	1037102	447550	6079296
RRB	468269	89253	32119	589641
Private	139640	58361	42557	240558
Co-op	64854	14589	0	79443
Total	5267407	1199305	522226	6988938

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 30.06.2018 is also annexed :

PMJJBY, PMSBY and APY as on 30.06.2018 of West Bengal					
S No.	Name of the Bank	Total PMJJBY	Total PMSBY	APY	TOTAL
		New Enrolment + Renewal		(since inception)	
1	Allahabad Bank	99202	366294	40442	505938
2	Andhra Bank	5906	44783	2536	53225
3	Bank of Baroda	51556	193526	21529	266611
4	Bank of India	85614	298651	36900	421165
5	Bank of Maharashtra	4496	13132	714	18342
6	Canara Bank	40700	143138	7120	190958
7	Central Bank of India	59192	145315	53727	258234
8	Corporation Bank	11800	33786	2254	47840
9	Dena Bank	7928	41550	1150	50628
10	IDBI	20593	55971	2864	79428
11	Indian Bank	14833	36699	4727	56259
12	Indian Overseas Bank	35643	108503	6534	150680
13	Oriental Bank of Commerce	17755	146517	5922	170194
14	Punjab & Sind Bank	4143	17129	2551	23823
15	Punjab National Bank	68630	330562	24096	423288
16	State Bank of India	203509	1003047	135263	1341819
17	Syndicate Bank	20051	67151	8280	95482
18	Uco Bank	58541	105852	9562	173955
19	Union Bank of India	34576	72859	18799	126234
20	United Bank of India	184562	1320512	60859	1565933
21	Vijaya Bank	7872	49667	1721	59260
	Sub total	1037102	4594644	447550	6079296
22	Axis Bank	8276	27236	26033	61545
23	Federal Bank Ltd	1639	4217	156	6012
24	HDFC Bank	36342	70271	13415	120028
25	ICICI	10845	27905	2783	41533
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	279	16	515
	Sub total	58361	139640	42557	240558
30	BGVB	46541	346980	7205	400726
31	PBGB	12856	69874	7054	89784
32	UBKGB	29856	51415	17860	99131
	Sub total	89253	468269	32119	589641
33	WBSCB	14589	64854	0	79443
	GRAND TOTAL	1199305	5267407	522226	6988938

Claim Position under PMJJBY & PMSBY

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

Claim Position under Insurance Schemes as on 30.06.2018 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	125	98	14	13	256	230	12	14
2	Andhra Bank	3	3	0	0	4	4	0	0
3	Bank of Baroda	91	71	15	5	114	106	3	5
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	54	46	7	1	233	212	19	2
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	81	58	7	16	154	124	18	12
15	Punjab & Sind Bank	16	14	1	1	8	6	1	1
16	State Bank of India	1957	1950	2	5	824	795	10	19
17	Syndicate Bank	32	22	6	4	38	34	4	0
18	Uco Bank	42	24	16	2	104	88	14	2
19	Union Bank of India								
20	United Bank of India	184	148	24	12	512	456	42	14
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	BGVB	84	62	13	9	199	197	1	1
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	3014	2747	179	88	2821	2535	199	87

All the above banks have submitted 3014 claims under PMSBY, out of which claim has been settled for 2747 cases, pending for 179 cases and rejected for 88 cases.

Similarly, all the banks have submitted 2821 claims under PMJJBY, out of which claims have been settled for 2535 cases, pending for 199 cases and rejected for 87 cases.

UNRESOLVED ISSUES RELATED TO DCC / DLRC, IF ANY.

- LDM's must submit the calendar for DCC/DLRC to SLBC.
- DCC & DLRC must necessarily be held as prescribed periodicity with invitation must be sent to Public representatives.
- LDM's must advise all DCO's well in advance for attending the statutory meeting.
- Unauthorised absence from the meeting should brought under the notice of controlling office of respective Bank's of SLBC.
- Proper data base of bank wise/ block wise credit should be maintained.
- Financial literacy campaign related issues are to be regularly discussed in DCC/DLRC meeting.

OTHERS

1) Improvement & Digitization of land records and seamless loan disbursement .

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 more than 90 % 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.

2) Information on Nijashree Housing Scheme and Special Weavers Loan Scheme.

Government of West Bengal has proposed to provide affordable house to the people belonging to Lower Income Group and Middle Income Group and has decided to introduce a new Housing Scheme namely "NIJASHREE".

A meeting with the major Banks was held by Housing Department on 10.08.2018 where the salient features was discussed to make the scheme compatible to banking norms and confirmation by the Banks for tie up arrangement towards credit linkage.

The salient feature of the scheme is that Credit Linked Subsidy Scheme at par with PMAY scheme will be available to the beneficiaries.

It is expected that the scheme will be ratified by the authorities shortly and it is expected to be a game changer in enabling the LIG /MIG population to access affordable housing at very competitive rates.

Fianancial Assistance to the Handloom Weavers under a Model Scheme

To give an impetus to the handloom sector GoWB has proposed to introduce a new scheme which will be extension of existing Tanti Sathi Scheme with added features.

- The proposed Scheme envisages to provide 4% additional interest subvention over and above the existing maximum of 7 % interest subvention on working capital loan to handloom weavers.
- All weavers registered with GoWB in the age group pf 18-60 years having identity card issued by competent authorities will be targeted.
- Credit facility in the form of Cash Credit will be provided according to the items of production & marketing, operating cycle,subject to annual review with a maximum ceiling limit of Rs.5.00 lacs.
- Loans will be compulsorily covered under Credit Guarantee scheme of CGTSME and no collaterals will be required.
- ROI will be linked to MCLR of respective banks subject to upper ceiling fixed at 13%.
- Emphasis will be deployment of credit on cluster basis

3) Export scenario and augmentation of Export Credit

In terms of the advice of the Hon'ble Finance minister during the last 141st SLBC meeting on 19-06-2018 , one Sub-Committee on Export Credit has been formed by SLBC with the object to promoting the export credit in the State. The 1st meeting of the Sub-Committee was held on 03-09-2018 . In addition to the major banks operating in the State, executives of Exim Bank , Export Credit Guarantee Corporation , Engineering Export Promotion Council participated in the meeting .

During the discussion it was gathered that data related to export credit particularly in case of manufacturing enterprises are not properly classified in the system leading to under-reporting . It is advised that the member banks of SLBC should undertake the exercise of segregation of export credit and report both fund & non-fund segment for arriving at the correct position.

SLBC has given thrust on proper reporting of Export Credit by the banks and the disbursement position for the June,18 quarter has shown a marked improvement with deployment of Rs.479 crore . It was opined that with improved reporting the position will further improve and it will be in conformity with the average turnover of Rs.63000 crore in this segment.

It was also suggested that SLBC would make provision for reporting Turnover position which will also be an indicator of the growth witnessed in this segment.

It has also been decided that the SLBC would advise the member banks for accessing the offices/portals of various intermediaries/agencies for accessing reliable data base of clients/markets and take professional counsel/guidance for hedging/guarantee coverage for both pre & post shipment credit to mitigate the risks.

Finally, it has been decided that SLBC/RBI will organize a workshop-cum-sensitization program with support from EEPC, ECGC, EXIM Bank and Industry representatives which will surely result in the desired growth in export credit.

4) Timely submission of statements / data to SLBC by LDMs / Banks.

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

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

Sl. No.	Name of the Bank	June 2016	June 2017	March 2018	June 2018
1	Allahabad bank	26.07.2016	04.08.2017	14.05.2018	04.08.2018
2	Andhra Bank	06.08.2016	27.07.2017	15.05.2018	18.08.2018
3	Bank of Baroda	26.08.2016	08.08.2017	18.05.2018	09.08.2018
4	Bank of India	25.07.2016	26.07.2017	03.05.2018	18.08.2018
5	Bank of Maharashtra	15.07.2016	25.07.2017	08.05.2018	13.08.2018
6	Canara Bank	28.07.2016	29.07.2017	11.05.2018	14.08.2018
7	Central Bank of India	02.08.2016	18.07.2017	18.04.2018	09.08.2018
8	Corporation Bank	01.08.2016	11.07.2017	17.04.2018	13.07.2018
9	Dena Bank	19.07.2016	21.07.2017	17.04.2018	09.07.2018
10	Indian Bank	03.08.2016	08.08.2017	06.06.2018	18.08.2018
11	Indian Overseas Bank	11.08.2016	11.08.2017	05.06.2018	20.08.2018
12	Oriental Bank of Commerce	16.07.2016	10.08.2017	28.05.2018	03.08.2018
13	Punjab National Bank	03.08.2016	03.08.2017	04.05.2018	20.07.2018
14	Punjab & Sind bank	28.07.2016	25.07.2017	04.05.2018	21.08.2018
15	Syndicate Bank	27.07.2016	25.07.2017	02.05.2018	23.07.2018
16	State Bank of India	08.08.2016	08.08.2017	04.06.2018	17.08.2018
17	Union Bank of India	04.08.2016	04.08.2017	27.04.2018	-
18	United Bank of India	28.07.2016	27.07.2017	27.04.2018	26.07.2018
19	UCO Bank	17.08.2016	01.08.2017	14.05.2018	24.08.2018
20	Vijaya Bank	30.07.2016	28.07.2017	26.04.2018	06.08.2018
21	BGVB	30.07.2016	29.07.2017	20.04.2018	09.08.2018
22	PBGB	29.07.2016	19.07.2017	20.04.2018	23.07.2018
23	UBKGB	04.08.2016	25.07.2017	08.05.2018	18.08.2018
24	HDFC Bank	16.07.2016	19.07.2017	21.04.2018	14.07.2018

25	AXIS Bank	10.07.2016	15.07.2017	18.04.2018	13.07.2018
26	ICICI Bank	22.07.2016	21.07.2017	20.04.2018	25.07.2018
27	Yes Bank	-	21.07.2017	26.04.2018	24.07.2018
28	Bandhan Bank	25.07.2016	14.07.2017	03.05.2018	18.07.2018
29	Indusind Bank	27.07.2016	11.08.2017	25.04.2018	09.08.2018
30	Federal Bank	28.07.2016	14.08.2017	27.04.2018	17.08.2018
31	Ratnakar Bank Ltd.	15.07.2016	17.07.2017	17.04.2018	24.08.2018
32	South Indian Bank	-	08.08.2017	19.04.2018	18.07.2018
33	WB St. Co-o p Bank	03.08.2016	14.08.2017	05.06.2018	21.08.2018
34	WBSCARDB	01.08.2016	25.07.2017	19.05.2018	18.08.2018
35	SIDBI	25.07.2016	11.07.2017	-	-
36	IDBI Bank	30.07.2016	24.07.2017	17.04.2018	23.07.2018
37	WBFC	-	-	25.04.2018	-
38	Ujjivan Small Finance Bank	-	-	-	18.08.2018
39	Utkarsh Small Finance Bank	-	-	-	18.08.2018
40	Tamilnad Mercantile Bank	-	-	-	29.08.2018
41	Jana Small finance Bank	-	-	-	29.08.2018

Progress Report on Miscellaneous Agenda:

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

(Amt. Rs. in crore)

Parameters	June 2017	March 2018	June 2018	Variation over June 17	
				Amt.	%
Deposit	665188	710512	714841	49653	7.46
Advance	434972	464580	457320	22348	5.13
CD Ratio	65	65	64	-	1
Investments	84755	81947	131294	46359	54.70
(C+I)D Ratio	78	77	82	-	4
Priority Sector Credit (PRISEC)	155609	168373	159550	3941	2.53
% to ANBC	38	40	37	-	-1
Sectoral deployment of PRISEC					
Agriculture	43932	47439	44412	480	1.09
% to ANBC *	11	11	10	---	-1
MSME	81028	87275	83217	2189	2.70
% to ANBC	20	21	19	---	-1
OPS	30649	33659	31921	1272	4.15
% to ANBC	8	8	7	----	-1
Major Sub-Sectors of PRISEC					
i) Weaker section	43843	58918	47036	3193	7.28
% to ANBC	11	14	11	---	-
ii) SC/ST	15685	17517	16823	1138	7.26
% to ANBC	4	4	4	----	-
iii) Women Entrepreneur	32360	39357	35351	2991	9.24
% to ANBC	8	9	8	----	-
iv) Minority Community	26391	31323	33741	7350	27.85
% to Prisec Advance	17	19	21	----	4

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. 4,34,972.00 crore.

West Bengal											
Bank-Wise and Population Group wise Branch Network and											
Deposits as on June 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	274	82	100	87	543	1191307.74	644026.57	1480783.40	1578033.53	4894151.24
2	Andhra Bank	11	8	33	20	72	27877.40	20077.47	196085.90	368840.90	612881.67
3	Bank of Baroda	37	48	58	71	214	148700.00	257600.00	811900.00	1055500.00	2273700.00
4	Bank of India	169	69	72	67	377	770172.00	519996.00	915434.00	912839.00	3118441.00
5	Bank of Maharashtra	4	3	9	19	35	3562.00	4576.00	39305.00	161789.00	209232.00
6	Canara Bank	129	61	56	55	301	159898.21	124845.46	346270.00	730306.33	1361320.00
7	Central Bank of India	144	67	66	61	338	424440.32	439841.83	728189.51	590871.63	2183343.29
8	Corporation Bank	10	13	12	22	57	22088.74	40498.58	100244.06	483344.07	646175.45
9	Dena Bank	8	9	16	25	58	14896.00	35327.00	70708.00	165289.00	286220.00
10	Indian Bank	12	11	31	33	87	39802.12	48427.79	263380.70	527246.73	878857.34
11	Indian Overseas Bank	32	24	50	58	164	88408.00	67603.00	508377.00	639917.00	1304305.00
12	Oriental Bank of Commerce	22	23	36	27	108	61900.00	59400.00	319600.00	344300.00	785200.00
13	Punjab National Bank	140	23	54	61	278	728027.20	188937.00	806766.08	966570.00	2690300.28
14	Punjab & Sind Bank	4	4	11	20	39	9548.00	4448.00	33125.00	217137.00	264258.00
15	Syndicate Bank	44	33	29	34	140	32159.00	89335.00	244162.00	421947.00	787603.00
16	State Bank of India	583	213	229	263	1288	3811249.00	3266161.00	4661114.00	6581683.00	18320207.00
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	433	140	143	138	854	1650230.51	980507.70	2094001.20	2103427.64	6828167.05
19	UCO Bank	161	70	73	85	389	527113.00	650471.00	1026219.00	1340997.00	3544800.00
20	Vijaya Bank	4	3	22	27	56	13223.00	11835.00	116527.00	313218.00	454803.00
21	IDBI Bank	21	23	31	24	99	76637.41	148105.05	471683.89	959235.55	1655661.90
A	Sub.Total	2296	966	1183	1239	5684	9980462.65	7738808.45	15578940.74	21559705.38	54857917.22
PRIVATE SECTOR BANKS											
22	HDFC Bank	24	34	60	70	188	55066.57	140583.81	759810.82	2233265.41	3188726.61
23	AXIS Bank Ltd. (UTI)	27	88	76	71	262	119479.89	479631.23	1238821.65	1323817.31	3161750.08
24	ICICI Bank	20	42	81	91	234	229568.12	482093.06	929750.90	1044534.96	2685947.04
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	4127.45	1729.94	18312.90	270110.83	294281.12
27	Indusind Bank	4	20	15	21	60	2721.48	28384.36	41207.35	314992.38	387305.57
28	Bandhan Bank	171	76	72	36	355	239339.00	184943.00	560260.00	385462.00	1370004.00
29	Ratnakar Bank Ltd.	0	2	2	5	9	0.00	630.00	2985.00	204126.00	207741.00
30	South Indian Bank	1	0	6	11	18	1428.00	0.00	6757.00	88873.00	97058.00
31	Tamilnad Mercantile Bank				1	1	0.00	0.00	0.00	66096.00	66096.00
32	Utkarsh Small Finance Bank				1	1	0.00	0.00	0.00	2091.00	2091.00
33	Ujjivan Small Finance Bank	10	11	22	13	56	295.24	1241.96	4121.07	2559.35	8217.62
34	Yes Bank	0	1	11	14	26	0.00	1289.00	64385.95	545454.58	611129.53
35	IDFC	0	0	0	1	1	0.00	0.00	0.00	24009.43	24009.43
36	Jana Small Finance Bank	1	17	20	10	48		220.00	631.00	1228.00	2079.00
B	Sub.Total	265	296	370	375	1306	654427.20	1321730.59	3627917.76	6646736.99	12250812.54
(A+B)	Total	2561	1262	1553	1614	6990	10634889.85	9060539.04	19206858.5	28206442.37	67108729.76
REGIONAL RURAL BANKS											
37	BGVV (UBI)	496	68	23	0	587	861124.05	340258.62	258958.73	0.00	1460341.40
38	PBGB (UCO)	204	16	7	3	230	401210.00	57820.00	18120.00	8373.00	485523.00
39	UBKGB	88	47	7	0	142	117338.25	138536.07	29901.62	0.00	285775.94
C	RRBs Total	788	131	37	3	959	1379672.30	536614.69	306980.35	8373.00	2231640.34
D	W.B. St. Co-op.Bk	190	57	84	16	347	993635.67	188751.25	507999.75	432960.26	2123346.93
E	WBSCARD Bank Ltd.	109				109	20389.00	0.00	0.00	0.00	20389.00
Grand Total (A+B+C+D+E)		3648	1450	1674	1633	8405	13028586.82	9785904.98	20021838.60	28647775.63	71484106.03

Bank-wise and Population Group-wise Advances and CD Ratio											
Advances as on June 2018											
(Amt.in Rs. Lac)											
SL NO	BANKS	ADVANCES					CREDIT - DEPOSIT RATIO (%)				
		Rural	Semi-urban	Urban	Metro-politan	TOTAL	Rural	Semi-urban	Urban	Metrop-olitan	TOTAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
PUBLIC SECTOR BANKS											
1	Allahabad Bank	245538.25	144138.24	413292.84	1547202.09	2350171.42	20.61	22.38	27.91	98.05	48.02
2	Andhra Bank	3442.58	3928.70	40862.40	431541.70	479775.38	12.35	19.57	20.84	117.00	78.28
3	Bank of Baroda	34200.00	61800.00	215700.00	1020000.00	1331700.00	23.00	23.99	26.57	96.64	58.57
4	Bank of India	179471.00	95076.00	155381.00	1020803.00	1450731.00	23.30	18.28	16.97	111.83	46.52
5	Bank of Maharashtra	1033.00	1760.00	8865.00	177955.00	189613.00	29.00	38.46	22.55	109.99	90.62
6	Canara Bank	64393.95	38686.00	129333.00	548427.05	780840.00	40.27	30.99	37.35	75.10	57.36
7	Central Bank of India	137882.44	79400.02	263938.91	436098.52	917319.89	32.49	18.05	36.25	73.81	42.01
8	Corporation Bank	6835.75	8239.10	16676.64	520475.47	552226.96	30.95	20.34	16.64	107.68	85.46
9	Dena Bank	2558.00	6259.00	12081.00	278721.00	299619.00	17.17	17.72	17.09	168.63	104.68
10	Indian Bank	8073.64	8895.20	29109.85	294673.12	340751.81	20.28	18.37	11.05	55.89	38.77
11	Indian Overseas Bank	16712.44	11645.94	120786.50	573153.20	722298.08	18.90	17.23	23.76	89.57	55.38
12	Oriental Bank of Commerce	25300.00	22300.00	144300.00	675600.00	867500.00	40.87	37.54	45.15	196.22	110.48
13	Punjab National Bank	539715.26	144976.15	449292.37	528717.00	1662700.78	74.13	76.73	55.69	54.70	61.80
14	Punjab & Sind Bank	1859.00	1054.00	12579.00	324430.00	339922.00	19.47	23.70	37.97	149.41	128.63
15	Syndicate Bank	22625.00	127510.00	166973.00	387425.00	704533.00	70.35	142.73	68.39	91.82	89.45
16	State Bank of India	737802.00	594525.00	1096599.00	4906477.00	7335403.00	19.36	18.20	23.53	74.55	40.04
17	Union Bank of India	46137.00	91579.00	101840.69	853342.00	1092898.69	25.74	66.95	29.51	77.77	62.16
18	United Bank of India	919320.12	393002.63	510640.26	1764820.32	3587783.33	55.71	40.08	24.39	83.90	52.54
19	UCO Bank	95614.00	87961.00	198334.00	964587.00	1346496.00	18.14	13.52	19.33	71.93	37.99
20	Vijaya Bank	3275.00	2932.00	21084.00	430399.00	457690.00	24.77	24.77	18.09	137.41	100.63
21	IDBI Bank	29111.31	33416.66	161625.86	469140.64	693294.47	37.99	22.56	34.27	48.91	41.87
A	Sub.Total	3120899.74	1959084.64	4269295.32	18153988.11	27503267.81	31.27	25.32	27.40	84.20	50.14
PRIVATE SECTOR BANKS											
22	HDFC Bank	55288.77	167789.97	398372.44	1603276.14	2224727.32	100.40	119.35	52.43	71.79	69.77
23	AXIS Bank Ltd.(UTI)	8026.56	87745.94	280776.37	1621667.82	1998216.69	6.72	18.29	22.66	122.50	63.20
24	ICICI Bank	197542.56	414839.37	800047.36	898818.64	2311247.93	86.05	86.05	86.05	86.05	86.05
25	Kotak Mahindra Bank Ltd	5216.36	53.44	70.74	130690.54	136031.08	217.22	5.43	8.09	93.27	94.22
26	Federal Bank	4537.71	4602.95	7692.96	212361.12	229194.74	109.94	266.08	42.01	78.62	77.88
27	Indusind Bank	8523.11	63229.54	121167.05	654300.38	847220.08	313.18	222.76	294.04	207.72	218.75
28	SIDBI	0.00	0.00	0.00	60521.23	60521.23	0.00	0.00	0.00	0.00	0.00
29	Ratnakar Bank Ltd.	0.00	2730.00	7203.00	685165.00	695098.00	0.00	433.33	241.31	335.66	334.60
30	South Indian Bank	752.00	0.00	10111.00	183138.00	194001.00	52.66	0.00	149.64	206.07	199.88
31	Tamilnad Mercantile Bank	0.00	0.00	0.00	13724.17	13724.17	0.00	0.00	0.00	20.76	20.76
32	Yes Bank	0.00	105.56	9040.93	626314.08	635460.57	0.00	8.19	14.04	114.82	103.98
33	Bandhan Bank	661096.00	364916.00	333687.00	74452.00	1434151.00	276.22	197.31	59.56	19.32	104.68
34	Utkarsh Small Finance Bank	0.00	0.00	0.00	3846.96	3846.96	0.00	0.00	0.00	183.98	183.98
35	Ujivan Small Finance Bank	9023.49	28793.84	49960.07	16560.36	104337.76	0.00	0.00	0.00	647.05	1269.68
36	IDFC	0.00	0.00	0.00	105237.48	105237.48				438.32	438.32
37	Jana Small Finance Bank	1889.00	6846.00	24526.00	11600.00	44861.00	0.00	3111.82	3886.85	944.63	2157.82
B	Sub.Total	951895.56	1141652.61	2042654.92	6901673.92	11037877.01	145.45	86.38	56.30	103.84	90.10
(A+B)	Total	4072795.30	3100737.25	6311950.24	25055662.03	38541144.82	38.30	34.22	32.86	88.83	57.43
REGIONAL RURAL BANKS											
38	BGVB (UBI)	439234.99	71247.88	62058.20	0.00	572541.07	51.01	20.94	23.96	0.00	39.21
39	PBGB (UCO)	207698.00	22741.00	7300.00	2047.00	239786.00	51.77	39.33	40.29	24.45	49.39
40	UBKGB	91429.59	46366.74	6666.88	0.00	144463.21	77.92	33.47	22.30	0.00	50.55
C	RRBs Total	738362.58	140355.62	76025.08	2047.00	956790.28	53.52	26.16	24.77	24.45	42.87
D	W.B. St. Co-op.Bk	597590.45	129023.58	246826.3	366916.99	1340357.32	60.14	68.36	48.59	84.75	63.12
E	WBSCARD Bank Ltd.	109838.00				109838.00	538.71	0.00	0.00	0.00	538.71
Grand Total (A+B+C+D+E)		5518586.33	3370116.45	6634801.62	25424626.02	40948130.42	42.36	34.44	33.14	88.75	57.28
Amount sanctioned from outside State but fund utilised in the State of West Bengal						3912412.00					
RIDF Support						871412.30					
Total Advances in the State						45731954.72					63.97

Position of ATMs in West Bengal as on 30.06.2018

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	44	33	29	34	140
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	351	228	239	137	955
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	2107	1729	2412	2089	8337
PRIVATE SECTOR BANKS						
22	AXIS Bank	325	275	318	297	1215
23	ICICI Bank	58	83	202	250	593
24	HDFC Bank	17	63	168	202	450
25	Kotak Mahindra Bank	2	1	2	20	25
26	Federal Bank	1	3	4	17	25
27	Indusind Bank	5	29	17	76	127
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	Utkarsh Small Finance Bank				1	1
33	Yes Bank	0	2	18	25	45
34	Tamilnad Merchantile Bank				1	1
35	Jana Small Finance Bank			3	5	8
B.	Private Sector Banks	411	479	819	953	2662
36	WB State Coop. Bank	61	16	32	2	111
GRAND TOTAL		2579	2224	3263	3044	11110

Disbursement under Education Loan, Housing 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 2016, March 2017, March and June 2018 is annexed for review by the House. The summary position is as under:

(Amount Rs in crore)

Balance outstanding as on 31.03.2016	Balance outstanding as on 31.03.2017	Balance outstanding as on 31.03.2018	Balance outstanding as on 30.06.2018
2017.98	2281.92	2407.36	2361.40

During the period from 01.04.2018 to 30.06.2018, all the Banks disbursed Rs. 129.76 crore against 3972 cases.

2. Housing Loan:

The Bank wise break up of disbursement during the period from 01.04.2018 to 30.06.2018 and outstanding balance at the end of June 2018 is annexed. All Banks have collectively disbursed Rs. 2133.49 crore against 22407 accounts during the period April to June 2018.

3. General Credit Card (GCC):

9750 GCCs have been issued during the period from 01.04.2018 to 30.06.2018 in the State of West Bengal.

Bank wise progress reports are annexed.

Disbursement Position of Banks from 01.04.2018-30.06.2018 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	707	550.59
2	Andhra Bank	14	10.68
3	Bank of Baroda	369	727.11
4	Bank of India	101	172.56
5	Bank of Maharashtra	14	24.26
6	Canara Bank	116	141.68
7	Central Bank of India	490	1101.93
8	Corporation Bank	6	9.94
9	Dena Bank	8	6.88
10	Indian Bank	26	12.06
11	Indian Overseas Bank	21	41.28
12	Oriental Bank of Commerce	97	252.75
13	Punjab National Bank	127	258.16
14	Punjab & Sind Bank	6	10.26
15	Syndicate Bank	205	219.00
16	State Bank of India	662	7543.02
17	Union Bank of India	62	214.16
18	United Bank of India	362	469.00
19	UCO Bank	200	152.06
20	Vijaya Bank	21	83.25
21	IDBI Bank	18	20.85
A	Total	3632	12021.48
PRIVATE SECTOR BANKS			
22	HDFC Bank	83	142.95
23	AXIS Bank (UTI)	184	711.75
24	ICICI Bank	26	20.68
25	Federal Bank	5	4.28
26	Bandhan Bank	0	0.00
27	South Indian Bank	6	10.66
28	Ratnakar Bank Ltd.	8	4.01
29	Yes Bank	1	3.00
30	Indusind Bank	4	6.95
B	Total	317	904.28
(A+B)	Total of Comm.Bks.	3949	12925.76
REGIONAL RURAL BANKS			
31	BGVB (UBI)	6	15.04
32	PBGB (UCO)	6	11.00
33	UBKGB	7	3.11
C	RRBs Total	19	29.15
D	WBSCARD Bank Ltd.		
E	W.B. St. Co-op.Bk	4	21.52
Grand Total (A+B+C+D+E)		3972	12976.43

Outstanding Position of Banks under Education Loan as on 30.06.2018			
(Rs.in lac)			
SL. No	Banks	Education	
		No. of A/c	Amount
(1)	(2)	(3)	(4)
PUBLIC SECTOR BANKS			
1	Allahabad Bank	8106	17980.95
2	Andhra Bank	588	1594.26
3	Bank of Baroda	2254	10297.24
4	Bank of India	6449	21864.05
5	Bank of Maharashtra	336	870.16
6	Canara Bank	3684	13245.60
7	Central Bank of India	4411	12705.69
8	Corporation Bank	429	1128.12
9	Dena Bank	353	1891.25
10	Indian Bank	664	1189.69
11	Indian Overseas Bank	1342	3324.06
12	Oriental Bank of Commerce	1785	4391.11
13	Punjab National Bank	6890	18245.06
14	Punjab & Sind Bank	362	915.26
15	Syndicate Bank	1184	4592.26
16	State Bank of India	19586	69902.00
17	Union Bank of India	2184	11574.06
18	United Bank of India	6091	14149.00
19	UCO Bank	4285	12249.00
20	Vijaya Bank	674	1784.25
21	IDBI Bank	842	2141.06
A	Total	72499	226034.13
PRIVATE SECTOR BANKS			
22	HDFC Bank	942	3301.85
23	AXIS Bank (UTI)	604	2384.11
24	ICICI Bank	584	981.26
25	Federal Bank	138	247.98
26	Bandhan Bank	0	0.00
27	South Indian Bank	29	56.68
28	Ratnakar Bank Ltd.	418	122.06
29	Yes Bank	2	7.00
30	Indusind Bank	110	192.89
B	Total	2827	7293.83
(A+B)	Total of Comm.Bks.	75326	233327.96
REGIONAL RURAL BANKS			
31	BGVB (UBI)	574	1078.80
32	PBGB (UCO)	427	710.54
33	UBKGB	314	562.24
C	RRBs Total	1315	2351.58
D	WBSCARD Bank Ltd.		
E	W.B. St. Co-op.Bk	198	460.52
Grand Total (A+B+C+D+E)		76839	236140.06

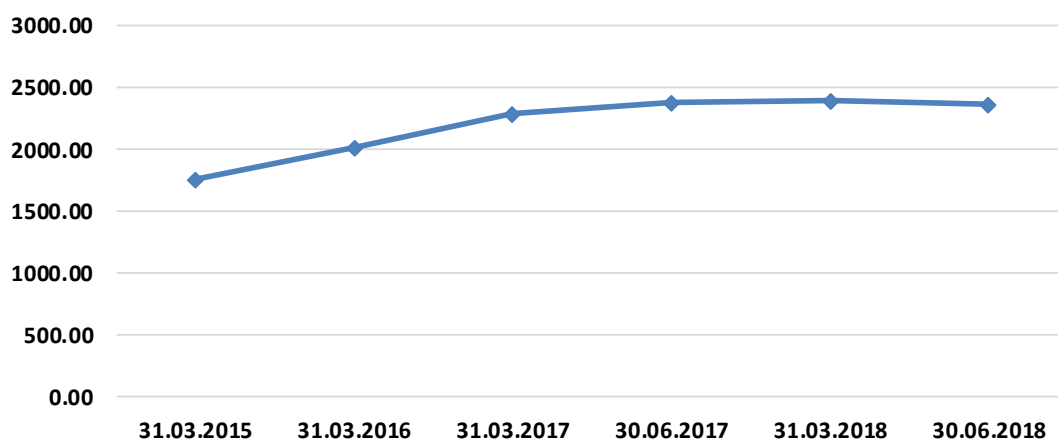
Outstanding Performance under Education Loan

(Amount Rs. in crore)

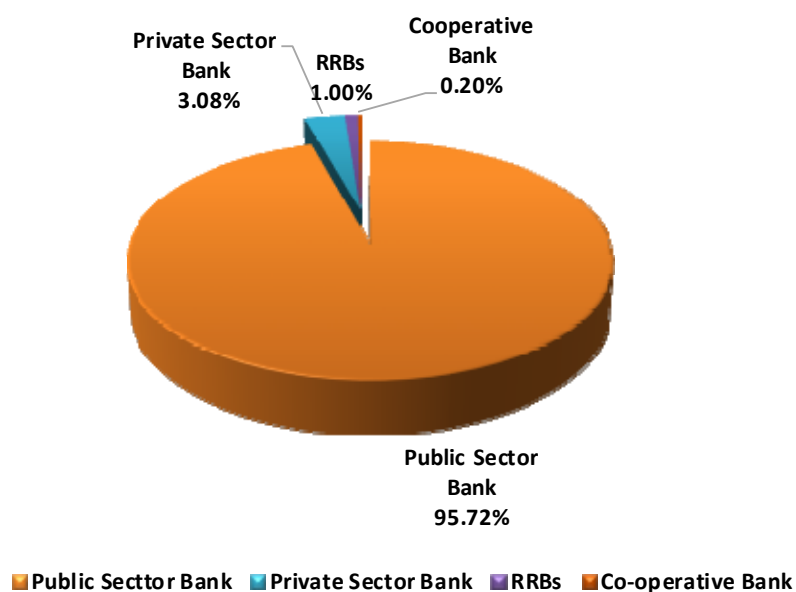
31.03.2015	31.03.2016	31.03.2017	30.06.2017	31.03.2018	30.06.2018
1758.28	2017.98	2281.92	2375.85	2396.00	2361.00

Education Loan outstanding

Rs. in crore



% Share in Education Loan outstanding as on 30.06.2018



(Rs. in crore)

Banking Group	Outstanding Education Loan	
	A/cs	Amount
Public Sector Bank	72499	2260.34
Private Sector Bank	2827	72.94
RRBs	1315	23.52
Co-operative Bank	198	4.61
State Total	76839	2361.41

Disbursement Position of Banks from 01.04.2018-30.06.2018 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	1733	12146.77
2	Andhra Bank	44	368.15
3	Bank of Baroda	1574	14090.00
4	Bank of India	1142	10129.00
5	Bank of Maharashtra	21	94.56
6	Canara Bank	624	3057.18
7	Central Bank of India	1302	6150.75
8	Corporation Bank	48	604.94
9	Dena Bank	12	120.15
10	Indian Bank	114	724.16
11	Indian Overseas Bank	126	202.29
12	Oriental Bank of Commerce	162	2824.75
13	Punjab National Bank	693	5480.01
14	Punjab & Sind Bank	30	124.05
15	Syndicate Bank	165	3457.01
16	State Bank of India	5642	100759.00
17	Union Bank of India	115	815.27
18	United Bank of India	2451	19857.16
19	UCO Bank	704	2998
20	Vijaya Bank	105	1042.58
21	IDBI Bank	856	7247.16
A	Total	17663	192292.94
PRIVATE SECTOR BANKS			
22	HDFC Bank	2355	2264.39
23	AXIS Bank (UTI)	701	2066.51
24	ICICI Bank	481	4477.16
25	Federal Bank	26	620.28
26	Bandhan Bank	144	547.10
27	South Indian Bank	14	40.56
28	Ratnakar Bank Ltd.	28	118.57
29	Yes Bank	27	418.11
30	Indusind Bank	8	30.26
B	Total	3784	10582.94
(A+B)	Total of Comm.Bks.	21447	202875.88
REGIONAL RURAL BANKS			
31	BGVB (UBI)	142	1239.30
32	PBGB (UCO)	45	307.01
33	UBKGB	84	403.06
C	RRBs Total	271	1949.37
D	WBSCARD Bank Ltd.	0	0
E	W.B. St. Co-op.Bk	689	8523.91
Grand Total (A+B+C+D+E)		22407	213349.16

West Bengal			
Outstanding Position of Housing Loan as on 30.06.2018			
(Rs.in lac)			
SL. No	Banks	Outstanding Balance	
		No.	Amount
PUBLIC SECTOR BANKS			
1	Allahabad Bank	20022	177014.55
2	Andhra Bank	1626	8502.24
3	Bank of Baroda	12968	122522.40
4	Bank of India	15776	104107.05
5	Bank of Maharashtra	1142	8575.16
6	Canara Bank	7485	56826.24
7	Central Bank of India	11937	91644.20
8	Corporation Bank	3456	32577.62
9	Dena Bank	914	6720.16
10	Indian Bank	2954	18452.02
11	Indian Overseas Bank	2957	23415.47
12	Oreintal Bank of Commerce	4572	41814.02
13	Punjab National Bank	12954	57652.11
14	Punjab & Sind Bank	1980	16540.26
15	Syndicate Bank	2825	46246.26
16	State Bank of India	146362	1391472.02
17	Union Bank of India	7843	71954.02
18	United Bank of India	46785	352415.28
19	UCO Bank	14852	96741.05
20	Vijaya Bank	4123	5486.87
21	IDBI Bank	20562	164468.52
A	Total	344095	2895147.52
PRIVATE SECTOR BANKS			
22	HDFC Bank	18752	60856.02
23	AXIS Bank (UTI)	8745	54526.26
24	ICICI Bank	20415	477823.29
25	IDBI Bank		
26	Federal Bank	775	10245.54
27	Ratnakar Bank Ltd.	1506	1296.04
28	South Indian Bank	178	2784.26
29	Bandhan Bank	1509	2974.00
30	Yes Bank	340	1694.51
B	Total	52220	612199.92
(A+B)	Total of Comm.Bks.	396315	3507347.44
REGIONAL RURAL BANKS			
31	BGVV (UBI)	17261	65466.26
32	PBGB (UCO)	3878	16583.48
33	UBKGB	2373	9645.02
C	RRBs Total	23512	91694.76
D	WBSCARD Bank Ltd.		
E	W.B. St. Co-op.Bk	4652	66189.56
Grand Total (A+B+C+D+E)		424479	3665231.76

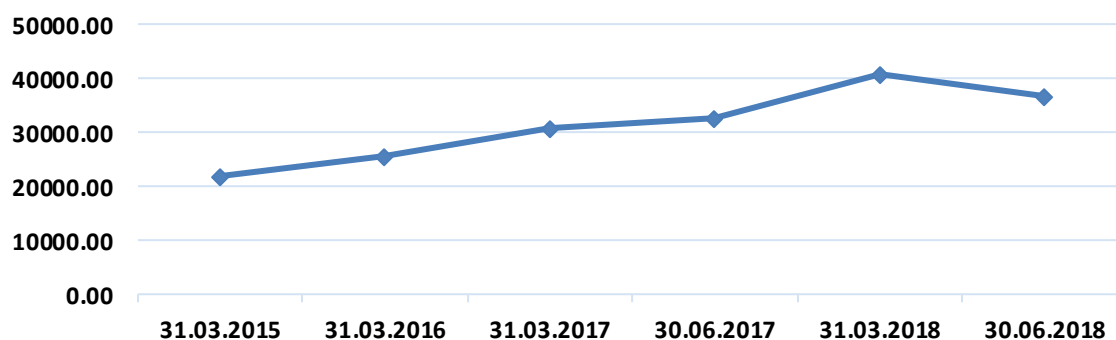
Outstanding Performance under Housing Loan

(Amount Rs. in crore)

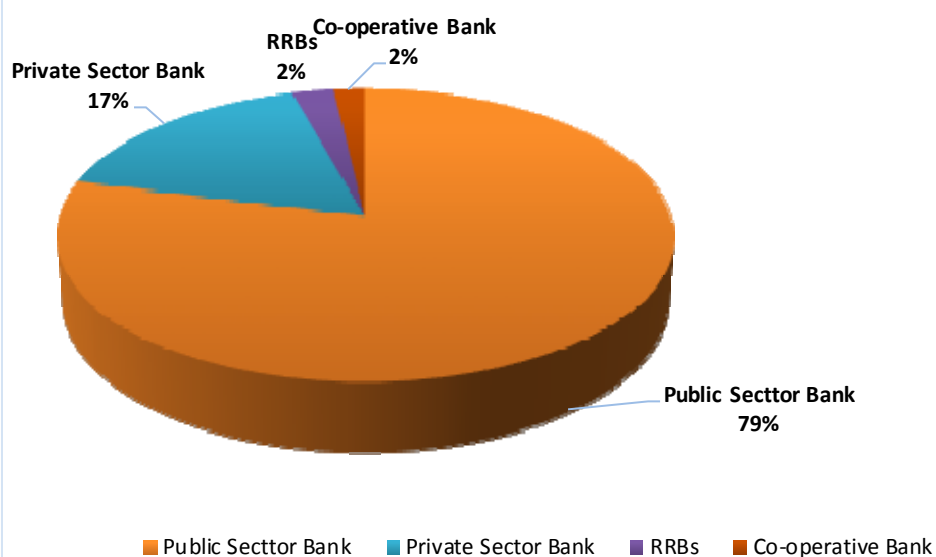
31.03.2015	31.03.2016	31.03.2017	30.06.2017	31.03.2018	30.06.2018
21925.23	25485.36	30960.61	32733.05	40804.00	36652.00

Housing Loan Outstanding

Rs. in crore



% Share in Housing Loan outstanding as on 30.06.2018



(Rs. in crore)

Banking Group	Outstanding Housing Loan	
	A/cs	Amount
Public Sector Bank	344095	28951.48
Private Sector Bank	52220	6121.99
RRBs	23512	916.95
Co-operative Bank	4652	661.90
State Total	424479	36652.32

General Credit Card (GCC) 2018-19			
(Position from 01.04.2018- 30.06.2018)			
(Rs.in lac)			
SI	Bank	Issued	
No		No	Amount
PUBLIC SECTOR BANKS			
1	Allahabad Bank	1105	295.95
2	Andhra Bank	20	10.26
3	Bank of Baroda	96	74.16
4	Bank of India	350	350.26
5	Bank of Maharashtra		
6	Canara Bank		
7	Central Bank of India	60	18.25
8	Corporation Bank	32	24.11
9	Dena Bank	10	11.26
10	Indian Bank		
11	Indian Overseas Bank	8	7.59
12	Oriental Bank of Commerce	0	0.00
13	Punjab National Bank	69	221.70
14	Punjab & Sind Bank		
15	Syndicate Bank	522	247.00
16	State Bank of India	4856	2785.26
17	Union Bank of India	0	0.00
18	United Bank of India	895	1042.56
19	UCO Bank	421	320.00
20	Vijaya Bank		
21	IDBI Bank Ltd.	50	83.82
A	Total	8494	5492.18
PRIVATE SECTOR BANKS			
22	HDFC Bank	802	375.28
23	AXIS Bank (UTI)	0	0.00
24	ICICI Bank	0	0
B	Total	802	375.28
(A+B)	Total of Comm.Bks.	9296	5867.46
REGIONAL RURAL BANKS			
25	BGVB (UBI)	258	256.27
26	PBGB (UCO)	185	405.26
27	UBKGB	11	2.75
C	RRBs Total	454	664.28
D	W.B. St. Co-op.Bk	0	0.00
E	WBSCARD Bank Ltd.		
Grand Total (A+B+C+D+E)		9750	6531.74

JOINT LIABILITY GROUPS

Against the target of 80,000 JLG financing (fixed by NABARD) in West Bengal, 7505 no. of JLGs have been promoted and credit linked during the quarter April to June 2018 by the all the member banks amounting to Rs. 3311.01 lac.

Bank wise and District wise performance under JLGs financing as on 30.06.2018 is furnished in the Annexure.

Statement for the progress Report of JLG (Joint Liability Groups) of Farmers for the quarter ended June 2018						
West Bengal						
S No.	Name of Bank	Bank wise Target of JLGs for 2018-19	No. of JLGs credit linked during the quarter June 2018		Cummulative No. of JLGs credit linked upto 30.06.2018	Cummulative Loan disbursed upto 30.06.2018 (Amount Rs. in lac)
			No.	Amount (Rs. In lac)		
1	Allahabad Bank	4500	564	220.88	4620	2518.26
2	Andhra Bank	80	0	0.00	0	0.00
3	Bank of Baroda	1000	32	14.06	1256	1024.01
4	Bank Of India	3000	256	58.64	4321	860.34
5	Bank of Maharastra	80	8	4.12	16	36.85
6	Canara Bank	1200	27	13.65	678	956.24
7	Central Bank of India	3000	142	78.56	1485	852.20
8	Corporation Bank	100	8	4.12	26	14.01
9	Dena Bank	80	0	0.00	0	0.00
10	IDBI Bank	450	6	4.16	28	30.28
11	Indian Bank	350	8	3.85	41	35.84
12	Indian Overseas Bank	550	22	12.85	841	654.02
13	Oriental Bank of Commerce	550	16	14.94	92	105.56
14	Punjab & Sind Bank	50	0	0.00	0	0.00
15	Punjab National Bank	2000	24	16.18	8715	5648.26
16	State Bank of India	10000	2384	1054.26	18952	12562.32
17	Syndicate Bank	800	14	8.56	89	58.85
18	Uco Bank	3500	255	50.68	3462	2478.26
19	Union Bank of India	1000	70	70.41	90	570.46
20	United Bank of India	8000	2542	856.26	15870	10648.76
21	Vijaya Bank	50	0	0.00	0	0.00
22	HDFC	200	0	0.00	7397	9714.10
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	6378	2486.18	67979	48768.62
25	BGVB	8060	367	117.26	12452	10452.02
26	PBGB	3500	138	84.95	9526	8263.15
27	UBKGB	2500	84	54.26	8456	6854.11
	Sub Total of RRBs	14060	589	256.47	30434	25569.28
28	W.B St.Co-op Bank	25000	538	568.36	8954	6874.05
	Sub Total of Co-op. Bank	25000	538	568.36	8954	6874.05
	GRAND TOTAL	80000	7505	3311.01	107367	81211.95

Progress of Credit-Linked Self-Employment Programme (SEP) during the year 2018-19

Progress as on **30.06.2018** for the year 2018-19 is furnished below:

(In Numbers)

Schemes	2017-18(April to June)			2018-19(April to June)		
	Sponsor	Sanc.	Disb.	Sponsor	Sanc.	Disb.
PMEGP	6148	441	257	1008	271	489
NULM (Individual)	2184	129	129	4991	116	116
NULM (Group)	10	2	2	12	4	4
SCP	2757	2503	195	2213	2136	198
SVSKP	18430	5965	3396*	17277	5523	3263
SCC	2735	2735	2735	1930	1930	1930
ACC	3001	3001	3001	843	843	843
Total:	35265	14776	9715	28274	10823	6843

*including spill over cases.

10823 nos of self-employment cases have been sanctioned upto the quarter ended June 2018 (Financial Year 2018-19) and disbursed 6843 cases including spill over cases.

Details of the performance of Banks during the period April to June of F.Y. 2018-19 have been given in the Annexure.

PMEGP Performance Report

User Name:-WEST BENGAL (KVIB+KVIB+DIC)

PMEGP e-Portal online Performance Report

Agency ALL KVIB Zone East State WEST BENGAL From Date 01-APR-2018 To Date 30-Jun-2018

Row ID	No of Applications at Agency		DLTFC		Sanctioned by Bank		EDP Training undergone (In Nos)		MM Claimed		MM Disbursement		Pending for EDP Training (In No)		No of Applications Rejected by Bank		Pending at Bank		Pending for MM Disbursement		District wise Detail view	
	Received	Rejected	Forwarded to DLTFC	Approved	Rejected	No of Applications Forwarded to Bank	No Involve (In Lakh)	MM	No of Prj.	MM (In Lakh)	No of Prj.	MM (In Lakh)	No of Prj.	MM (In Lakh)	No of Prj.	MM (In Lakh)	No of Prj.	MM (In Lakh)	No of Prj.	MM (In Lakh)	Bank wise Detail view	District wise Detail view
(A) (B) (C) (D) (E) (F) (G) (H) (I) (J) (K) (L) (M) (N) (O) (P=F-(G+O)) (Q) (R) (U) (V)																						
1) COIR	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	view
2) DIC	1645	79	1152	572	6	683	148	513.67	189	205	601.66	251	746.63	37	89	47	608	1364.63	29	29	86.91	view
3) KVIB	1196	123	599	151	35	264	107	331.07	134	133	403.64	195	601.29	20	65	38	208	587.27	7	8	12.97	view
4) KVIB	252	128	69	37	0	61	16	32.45	26	30	60.64	43	144.74	2	12	4	49	158.66	8	9	18.68	view
5) Total	3093	330	1820	760	41	1008	271	877.19	349	368	1065.94	489	1492.66	59	166	89	855	2110.56	44	46	118.56	view

ALL

Bank wise Performance report of SEP under DAY NULM As on June,2018 for the financial year 2018-19 (Amount in Lakhs)

SL NO	Name of the Bank	Number of the Active SHGs	SHG Credit Linkage				SEP-I				SEP-G		
			Target (FY -18-19)	Sponsored Bank Branches	Number of SHGs are Credit linked	Amount of Loan Disbursed	Target (FY 18-19)	Sponsored Bank Branches	SEP-I Disbursed	Amount of Loan Disbursed	Sponsored Bank Branches	SEP-G Disbursed	Amount of Loan Disbursed
1	Allahabad Bank	4453	2378	432	126	176.81	724	459	7	7.4	0	0	0.00
2	Andhara Bank	627	120	63	2	2.81	42	23	0	0.00	0	0	0.00
3	Axis Bank	111	45	30	0	0.00	13	28	0	0.00	0	0	0.00
4	Bandhan Bank	0	0	0	0	0.00	102	18	0	0.00	0	0	0.00
5	Bank of Baroda	1023	625	198	27	37.89	107	111	3	3.18	0	0	0.00
6	Bank of India	1894	1064	311	29	40.69	387	108	27	28.59	0	0	0.00
7	BGVB	1214	576	432	45	63.14	85	89	0	0.00	3	0	0.00
8	Canara Bank	359	433	42	18	25.26	240	83	6	6.35	0	0	0.00
9	Central Bank of India	1188	526	122	35	49.11	325	104	6	6.35	0	0	0.00
10	Cooperative Banks	2321	548	562	45	63.14	35	10	0	0.00	0	0	0.00
11	Corporation Bank	82	54	6	0	0.00	62	96	0	0.00	0	0	0.00
12	Dena Bank	124	134	61	0	0.00	51	59	0	0.00	0	0	0.00
13	IDBI Bank	570	401	242	0	0.00	22	69	0	0.00	0	0	0.00
14	Indian Bank	307	130	121	2	2.81	113	87	1	1.06	0	0	0.00
15	Indian Oversease Bank	745	357	124	22	30.87	187	109	5	5.29	2	0	0.00
16	Oriental Bank of Commerce	207	140	164	19	26.66	120	78	1	1.06	0	0	0.00
17	Paschim Banga grameen Bank	371	113	38	4	5.61	62	32	0	0.00	0	0	0.00
18	Punjab and Sind Bank	230	81	88	0	0.00	32	35	0	0.00	0	0	0.00
19	Punjab National Bank	1379	518	261	25	35.08	245	133	5	5.29	0	0	0.00
20	State Bank of India	4821	1855	876	73	102.43	818	221	10	10.59	0	0	0.00
21	Syndicate Bank	223	207	57	22	30.87	116	56	6	6.35	0	0	0.00
23	UCO	2670	1092	596	32	44.90	427	79	12	12.71	0	0	0.00
24	Union Bank of India	465	497	509	26	36.48	204	66	7	7.41	0	0	0.00
25	United Bank of India	6953	3713	1424	199	279.24	790	289	20	21.18	7	4	8.00
26	Uttarbangiya Kheta Grameen Bank	764	299	269	39	54.73	50	9	0	0.00	0	0	0.00
28	Vijaya Bank	129	47	95	0	0.00	39	12	0	0.00	0	0	0.00
	West Bengal State Cooperative Bank	207	47	125	75	105.24	13	10	0	0.00	0	0	0.00
	Total	22249	16000	7248	865	1213.8	5411	2473	116	81.527	12	4	8.00

District wise Performance Report of SEP under DAY-NULM As on June, 2018 for the financial year 2018-19 (Amount in Lakhs)													
Sl. No.	District	SHG Credit Linkage				SEP-I				SEP-G			
		Target (FY -18-19)	Sponsored Bank Branches	No of SHGs credit linked	Amount of Loan Disbursed	Target (FY -18-19) (No of Cases)	Sponsored Bank Branches	SEP-I Disbursed by Branch	Amount of Loan Disbursed	Target (FY -18-19) (No of Cases)	Sponsored Bank Branches	SEP-G Disbursed by Branch	Amount of Loan Disbursed
1	Alipurduar	100	100	0	0.00	24	46	0	0.00	4	0	0	0
2	Bankura	477	295	57	79.94	87	264	0	0.00	4	0	0	0
3	Birbhum	995	231	5	7.01	209	167	0	0.00	24	0	0	0
4	Cooch Behar	563	222	73	102.37	156	287	0	0.00	24	0	0	0
5	Dakshin Dinajpur	450	96	0	0.00	112	239	0	0.00	15	0	0	0
6	Darjeeling	380	277	35	49.08	203	405	0	0.00	21	0	0	0
7	Hooghly	1470	507	103	144.44	473	303	18	18.97	52	0	0	0
8	Howrah	300	69	0	0.00	262	175	0	0.00	8	0	0	0
9	Jalpaiguri	375	170	11	15.43	124	381	0	0.00	12	0	0	0
10	Jhargram	150	20	0	0.00	30	216	10	10.54	2	0	0	0
11	Kalimpong	50	0	0	0.00	30	20	0	0.00	3	0	0	0
12	Kolkata	384	0	0	0.00	100	15	0	0.00	10	0	0	0
13	Malda	150	10	14	19.63	147	188	0	0.00	8	0	0	0
14	Murshidabad	895	685	2	2.80	186	93	0	0.00	24	0	0	0
15	Nadia	1285	565	110	154.26	412	263	10	10.54	32	0	0	0
16	North 24 Parganas	3671	1889	148	207.55	974	599	33	34.78	131	7	4	8
17	Paschim Burdwan	600	262	0	0.00	518	122	0	0.00	40	0	0	0
18	Paschim Medinipur	1053	819	46	64.51	303	333	0	0.00	32	0	0	0
19	Purba Burdwan	707	557	15	21.04	50	51	1	1.05	4	0	0	0
20	Purba Medinipur	721	139	106	148.65	157	322	2	2.11	20	0	0	0
21	Purulia	192	65	75	105.18	99	206	37	39.00	16	5	0	0
22	South 24 Parganas	570	219	57	79.94	218	150	3	3.16	24	0	0	0
23	Uttar Dinajpur	462	51	8	11.22	126	146	2	2.11	22	0	0	0
Total		16000	7248	865	1213.0	5000.00	4991	116	122.26	532	12	4	8

To: West Bengal Development
ATTN: SRI KALYANCI BORO

WEST BENGAL SCHEDULED CASTES, SCHEDULED TRIBES & OTHER BACKWARD CLASSES DEVELOPMENT & FINANCE CORPN. START WORKING FROM 15.11.2017														
SPECIAL COMPONENT PLAN (SCP)														
WEST BENGAL SCHEDULED CASTES & SCHEDULED TRIBES & OTHER BACKWARD CLASSES DEVELOPMENT & FINANCE CORPORATION.														
Subsidy directly to bank a/c of beneficiary from 15-16														
PERFORMANCE ON MID-TERM LENDING PROGRAMME SCP FOR THE YEAR 2018-19 & DISTRICT-WISE DISBURSEMENT THEREOF AS ON 31.07.18														
NAME OF DISTRICT	TARGET	NO OF CASES		APPROVED BY CORPORATION & FUND INVOLVED			DISBURSED BY BANK			REPORT UP TO				
		SPON. SANC'D	NO OF	OUT OF TOTAL	SUBSIDY	MARGIN	BANK LOAN	CASES	SUBSIDY		MARGIN	BANK LOAN		
		SORED BY BANK	CASES	WOMEN P/H		MONEY								
ALPURDUAR	622	0	0											
BANKURA	1,642	124	124	0	0	1200000	0	1200000	0	0	0			JULY
BIRBHUM	1444	NIL												JULY
COOCHBIHAR	1977	108	100	42	0	1,000,000	0	1,000,000	0	0	0			JULY
DAKSHIN DINAJPUR	57	119	119	22	0	1,190,000	0	1,390,000	69	690,000	0	720,000		JULY
DARJEEING HILL	1879	1005												
HOOGLHY	1416	146	146	0										JUN,18
HOWRAH	319	52	41	38	9	390,000		380,000	0	0	0			MA, 18
JALPAIGURI	23													
JALARGRAM	338													
KALIMPONG	1168	105	105	96	26	0	960,000	0	960,000	0	0	0	0	JULY,18
KOLKATA	1255	158	158	103	0	1,580,000	158,000	1,422,000	0	0	0	0	0	JUNE
MALDAH	2162	485	427	405	83	0	4,080,000	0	4,080,000	0				JUN,18
MURSHIDABAD	3032	184	184	84	0	1,840,000	0	1,840,000	NIL					
NADIA	876	25	25	24	0	250,000	0	250,000	24	240,000	0	240,000		JULY
PASCHIM BARDHAMAN	1258	364	634	579	0	5,790,000	0	5,790,000	105	1,050,000	0	1,050,000		JULY
PASCHIM MEDINIPUR	2081	73	73	51	51	510,000	0	510,000	0	0	0	0	0	JULY
PURBA BARDHAMAN	1042													
PURBA MEDINIPUR	794													
PURULIA	364													
SILIGURI	3444	1127	1127	444	0	18,760,000	158,000	18,802,000	198	1,980,000	0	2,010,000		
SOUTH 24-PGS														
UTTAR DINAJPUR														
TOTAL	30,000	2,213	2,136	1,876	444	0	18,760,000	158,000	18,802,000	198	1,980,000	0	2,010,000	

Department of Self Help Group & Self Employment
Swami Vivekananda Swanirbhar Karmasansthan Prakalpa (SVSKP)
Yearwise Performance Report (Urban+Rural) since inception

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	18062	8138.84	1	0.78
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	24629	14980.80	40	28.43
2014-2015	64438	31429	74242.98	21394.39	26430	18190.03	25389	17408.12	87	56.26
2015-2016	67873	33602	87213.71	24227.14	32580	23623.09	31388	22785.85	312	207.29
2016-2017	68527	30965	82549.05	24860.64	32848	25452.59	30899	24039.65	1318	937.05
2017-2018	94920	47867	125321.37	37230.98	48411	37187.76	37385	29282.31	10860	7779.13
2018-2019	17277	5523	14750.13	4431.89	3843	3035.00	3263	2599.26	580	435.74
TOTAL	778431	348924	818599.95	206220.38	320965	186040.34	294492	169866.38	13298	9470.76

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

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	38087	18970	43232.48	11244.00	17181	10285.06	15158	8987.77	1215	824.02
PURBA BARDHAMAN	64990	28028	75699.30	19190.81	25689	17176.23	22798	15133.01	1663	1313.28
BIRBHUM	44789	24082	50622.65	13101.05	21850	11484.27	19988	10522.26	803	458.38
COOCHBEHAR	33261	16619	31597.08	8481.34	14897	7347.05	14151	6953.99	571	320.68
DAKSHIN 24 PARAGANAS	42909	18944	36662.79	10092.69	18339	9132.10	17451	8664.12	494	303.99
DAKSHIN DINAJPUR	23588	12596	26968.27	5632.63	11946	5646.03	10921	5084.10	403	244.51
DARJEELING	10408	4162	8364.83	2173.47	3316	1922.14	2935	1703.53	72	70.11
HOOGHLY	49100	20486	50469.94	13838.51	19345	12366.94	18254	11564.58	495	438.90
HOWRAH	41578	15675	28922.70	7342.88	15129	7040.76	14188	6548.13	418	282.11
JALPAIGURI	25635	15497	45798.03	10527.74	13852	9185.37	11874	7872.11	1078	748.95
KOLKATA	24301	10712	21423.36	5447.67	10729	5354.82	8882	4540.11	494	426.89
MALDA	64010	18221	47363.24	10849.10	16278	9182.38	15448	8672.64	198	170.08
MURSHIDABAD	45056	24586	60461.48	14375.91	24052	13663.12	22240	12577.99	767	536.83
NADIA	45389	19214	41461.85	10546.76	16812	9024.78	15821	8450.94	289	194.72
PASCHIM MEDINIPUR	61710	23029	71415.27	17150.25	18456	13825.96	17627	13240.76	334	310.41
PURBA MEDINIPUR	33642	20792	45955.85	13079.63	20424	12795.66	18870	11761.53	835	622.00
PURULIA	27763	12293	30370.15	7161.29	10220	6499.47	9489	5998.05	418	308.70
UTTAR 24 PARAGANAS	61151	25383	49018.47	12159.29	24355	11404.81	21561	9879.99	1907	1131.51
UTTAR DINAJPUR	24862	12794	31748.21	8230.36	11939	7854.72	11375	7474.94	320	234.41
ALIPURDUAR	11915	5199	14551.94	3708.67	4984	3560.63	4446	3092.21	367	385.85
PASCHIM BARDHAMAN	1048	450	1445.54	424.58	436	408.23	288	274.17	148	134.06
JHARGRAM	3192	1170	4960.76	1437.24	735	878.30	726	867.93	9	10.37
KALIMPONG	47	22	85.76	24.51	1	1.50	1	1.50	0	0.00
TOTAL	778431	348924	818599.95	206220.38	320965	186040.34	294492	169866.38	13298	9470.76

Swarozgar Credit Card (SCC) 2018-19					
(Position from 01.04.2018- 30.06.2018)					
(Rs.in lac)					
Sl	Bank	Target	Issued		Achievement
		No	No.	Amt.	(No) in %
PUBLIC SECTOR BANKS					
1	Allahabad Bank	1490	12	4.56	1
2	Andhra Bank	90	0	0.00	0
3	Bank of Baroda	420			0
4	Bank of India	1050	115	115.02	11
5	Bank of Maharashtra	90			0
6	Canara Bank	240	14	5.20	6
7	Central Bank of India	1370	10	3.25	1
8	Corporation Bank	90	14	2.26	16
9	Dena Bank	90	6	1.26	7
10	Indian Bank	120			
11	Indian Overseas Bank	120	7	3.68	6
12	Oriental Bank of Commerce	120	8	3.85	7
13	Punjab National Bank	1470	16	3.95	1
14	Punjab & Sind Bank	90	12	3.68	13
15	Syndicate Bank	180	14	2.85	8
16	State Bank of India	2820	44	17.52	2
17	Union Bank of India	300	0	0.00	0
18	United Bank of India	2620	24	8.95	1
19	UCO Bank	1550	11	7.50	1
20	IDBI Bank	200	42	16.25	21
21	Vijaya Bank	180	8	1.58	4
A	Total	14700	357	201.36	2
PRIVATE SECTOR BANKS					
22	HDFC	75	14	3.99	19
23	ICICI	75	0	0	0
24	AXIS Bank (UTI)	100	0	0	0
B	Total	250	14	3.99	6
(A+B)	Total of Comm.Bks.	14950	371	205.35	2
REGIONAL RURAL BANKS					
25	BGVB (UBI)	2550	956	265.72	37
26	PBGB (UCO)	1940	117	35.16	6
27	UBKGB	1510	74	28.46	5
C	RRBs Total	6000	1147	329.34	19
D	W.B. St. Co-op.Bk	8000	412	102.26	5
E	WBSCARD Bank Ltd.	1000			0
Grand Total (A+B+C+D+E)		29950	1930	636.95	6

Artisan Credit Card (ACC) 2018-19				
(Position from 01.04.2018- 30.06.2018)				
(Rs.in lac)				
SI No.	Bank	Target No.	Issued	
			No	Amount
(1)	(2)	(3)	(4)	(5)
COMMERCIAL BANKS				
1	Allahabad Bank	5000	37	9.48
2	Andhra Bank	50	0	0.00
3	Bank of Baroda	1000	41	28.45
4	Bank of India	2000	150	150.02
5	Bank of Maharashtra	50	0	0
6	Canara Bank	600	14	8.26
7	Central Bank of India	2000	24	5.26
8	Corporation Bank	100	0	0.00
9	Dena Bank	100	0	0.00
10	Indian Bank	300	12	2.56
11	Indian Overseas Bank	400	2	0.25
12	Oriental Bank of Commerce	400	14	4.33
13	Punjab National Bank	1800	24	8.59
14	Punjab & Sind Bank	100	6	1.28
15	Syndicate Bank	500	8	4.26
16	State Bank of India	8000	154	45.48
17	Union Bank of India	600	0	0.00
18	United Bank of India	6000	244	85.69
19	UCO Bank	3000	32	18.59
20	Vijaya Bank	100	16	5.58
Comm.Bks.Total		32100	778	378.08
21	PBGB	200	17	35.26
22	BGVB	500	24	18.25
23	UBKGB	200	18	14.15
Total RRBs		900	59	67.66
24	WBSCB Bk	0	6	2.45
TOTAL		33000	843	448.186

Financing the Minority Community and Backward Classes:

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

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

(Amt in Rs. crore)			
Item	June 2017	March 2018	June 2018
Outstanding Priority Sector Credit to Minority Community	26391.00	31323.00	33740.53
Total Priority Sector Credit in the State	155609.00	168373.00	159549.76

Our objective is to ensure that the Minority communities and backward classes receive a fair and equitable portion of the credit within the overall target of the Priority sector. Formation of SHGs should be popularized amongst the Minorities and other backward classes as well.

Tables showing bank wise disbursement of loans to Minority Communities, Scheduled Castes and Scheduled Tribes and also other backward classes have been annexed.

The summary position is as under:

Minority Community:

(Rs. in crore)

Sl No.	Item	Disbursement made				Otg. Balance on 30.06.2018	% to Prisec Advance
		01.04.2008-31.03.2018		01.04.2018-30.06.2018			
		A/C	Amt.	A/C	Amt.		
1	Minority Comm.	6313253	48238.04	550876	4049.23	33740.53	21

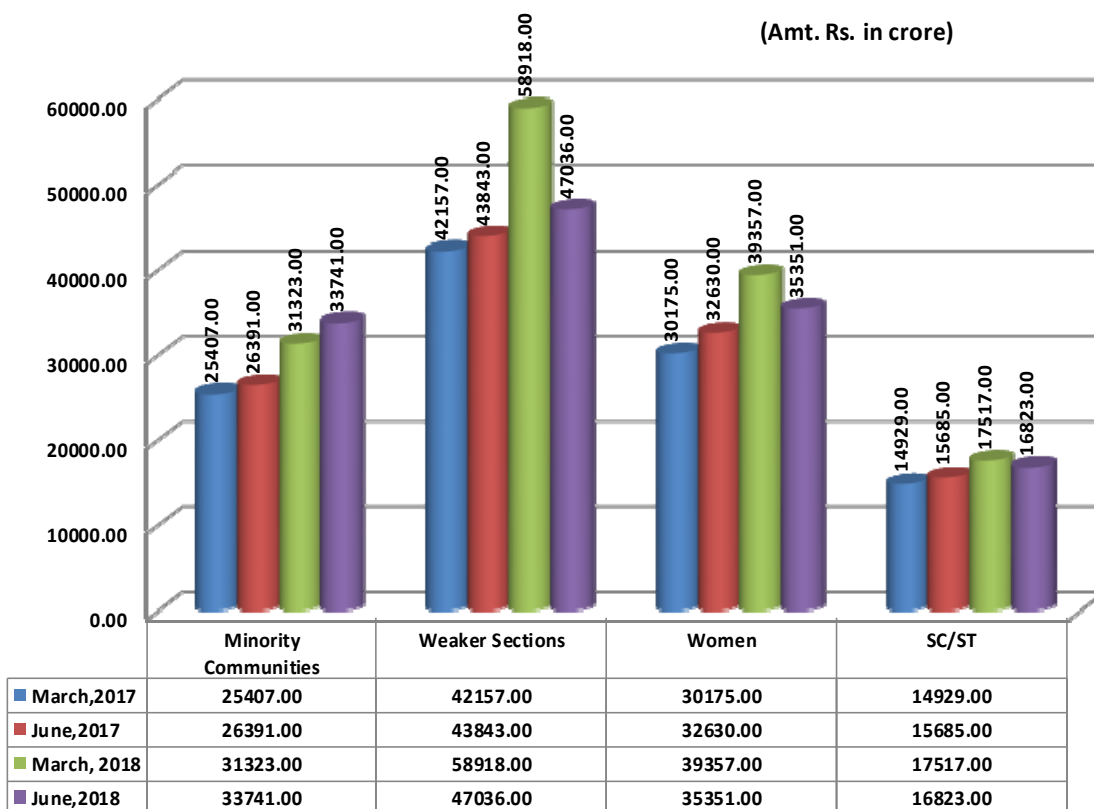
SC/ST & OBC :

(Rs. in crore)

SI No.	Item	Disbursement made				Otg. Balance on 30.06.2018	% to ANBC
		2013-18		01.04.2018-30.06.2018			
		A/C	Amt.	A/C	Amt.		
2	SC/ST	4028436	19336.32	422551	2687.13	16823.00	4.00
3	OBC	1093617	8729.21	232120	1781.30	7891.25	1.81

Credit flow to Minority Communities, Weaker Sections, Women & Scheduled Castes & Scheduled Tribes

(Amt. Rs. in crore)



Bank wise Disbursement of Loan & deployment of Credit to Minority Community for the State of West Bengal as on 30.06.2018								
(Rs.in lac)								
Sl.No	Banks	Minority Community (Disbursement)				Outstanding	Of which to	% to
		2008 - 2018		01.04.18 to 30.06.2018		Prisec Advance	Minority community	Prisec
		A/C	Amt.	A/C	Amt.	As on 30.06.2018		Advance
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
PUBLIC SECTOR BANKS								
1	Allahabad Bank	127393	377919.76	1360	1299.23	1013112.31	222138.54	22
2	Andhra Bank	1136	12204.12	26	20.59	183227.60	32561.74	18
3	Bank of Baroda	16719	23569.30	344	610.28	410453.00	60787.00	15
4	Bank of India	45027	239255.60	950	8705.06	607739.00	120797.05	20
5	Bank of Maharashtra	666	5096.03	13	21.46	50571.79	4864.81	10
6	Canara Bank	42301	103390.49	442	2219.34	297457.78	47277.30	16
7	Central Bank of India	63143	111204.88	2921	3699.41	329154.24	52103.50	16
8	Corporation Bank	6785	24787.78	143	519.34	101667.08	28921.94	28
9	Dena Bank	1247	4722.29	78	220.58	111527.35	26800.00	24
10	Indian Bank	2180	3497.57	183	144.80	92543.27	26954.02	29
11	Indian Overseas Bank	10458	8674.59	265	185.26	280962.31	72145.26	26
12	Oriental Bank Commerce	5375	23236.78	86	437.58	308825.56	46852.25	15
13	Punjab National Bank	55354	45722.810	2058	3784.60	480738.00	100797.00	21
14	Punjab & Sind Bank	701	3056.55	16	20.58	100446.75	21948.08	22
15	Syndicate Bank	27837	44126.10	1239	2288.11	167370.52	42856.26	26
16	State Bank of India	462953	414314.05	10545	10122.06	1992540.00	396843.00	20
17	Union Bank of India	10837	24777.33	385	756.28	349573.98	62522.02	18
18	United Bank of India	301209	234020.62	2451	2057.16	1510388.35	240516.23	16
19	UCO Bank	103937	141461.97	341	9361.00	623600.18	91156.20	15
20	Vijaya Bank	3712	11847.02	68	84.56	131887.00	20562.00	16
21	IDBI Bank	70901	59902.37	6701	5926.48	368079.73	70302.42	19
A	Comm.Bks.Total	1359871	1916788.01	30615	52483.76	9511865.80	1789706.62	19
PRIVATE SECTOR BANKS								
22	HDFC Bank	58653	34770.37	8849	922.56	564421.15	71329.28	13
23	AXIS Bank (UTI)	16559	320045.99	405	462.38	484829.58	58091.96	12
24	ICICI Bank	131370	130536.92	7701	11029.82	490400.93	65267.70	13
25	South Indian Bank	48	89.66	16	30.15	70313.80	161.74	
26	Federal Bank	8872	121370.47	945	522.24	70728.93	5458.61	8
27	Kotak Mahindra Bank					56735.70	8562.32	15
28	Indusind Bank	937	3679.14	44	141.26	203926.92	44865.47	22
29	Bandhan Bank	2659694	1346141.12	473310	322245.00	1390818.00	969689.00	70
30	Ratnakar Bank Ltd.	2415	945.40	6062	1755.67	74478.67	1505.16	2
31	Utkarsh Small Finance Bank					168.38	20.16	
32	Yes Bank	11	139.42	11	139.42	168159.47	1956.26	1
B	Total	2878559	1957718.49	497343	337248.50	3574981.53	1226907.66	34
(A+B)		4238429.56	3874506.50	527957.56	389732.26	13086847.33	3016614.28	23
REGIONAL RURAL BANKS								
33	BGVB (UBI)	198898	291964.75	6822	9687.75	501500.64	126852.72	25
34	PBGB (UCO)	118415	80671.26	1144	2936.16	221782.16	75178.14	34
35	UBKGB	80710	55370.45	695	449.06	116117.00	20504.16	18
C	RRBs Total	398023	428006.46	8661	13072.97	839399.80	222535.02	27
D	W.B. St. Co-op.Bk	1674807	518734.85	13487	1073.62	733612.38	109799.83	15
E	WBSCARD Bank Ltd.	1993	2556.64	770	1043.74	107724.88	25103.65	23
F	SIDBI		0	0	0	60521.03		0
(A+B+C+D+E+F)		6313253	4823804.45	550876	404922.59	14828105.42	3374052.78	21
Medium Enterprise						1126870.47		
Total Prisec						15954975.89		

Bank wise Disbursement of Loan to Scheduled Caste & Scheduled Tribe for the State of West Bengal as on 30.06.2018					
(Rs.in lac)					
Sl.No	Banks	Schedule Cast & Schedule Tribe			
		2013-18		01.04.18 to 30.06.2018	
		A/C	Amt.	A/C	Amt.
(1)	(2)	(3)	(4)	(5)	(6)
PUBLIC SECTOR BANKS					
1	Allahabad Bank	41929	41632.21	1043	1114.45
2	Andhra Bank	443	778.50	14	14.26
3	Bank of Baroda	3597	8634.71	334	285.24
4	Bank of India	9951	102371.59	560	5225.08
5	Bank of Maharashtra	203	583.26	7	14.16
6	Canara Bank	6269	3482.68	362	242.02
7	Central Bank of India	18555	22049.04	1703	456.25
8	Corporation Bank	1609	3726.91	36	58.97
9	Dena Bank	877	1739.56	188	429.68
10	Indian Bank	3855	4231.76	200	175.24
11	Indian Overseas Bank	4420	4328.04	41	106.57
12	Oriental Bank of Commerce	1670	9640.72	78	387.48
13	Punjab National Bank	15918	12962.66	1925	2555.14
14	Punjab & Sind Bank	258	564.31	18	16.84
15	Syndicate Bank	6406	8709.43	269	471.56
16	State Bank of India	298211	27174.22	4954	5354.00
17	Union Bank of India	5738	3792.35	185	86.95
18	United Bank of India	14242	8193.07	1458	645.25
19	UCO Bank	25437	31159.76	300	3292.00
20	Vijaya Bank	1494	2909.64	214	148.56
21	IDBI Bank	53057	21436.66	1223	1177.43
A	Total	514139	320101.08	15112	22257.13
PRIVATE SECTOR BANKS					
22	HDFC Bank	2114	1768.80	48	48.56
23	AXIS Bank (UTI)	624	1044.30	6	2.57
24	ICICI Bank	25358	17008.06	1302	1154.73
25	Federal Bank	104	95.57	32	42.57
26	Bandhan Bank	2411471	1163135.13	322905	219782.00
27	Ratnakar Bank Ltd.	16179	1818.60	6983	1755.67
28	South Indian Bank	7	3.18	2	1.42
29	Indusind Bank	385	494.58	3962	1190.11
B	Total	2456242	1185368.22	335240	223977.63
(A+B)		2970381	1505469.30	350352	246234.76
REGIONAL RURAL BANKS					
30	BGVB (UBI)	49809	94861.02	4651	6817.00
31	PBGB (UCO)	39596	39423.34	2078	4972.16
32	UBKGB	61040	49960.62	3268	2326.11
C	RRBs Total	150445	184244.98	9997	14115.27
D	W.B. St. Co-op.Bk	902542	237558.98	61758	7721.31
E	WBSCARD Bank Ltd.	5068	6358.95	444	641.55
Grand Total (A+B+C+D+E)		4028436	1933632.21	422551	268712.89

Bank wise Disbursement of Loan to Other Backward Classes					
for the State of West Bengal as on 30.06.2018					
(Rs.in lac)					
Sl.No	Banks	Other Backward Classes			
		2013-18		01.04.18 to 30.06.2018	
		A/C	Amt.	A/C	Amt.
(1)	(2)	(3)	(4)	(5)	(6)
PUBLIC SECTOR BANKS					
1	Allahabad Bank	50265	71226.25	1342	1507.92
2	Andhra Bank	418	9197.62	22	16.84
3	Bank of Baroda	2442	6720.85	160	247.10
4	Bank of India	7680	79511.50	475	5460.02
5	Bank of Maharashtra	184	751.36	11	12.48
6	Canara Bank	1613	945.89	62	64.75
7	Central Bank of India	18600	26275.96	2506	4092.25
8	Corporation Bank	558	1192.12	35	40.85
9	Dena Bank	2436	169773.91	287	545.68
10	Indian Bank	1894	2392.76	298	216.68
11	Indian Overseas Bank	6014	5677.32	124	264.18
12	Oriental Bank of Commerce	1066	2123.65	69	92.15
13	Punjab National Bank	15232	15320.28	3876	2025.26
14	Punjab & Sind Bank	251	784.33	11	10.32
15	Syndicate Bank	3372	5416.14	239	401.02
16	State Bank of India	169736	28902.28	5591	4768.00
17	Union Bank of India	5119	9337.03	181	87.59
18	United Bank of India	8417	5684.64	518	545.16
19	UCO Bank	14143	35533.45	241	2401.02
20	Vijaya Bank	3067	21062.57	78	185.26
21	IDBI Bank	7855	12677.68	601	738.54
A	Total	320362	510507.59	16727	23723.07
PRIVATE SECTOR BANKS					
22	HDFC Bank	4397	2206.87	1261	368.78
23	AXIS Bank (UTI)	54	81.02		
24	ICICI Bank	0	0.00		
25	Federal Bank	1408	2144.39	364	334.24
26	Bandhan Bank	145975	71138.40	25293	17937.00
27	Ratnakar Bank Ltd.	60072	3368.46	1738	1455.38
28	South Indian Bank	132	1208.56	80	745.16
29	Indusind Bank	3026	2211.82	265	354.16
B	Total	215064	82359.52	29001	21194.72
(A+B)	Commercial Banks	535426	592867.11	45728	44917.79
REGIONAL RURAL BANKS					
30	BGVB (UBI)	14804	18702.25	1021	1261.16
31	PBGB (UCO)	31232	50291.14	2359	6178.14
32	UBKGB (CBI)	20204	14311.3	663	501.26
C	RRBs Total	66240	83304.69	4043.00	7940.56
D	W.B. St. Co-op.Bk	490875	195398.29	67251	8924.52
E	WBSCARD Bank Ltd.	1076	1350.68	78	113.07
Grand Total (A+B+C+D+E)		1093617	872920.77	117100.00	61895.94



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

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

संयोजक: पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति

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

सन्दर्भ: एलबीडी/एसएलबीसी/पश्चिम बं./159A(1-100)/18-
19 दिनांक : 30.06.2018

Ref: LBD/SLBC/West Bengal/159A(1-100)/18-19
Date: 30.06.2018

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 कार्यवाही विवरण।**

**Subject: Proceedings of the 141st Meeting of
SLBC for West Bengal.**

हम इसके साथ दिनांक 19.06.2018 को होटल "द
पार्क", कोलकाता में सम्पन्न पश्चिम बंगाल राज्य
स्तरीय बैंकर्स समिति की 141 वीं बैठक की कार्यवाही
विवरण भेज रहे हैं।

We are sending herewith the proceedings
of the 141st meeting of State level
Bankers' Committee for West Bengal held
at Hotel "The Park", Kolkata on
19.06.2018.

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,

Yours faithfully,

मानस ५२

महाप्रबंधक

General Manager,

कृषि- ऋण एवं

Agri-Credit &

संयोजक : पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति

Convener- SLBC for West Bengal

MINUTES OF 141st SLBC MEETING OF THE STATE OF WEST BENGAL

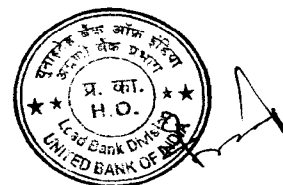
The 141st SLBC meeting of the State of West Bengal was held on 19.06.2018 at Park Hotel, Kolkata. The meeting was presided over by Dr. Amit Mitra, Hon'ble Finance Minister, Government of West Bengal. In the meeting, Shri S.C.Murmu, Regional Director, RBI, Kolkata and Shri S.K.Mandal, Chief General Manager, NABARD, Kolkata made their maiden presence. Shri A.K. Pradhan, Executive Director, United Bank of India & Co-Chairman of SLBC West Bengal was also present. Other dignitaries who had attended the meeting included, Shri H.K.Dwivedi, Additional Chief Secretary, Finance Department, Government of West Bengal, Dr. M.V.Rao, Additional Chief Secretary Co-operation Department, Government of West Bengal, Ms..C D Lama- Secretary & CEO, WB SRLM, Ms. Aninidita Sinha Roy, Director, Department of Financial Services, Ministry of Finance, Government of India & 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 from different districts, through whom the decisions taken in the SLBC meetings are largely implemented, were also present in full strength.

At the outset Shri Manas Dhar, General Manager, UBI & Convener, SLBC, West Bengal welcomed Dr. Amit Mitra, Hon'ble Finance Minister, Government of West Bengal and other dignitaries and participants present in the 141st SLBC meeting. He thanked Shri S.C.Murmu, Regional Director, RBI, Kolkata and Shri S.K.Mandal, Chief General Manager, NABARD, Kolkata for their maiden presence in the SLBC, West Bengal Meeting. Thereafter, Shri Dhar requested Shri Ashok Pradhan, Executive Director, United Bank of India & Co-Chairman of SLBC West Bengal to deliver his inaugural address.

Shri Pradhan in his inaugural address briefed the house regarding the recent RBI directives on "Revamping of Lead Bank Scheme" issued on 06.04.2118. He narrated the salient features of the revamping scheme as under;

- i) SLBC meetings should primarily focus on policy issues having participation of only the senior functionaries of the banks/ Government Departments.
- ii) All routine issues are to be delegated to various sub-committees of the SLBC. Considering present requirement, we have discussed the matter with RBI, Kolkata and accordingly, following four Sub Committees may be formed;
 1. Sub-committee of SLBC on Agriculture
 2. Sub-committee of SLBC on MSME
 3. Sub-committee of SLBC on SHG, RSETI & Financial Inclusion.
 4. Sub Committee of SLBC on Data Management

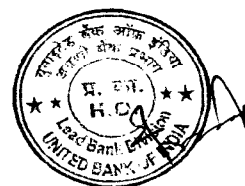
In accordance with the directive, a Steering Sub-committee has been constituted with RBI, NABARD, SLBC Convener Bank, State Bank of India, UCO Bank, Allahabad Bank, Central Bank of India, Bank of India, Departments of Finance, Agriculture & MSME of Government of West Bengal.



- iii) Banks have to fine tune their corporate business targets in terms of Branches, Blocks, Districts and States to align with the Annual Credit Plan adopted by SLBC for the state, to ensure better implementation. The Controlling Offices of the banks in each state should synchronize their internal business plans with the ACP of the state. Member Banks to take note of this and ensure accordingly
- iv) To redress the concern expressed by RBI in respect of quality and timeliness of the data submitted by banks to SLBC, now SLBC is to develop a system on their website to enable uploading and downloading of the banking data pertaining to Block, District and State. The relevant data needs to be downloaded from the MIS of the banks with least manual intervention. As SLBC convenor Bank, we have initiated the process. All member Banks are requested to take appropriate steps, particularly when UAT(User Acceptance Testing) process starts.
- v) RBI further desires to strengthen the BLBC forum. All branch managers be advised to attend BLBC meetings with required inputs. Controlling Heads of banks are required to attend a few BLBC meetings, depending on the urgency of the issues.
- vi) RBI has desired involvement of Rural Self Employment Training Institutes (RSETIs), at the DCC level. Focus of RSETI should be on development of skills of rural youth to enhance the credit absorption capacity in the area and renewing the training programmes towards sustainable micro enterprises.

Shri Pradhan also touched upon the following:

- Government of India has rolled out Extended GSA from 1st June 2018 in the State.
- The State could not participate in Phase-I due to imposition of Model Code of Conduct on account of Panchayet election. There are 7408 villages covering 18 districts in the state including 5 aspirational districts viz; Nadia, Murshidabad, Birbhum, Malda & Dakshin Dinajpur under extended GSA.
- Bankers are required to saturate these villages in respect of PMJDY, PMSBY, PMJJBY as per allocations made by LDMs.
- LDMs are advised to hold regular meetings with DCOs to monitor the developments, and ensure uploading of data on daily basis in the GSA portal to show achievement. Nodal Officers from Govt. of India, Banks & Insurance Companies in charge of these districts are personally visiting to promote/encourage early saturation.
- Under the Annual Credit Plan 2017-18, total of 92% of the disbursement target could be achieved.
- While the MSME and OPS (other Priority sector) could register 111% and 112% of their disbursement targets, the performance under Agriculture segment stood at only 71% of target remains as a matter of concern. More so, when there is call at the national level to double farmers' income by 2022.
- Bankers must introspect why they have failed to achieve disbursement target under agriculture. He said that there should not be dithering on initiating quick remedial measures.



- Banks should all work towards achieving the revised ground level credit target of Rs.64071 crore set for the financial year 2018-19, which has been fixed after making adjustments with the PLP based credit target of Rs.63196 crore and which has been discussed and adopted in Agriculture Sub-committee meeting held on 15.05.2018.
- Emphasis should be on renewal of all the dormant KCCs and issuance of fresh KCC to the hitherto uncovered eligible farmers.
- The task of identification of the uncovered eligible farmers should be mitigated by the bankers as well as the Dept of Agriculture, Govt. of West Bengal.
- With this, persisting problem of low CD ratio in the state could at least be partially addressed through issuance of KCC to the all eligible farmers.
- SHG Credit Linkage is an area which is growing fast in the state and WBSRLM is to extend its helping hand to the bankers in regularizing old SHG accounts particularly those under the erstwhile SGSY.
- He congratulated the efforts of RBI in spreading the message of financial literacy and awareness by observing Financial Literacy week.
- Bankers have been requested to include in their annual branch expansion plan for 2018-19, the branches likely to be opened by them, if permitted, in their allotted unbanked villages.

Shri Pradhan once again requested the state government to help bankers in the enforcement of securities in recovery / resolution of stick loans. He mentioned that due to some unsavoury incidents in the past now bankers are apprehensive of enforcing the mortgaged securities without the presence of District & Police administration. He said prompt help from the administration in this regard can go a long way to accelerate the recovery process. Shri Pradhan also urged upon the state administration to immediately post Certificate Officers at the Sub-division and District levels.

In his keynote address covering all important agenda items, Dr. Amit Mitra, Hon'ble Finance Minister, Govt. of West Bengal mentioned the following:

- Due to the prevailing restrictions, banks are not been able to do what they intend to do. Despite the present constraints Bankers are facing, they have been able to create some very important benchmarks.

Recovery:

- On recovery of stressed assets, it is observed that while the macro economic scenario is rather disturbing at national level, it is not so in case of West Bengal. Clarity is also required for the institutional / structural changes undertaken by the authorities.



C.D. Ratio

- The state is still struggling with a low CD ratio. Leaving aside touching the national average of 75% +, the CD ratio of West Bengal is hovering around 65%, when the CD ratio of Madhya Pradesh, which is basically an agrarian economy is close to national average i.e. 74.69%.
- The nominal GDP of West Bengal has more than doubled to Rs.10.56 lakh crore now from its 2010 position of Rs.4.50 lakh crore. By the current figure, West Bengal is presently regarded as the 4th largest economy in the country. He complimented the Bankers for playing a vital role in this important matrix of doubling the GDP of the state within 6 years which would not have been possible without required credit flow. Considering such achievement, 65% CD ratio for a burgeoning economy like West Bengal is absolutely unacceptable.
- LDMs of Birbhum, Hooghly, Howrah & 24-Pgs (N) districts are to explain the reason for low CD ratio below 40% & Coochbehar district for decrease in CD ratio.
- Hooghly is a very resourceful district and its CD ratio at 26% is unacceptable.
- Mere 4% growth in CD ratio to the level of 39% will not suffice for Howrah District. LDM to remain in constant touch with the MSME clusters in search of bankable entrepreneur.
- All the LDMs to interact with the MSME clusters of their district to find the right entrepreneur in search of bank credit.
- 22% CD ratio of 24-Pgs (N) is not at all acceptable.
- LDMs of Howrah, Hooghly, Birbhum & Cooch Behar explained the reason for continuing low CD ratio and the measures taken to improve it.

In regard to performance of these Districts, Convener SLBC, WB stated the following:

- External rating issue particularly for the banks under PCA at the time of initial sanction and renewal of limit for borrowal units is posing a problem related to the desired growth of credit in these districts.
- Amongst all the districts in the state the total outstanding advance of 24-Pgs (N) district is next only to Kolkata district. The CD ratio of the district doesn't look that good due to large institutional deposits maintained with branches particularly in the Salt Lake area.

Resuming the discussion, Dr. Amit Mitra, Hon'ble Finance Minister, Govt. of West Bengal cited the following:

MSME

- Bankers have fared reasonably well. But they are capable of performing even better. The House unanimously agreed to the proposal to raise the aggregate credit target under MSME to Rs.50,000 crores from the existing target of Rs.45,000 crores.



KISAN CREDIT CARD (KCC)

- Slow progress in KCC coverage and low average ticket size.
- Convener, SLBC West Bengal clarified that size of land holding is the determining factor in deciding the KCC advance amount.
- KCC loan amount is again related to the scale of finance approved against the cultivated crop. He advocated for scale of finance to be determined twice in a year i.e. pre-kharif and pre-rabi seasons.
- This is a priority area on which the overall development of the state is dependent.
- However, It has been clarified that the number of farm families in the state is 72 lakhs and the number of active farm family is 52 lakhs. The number of KCC issued is 37.25 lakhs and the number of uncovered family therefore is approximately 15 lakhs. Now, the task is to identify and rope in the uncovered families within the ambit of KCC for the benefit of the farming community and the overall development.
- This can be achieved only with the involvement of the Agriculture Dept. Govt. of West Bengal.
- CGM NABARD-Kolkata stressed on identification of non loanee farmers by the Block / District level Agriculture Officers for the immediate credit linkage with Banks under KCC.

SLBC Convenor stated that at present for KCC limit beyond Rs.100,000/- mortgage of land is required, he requested the RBI to consider upward revision of this amount to Rs.300,000/-. He also requested for the help of Agriculture department, Govt of West Bengal in spreading the message of financial literacy which includes optimum use of limit, prompt and timely repayment, availing of interest subvention and coverage under Fasal Bima Yojana.

Shri H.K. Dwivedi, Additional Chief Secretary (Finance), Government of West Bengal desired to know:

- The factors which are impeding the process of universalisation of KCC in the state.
- Understanding the real gap between the eligible farmers and the actual takers of KCC.

Reacting to a comment that very small limit given in case of KCCs issued by Co-operative banks is contributing to overall low average KCC ticket size in the state Shri M. V. Rao, Principal Secretary, Co-operation, Govt. of WB mentioned:

- Co-operative Bank is the place where even the smallest farmer with small ticket loan is entertained and his credit needs are taken care of.
- Large number of farmers are availing the benefit of KCC from Cooperative Banks and actually the contribution of Co-operative Banks is very large in total KCC loan extended in the state.

Shri Dwivedi, ACS (Finance), Govt of West Bengal decided to convene a meeting on KCC within July 2018 to discuss all the issues pertaining to KCC, which are in need of quick redressal.



Dr. Amit Mitra, Hon'ble Finance Minister- Govt. of West Bengal said that bankers should be present in the meeting in good numbers. Participation of senior level representations from the Agriculture Dept. and Cooperation Dept, Govt. of West Bengal is also required for the purpose. Dr. Mitra preferred preparation of Working papers by all the invitees to the meeting before hand.

SHG

- Shri Dwivedi pointed out wide divergence between amount sanctioned and amount disbursed in SHG sector.
- Bankers wondered what precious little they can do if the borrower does not avail the sanctioned limit.
- Decision has been taken to complete the process of disbursement for already sanctioned SHG loans (spill over cases of 2017-18) by the banks preferably within 15th July 2018.
- Large section of the participants including LDMs was found to be of the opinion that SHGs need to undertake more productive activity instead of inter-lending.
- Ms.C.D. Lama, Secretary & State Mission Director & CEO, WBSRLM, Govt. of West Bengal clarified that apart from productive activity as a group they are also into inter-lending, which is not prohibited and remain one of the major features of "Panchasutra", which all SHGs are to comply with. Also utilizing the money available through such inter-lending, productive activity is undertaken by individual SHG members leading to generation of income.
- Dr. Mitra said so long the SHG members are engaged in livelihood of legitimate nature and bankers are getting timely repayment of their dues, there is no cause of concern.
- Shri Dwivedi mentioned that due to the SHG credit linkage, it is ensured that the members are protected from the clutches of private money lenders. He also advocated spreading of financial awareness among SHG members.
- SUDA representative requested the Bankers for disposal of SHG loan applications in the Municipal areas

At this juncture Ms. Rachna Bhagat- MD-WBSCL sought the assistance of all member Banks in;

- Providing the **Mobile Number of each credit linked SHG A/c** irrespective of their status as Women SHG or Male SHG to enable West Bengal Swarojgar Corporation Ltd. to process and release interest subvention claim under WBSSP over and above interest subvention allowed by WBSRLM (Woman SHG only) for all such eligible credit linked SHG A/cs. She reiterated that without Mobile Number (Preferably of SHG Leader or Deputy Leader), processing of the data for onwards transmission of interest subvention amount under WBSSP to the designated SHG loan A/cs can not be undertaken due to technical reason.
- There are few banks who are not submitting any interest subvention claim under WBSSP for credit linked SHG from WBSCL and this inaction is depriving many SHGs credit linked by them from availing legitimate interest subvention.



- To either adjust subsidy released for sanctioned loan proposals under BSKP or to return unutilized subsidy to WBSCL without any further delay.

Continuing the discussion, Dr. Amit Mitra, Finance Minister, Govt. of West Bengal desired that in the SLBC meeting discussion should also take place on;

- Very sensitive issue of Export Credit and Export Promotion.
- This is required due to unleashing of huge export potentiality as witnessed in the last couple of years in the state. In 2016-17, total export from West Bengal only stood at 8.23 Billion US Dollar. Which increased to 9.17 Billion US Dollar in 2017-18 and expected to increase further in coming days.
- State Government has already identified the exportable items and the destination countries.
- To take the issue forward, a Sub Committee of SLBC on Export Credit is to be formed. Initial meeting of the Sub Committee should be held at an early date.

Regarding functioning of SLBC, DCC & BLBC, Shri Dwivedi-ACS Finance, Govt of West Bengal stressed on the important issue of regular holding of DCC and BLBC meetings. He also advised to revisit the BLBC & DCC calendar for the state which got affected due to Panchayat election in the state.

In his important and maiden address Shri S. C. Murmu, Regional Director, RBI, Kolkata has complimented the SLBC, West Bengal stating that this forum has steadily improved its functioning over the years. He expressed his happiness considering that all the salient points in the revised Lead Bank Scheme of RBI have been incorporated in today's agenda.

Shri S.C. Murmu, Regional Director, RBI, Kolkata thereafter touched upon the following issues:

- Different status report related to activities of the Bankers in the state depends on the quality and completeness of the given data. He requested everyone to provide correct and complete data.
- Few of the banks are not forthcoming in sharing their data to SLBC, which need to be redressed. Lack of enthusiasm on the part of the foreign banks and few Private Banks could be observed in sharing data to SLBC as per requirement of RBI.
- Convenor, SLBC West Bengal to inform the names of these Banks to RBI Kolkata.
- Calendar for meetings at the block & district levels to be prepared by the LDMs for onward sharing with all stakeholders in advance.
- Formation of Sub-Committees on SHG, Export, Data etc. is a good step taken in this forum and these Sub Committees should discuss all routine issues for resolution. In case such discussion leads to adopting a Policy decision, the same is to be placed in full SLBC meeting.
- Action Points emerged in today's meeting should be sent to all concerned for taking action thereby enabling the SLBC to review Action taken Report.

Financial Inclusion:



Ms. Anindita Sinha Roy, Director- Financial Inclusion, Dept. of Financial Services, Govt of India in her deliberation on Financial Inclusion has mentioned the following:

- Govt. of India has recognized the role played by the banks in implementation of various Government programmes including programmes related to Financial Inclusion with active support from State Government..
- Under Extended Gram Swaraj Abhiyan (eGSA), the Bankers are needed to saturate 5 "Aspirational Districts" in the state of West Bengal viz; Malda, Dakshin Dinajpur, Nadia, Murshidabad & Birbhum with PMJDY accounts for leftover adult population and enrolling eligible individuals under PMSBY & PMJJBY within a period from 1st June to 14th August 2018..
- Apart from 5 aspirational districts, identified villages under Gram Swaraj Abhiyan-falling within all other districts excepting Kolkata in the state are also to be covered now under extended GSA Programme since the same could not be carried out due to Panchayat election in the state.
- While LDMS are going to be key contributors, all Banks in general are to provide requisite push in meeting the targets of Gram Swaraj Abhiyan-II by taking assistance of State Government machinery.
- Convener SLBC West Bengal expressed confidence that with the participation of all the stake holders, 100% saturation of the identified villages in the stated parameters will not be a serious issue.

With coverage of all agenda items, the meeting ended with vote of thanks to & from the chair.

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Major action points emerged from the discussions in the 141st SLBC meeting.

- Districts with CD ratio below 40% are to prepare action plan for reaching out to prospective entrepreneurs, MSME clusters to bring the ratio above 40% and exert all out effort for attainment of the same.

(Action: All Member Banks, LDMs of Birbhum, Howrah, Hooghly & 24 Parganas (North)).

- Coverage of all farmers under KCC through Banking channel and increase of average ticket size per KCC lending . identification of left out farmers and bringing them into Banking network to help them coming out of unorganized sector lenders. Meeting is to be convened involving all the Bankers, concerned departments of Government of West Bengal.

(Action: Agriculture Department, Government of West Bengal and All Member Banks).

- To increase the credit flow to the SHGs and to reduce the gap between sanction and disbursement of loan to SHGs, the Banks need to complete the process of disbursement for already sanctioned SHG loans (spill over cases of 2017-18) by 15th of July 2018.

(Action: All Member Banks, WBSRLM & State Government).

- Non-seeding of mobile numbers of office bearers of the SHGs in the system resulting in non-applicability of subsidy for SHGs from WBSCL under WBSSP.

(Action: All Member Banks)

- Non-submission of claim for subsidy for SHGs from WBSCL under WBSSP (West Bengal Swanirbhar Sahayak Prakalpa) by few Banks.

(Action: Canara Bank, Union Bank of India, Bank of India, Bank of Baroda, Vijaya Bank, Punjab National Bank)

- Early disposal of SHG loan applications in the municipal areas sponsored by SUDA.

(Action: All Member Banks)

- Formation of a sub-Committee on exports as advised by Hon'ble Finance Minister.

(Action: SLBC, West Bengal).

- Preparation of calendar for BLBC & DCC/DLRC meeting.

(Action: All LDMs).

- Revamping of Lead Bank Scheme- implementation of important aspects like alignment of corporate business target with Annual Credit Plan adopted by SLBC to ensure better implementation, timely submission of quality data by Banks to SLBC. Extending assistance to SLBC in developing necessary data system on SLBC website.

(Action: All Member Banks)



List of participants of 141st SLBC Meeting of West Bengal held on 19.06.2018 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 Ashok Kumar Pradhan	Executive Director, United Bank of India
3	Sri S.C. Murmu	Regional Director, Reserve Bank of India. Kolkata
4	Sri H.K. Dwivedi	Additional Chief Secretary, Finance Department, GoWB
5	Sri M.V. Rao	Principal Secretary, Cooperation Department, GoWB
6	Ms. Anindita Sinha Ray	Director, DFS and Nodal Officer, SLBC West Bengal
7	Sri Subrata Mandal	Chief General Manager, NABARD
8	Sri Partha Pratim Sengupta	Chief General Manager, State Bank of India
GOVT. of WEST BENGAL & OTHER GOVT. AGENCIES		
9	Ms. C.D. Lama	State Mission Director & CEO, WBSRLM, GoWB
10	Ms. Rachna Bhagat	Managing Director, West Bengal Swarojgar Corporation Ltd.
11	Sri Pawan Kadyan	Joint Secretary, Finance, GoWB
12	Sri Jitendra Ray	Joint Secretary, Agriculture Department, GoWB
13	Dr. Vijay Bharti	Director, MSME Department, GoWB
14	Sri D. Ghosh	Director, Textile Department, GoWB
15	Sri R.K. Middy	Joint Director, MSME Department, GoWB
16	Sri U.S. Aich	Joint Director, Agriculture Department, GoWB
17	Sri D. Roy	Asst. Director, Directorate of Agriculture Marketing, GoWB
18	Sri Partha Sarathi Datta	Dy. Director, Institutional Finance, GoWB
19	Sri Sandip Bairagi	SMM (FI & ME), SUDA
20	Sri P.S. Mukherjee	WBSRLM, GoWB
21	Sri SK. D. Ali	Official, WBKVIB
22	Sri Swapan Kr. Ghosh	Representative, SHG & SE, GoWB
RBI and NABARD		
23	Sri Suddhasattwa Ghosh	General Manager, Reserve Bank of India
24	Sri B.R. Pattanayak	General Manager, NABARD



Commercial Banks		
25	Sri Manas Dhar	General Manager, UBI & Convener, SLBC West Bengal
26	Sri Abhijit Bose	General Manager, Bank of India
27	Sri C.G. Saha	General Manager, Canara Bank
28	Sri S. Rengarajan	General Manager, Indian Bank
29	Sri N. Venkatachala	Regional Manager, Syndicate Bank
30	Sri Bhavesh Mishra	Deputy General Manager, Allahabad Bank
31	Sri P. Sengupta	Deputy General Manager, UCO Bank
32	Sri U.S. Mohapatra	Deputy General Manager, Bank of Baroda
33	Sri S. Satapathy	Deputy General Manager, UCO Bank
34	Sri K. Sethi	Deputy General Manager, Punjab & Sind Bank
35	Sri N. Veerabhadrapa	Deputy General Manager, Corporation Bank
36	Sri T.R. Garida	Deputy General Manager, Dena Bank
37	Sri Sibil Pradhan	Deputy Regional Head, Union Bank of India
38	Sri R.C. Ojha	Deputy Zonal Manager, Punjab National Bank
39	Sri B. Bhattacharjee	Assistant General Manager, State Bank of India
40	Sri S.K. Das	Assistant General Manager, Canara Bank
41	Sri J.R. Daroch	Assistant General Manager, Central Bank of India
42	Sri U.L. Patel	Assiatnat General Manager, Indian Overseas Bank
43	N. Srinivas Rao	Assiatnat General Manager, Andhra Bank
44	Sri Ram S. Mahto	Deputy General Manager, IDBI Bank
45	Sri K. Ananth	Assistant General Manager, Tamilnad Merchantile Bank
46	Dr. H.M. Thakur	Chief Manager, Bank of Baroda
47	Sri J. Ranjan Mishra	Chief Manager, Bank of India
48	Sri D.K. Singh	Chief Manager, Oriental Bank of Commerce
49	Sri D. Ravi Kumar	Chief Manager, Syndicate Bank
50	Sri Shambhu Shekhar	Senior Manager, Bank of Maharashtra



51	Sri Deepak Kumar Sahoo	Senior Manager, Dena Bank
52	Sri S. Dasgupta	Vice President, HDFC Bank
53	Sri Arup Dutta	Regional Manager, Indusind Bank
54	Ms. Samhita Roy	Regional Manager, ICICI Bank Ltd.
55	Sri Ayan Kumar Ghosh	Chief Manager, Utkarsh Small Finance Bank
56	Ms. Arpita Sen	DVP, Bandhan Bank
57	Sri Sharad Singh	DVP, Bandhan Bank
58	Sri Saif Nasar	Chief Manager, IDFC Bank
59	Sri J.P. Kumar	Chief Manager, Tamilnad Merchantile Bank Ltd.
60	Sri Bernard Francis	Senior Manager, Axis Bank
61	Sri Vivek Madhogaria	Senior Manager, Bandhan Bank
62	Sri Dinesh Kumar	Manager, Central Bank of India
63	Ms. Priyanka Ghosh	Manager, Indian Bank
64	Sri S. Ghosh	AVP, Axis Bank
65	Sri Anirban Chatterjee	AVP, Yes Bank
66	Sri Swasata Choudhury	Senior Manager, Yes Bank
67	Sri Subhranshu Chakraborty	Manager, South Indian Bank
68	Sri Indranil Mallick	Manager, Utkarsh Small Finance Bank
69	Ms. T.Roy Choudhury	Assistant Manager, Corporation Bank
70	Sri Abhimanyu P.	Assistant Manager, IDBI Bank
71	Sri Imran Siddiqui	ADO, Syndicate Bank
72	Sri Mrinal K Mondal	RBM, Ujjivan Small Finance Bank
RRBs , Co-operative Banks and RSETI		
73	Sri C. Gupta	Managing Director, West Bengal State Cooperative Bank Ltd.
74	Sri Subrata Mishra	Chairman, BGVB
75	Sri Sanjay Kumar	Chairman, PBGB
76	Sri P.K. Ganguly	General Manager, UBKGB
77	Sri A. Bhattacharya	General Manager, WBSCARD Bank Ltd.
78	Sri Subrata Roy	Deputy General Manager, WBFC
79	Sri Santanu Mukherjee	Director, RSETI, Howrah
80	Sri Sourav Das	Assistant Manager, UBKGB



SIDBI, National Housing Bank and Insurance Companies		
81	Sri R. Prabhavathi	Deputy General Manager, SIDBI
82	Dr. T. K. Sinha	Assistant General Manager, HUDCO
83	Sri Sumit K. Debnath	Manager, Reliance GIC
Lead District Manager		
84	Sri A.K. Dwivedi	LDM, 24 Parganas, North
85	Sri R. Bose	LDM, Kolkata
86	Sri Debjit Sarkar	LDM, Jalpaiguri
87	Sri R.K. Guha	LDM, Purba Burdwan
88	Sri Lucky Bhabnani	LDM, Howrah
89	Sri Saroj Kumar C.	LDM, Darjeeling
90	Sri Amit Kumar Sinha	LDM, Murshidabad
91	Sri N.N. Biswas	LDM, Nadia
92	Sri Biswajit Ghosh	LDM, Malda
93	Sri Srikanta Mahato	LDM, Purulia
94	Sri Sunil Kumar Ghosh	LDM, 24 Parganas, South
95	Sri Ashim Kumar Pandit	LDM, Purba Medinipur
96	Sri Jogesh Ray	LDM, Uttar Dinajpur
97	Sri Piyush Paul	LDM in Charge, Birbhum
98	Sri Sanjeev Kumar Nandi	LDM, Bankura
99	Sri Sanjay Kumar Gaur	LDM, Dakshin Dinajpur
100	Sri J.K. Das	LDM, Hooghly
101	Sri Keshar Singh Thapa	LDM, Coochbehar
102	Sri Praksh Kr. Barua	LDM, Alipurduar
103	Sri P.T. Bhutia	LDM, Kalimpong
104	Sri Roshan Tiru	LDM, Paschim Burdwan





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