



143<sup>वी</sup>  
rd

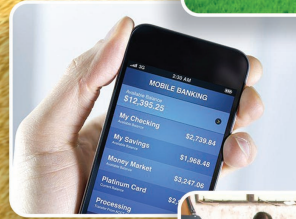
पश्चिम बंगाल हेतु राज्य स्तरीय  
बैंकर्स समिति की बैठक

STATE LEVEL BANKERS' COMMITTEE MEETING  
FOR WEST BENGAL

Quarterly  
Review  
December, 2018

Date : 11.12.2018  
Time : 11.30 a.m.

VENUE :  
KOLKATA



कार्यसूची टिप्पण AGENDA NOTES

CONVENOR BANK

ইউনাইটেড ব্যাংক অফ ইণ্ডিয়া



युनाइटेड बैंक ऑफ इंडिया

**United Bank of India**

(A GOVT. OF INDIA UNDERTAKING)

(The Bank That Begins With "U")

युनाइटेड बैंक ऑफ़ इंडिया  
अग्रणी बैंक विभाग  
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.

संदर्भ: एलबीडी/एसएलबीसी/पश्चिम बंगाल/460 से  
523/2018

Ref: LBD/SLBC/West Bengal/460 to  
523/2018

दिनांक: 30.11.2018.

Date: 30.11.2018.

प्रिय महोदय /महोदया,

Dear Sir/ Madam,

विषय: पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति  
की 143 वीं बैठक की कार्यसूची टिप्पण।

Subject: Agenda Notes for 143<sup>rd</sup> Meeting  
of SLBC West Bengal.

उपर्युक्त संदर्भ में हम आपको सूचित करते हैं कि  
पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति की  
143 वीं बैठक दिनांक 11.12.2018 को पूर्वाह्न  
11:30 बजे होटल "ताज बंगाल" कोलकाता में  
आयोजित की जाएगी।

With reference to the above, we are  
forwarding herewith the set of Agenda  
Notes for the 143<sup>rd</sup> meeting of State level  
Bankers' Committee for West Bengal  
scheduled to be held at Hotel "Taj Bengal",  
Kolkata on 11.12.2018 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,

रमेश्वर भट्टाचार्य

उप महाप्रबंधक

प्राथमिकता प्राप्त क्षेत्र एवं अग्रणी बैंक प्रभाग

Deputy General Manager

Prisec and Lead Bank Division



# United Bank of India

LEAD BANK DIVISION Convener

143<sup>rd</sup> State Level Banker's Committee Meeting for West Bengal

Venue: Kolkata

Date: 11-12-2018

## **FLOW OF EVENTS**

- Welcome address by Convener, SLBC, West Bengal, and felicitation of the 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.
- Address by Chief General Manager, NABARD, Kolkata
- Address by Director, Deptt of Financial Services, Ministry of Finance
- Presentation of PPT by Convener, SLBC, West Bengal and Agenda wise discussion.

## **Agenda items**

1. Confirmation of minutes of last the last SLBC meeting dated 10-09-2018.
  2. Action taken Report for the resolutions adopted in the last SLBC meeting.
  3. Review of status of opening of Banking Outlets in unbanked centres
  4. Progress on Data Management System as per Revamped Lead Bank Scheme.
  5. CD Ratio & review of districts with CD Ratio below 40%.
  6. Review of credit disbursement by Banks:
  7. Progress in KCC & PMFBY coverage
  8. Doubling of farmers' income by 2022
  9. Progress in SHG-NRLM
  10. Progress in NULM
  11. Progress in Education Loan & Housing Loan
  12. Export Credit
  13. Adoption of MSME Clusters
  14. Progress in MUDRA & SUI loans
  15. Strengthening of Ecosystem for MSME
  16. Status of Recovery position, SARFAESI Action, etc.
  17. Financial Literacy Camps & Awareness Drive
  18. Review of functioning of RSETIs.
  19. Unresolved issues related to DCC & DLRC Meeting.
  20. Miscellaneous (PMEGP loans, SVSKP Loans, PMJDY, PMSBY, PMJJBY, etc)
- Vote of Thanks and conclusion

**United Bank of India  
Lead bank Division  
Head Office**

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

**Agenda Notes for the 143<sup>rd</sup> 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.	# 13
Principal Language	Bengali
Airport	Kolkata, Bagdogra ,Andal
Ports	Kolkata, Haldia

#(1) Howrah, (1) Kolkata, (2) Purba Burdwan, (3) Nadia, (4) 24-Parganas North, (5) 24-Parganas South, (6) Malda, (7) Murshidabad, (8) Uttar Dinajpur, (9) Dakshin Dinajpur, (10) Coochbehar, (11) Birbhum, (12) Paschim Burdwan,(13) Howrah

## 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 (Females per 1000 Males)	950
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 Share croppers	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 30.09.2018)	Rs.82608
Per Capita Advance (as on 30.09.2018)	Rs. 52046
Average population served per branch (excluding Cooperative banks) (as on 30.09.2018)	11425

**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	September 2018
Rural	2859 (45.83%)	3550 (44.64%)	3552 (43.31%)	3631 (43.44%)	3648 (43.40%)	3659 (43.53%)
Semi- urban	938 (15.03%)	1284 (16.14%)	1398 (17.05%)	1442 (17.25%)	1450 (17.25%)	1447 (17.21%)
Urban	1160 (18.60%)	1529 (19.23%)	1630 (19.88%)	1655 (19.80%)	1674 (19.91%)	1701 (20.23%)
Metro	1281 (20.54%)	1590 (19.99%)	1621 (19.76%)	1630 (19.51%)	1633 (19.44%)	1646 (19.59%)
<b>TOTAL</b>	<b>6238</b>	<b>7953</b>	<b>8201</b>	<b>8358</b>	<b>8405</b>	<b>8453</b>

**Position of ATMs in the State of West Bengal:**

Population group	March 2015	March 2016	March 2017	March 2018	June 2018	September 2018
Rural	2373	2429	2539	2571	2579	2578
Semi- urban	1910	2104	2158	2191	2224	2231
Urban	2669	2998	3103	3241	3263	3271
Metro	2489	2929	3022	3246	3044	3091
<b>TOTAL</b>	<b>9441</b>	<b>10460</b>	<b>10822</b>	<b>11249</b>	<b>11110</b>	<b>11171</b>

## VITAL BANKING STATISTICS OF WEST BENGAL

(Amount Rs in crore)

Sl. No.	Parameter	September 2017	March 2018	June 2018	September 2018
1	No. of Branches	8028	8358	8405	8453
2	Total Deposits	606021	710512	714841	754218
3	Total Advances (with RIDF)	415452	464580	457320	483602
4	CD Ratio	69	65	64	64
5	C+I: Deposit Ratio	84	77	82	82
6	Priority Sector Advances (PSA)	158178	168373	159550	175903
7	% of PSA to ANBC	48	40	37	39
8	Agriculture Advances	44014	47439	44412	44009
9	% of Agri Advances to ANBC	13	11	10	10
10	MSME	82765	87275	83217	100107
11	Education Loans	2125	2396	2361	2331
12	Housing Loans	28080	40804	36652	38210
13	DRI Advances	154	153	168	162
14	% of DRI Advances to ANBC	0.03	0.04	0.04	0.04
15	Schedules Caste/ Scheduled Tribe Advances	14423	17517	17023	16482
16	Advances to Women Entrepreneurs	29461	39357	35351	38143
17	% of Advances to Women Entrepreneurs to ANBC	9	9	5	8
18	Weaker Section Advances	39716	58918	47036	48378
19	% of Weaker Advances to ANBC	12	14	11	11
20	Minority Community Advances	26142	31323	33741	34554
21	% of Minority Community Advances to Prisec Advances	17	19	21	20

### DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

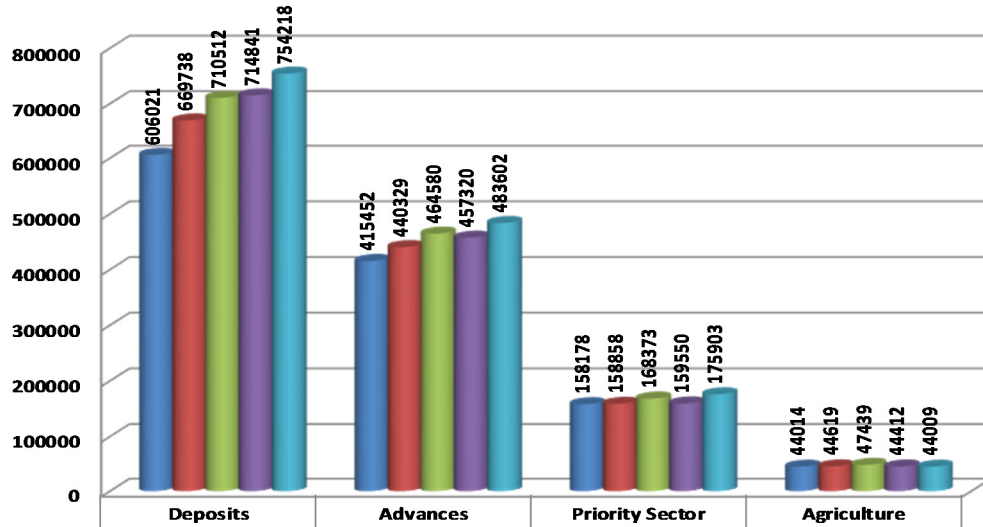
(Amount Rs in crore)

Sl. No.	Parameter	ACP Plan 2017-18	ACP achieved (Sept,17)	% achieved	ACP Plan 2018-19	ACP achieved (Sept,18)	% achieved
1	Agriculture	59098	17866	30	64071	23391	37
2	MSE	38000	17913	47	50000	20287	41
3	OPS	11191	7795	69	15890	6418	41
4	NPS	11250	8122	72	16500	4545	28
	<b>Grand Total</b>	<b>119539</b>	<b>51696</b>	<b>43</b>	<b>146461</b>	<b>54641</b>	<b>37</b>

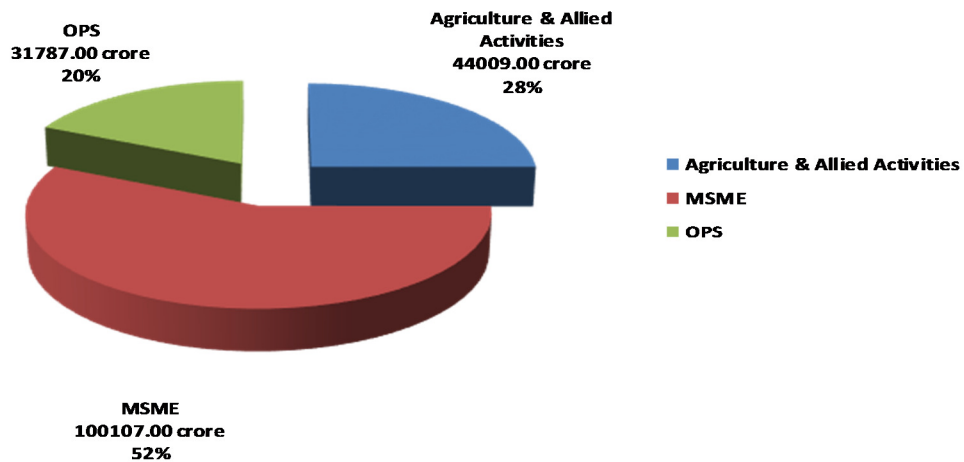
## Banking Key Indicators for the State of West Bengal

### Banking Key Indicators

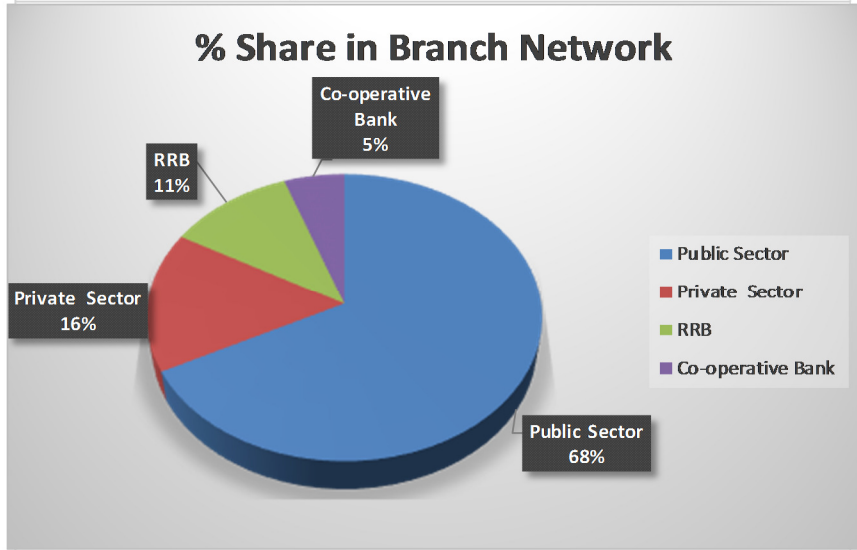
(Amt. in Rs. crore)



■ 30.09.2016	606021	415452	158178	44014
■ 30.09.2017	669738	440329	158858	44619
■ 31.03.2018	710512	464580	168373	47439
■ 30.06.2018	714841	457320	159550	44412
■ 30.09.2018	754218	483602	175903	44009



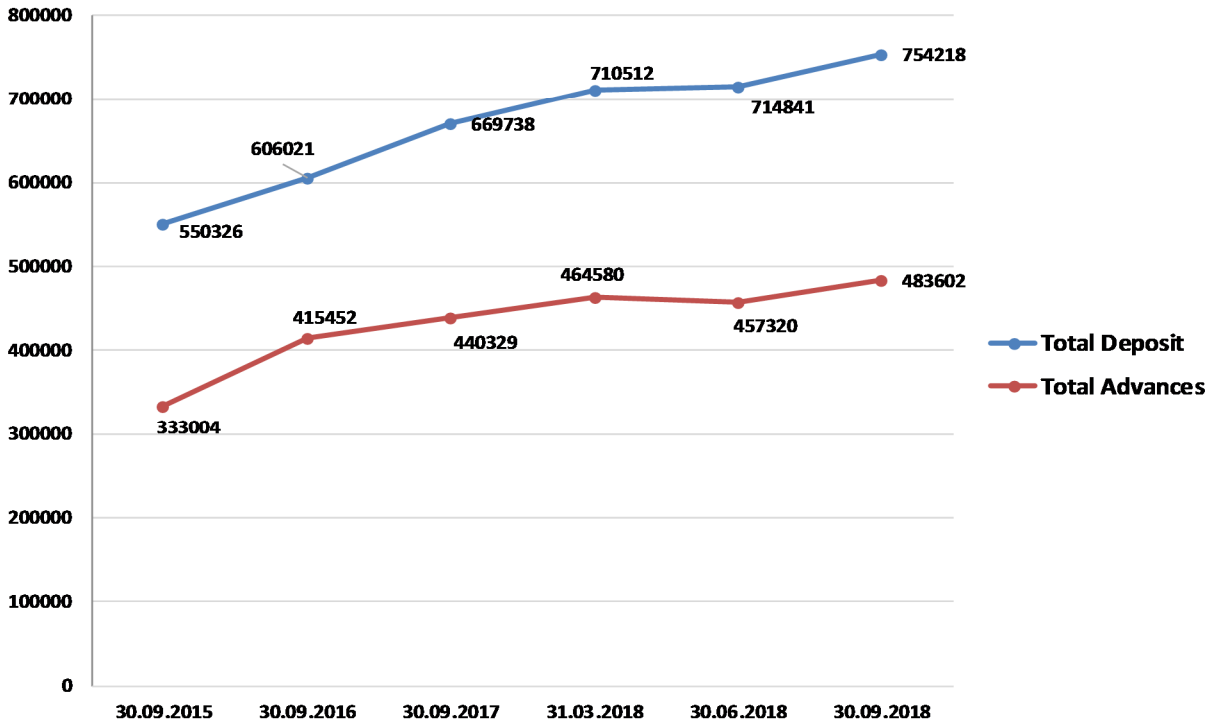
**Growth of Deposit and Advances over the Years**



(Rs. in crore)

Year	30.09.2015	30.09.2016	30.09.2017	31.03.2018	30.06.2018	30.09.2018
<b>Total Deposit</b>	550326	606021	669738	710512	714841	754218
<b>Total Advances</b>	333004	415452	440329	464580	457320	483602

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



**AGENDA- 1: CONFIRMATION OF PROCEEDINGS OF THE 142<sup>nd</sup> SLBC MEETING**

The proceedings and action points of 142<sup>nd</sup> SLBC Meeting for West Bengal held in Kolkata on 10th September, 2018 was circulated under cover of Convener Bank's letter to the members on 01-10-2018. The same may please be confirmed by the House.

The copy of the minutes is annexed herewith.



**United Bank of India : LEAD BANK DIVISION**

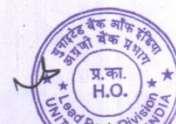
**Convener : State Level Bankers' Committee for West Bengal**

**MINUTES OF 142<sup>nd</sup> SLBC MEETING OF THE STATE OF WEST BENGAL**

The 142<sup>nd</sup> SLBC meeting of the State of West Bengal was held on 10.09.2018 at The Oberoi Grand Hotel, Kolkata. Dr. Amit Mitra, Hon'ble Finance Minister, Government of West Bengal presided over the meeting. The dignitaries present included Shri Pawan Bajaj, MD & CEO, United Bank of India & Co-Chairman of SLBC West Bengal and Shri Ashok Kumar Pradhan, Executive Director, United Bank of India. Besides them the meeting was attended by Shri A. Bandyopadhyay, Additional Chief Secretary, MSME & Textile Department, Government of West Bengal, Shri M.V.Rao, Additional Chief Secretary, Co-operation Department, Government of West Bengal, Ms. Anindita Sinha Roy, Director, Department of Financial Services, Ministry of Finance, Government of India, Shri Partha Pratim Sengupta, Dy MD, SBI & Shri Subrata Mondal, CGM, NABARD, Kolkata. In the meeting, Shri T. Hauzel, Chief General Manager, RBI, Kolkata and Shri Ranjan Mishra, Chief General Manager, State Bank of India, Kolkata LHO made their maiden presence. The meeting was attended by other officials from the various line departments of the State Government, participating banks, insurance companies etc. The 23 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 142<sup>nd</sup> SLBC meeting. He thanked & extended a warm welcome to Shri T. Hauzel, Chief General Manager, RBI, Kolkata and Shri Ranjan Mishra, Chief General Manager, State Bank of India, Kolkata LHO for their maiden presence in the SLBC, West Bengal. He also congratulated Shri Partha Pratim Sengupta, erstwhile CGM, SBI, LHO Kolkata for his elevation as Deputy Managing Director of State Bank of India. Thereafter, Shri Dhar requested Shri Pawan Bajaj, MD & CEO, United Bank of India & Co-Chairman of SLBC West Bengal to deliver his inaugural address.

Shri Bajaj in his address briefed the house regarding the status of implementation of development programmes undertaken through ACP by the banking sector in the State during the first quarter 2018 and observed significant growth of MSME sector, emerging entrepreneurship amongst the SHG members and opportunities of tapping export potential through bank finance etc. The observation is detailed hereunder;



- SLBC, West Bengal prepared the ACP 2018-19 for deployment of credit to the tune of Rs.146461 crore which envisages credit growth of 22.52 % in 2018-19 with special thrust to Agriculture & MSME. The Banks have registered deployment of Rs.30177 crore in the June, 2018 quarter which depicts an increase of 8.16% over the credit deployed in the last year for the corresponding quarter. A MSME campaign was undertaken simultaneously with MSME Conclave -2018, a major initiative of Govt of West Bengal in the month of August where Banks have accorded sanction of more than Rs.1900 crore at a short notice
- A large number of farmers are yet to be brought under the fold of institutional credit. Identification and coverage of such non- loanee farmers in the State including activation and renewal of dormant KCCs are major tasks ahead. All the farmers are to be covered under Fasal Bima Yojana scheme as well
- SHG movement in the State has gained momentum with each passing year. All the banks are expected to provide accelerated finance to SHGs where incidence of NPA is as low as 1.95%. The next step in SHG movement will be identification of successful SHGs and promote them to become an enterprise in true sense.
- Another area which needs focussed attention of the banks is growth in export credit and a SLBC Sub-Committee for Export has been formed with inclusion of industry representatives for charting a roadmap for augmenting credit in this important sector. A cluster based approach with proper risk mitigating measures is to be put in place.
- A system of proper data management through generation of MIS data leveraging the technology to the maximum possible extent and enabling segregation of data on block level as stipulated under revamped LBS Scheme will be a major task to be undertaken by the Bank. This is in line with revamped Lead bank Scheme.
- Govt of West Bengal initiative for bolstering the Housing (Nijashree) and Handloom sector by proposing 2 new schemes would go a long way in development of these vital sectors. The schemes will enable the Banks to expand their priority sector lending.
- Threat posed to the banking industry by the rising trends in NPA which has adversely affected banks' ability to lend in the last couple of years. Concerted & continued efforts on the part of the banks and recovery measures under NCLT, DRT and SARFAESI Act have started to yield results with resolution made in some of the big-ticket advances. State Government is urged to issue necessary instructions to the district administration for extending required support to the Banks in execution of pending SARFAESI cases.
- Challenges in promotion of the digital payment & cashless transactions through deployment of AEPS, BHIM QR. Involvement of Fin-tech companies. Emergence of India Post payment Bank in banking industry has also been discussed.
- Threats of cyber crimes/e-frauds (ATM & Debit/Credit cards related) have posed new challenges to the Banks. The Financial Literacy program is to be taken to the next step in combating this menace with involvement of the Last Mile friends, the Bank Mitras in creating proper awareness and organization of Financial Literacy camps by RSETIs & LDMs regularly.



- Under Extended Gram Swaraj Abhiyan with active support from all stakeholders, West Bengal could achieve 127.10% in PMJDY, 110.78% in PMSBY & 103.75% in PMJJBY Scheme. Effort should be continued for an inclusive banking with more participation under social security schemes.

Shri Bajaj concluded his speech with the information that he would be demitting his Office shortly on attaining superannuation and thanked the Hon'ble Finance Minister, member banks, Govt officials for the support and cooperation received during his tenure and expressed that SLBC, West Bengal will strive utmost to reach a new height. Shri Bajaj then requested Dr. Amit Mitra, Hon'ble Finance Minister, Government of West Bengal to deliver his key note address.

After welcoming the participants Dr. Mitra profusely thanked Shri Bajaj for his excellent role in leading the SLBC, West Bengal and praised the pro active role played by him and wished that he would continue to be active and contribute after retirement. Dr. Mitra didn't fail to mention the ensuing superannuation of Shri Manas Dhar, Convener, SLBC West Bengal and General Manager, United Bank of India on 30<sup>th</sup> September, 2018. Dr. Mitra mentioned that as SLBC Convener Shri Dhar had played an outstanding role and was instrumental in taking it forward in a co-ordinated manner. He praised Shri Dhar's promptness, even in challenging situations in providing whatever information/data was sought for. Dr. Mitra wished for Shri Dhar's continued association with the developmental activities in the State of West Bengal even after his superannuation from the service of United Bank of India on 30.09.2018.

**CD RATIO** : Dr Mishra said although some improvement is discernible in the CD ratio of the State, still four districts are languishing with CD ratio figure of below 40%. Dr.Mitra specially mentioned about the CD ratio of Jalpaiguri District. He said it is a matter of great concern that instead of elimination of the four lagging districts Jalpaiguri has become a new entrant. The LDM of Jalpaiguri district clarified that there was mistake in computation and informed that now the credit deployment in the district is picking up and the district will present a better picture in the coming quarter. Dr.Mitra exhorted that everybody should work steadfastly to present a better CD ratio of the State from September quarter onwards.

**BRICK & MORTAR BRANCHES** : Dr.Mitra enquired with the LDMs about opening of brick & mortar branches in the 284 unbanked locations. LDM, Murshidabad informed that they have opened 3 (three) branches in unbanked GPs. Bandhan Bank stated that 25 branches/outlets are already in place and they are working on opening more branches/outlets. Shri Manas Dhar, Convener, SLBC West Bengal said that India Post is coming out with an elaborate plan of extending banking facilities with opening of branches which will fulfil the aspiration of people in some pockets. In case the postal authorities confirm that they are having post offices in the aforesaid unbanked locations then they would be requested to convert those post offices into outlets. Convener of SLBC informed that a survey is being undertaken and report will be sent by LDMs by Sept, 2018. SLBC will have a relook regarding the 284 URCs and the feasibility of opening branch/outlet accordingly.



Mr. Kadian, Joint Secretary, Ministry of Finance, Govt. of West Bengal said that six post offices in the unbanked GPs have been converted into India Post Payment Banks and while 25 branches are now opened in the State by them.

Mr Rao, ACS, Cooperation Dept. Government of West Bengal said that District Central Co-operative Bank have opened 27 new branches in the unbanked GPs in the districts of Nadia, Murshidabad and Hooghly. They are working towards fulfilling their annual target of opening 50 branches within this fiscal.

Dr. Mitra welcomed the developments. But he wondered if the bankers would fall into a sense of complacency and desist from opening new branches . He said that India Post has not undertaken commercial banking on a bigger scale in the past and is a new entrant. He opined that Bankers should keep their commitment intact and would go on opening branches in unbanked areas.

**MSME ADVANCE** : Dr. Mitra said that the MSME sector enjoys a special place in the economy of the State due to its 'employment intensity' aspect. Against an annual target of Rs.50000 crores the state has witnessed MSME lending of Rs.10217 crore at the end of 1<sup>st</sup> quarter (20%).Dr Mitra told that MSME should be the focussed area due to its labour intensive nature which would result in maximum job creation. He cited the example of the leather industry in Kanpur as an example. Dr Mitra congratulated the bankers for their splendid achievement in MSME lending for 2017-18 and advised the bankers to ensure quality of lending as well. He said it is due to the bankers only that the State has achieved the foremost position in MSME lending for consecutive years and hoped that the trend would continue.

Dr. Mitra enquired of the sectors under MSME where the banks have lent most. Dr. Mitra spoke at length about the export potentials, supply chain issues and the need for the banks to play a major role in ensuring need based financial support to the entrepreneurs involved in this Rs.63000 crore per annum business in export sector. He cited the example of Leather Complex at Bantala where 1.20 people are involved in the business .He favoured holding of a Banker –Stakeholders meeting in the first part of October to work on augmenting Export credit and advised the MSME Deptt to work on it with SLBC also in this regard.

**KCC & Redoubling of farmers' income** : : Out of annual target of 20,00,000 KCC issuance, at the end of 1<sup>st</sup> quarter the number of KCC issued stood at 765,246 i.e. 38% of the target. The average ticket size remained at Rs.50,427/- which remained much below the targeted sum of Rs.100,000/-.The average ticket size could improve to Rs.85,303/- if the figures of commercial banks are only taken i.e. without considering the figures of Co-operative banks which alone is financing almost 50 % of total farmers. As such he expected that other scheduled banks should increase their customer base. It was also advised that banks should look beyond crop loans and extend support for poultry & fishery units. It was also stated that there should be an integrated approach by converging the functioning of Animal Husbandry, Horticulture, Fishery Deptt and GIC should be invited for sorting out the issues relating to insurance cover in Fishery & Paultry sector.



**SHG** : During the 1<sup>st</sup> quarter the achievement was Rs.1196.72 crore , i.e. 9.19% of the targeted amount. The average credit per SHG stood at Rs.168,367/- on 30.6.2018 against the corresponding period figure of Rs.154,554/- .The targeted average is Rs.200,000/- per SHG which may be looked into by banks for achievement. Dr. Amit Mitra desired that all the SHG members should be sensitised on the quantum of interest subvention available from the Central government & State Government and the conditions thereof. He mentioned that the regular SHGs need to pay interest @ 2%,net of interest subvention and incentive for prompt payment. The issue of under utilization of the SHG credit limit was also discussed.

The issue of collecting and seeding of mobile numbers of the SHG members was also mentioned by SHG Deptt. It was mentioned that under the IFMS based transfer of subsidy is not possible without the mobile number of the beneficiary .There is need to reconcile the NRLM portal data with the SRLM data as well. Department also pointed out the incidence of return of subsidy under BSKP loans after a gap of several years.

#### **Miscellaneous agenda**

In his deliberation Sri Ashok Kumar Pradhan, Executive Director, United Bank of India mentioned the following. Recovery position must improve in the state to keep pace with the credit delivery. Quality of the loans under schematic finance is to be ensured and an effective recovery mechanism by the stake-holders should be put in place. The immediate task is the renewal of 5.5 lakh NPA accounts in KCC segment.

In her deliberation Ms. Anindita Sinha Roy, Director, DFS, Govt. of India congratulated LDMs for their splendid performance in the just concluded Gram Swaraj Abhijan . Ms. Sinha Roy stressed upon enhanced and timely credit delivery by the Banks.

Shri Anup Kr Agarwal, Principal Secretary, SHG & SE Department, expressed concern over the delay in claim of NRLM subsidy which has been cleared upto 30-09-16 only. He requested Banks to speed up the process for timely settlement and informed that the TAT for clearance of claim by the Department is around 30 days. He also stressed on the process of compulsory mobile seeding of the SHG members.

Sri Partha Pratim Sengupta, Dy MD,SBI spoke about the issue relating to frequent changes of bank accounts by the SHGs and members which results in inconveniences to the banks for monitoring and tracking the parties.

In his maiden address, Shri T Hauzel, CGM of RBI, observed that the agenda items for SLBC meeting are in line with RBI norms. He stressed upon the importance of correct data sharing and urged upon the banks for a speedy implementation of the block level MIS generated Data Management System. He also advised the LDMs to prepare a calendar of meeting and hold the meetings with discussion of the listed agenda items.



Sri Subrata Mondal, CGM of NABARD stressed on the need for placing equal importance on production credit as well as investment credit. He also pointed out the land holding size of the farmers in the State which is skewed towards the Marginal Farmers at 81% with Small Farmers accounting for another 14%. He also highlighted the progress made in E-Shakti program and expected that Banks should utilize the portal (in select districts) for optimum result in an accurate manner.

Sri Manas Dhar in his valedictory speech thanked all the participants for their active role and support .He informed that the minutes and the action points would be sent shortly for initiating necessary steps.

With coverage of all the agenda items, the meeting was concluded with vote of thanks by the Convener.



Manas Dhar  
General Manager  
& Convener, SLBC, West Bengal



**AGENDA- 2: ACTION POINTS EMERGED IN THE LAST SLBC (142nd) MEETING OF WEST BENGAL HELD ON 10.09.2018.**

In the last SLBC (142nd<sup>t</sup>) meeting of West Bengal held on 10.09.2018 where agenda items were discussed at length in presence of the Hon'ble Finance Minister, GoWB.

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

Sl.	Action Points	Action taken for compliance
1	Five districts including Jalpaiguri are lagging behind with CD ratio at below 40%. Fruitful action plan for achieving CD ratio above 40% must be implemented with all out efforts with active involvement of all the stake holders including development agencies for reaching out to prospective beneficiaries is to be implemented. (Action: All member Banks and LDMs of Birbhum, Howrah, Hooghly, 24 Parganas (North) and Jalpaiguri districts.)	Howrah & Birbhum has attained 40% CD Ratio while improvement has been observed in the 3 other districts.  CD Ratio has increased to 37.73 %, 36.15% & 32.23 % for Hooghly, Jalpaiguri & 24 Paraganas (North) district respectively . It is expected that these 3 remaining districts will be able to achieve the desired result by 31-03-2019.
2	Completion of survey of 284 URCs (Unbanked Rural Centers) by the LDMs is to be ensured in time for enabling SLBC to take a decision on opening of B & M branch or Banking Outlet in eligible URCs. (Action: All LDMs and SLBC, West Bengal)	Survey has been completed. As per survey 72 Unbanked Rural Centres have been identified where banking facilities are not available within a distance of 5 KM from the centres. These 72 centres have since been allocated among the banks on 05-11-2018 for opening Banking Outlets by 31-12-2018.
3	Facilitating implementation of IFMS based transfer of subsidy to SHGs under WBSSP implemented by WBSCL and soliciting assistance from member banks in collection & seeding of mobile numbers of SHG members in the CBS system by providing requisite information of unseeded SHGs to district authorities.	All the member banks have been advised to complete the process by Dec,2018. As suggested by SHG & SE Deptt, the banks are to forward the list of SHGs where mobile numbers are unavailable, to the respective District Magistrate Office for onward collection and subsequent seeding in the system.

4	<p>Speedy implementation of Block level MIS generated Data Management System stipulated under Revamped Lead Bank Scheme. (Action: All Member Banks and SLBC, West Bengal)</p>	<p>SLBC has conducted User Application Test on 31-10-2018 with completion of the process of mapping of the Blocks &amp; Municipals in the system. The portal will be made live for uploading of data by member banks from December 2018 quarter onwards.</p> <p>All the member banks are to complete the process of block wise mapping of branches in system by December,18</p>
5	<p>Need for augmentation of Investment Credit under agriculture along with Production Credit in the State. (Action: All Member Banks)</p>	<p>Member banks are to attend to the issue with focus on farm mechanization, dairy farming, agro-processing units, etc.</p>
6	<p>Bankers-Stake-holders workshop on export credit to be held for augmenting the flow of export credit in the State. (Action: All member Banks, SLBC, West Bengal and MSME &amp; T Department, GoWB)</p>	<p>One workshop with support from MSME &amp; T Deptt ,GoWB , EXIM Bank, ECGC, EEPC and FIEO covering the member banks and a few entrepreneurs was conducted on 16-11-18 at Staff Training College , UBI.As suggested by ACS, MSME &amp; T, GoWB, a brainstorming session on exports will be held by December,2018.</p>
7	<p>A special meeting with all member Banks, WBSRLM and SHG &amp; SE Department and other stake holders shall be convened to sort out different issues relating to credit flow to boost SHG movement in the State. (Action: SLBC,West Bengal, WBSRLM &amp; SHG &amp; SE Department, GoWB)</p>	<p>The special meeting was held on 11-10-2018 with all the participating banks under NRLM. Important decisions regarding ratification of revised subsidy claim format, clearance of back-log of interest subsidy, disposal of SVSKP proposals were taken.</p>

### **AGENDA- 3: DISCUSSION ON OPENING OF BANK OUTLETS IN UNBANKED RURAL CENTRES**

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 besides being involved in micro credit, scouting of KCC loans & formation/credit linkage of Joint Liability Groups. On last count more than 12000 Bank Mitras are reportedly operating in the State throughout the GPs across the State and 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. However it will be an endeavour on the part of the SLBC to provide banking facilities and bring all the population within the banking system in the State and will act on suggestion received from Govt. authorities from time to time.

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. However, during the SLBC 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 were entrusted with the task of completing the survey and report to SLBC for necessary action.

The survey has since been completed and it was gathered that there are 72 such centres where no banking facility are available within a distance of 5 KM. Accordingly, it has been decided to open Banking Outlets in these centres on urgent basis. SLBC has finalized the process and allocated these 72 centres among the member banks for opening of the Banking Outlets accordingly. The matter was also informed to Department of Financial Services with a request to allow the banks to complete the task latest by 31-12-2018. Information in this regard has also been shared with Govt of West Bengal for further ratification.

Allocation of URs by SLBC, West Bengal

Dated : 31-10-2018

Sr. No.	NAME OF THE DISTRICT	Name of Sub-District / BLOCK	VILLAGE NAME	POPULATION (AS PER 2011 CENSUS)	Brick & Mortar Branch proposed (Name of the Bank)
1	Bankura	Ranibundh	Dhanara	2170	Punjab National Bank
2	Bankura	Ranibundh	Satnala	1214	Bank of Baroda
3	Bankura	Taldangra	Narattampur	2245	Bank of Baroda
4	Bankura	Chhatna	Asurabad	694	State Bank of India
5	Bankura	Chhatna	Jorthol	1219	State Bank of India
6	Bankura	Hirbandh	Salapahari	1300	Bangiya Gramin Vikash Bank
7	Bankura	Ranibundh	Narkoli	1035	Punjab National Bank
8	Bankura	Raipur	Susunia	1044	Bangiya Gramin Vikash Bank
9	Bankura	Ranibundh	Kulam	1204	Allahabad Bank
10	Bankura	Ranibundh	Tung Charar	1617	Bangiya Gramin Vikash Bank
11	Bankura	Barjora	Dhengakend	223	Bangiya Gramin Vikash Bank
12	Bankura	Raipur	Karambera	598	Bangiya Gramin Vikash Bank
13	Bankura	Ranibundh	Benkakocha	585	Allahabad Bank
14	Bankura	Ranibundh	Chura Pathar	692	Bangiya Gramin Vikash Bank
15	Bankura	Ranibundh	Haramgara	692	Punjab National Bank
16	Bankura	Ranibundh	Bagdubi	515	Punjab National Bank
17	Bankura	Taldangra	Bhutamamaheshpur	568	Bangiya Gramin Vikash Bank
18	Birbhum	Rajnagar	Kuralmatia	583	Bandhan Bank
19	Birbhum	Rajnagar	Jaypur	616	State Bank of India
20	Birbhum	Rajnagar	Talpokur	598	United Bank of India
21	Birbhum	Rajnagar	Madarpur	606	State Bank of India
22	Coochbehar	Mekhliganj	Jhar Singheswar	91	Uttar Banga Kshetriya Gramin Bank
23	Dakshin Dinajpur	Tapan	Katrail	1118	State Bank of India
24	Dakshin Dinajpur	Tapan	Pachim Nimpur	453	State Bank of India
25	Dakshin Dinajpur	Tapan	Ahera	317	State Bank of India
26	Dakshin Dinajpur	Tapan	Kamdebbati	698	State Bank of India
27	Jalpaiguri	Alipurduar/Kalchini	Rangamati T.E.	9987	State Bank of India
28	Jalpaiguri	Alipurduar/Kalchini	Buxa Hill Forest	2889	Bandhan Bank
29	Jalpaiguri	Alipurduar/Madarihat	Ballaguri	1746	HDFC Bank
30	Jalpaiguri	Rajganj	Jungle Mohal	21408	State Bank of India
31	Jalpaiguri	Alipurduar/Kalchini	Buxa forest (Panbari)	861	UCO Bank
32	Jalpaiguri	Nagrakata	Jiti Tea Garden	5588	State Bank of India
33	Jalpaiguri	Nagrakata	Hope Tea Garden	4076	State Bank of India
34	Kalimpong	Pankhasari Khasmahal	Lower & Upper Ambik	1029	Central Bank of India
35	Kalimpong	Pankhasari Khasmahal	Kuwapani & Maipatey	488	Central Bank of India
36	Kalimpong	Pankhasari Khasmahal	Kalikhola	584	Central Bank of India
37	Kalimpong	Pankhasari Khasmahal	Sherpa Gaon & Sherpa	655	Central Bank of India
38	Kalimpong	Pankhasari Khasmahal	Phaperkheti	573	Central Bank of India
39	Kalimpong	Pankhasari Forest	Badeuy & Pankhasari	709	Central Bank of India
40	Kalimpong	Nim Khasmahal	Samabeong	884	Central Bank of India
41	Kalimpong	Nim Khasmahal	Kolbong	724	Central Bank of India
42	Paschim Bardhaman	Faridpur Durgapur	Kalinagar	535	State Bank of India
43	Paschim Bardhaman	Faridpur Durgapur	Kendula	250	State Bank of India
44	Paschim Bardhaman	Faridpur Durgapur	Gopendanga	536	State Bank of India
45	Paschim Bardhaman	Kanksa	Phuljhuri	608	Bandhan Bank
46	Purulia	Puncha	Gholkund	1566	State Bank of India
47	Purulia	Kashipur	Manihara	3104	Bangiya Gramin Vikash Bank
48	Purulia	Bundwan	Sirka	1072	United Bank of India
49	Purulia	Bundwan	Kantagora	737	Bandhan Bank
50	Purulia	Manbazar-II	Kendajor	1036	Bank of Baroda
51	Purulia	Barabazar	Taldih Als Nabudih Mais	1137	United Bank of India
52	Purulia	Arsha	Gayalikocho	673	United Bank of India
53	Purulia	Arsha	Ghatiali	329	United Bank of India
54	Purulia	Arsha	Sitarampur	310	United Bank of India
55	Purulia	Arsha	Kanriyadh	118	United Bank of India
56	Purulia	Arsha	Bhuiyadih	274	United Bank of India
57	Purulia	Arsha	Parsiya	215	United Bank of India
58	Purulia	Bagmundi	Shilingda	369	United Bank of India
59	Purulia	Bagmundi	Ushuldungri	467	United Bank of India
60	Purulia	Bagmundi	Edelbera Alias Simulber	312	United Bank of India
61	Purulia	Manbazar-I	Kelyardi	949	United Bank of India
62	Purulia	Manbazar-I	Parashya	319	United Bank of India
63	Purulia	Manbazar-I	Nagdagora	602	United Bank of India
64	Purulia	Manbazar-I	Jamda	712	United Bank of India
65	Purulia	Manbazar-II	Dhadkidi Alias Chirka	628	Bank of Baroda
66	Purulia	Manbazar-II	Danrika Doba	908	Bank of Baroda
67	South 24 Parganas	Sagar	Gangasagar	10340	Bandhan Bank
68	South 24 Parganas	Sagar	Sibpur	9344	State Bank of India
69	South 24 Parganas	Namkhana	Patibania	6987	Punjab National Bank
70	South 24 Parganas	Namkhana	Baliara	8672	Canara Bank
71	South 24 Parganas	Namkhana	Shibpur	6269	Bandhan Bank
72	South 24 Parganas	Sagar	Beguakhali	5683	Bangiya Gramin Vikash Bank

## **AGENDA- 4: 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) with minimum level of manual intervention . Basic features are,

- Data is to be uploaded by all the participating banks and should include unique District and Block names/codes in line with the Census codes 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 per RBI guidelines, LDMs would have access to SLBC website to download the data related to respective districts and blocks.
- As suggested by RBI, the SLBC will develop the website so as to make it enabled for data analysis capability.

In the previous meetings of the SLBC Sub Committee on Data Management System it was decided that

- 1) All the member banks would arrange for mapping of the branches on Block/Sub-District basis in their respective systems as per RBI directives
- 2) The local offices of the banks should take up the matter with their controlling offices for necessary modification in the system accordingly.
- 3) SLBC to develop the website at the earliest for reporting by the branches

### **Present status**

SLBC has developed the module and the UAT (User Application Test) was conducted on 31-10-2018 with support from UCO Bank & Allahabad Bank. Glitches regarding the LBS.II & LBS.III report were detected and are being rectified. Also, for areas under Municipal Corporation, the codes as available with Local Govt Directory have been incorporated. SLBC proposes to make the portal live during the last part of December' 2018.

### **Action points for member banks**

- All the member banks must ensure mapping of the branches on block basis.  
(As the uploading will be as per block position)
- For December' 2018 quarter only, both manual & online reporting will be allowed.
- Due care is to be taken for incorporating correct data in the portal and any data cleaning exercise must be taken up by banks accordingly.

**AGENDA- 5: CD RATIO AND REVIEW OF DISTRICTS WITH CD RATIO BELOW 40%**

CD Ratio of the State stood at 64.12% as on 30.09.2018 whereas it was 63.97% on 30-06-2018. For calculation of CD Ratio of the State as on 30th September 2018, the RBI guidelines is followed which is furnished below:

(Amt. Rs. in crore)

Total Deposit (A)	754218
Total Advance utilized in the State (B=C+D)	475183
Out of which outstanding of credit sanctioned from the State (C )	423049
Credit sanctioned from outside State but utilized in West Bengal (D)	52134
RIDF Support (E)	8419
Total Advance to be reckoned (F=B+E)	483602
CD Ratio (F*100 / A)	64.12%

It is heartening to note that since June, 2018 Howrah and Birbhum district have moved ahead and crossed the 40% CD Ratio level. In the remaining three (3) districts of Hooghly ,Jalpaiguri & 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 on	Howrah	Birbhum	Hooghly	Jalpaiguri	24 Parganas(N)
30-06-2018	38.43	35.41	25.88	26.56	22.27
30-09-2018	41.54	42.74	37.73	36.15	32.23

CD ratio of all the mentioned three (3) districts have improved a lot from June, 2018 level. Big ticket recovery in NPA & NCLT recovery, limited credit expansion due to PCA by RBI on some of the bankers as well as institutional deposit are the contributing factors in these districts

SLBC desk is taking proactive steps by way of regular follow up with the LDMs of the three districts to overcome the threats to increase the CD ratio beyond 40%. From the recent trend observed in the last quarter it is expected that the remaining three (3) districts would be able to achieve the target of 40% by March, 2019.

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 SEPTEMBER 2018						
(Amt.in Rs. Lac)						
Sl No	Banks	Deposit (Rs.in lac)	Advance (Rs.in lac)	Credit Deposit Ratio (%)	Investment (Rs.in lac)	Credit+Investment Deposit Ratio (%)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
<b>COMMERCIAL BANKS</b>						
1	Allahabad Bank	5057814.47	2365341.41	46.77	2573925.73	97.66
2	Andhra Bank	634822.77	477538.00	75.22	0.00	75.22
3	Bank of Baroda	2357800.00	1423100.00	60.36	0.00	60.36
4	Bank of India	3162756.00	1446401.00	45.73	0.00	45.73
5	Bank of Maharashtra	210245.00	189829.00	90.29	0.00	90.29
6	Canara Bank	1517308.19	811496.94	53.48	0.00	53.48
7	Central Bank of India	2218599.46	909630.33	41.00	0.00	41.00
8	Corporation Bank	651337.58	586174.24	90.00	0.00	90.00
9	Dena Bank	287089.00	257526.00	89.70	0.00	89.70
10	Indian Bank	963074.23	380678.00	39.53	0.00	39.53
11	Indian Overseas Bank	1487333.00	799917.93	53.78	0.00	53.78
12	Oreintal Bank of Commerce	928132.00	874184.00	94.19	0.00	94.19
13	Punjab National Bank	2714200.00	1626500.00	59.93	0.00	59.93
14	Punjab & Sind Bank	402446.00	344919.00	85.71	0.00	85.71
15	Syndicate Bank	787322.00	746208.00	94.78	0.00	94.78
16	State Bank of India	18408112.00	7264469.00	39.46	1997400.71	50.31
17	Union Bank of India	1758290.00	1092898.69	62.16	0.00	62.16
18	United Bank of India	8199506.00	3907624.00	47.66	2495385.25	78.09
19	UCO Bank	3607600.00	1372400.00	38.04	2859327.00	117.30
20	Vijaya Bank	481006.41	372374.25	77.42	0.00	77.42
21	IDBI Bank	1643438.30	705567.02	42.93	0.00	42.93
<b>A</b>	<b>Sub-Total</b>	<b>57478232.41</b>	<b>27954776.81</b>	<b>48.64</b>	<b>9926038.69</b>	<b>65.90</b>
<b>OTHER BANKS</b>						
22	HDFC Bank	3277685.40	2367395.22	72.23	0.00	72.23
23	AXIS Bank Ltd. (UTI)	3379315.06	2080065.13	61.55	15408.26	62.01
24	ICICI Bank	2731058.31	2450692.88	89.73	0.00	89.73
25	Kotak Mahindra Bank Ltd	557314.32	472242.21	84.74	0.00	84.74
26	Federal Bank	300316.77	238167.30	79.31	0.00	79.31
27	Indusind Bank	418425.70	1011761.14	241.80	0.00	241.80
28	SIDBI	0.00	60521.23	0.00	0.00	0.00
29	Bandhan Bank	1549507.00	1496635.00	96.59	892754.13	154.20
30	Ratnakar Bank Ltd.	246535.00	702492.00	284.95	0.00	284.95
31	South Indian Bank	107266.00	178566.00	166.47	0.00	166.47
32	Tamilnad Mercantile Bank	65130.77	17204.86	26.42	0.00	26.42
33	Utkarsh Small Finance Bank	2479.00	4423.00	178.42	0.00	178.42
34	Ujjivan Small Finance Bank	9469.95	100428.36	1060.50	0.00	1060.50
35	Yes Bank	684580.00	647563.00	94.59	0.00	94.59
36	IDFC Bank	36194.81	172707.50	477.16	0.00	477.16
37	Jana Small Finance Bank Ltd.	2543.56	46374.76	1823.22	0.00	1823.22
<b>B</b>	<b>Sub-Total</b>	<b>13367821.65</b>	<b>12047239.59</b>	<b>90.12</b>	<b>908162.39</b>	<b>96.91</b>
<b>(A+B)</b>	<b>Total</b>	<b>70846054.06</b>	<b>40002016.40</b>	<b>56.46</b>	<b>10834201.08</b>	<b>71.76</b>
<b>REGIONAL RURAL BANKS</b>						
38	BGVB (UBI)	1445341.40	559668.41	38.72	899733.25	100.97
39	PBGB (UCO)	493062.00	246393.00	49.97	160087.00	82.44
40	UBKGB	295147.00	153295.00	51.94	0.00	51.94
<b>C</b>	<b>RRBs Total</b>	<b>2233550.40</b>	<b>959356.41</b>	<b>42.95</b>	<b>1059820.25</b>	<b>90.40</b>
<b>D</b>	<b>W.B. St. Co-op.Bk</b>	<b>2239917.00</b>	<b>1294067.54</b>	<b>57.77</b>	<b>1244741.12</b>	<b>113.34</b>
<b>E</b>	<b>WBSCARD Bank Ltd.</b>	<b>102322.00</b>	<b>49525.00</b>	<b>48.40</b>	<b>9312.73</b>	<b>57.50</b>
<b>Grand Total (A+B+C+D+E)</b>		<b>75421843.46</b>	<b>42304965.35</b>	<b>56.09</b>	<b>13148075.18</b>	<b>73.52</b>
Amount sanctioned from outside State but fund utilised in the State of West Bengal			5213312.00			
RIDF Support			841946.36			
<b>Total Credit in the State</b>			<b>48360223.71</b>			
<b>Credit Deposit Ratio</b>				<b>64.12</b>		
<b>Total Credit + Investment</b>			<b>61508298.89</b>			
<b>Total Credit + Investment Deposit Ratio</b>				<b>81.55</b>		

<b>District Wise CD Ratio of West Bengal as on 30.09.2018</b>						
<b>S No.</b>	<b>Name of District</b>	<b>Lead Bank</b>	<b>CD Ratio as on Sept. 2017</b>	<b>CD Ratio Sept. 2018</b>		
				<b>(Amount in Rs. crore)</b>		
				<b>Deposit</b>	<b>Advance</b>	<b>CD Ratio as on Sept. 2018</b>
1	24 Pgs (South)	UBI	41	25585.89	11297.53	44.16
2	24Pgs.(North)	AB	22	114875.53	37023.51	32.23
3	Alipurduar	CBI	41	4452.42	1912.58	42.96
4	Bankura	UBI	40	9654.23	4128.36	42.76
5	Birbhum	UCO	37	12122.73	5180.78	42.74
6	Cooch Behar	CBI	65	8772.85	3728.13	42.50
7	Dakshin Dinajpur	UBI	55	4285.33	2002.18	46.72
8	Darjeeling	CBI	48	17073.75	7389.58	43.28
9	Hooghly	UCO	23	35548.23	13413.21	37.73
10	Howrah	UCO	38	29912.13	12425.31	41.54
11	Jalpaiguri	CBI	43	13789.52	4985.25	36.15
12	Jhargram	UBI	93	3639.89	1595.63	43.84
13	Kalimpong	SBI	37	1078.48	433.60	40.20
14	Kolkata Metro	SBI	89	312469.16	251063.66	80.35
15	Malda	UBI	51	9512.21	4156.18	43.69
16	Murshidabad	UBI	50	12964.72	5329.19	41.11
17	Nadia	UBI	45	24721.53	10225.19	41.36
18	Paschim Burdwan	UCO	41	30922.56	12879.66	41.65
19	Paschim Medinipur	UBI	40	20613.98	8452.13	41.00
20	Purba Burdwan	UCO	40	24961.71	10260.35	41.10
21	Purba Medinipur	UBI	43	21752.66	8986.53	41.31
22	Purulia	UBI	43	8785.36	3361.81	38.27
23	Uttar Dinajpur	UBI	57	6723.56	2819.30	41.93
	<b>CD Ratio</b>		<b>60</b>	<b>754218.43</b>	<b>423049.65</b>	<b>56.09</b>
<b>Amount sanctioned from outside State but fund utilised in the State of West Bengal</b>			<b>65</b>		<b>52133.12</b>	<b>64.12</b>
<b>RIDF Support</b>					<b>8419.46</b>	
<b>Total Advances in the State</b>					<b>483602.23</b>	
<b>Credit Deposit Ratio</b>						

## AGENDA- 6: REVIEW OF CREDIT DISBURSEMENT

### Achievement upto September, 2018 under ACP 2018-19 and PRISEC

All the banks operating in the State put together disbursed Rs. 54641.00 crore i.e. 37% of the Annual Target for Rs. 146461.00 crore during the period April to September of the financial year 2018-19.

While achievement under Agriculture sector is 37% the achievement in MSME and OPS are 41% of the ACP Targets respectively as on 30.09.2018. While the volume has increased on absolute terms, the percentage has slowed down, mainly due to lesser credit off take in Other Prisec & Non-Prisec component in July-Sept, 2018 quarter in comparison to the previous quarter.

**A comparative position of achievement in disbursement under ACP 2018-19 as on 30.09.2018 with the corresponding period of last 2 years is as under:**

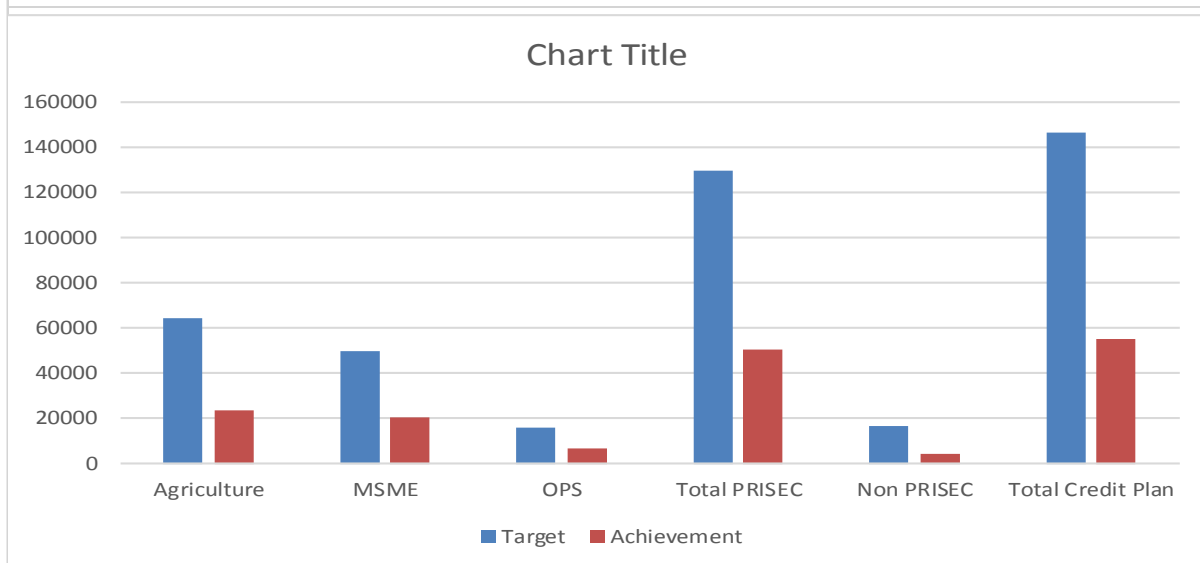
Sectors	2016-17			2017-18			2018-19		
	Yearly Target	<u>Achv</u> April to Sept	% of Achv	Yearly Target	<u>Achv</u> April to Sept	% of Achv	Yearly Target	<u>Achv</u> April to Sept	% of Achv
<b>Agriculture</b>	52551	16767	32	59098	17866	30	64071	23391	37
<b>MSE/MSME</b>	26000	16593	64	38000	17913	47	50000	20287	41
<b>OPS</b>	9315	7171	77	11191	7795	69	15890	6418	41
<b>Prisec</b>	87866	40531	46	108289	43574	40	129961	50096	39
<b>Non-Prisec</b>	9000	10080	112	11250	8122	72	16500	4545	28
<b>Total</b>	<b>96866</b>	<b>50611</b>	<b>52</b>	<b>119539</b>	<b>51696</b>	<b>43</b>	<b>146461</b>	<b>54641</b>	<b>37</b>

### Comparison of quarterly progress in 2018-19:

(Amt. Rs. in crore)

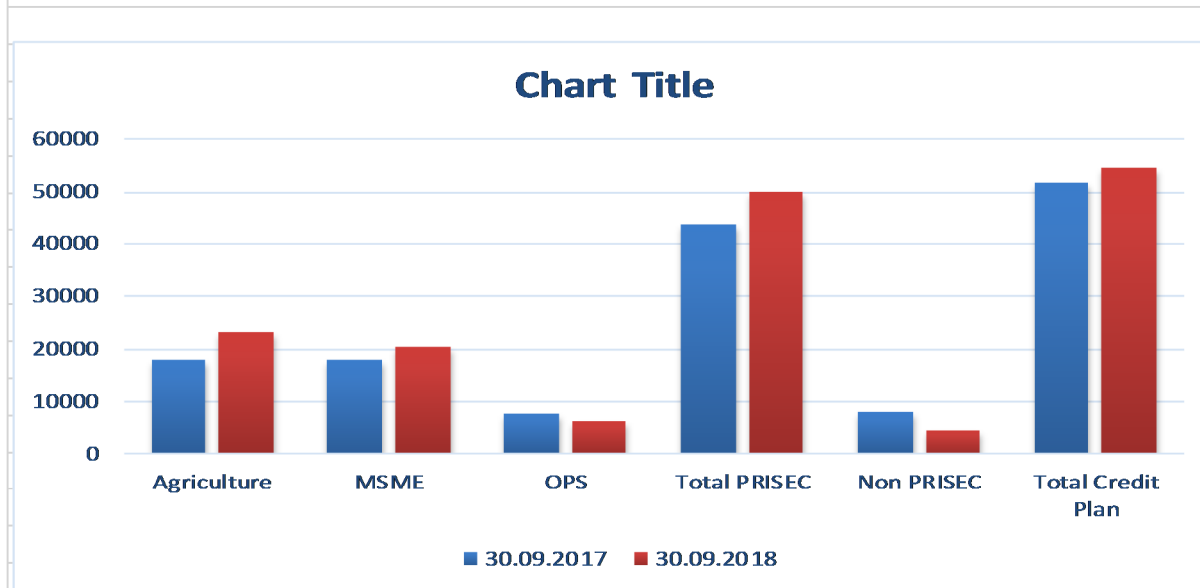
Sector	Disbursement during April-June,2018 quarter	Disbursement during July-Sept,2018 quarter	Total disbursement in 2018-19
<b>Agriculture</b>	11846	11545	23391
<b>MSE/MSME</b>	10217	10070	20287
<b>OPS</b>	4562	1856	6418
<b>Prisec</b>	26625	23471	50096
<b>Non-Prisec</b>	3552	993	4545
<b>Total</b>	<b>30177</b>	<b>24464</b>	<b>54641</b>

### Achievement of Annual Credit Plat 2018-19 as on 30.09.2018



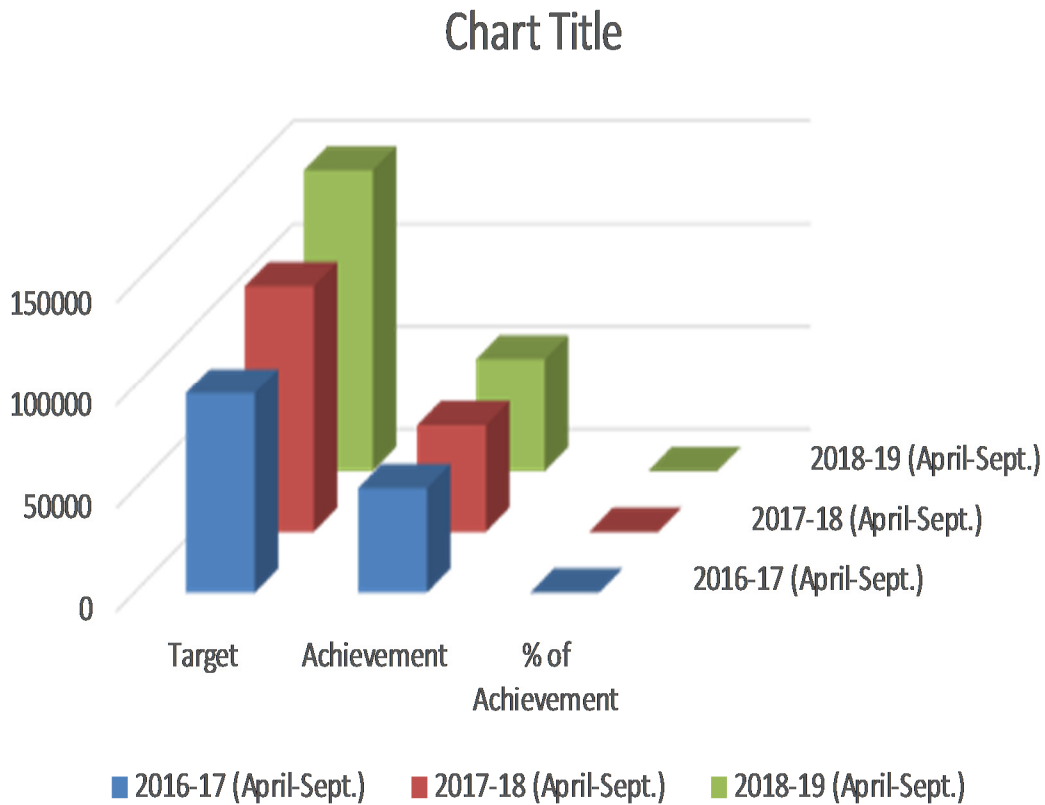
	Agriculture	MSME	OPS	Total PRISEC	Non PRISEC	Total Credit Plan
<b>Target</b>	64071	50000	15890	129961	16500	146461
<b>Achievement</b>	23391	20287	6418	50096	4545	54641

### Credit Disbursement under ACP as on 30.09.2017 and 30.09.2018



	Agriculture	MSME	OPS	Total PRISEC	Non PRISEC	Total Credit Plan
<b>30.09.2017</b>	17866	17913	7795	43574	8122	51696
<b>30.09.2018</b>	23391	20287	6418	50096	4545	54641

# Performance under Annual Credit Plan



## Performance under Annual Credit Plan in three consecutive years

Parameter	(Rs. In Crore)		
	2016-17 (April-Sept.)	2017-18 (April-Sept.)	2018-19 (April-Sept.)
Target	96866	119539	146461
Achievement	50611	51696	54641
% of Achievement	55	45	37

**Statement showing disbursement in Agriculture under Priority Sector for the quarter ended September 2018**

(No. in actuals, Amt. in Lakh)

Bank	Agriculture						Total Agriculture				
	Farm Credit		Agriculture Infrastructure		Ancillary Activities		Yearly Target under ACP		Disbursement upto the quarter ended Sept. 2018		
	Disbursement upto the quarter ended Sept. 2018		Disbursement upto the quarter ended Sept. 2018		Disbursement upto the quarter ended Sept. 2018						
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	% of Ach.
Allahabad Bank	15217	46826.70	671	17221.39	13368	154613.5	192413	439593.00	29256	218661.5	49.74
Andhra Bank	363	860.02	18	128.39	29	4783.49	21025	30244.00	410	5771.9	19.08
Bank of Baroda	46299	17925.12	471	15021.39	12011	119325.1	84526	115637.00	58781	152271.6	131.68
Bank of India	91312	40920.11	40	11980.23	16121	15877.32	170935	274014.00	107473	68777.66	25.10
Bank of Maharashtra	358	2137.56	421	11922.33	101	1041.13	5268	8642.00	880	15101.02	174.74
Canara Bank	41108	16295.12	18	1416.22	11722	112944.3	110940	240898.00	52848	130655.7	54.24
Central Bank of India	50062	35931.13	16	148.85	374	19389.24	125498	270820.00	50452	55469.22	20.48
Corporation Bank	411	2918.96	98	1321.45	66	1527.12	20745	31393.00	575	5767.53	18.37
Dena Bank	271	2643.98	15	422.31	81	487.322	18965	25473.00	367	3553.612	13.95
Indian Bank	2573	13979.22	18	115.18	39	807.36	27411	44291	2630	14901.76	33.65
Indian Overseas Bank	2720	13325.11	30	121.18	18	191.26	44841	91827.00	2768	13637.55	14.85
Oriental Bank of Commerce	1891	8105.36	27	196.39	99	541.18	26847	71833.00	2017	8842.93	12.31
Punjab National Bank	89231	31321.13	3898	57292.69	13237	149253.3	153845	225336.00	225336	237867.2	105.56
Punjab & Sind Bank	384	2789.18	222	11993.81	223	10023.12	9854	12773.00	12773	24806.11	194.21
Syndicate Bank	2183	8836.11	45	7795.18	31	1013.71	27521	79674.00	2259	17645	22.15
State Bank of India	54522	179792.51	17791	183331.55	14122	91271.67	356663	911455.00	86435	454395.7	49.85
Union Bank of India	7322	12356.13	1975	11225.89	217	5428.11	41502	128037.00	9514	29010.13	22.66
United Bank of India	29075	68263.13	4291	72019.81	1762	18669.21	97015	641729.00	35128	158952.2	24.77
UCO Bank	16763	46596.28	821	2418.91	42	114.11	202625	276760.00	17626	49129.3	17.75
Vijaya Bank	1991	5395.23	17	86.94	23	177.89	10856	18285.00	2031	5660.06	30.95
IDBI Bank	15183	26566.75	16	91.25	5	1859.06	25864	70717.00	15204	28517.06	40.33
<b>Sub-Total of PSU Banks</b>	<b>469239</b>	<b>583784.84</b>	<b>30919</b>	<b>406271.34</b>	<b>83691</b>	<b>709338.5</b>	<b>1775159</b>	<b>4009431</b>	<b>583849</b>	<b>1699395</b>	<b>42.38</b>
HDFC Bank	47065	25793.56	30	53063.71	63	49249.72	85624	283523.00	47158	128107	45.18
AXIS Bank Ltd.(UTI)	998	5534.67	149	12382.72	128	2213.21	43899	277101.00	1275	20130.6	7.26
ICICI Bank	6059	15290.14	1	42.83	127	3543.48	48489	277101.00	6187	18876.45	6.81
Kotak Mahindra Bank Ltd	1587	4011.8	2	2.61	69	6101.99	0	0.00	1658	10116.4	#DIV/0!
Federal Bank	687	10765.55	0	0	49	969.35	35536	58021.00	736	11734.9	20.23
Indusind Bank	692	11366.61	0	0	75	1254.55	52723	58021.00	767	12621.16	21.75
Bandhan Bank	176166	171289.22	0	0	0	0	23102	662496.00	176166	171289.2	25.86
Ratnakar Bank Ltd.	365	5540.71	0	0	0	0	1500	65407.00	365	5540.71	8.47
South Indian Bank	110	3065.11	1	2.5	3	17	10526	4068.00	114	3084.61	75.83
Tamilnad Mercantile Bank	2	10.25	0	0	0	0	0	0.00	2	10.25	#DIV/0!
Utkarsh Small Finance Bank	3016	6940.12	0	0	0	0	0	0.00	3016	6940.12	#DIV/0!
Ujjivan Small Finance Bank	3154	6046.51	0	0	0	0	0	0.00	3154	6046.51	#DIV/0!
Yes Bank	782	20422.13	0	0	0	0	0	0.00	782	20422.13	#DIV/0!
IDFC Bank	0	0	0	0	0	0	0	0.00	0	0	#DIV/0!
Jana Small Finance Bank Ltd.	2	8.13	0	0	0	0	0	0.00	2	8.13	#DIV/0!
<b>Sub-Total of Pvt. Banks</b>	<b>240685</b>	<b>286084.51</b>	<b>183</b>	<b>65494.37</b>	<b>514</b>	<b>63349.3</b>	<b>301399</b>	<b>1685738</b>	<b>241382</b>	<b>414928.2</b>	<b>24.61</b>
BGVB (UBI)	12161	44263.67	0	0	0	0	247530	89391.00	12161	44263.67	49.52
PBGB (UCO)	4031	15372.21	0	0	0	0	355241	65228.00	4031	15372.21	23.57
UBKGB	3240	10175.00	0	0	0	0	122779	53591.00	3240	10175	18.99
<b>RRBs Total</b>	<b>19432</b>	<b>69810.88</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>725550</b>	<b>208210</b>	<b>19432</b>	<b>69810.88</b>	<b>33.53</b>
<b>Total of Scheduled Comm. Bank</b>	<b>729356</b>	<b>939680.23</b>	<b>31102</b>	<b>471765.71</b>	<b>84205</b>	<b>772687.8</b>	<b>2802108</b>	<b>5903379</b>	<b>844663</b>	<b>2184134</b>	<b>37.00</b>
W.B. St. Co-op.Bk	433319	132312.99	0	0	0	0	636178	407087.00	433319	132313	32.50
WBSCARD Bank Ltd.	26296	22728.49	0	0	0	0	52609	96635.00	26296	22728.49	23.52
WBFC	0	0	0	0	0	0	0	0.00	0	0	#DIV/0!
<b>Total of Co-optv. Banks</b>	<b>459615</b>	<b>155041.48</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>688787</b>	<b>503722</b>	<b>459615</b>	<b>155041.5</b>	<b>30.78</b>
SIDBI	0	0	0	0	0	0	0	0.00	0	0	#DIV/0!
<b>Grand Total</b>	<b>1188971</b>	<b>1094721.7</b>	<b>31102</b>	<b>471765.71</b>	<b>84205</b>	<b>772687.8</b>	<b>3490895</b>	<b>6407101</b>	<b>1304278</b>	<b>2339175</b>	<b>36.51</b>

## Statement showing disbursement in MSME under Priority Sector for the quarter ended September 2018

(No. in actuals, Amt. in Lakh)

Bank	Micro, Small & Medium Enterprise														Total MSME under PRISEC		
	Micro Entpz.		Small Entpz.		Medium Entpz.		Khadi & Village Industries		Other under MSME		Yearly Target under ACP		Disbursement upto the quarter ended Sept. 2018				
	Disbursement upto the quarter ended Sept. 2018		Disbursement upto the quarter ended Sept. 2018		Disbursement upto the quarter ended Sept. 2018		Disbursement upto the quarter ended Sept. 2018		Disbursement upto the quarter ended Sept. 2018								
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	% of Ach.		
Allahabad Bank	6104	18359.21	332	7876.91	25	6721.80	27	29.31	16	1066.20	82699	319522.00	6504	34053.43	10.66		
Andhra Bank	1011	6156.23	121	3325.11	0	0.00	0	0.00	0	0.00	5611	22474.00	1132	9481.34	42.19		
Bank of Baroda	421	1627.13	997	9865.32	42	3323.56	48	1331.21	25	1921.29	21736	85481.54	1533	18068.51	21.14		
Bank of India	6780	25321.22	128	5695.23	5	2003.11	0	0.00	22	1688.94	50617	200701.96	6935	34708.50	17.29		
Bank of Maharashtra	29	852.11	58	511.88	6	522.21	0	0.00	0	0.00	2141	8354.20	93	1886.20	22.58		
Canara Bank	1039	6321.13	298	2003.13	98	2003.23	0	0.00	18	1123.98	39888	158507.92	1453	11451.47	7.22		
Central Bank of India	12336	20029.74	1118	71461.79	102	20039.56	520	1981.73	12	1677.18	39652	159503.63	14088	115190.00	72.22		
Corporation Bank	358	3135.23	428	2927.05	109	972.87	22	16.83	0	0.00	6893	27394.68	917	7051.98	25.74		
Dena Bank	267	1844.32	59	722.13	0	0.00	0	0.00	19	161.68	5493	21713.60	345	2728.13	12.56		
Indian Bank	605	1875.42	51	1523.00	6	2228.00	0	0.00	9	19.58	7799	30904.72	671	5646.00	18.27		
Indian Overseas Bank	811	3793.23	19	591.23	0	0.00	0	0.00	23	178.18	16811	66750.45	853	4562.64	6.84		
Oriental Bank of Commerce	505	4983.56	1142	4591.21	0	0.00	0	0.00	13	108.95	11577	45999.70	1660	9683.72	21.05		
Punjab National Bank	39451	112259.63	4023	27585.64	91	6081.23	27	17.19	10	55.68	36160	144114.91	43602	145999.37	101.31		
Punjab & Sind Bank	441	1983.63	198	822.00	29	256.32	0	0.00	0	0.00	2613	10103.78	668	3061.95	30.30		
Syndicate Bank	3069	40213.98	4020	28356.22	311	16522.63	0	0.00	15	150.21	14609	57587.31	7415	85243.04	148.02		
State Bank of India	99269	210336.12	19288	76129.63	218	22356.31	0	0.00	102	11322.74	164883	726035.93	118877	320144.80	44.09		
Union Bank of India	1997	8190.23	1421	7581.23	0	0.00	0	0.00	12	64.52	23240	92469.16	3430	15835.98	17.13		
United Bank of India	9668	27297.00	1122	7846.21	41	1331.25	0	0.00	42	1895.26	107745	382549.99	10873	38369.72	10.03		
UCO Bank	4321	21316.00	1869	19965.78	98	5002.32	0	0.00	16	658.22	53760	214871.23	6304	46942.32	21.85		
Vijaya Bank	401	2093.00	21	614.71	18	203.88	0	0.00	0	0.00	3406	13275.26	440	2911.59	21.93		
IDBI Bank	7771	20222.76	281	1781.28	21	935.00	0	0.00	28	1331.42	12798	50559.99	8101	24270.46	48.00		
<b>Sub-Total of PSU Banks</b>	<b>196654</b>	<b>538210.88</b>	<b>36994</b>	<b>281776.69</b>	<b>1220</b>	<b>90503.28</b>	<b>644</b>	<b>3376.27</b>	<b>382</b>	<b>23424.03</b>	<b>710131</b>	<b>2838875.96</b>	<b>235894</b>	<b>937291.15</b>	<b>33.02</b>		
HDFC Bank	30232	117325.53	5493	43251.23	118	9802.23	0	0.00	98	1698.23	94097	297436.43	35941	172077.22	57.85		
AXIS Bank Ltd.(UTI)	11821	139278.00	0	0.00	0	0.00	0	0.00	12	1125.21	94935	306019.78	11833	140403.21	45.88		
ICICI Bank	27029	141231.53	7685	120769.98	581	50023.18	0	0.00	70	341.02	92894	291725.13	35365	312365.71	107.08		
Kotak Mahindra Bank Ltd	2031	40021.23	0	0.00	0	0.00	0	0.00	0	0.00	19231	50021.32	2031	40021.23	80.01		
Federal Bank	483	8656.00	0	0.00	0	0.00	0	0.00	0	0.00	17108	11702.00	483	8656.00	73.97		
Indusind Bank	221	4685.00	0	0.00	0	0.00	0	0.00	0	0.00	2773	49012.03	221	4685.00	9.56		
Bandhan Bank	216215	363741.00	0	0.00	0	0.00	0	0.00	0	0.00	241850	695797.75	216215	363741.00	52.28		
Ratnakar Bank Ltd.	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	28	781.23	0	0.00	0	0.00	0	0.00	0	0.00	1464	4705.48	28	781.23	16.60		
Tamilnadu Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!		
Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!		
Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!		
Yes Bank	1625	15982.23	0	0.00	0	0.00	0	0.00	0	0.00	1	87.13	1625	15982.23	18342.97		
IDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!		
Jana Small Finance Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!		
<b>Sub-Total of Pvt. Banks</b>	<b>289685</b>	<b>831701.75</b>	<b>13178</b>	<b>164021.21</b>	<b>699</b>	<b>59825.41</b>	<b>0</b>	<b>0.00</b>	<b>180</b>	<b>3164.46</b>	<b>564353</b>	<b>1706507.05</b>	<b>303742</b>	<b>1058712.83</b>	<b>62.04</b>		
BGVB (UBI)	3941	1569.21	0	0.00	0	0.00	0	0.00	0	0.00	19066	52035.00	3941	1569.21	3.02		
PBGB (UCO)	1968	13326.00	0	0.00	0	0.00	0	0.00	0	0.00	14527	39647.00	1968	13326.00	33.61		
UBKGB	2118	14289.00	0	0.00	0	0.00	0	0.00	0	0.00	16507	45050.00	2118	14289.00	31.72		
RRBs Total	8027	29184.21	0	0.00	0	0.00	0	0.00	0	0.00	50100	136732.00	8027	29184.21	21.34		
<b>Total of Scheduled Comm. Bank</b>	<b>494366</b>	<b>1399096.84</b>	<b>50172</b>	<b>445797.90</b>	<b>1919</b>	<b>150328.69</b>	<b>644</b>	<b>3376.27</b>	<b>562</b>	<b>26588.49</b>	<b>1324584</b>	<b>4682115.01</b>	<b>547663</b>	<b>2025188.19</b>	<b>43.25</b>		
W.B. St. Co-op.Bk	1563	1423.65	0	0.00	0	0.00	0	0.00	0	0.00	60322	164630.00	1563	1423.65	0.86		
WBSCARD Bank Ltd.	69	1289.23	0	0.00	0	0.00	0	0.00	0	0.00	9254	25255.00	69	1289.23	5.10		
WBFC	35	526.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	35	526.00	#DIV/0!		
<b>Total of Co-optv. Banks</b>	<b>1667</b>	<b>3238.88</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>69576</b>	<b>189885.00</b>	<b>1667</b>	<b>3238.88</b>	<b>1.71</b>		
SIDBI	31	302.18	0	0.00	0	0.00	0	0.00	0	0.00	46900	128000.00	31	302.18	0.24		
<b>Grand Total</b>	<b>496064</b>	<b>1402637.90</b>	<b>50172</b>	<b>445797.90</b>	<b>1919</b>	<b>150328.69</b>	<b>644</b>	<b>3376.27</b>	<b>562</b>	<b>26588.49</b>	<b>1441060</b>	<b>5000000.01</b>	<b>549361</b>	<b>2028729.25</b>	<b>40.57</b>		

**Statement showing disbursement in Export, Education & Housing under Priority Sector for the quarter ended September 2018**

(No. in actuals, Amt. in Lakh)

Bank	Export					Education					Housing				
	Yearly Target under ACP		Disbursement upto the quarter ended Sept. 2018			Yearly Target under ACP		Disbursement upto the quarter ended Sept. 2018			Yearly Target under ACP		Disbursement upto the quarter ended Sept. 2018		
	No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.
Allahabad Bank	666	2832	21	1937.56	68.42	1240	10987	1321	991.25	9.02	3013	28900	2928	29654.77	102.61
Andhra Bank	40	172	0	0	0.00	340	738	24	19.68	2.67	131	2063	68	511.23	24.78
Bank of Baroda	184	781	0	0	0.00	425	3106	513	1211.09	38.99	607	7657	2380	23381.00	305.35
Bank of India	394	1678	6	1719.13	102.45	238	6760	176	258.56	3.82	1287	17340	1918	18252.61	105.26
Bank of Maharashtra	23	97	0	0	0.00	12	477	23	40.91	8.58	0	928	39	158.46	17.08
Canara Bank	285	1211	0	0	0.00	1690	7583	196	281.68	3.71	596	15566	921	14322.56	92.01
Central Bank of India	436	1856	3	56.61	3.05	440	8373	693	1907.23	22.78	1381	18846	2236	19253.36	102.16
Corporation Bank	56	239	0	0	0.00	70	835	9	13.34	1.60	0	2444	77	925.63	37.87
Dena Bank	36	153	0	0	0.00	70	694	11	8.86	1.28	105	1707	21	198.23	11.61
Indian Bank	51	216	0	0	0.00	100	876	39	29.62	3.38	429	2105	198	1121.59	53.28
Indian Overseas Bank	181	772	0	0	0.00	340	2315	29	58.63	2.53	387	6829	206	1441.23	21.10
Oriental Bank of Commerce	87	368	0	0	0.00	110	1568	117	276.23	17.62	136	3810	212	2553.61	67.02
Punjab National Bank	213	908	12	671.99	74.01	1400	3867	192	381.27	9.86	785	13968	1093	17481.11	125.15
Punjab & Sind Bank	22	94	0	0	0.00	45	76	9	14.26	18.76	262	937	42	158.51	16.92
Syndicate Bank	82	350	0	0	0.00	210	1901	298	311.27	16.37	628	4809	215	14785.63	307.46
State Bank of India	1463	6225	98	41223.29	662.22	2890	25780	1011	12543.09	48.65	7847	64708	8322	79213.59	122.42
Union Bank of India	234	995	0	0	0.00	110	3714	92	298.16	8.03	942	9443	198	1515.27	16.05
United Bank of India	1122	4774	7	1586.22	33.23	3060	18906	498	769.25	4.07	5755	48916	3442	25857.16	52.86
UCO Bank	327	1392	0	0	0.00	480	5942	342	242.61	4.08	15799	17143	1104	4198.23	24.49
Vijaya Bank	58	247	4	1322.76	535.53	70	690	33	123.25	17.86	0	1572	212	1723.56	109.64
IDBI Bank	103	439	15	5459.61	1243.65	340	1819	29	43.23	2.38	0	4705	1091	16024.61	340.59
<b>Sub-Total of PSU Banks</b>	<b>6063</b>	<b>25799</b>	<b>166</b>	<b>53977.17</b>	<b>209.22</b>	<b>13680</b>	<b>107007</b>	<b>5655</b>	<b>19823.47</b>	<b>18.53</b>	<b>40090</b>	<b>274396</b>	<b>26923</b>	<b>272731.95</b>	<b>99.39</b>
HDFC Bank	701	2982	0	0	0.00	95	10351	142	251.23	2.43	858	20082	3361	13569.52	67.57
AXIS Bank Ltd.(UTI)	297	1262	0	0	0.00	90	9714	258	1021.33	10.51	2720	18450	1223	3756.89	20.36
ICICI Bank	513	2184	9	2921.89	133.79	30	9575	33	29.63	0.31	1402	18128	733	6456.39	35.62
Kotak Mahindra Bank Ltd	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	594	104	0	0	0.00
Federal Bank	29	124	0	0	0.00	0	380	9	8.62	2.27	817	3930	42	1123.85	28.60
Indusind Bank	48	220	0	0	0.00	30	677	8	12.23	1.81	1117	8664	16	59.61	0.69
Bandhan Bank	683	2888	0	0	0.00	0	9697	0	0	0.00	4508	26833	198	947.13	3.53
Ratnakar Bank Ltd.	0	0	0	0	#DIV/0!	0	0	12	6.82	#DIV/0!	0	0	40	198.27	#DIV/0!
South Indian Bank	14	58	0	0	0.00	0	103	12	16.67	16.18	431	471	23	65.56	13.92
Tamilnadu Mercantile Bank	1	10	0	0	0.00	0	41	0	0	0.00	100	294	0	0	0.00
Utkarsh Small Finance Bank	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!
Ujjivan Small Finance Bank	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!
Yes Bank	1	0.26	0	0	0.00	0	1	1	3	300.00	44	525	39	758	144.38
IDFC Bank	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!
Jana Small Finance Bank Ltd.	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!
<b>Sub-Total of Pvt. Banks</b>	<b>2287</b>	<b>9728.26</b>	<b>9</b>	<b>2921.89</b>	<b>30.04</b>	<b>245</b>	<b>40539</b>	<b>475</b>	<b>1349.53</b>	<b>3.33</b>	<b>12591</b>	<b>97481</b>	<b>5675</b>	<b>26935.22</b>	<b>27.63</b>
BGV B (UBI)	176	747	0	0	0.00	60	3816	11	29.42	0.77	732	5319	218	2123.28	39.92
PBGB (UCO)	134	568	0	0	0.00	50	2935	10	19.13	0.65	6801	4194	66	482.21	11.50
UBKGB	77	326	0	0	0.00	60	2672	9	5.63	0.21	1865	2761	78	522.36	18.92
<b>RRBs Total</b>	<b>387</b>	<b>1641</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>170</b>	<b>9423</b>	<b>30</b>	<b>54.18</b>	<b>0.57</b>	<b>9398</b>	<b>12274</b>	<b>362</b>	<b>3127.85</b>	<b>25.48</b>
<b>Total of Scheduled Comm. Bank</b>	<b>8737</b>	<b>37168.26</b>	<b>175</b>	<b>56899.06</b>	<b>153.09</b>	<b>14095</b>	<b>156969</b>	<b>6160</b>	<b>21227.18</b>	<b>13.52</b>	<b>62079</b>	<b>384151</b>	<b>32960</b>	<b>302795.02</b>	<b>78.82</b>
W.B. St. Co-op.Bk	596	2536	0	0	0.00	0	9690	8	40.21	0.41	2407	29345	918	9631.23	32.82
WBSCARD Bank Ltd.	103	438	0	0	0.00	0	2201	0	0	0.00	0	5588	0	0	0.00
WBFC	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!
<b>Total of Co-optv. Banks</b>	<b>699</b>	<b>2974</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>11891</b>	<b>8</b>	<b>40.21</b>	<b>0.34</b>	<b>2407</b>	<b>34933</b>	<b>918</b>	<b>9631.23</b>	<b>27.57</b>
SIDBI	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!
<b>Grand Total</b>	<b>9436</b>	<b>40142.26</b>	<b>175</b>	<b>56899.06</b>	<b>141.74</b>	<b>14095</b>	<b>168860</b>	<b>6168</b>	<b>21267.39</b>	<b>12.59</b>	<b>64486</b>	<b>419084</b>	<b>33878</b>	<b>312426.25</b>	<b>74.55</b>

**Statement showing disbursement in Social Infrastructure, Renewable Energy & Others under Priority Sector for the quarter ended September 2018**

(No. in actuals, Amt. in Lakh)

Bank	Social Infrastructure					Renewable Energy					Others				
	Yearly Target under ACP		Disbursement upto the quarter ended Sept. 2018			Yearly Target under ACP		Disbursement upto the quarter ended Sept. 2018			Yearly Target under ACP		Disbursement upto the quarter ended Sept. 2018		
	No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.
Allahabad Bank	860	6240	121	1033.8	16.57	580	825	31	78.66	9.53	30110	56467	7498	2653.28	4.70
Andhra Bank	110	416	31	125.91	30.27	70	51	8	10.25	20.10	3985	3985	1911	2218.56	55.67
Bank of Baroda	325	3860	198	278.23	7.21	205	216	11	33.56	15.54	11402	13240	2953	9869.53	74.54
Bank of India	582	3537	172	523.63	14.80	360	520	152	63.81	12.27	60771	33895	3176	15188.43	44.81
Bank of Maharashtra	55	222	77	178.23	80.28	35	21	9	17.83	84.90	1937	1252	278	1563.28	124.86
Canara Bank	440	3483	187	756.39	21.72	280	366	39	65.39	17.87	15553	32203	8539	36771.47	114.19
Central Bank of India	530	3986	198	1232.56	30.92	340	462	67	78.25	16.94	18487	41293	375	18751.27	45.41
Corporation Bank	90	440	178	228.55	51.94	55	64	39	29.43	45.98	3155	8528	304	1629.13	19.10
Dena Bank	85	377	112	158.73	42.10	55	43	31	21.58	50.19	3155	3565	308	2247.31	63.04
Indian Bank	120	5570	132	231.56	4.16	80	298	56	73.56	24.68	4428	26877	298	3268.8	12.16
Indian Overseas Bank	260	1352	216	309.88	22.92	170	193	98	76.89	39.84	9188	12427	6781	7331.56	59.00
Oriental Bank of Commerce	160	1841	29	402.23	21.85	110	104	93	55.23	53.11	5867	8557	2531	4985.63	58.26
Punjab National Bank	440	2447	53	795.25	32.50	280	438	58	66.23	15.12	15387	27691	2905	18654.89	67.37
Punjab & Sind Bank	60	270	10	52.53	19.46	40	20	4	4.81	24.05	2159	1977	298	1950.82	98.68
Syndicate Bank	190	880	107	255.94	29.08	125	130	68	25.6	19.69	6642	9951	612	1792.56	18.01
State Bank of India	1975	14996	0	0	0.00	1300	1787	0	0	0.00	68413	111601	1830	4722.77	4.23
Union Bank of India	290	1748	298	925.57	52.95	185	210	96	77.46	36.89	10350	17949	278	796.8	4.44
United Bank of India	1360	12660	341	4715.59	37.25	850	1501	55	208.51	13.89	47269	86069	4891	16754.35	19.47
UCO Bank	605	3276	227	1856.33	56.66	410	470	33	61.85	13.16	21144	42194	6778	14289.64	33.87
Vijaya Bank	80	490	8	106.86	21.81	75	98	61	20.44	20.86	2990	3089	1671	2097.91	67.92
IDBI Bank	150	924	216	231.84	25.09	90	122	91	18.34	15.03	5369	9367	412	8753.64	93.45
<b>Sub-Total of PSU Banks</b>	<b>8767</b>	<b>69015</b>	<b>2911</b>	<b>14399.61</b>	<b>20.86</b>	<b>5695</b>	<b>7939</b>	<b>1100</b>	<b>1087.68</b>	<b>13.70</b>	<b>347761</b>	<b>552177</b>	<b>54627</b>	<b>176291.6</b>	<b>31.93</b>
HDFC Bank	280	3503	178	592.33	16.91	230	332	0	0	0.00	50852	51701	711	5472.81	10.59
AXIS Bank Ltd.(UTI)	330	3545	291	1127.23	31.80	200	367	0	0	0.00	64979	49529	611	4382.59	8.85
ICICI Bank	340	3790	378	782.22	20.64	225	342	0	0	0.00	32566	40480	311	3269.59	8.08
Kotak Mahindra Bank Ltd	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	2660	1733	0	0	0.00
Federal Bank	300	147	12	55.92	38.04	40	82	0	0	0.00	1771	1760	14	356.09	20.23
Indusind Bank	65	489	12	55.92	11.44	40	82	0	0	0.00	1771	1760	14	356.09	20.23
Bandhan Bank	500	5273	0	0	0.00	400	675	0	0	0.00	24256	51388	6254	735.23	1.43
Ratnakar Bank Ltd.	6	10	4	5.27	52.70	15	12	0	0	0.00	221	750	45	318.13	42.42
South Indian Bank	25	37	12	44.76	120.97	20	26.27	0	0	0.00	996	652	118	256.12	39.28
Tamilnadu Mercantile Bank	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!
Utkarsh Small Finance Bank	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!
Ujjivan Small Finance Bank	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!
Yes Bank	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!
IDFC Bank	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!
Jana Small Finance Bank Ltd.	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!
<b>Sub-Total of Pvt. Banks</b>	<b>1846</b>	<b>16794</b>	<b>887</b>	<b>2663.65</b>	<b>15.86</b>	<b>1170</b>	<b>1918.27</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>180072</b>	<b>199753</b>	<b>8078</b>	<b>15146.65</b>	<b>7.58</b>
BGVB (UBI)	930	0	0	0	#DIV/0!	560	253	0	0	0.00	22240	10778	1142	9348.71	86.74
PBGB (UCO)	365	0	0	0	#DIV/0!	240	205	0	0	0.00	12731	9986	1781	5363.41	53.71
UBKGB	225	0	0	0	#DIV/0!	150	175	0	0	0.00	7860	9651	17132	5091.97	52.76
<b>RRBs Total</b>	<b>1520</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>#DIV/0!</b>	<b>950</b>	<b>633</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>42831</b>	<b>30415</b>	<b>20055</b>	<b>19804.09</b>	<b>65.11</b>
<b>Total of Scheduled Comm. Bank</b>	<b>12133</b>	<b>85809</b>	<b>3798</b>	<b>17063.26</b>	<b>19.89</b>	<b>7815</b>	<b>10490.27</b>	<b>1100</b>	<b>1087.68</b>	<b>10.37</b>	<b>570664</b>	<b>782345</b>	<b>82760</b>	<b>21124.4</b>	<b>27.00</b>
W.B. St. Co-op.Bk	2680	6449	0	0	0.00	500	723	0	0	0.00	6987	62723	28482	21717.23	34.62
WBSCARD Bank Ltd.	2100	1051	0	0	0.00	184	83	0	0	0.00	3356	11196	0	0	0.00
WBFC	1535	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	3577	0	0	0	#DIV/0!
<b>Total of Co-optv. Banks</b>	<b>6315</b>	<b>7500</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>684</b>	<b>806</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>13920</b>	<b>73919</b>	<b>28482</b>	<b>21717.23</b>	<b>29.38</b>
SIDBI	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!
<b>Grand Total</b>	<b>18448</b>	<b>93309</b>	<b>3798</b>	<b>17063.26</b>	<b>18.29</b>	<b>8499</b>	<b>11296.27</b>	<b>1100</b>	<b>1087.68</b>	<b>9.63</b>	<b>584584</b>	<b>856264</b>	<b>111242</b>	<b>232959.6</b>	<b>27.21</b>

**Statement showing disbursement in Weaker Section under Priority Sector for the quarter ended September 2018**

Bank	Loans to weaker section under Priority Sector				Total Priority				
	Yearly Target under ACP	Disbursement upto the quarter ended Sept. 2018			Yearly Target under ACP		Disbursement upto the quarter ended Sept. 2018		
	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.
Allahabad Bank	236040	38171	92636.11	39.25	311581	865366	47680	289064.3	33.40
Andhra Bank	2666.94	413	921.89	34.57	31312	60143	3584	18138.87	30.16
Bank of Baroda	8350.16	1485	2959.47	35.44	119410	229978.5	66369	205113.5	89.19
Bank of India	68177.65	11722	25621.33	37.58	285184	538446	120008	139492.3	25.91
Bank of Maharashtra	1266.71	210	498.1	39.32	9471	19993.2	1399	18945.93	94.76
Canara Bank	40516.27	6329	12844.46	31.70	169672	459817.9	64183	194304.6	42.26
Central Bank of India	44564.52	6733	11945.33	26.80	186764	505139.6	68112	211938.5	41.96
Corporation Bank	2796.53	478	813.22	29.08	31064	71337.68	2099	15645.59	21.93
Dena Bank	2796.62	451	1351.23	48.32	27964	53725.6	1195	8916.452	16.60
Indian Bank	9647.92	1830	3756.23	38.93	40418	111137.7	4024	25272.89	22.74
Indian Overseas Bank	9543.95	1914	3265.63	34.22	72178	182465.5	10951	27418.38	15.03
Oreintal Bank of Commerce	7378.89	1221	2652.21	35.94	44894	134080.7	6659	26799.58	19.99
Punjab National Bank	33068.18	5921	14752.63	44.61	208510	418769.9	273251	421917.3	100.75
Punjab & Sind Bank	1329.38	172	448.51	33.74	15055	26250.78	13804	30048.99	114.47
Syndicate Bank	9540.62	2113	4122.32	43.21	50007	155282.3	10974	120059	77.32
State Bank of India	144498.33	29392	56722.16	39.25	605434	1862588	216573	912243.3	48.98
Union Bank of India	11145.24	2110	2928.61	26.28	76853	254565.2	13906	48459.37	19.04
United Bank of India	62810.45	11622	27825.63	44.30	264176	1197105	55235	247213	20.65
UCO Bank	70517.72	13191	26522.32	37.61	295150	562048.2	32414	116720.3	20.77
Vijaya Bank	2526.28	498	1062.23	42.05	17535	37746.26	4460	13966.43	37.00
IDBI Bank	5299.22	972	1863.45	35.16	44714	138653	25159	83318.79	60.09
<b>Sub-Total of PSU Banks</b>	<b>774481.58</b>	<b>136948</b>	<b>295513.1</b>	<b>38.16</b>	<b>2907346</b>	<b>7884640</b>	<b>1042039</b>	<b>3174997</b>	<b>40.27</b>
HDFC Bank	36172.17	5863	12589.32	34.80	232737	669910.4	87491	320070.1	47.78
AXIS Bank Ltd.(UTI)	42373.17	9722	17335.96	40.91	207450	665987.8	15491	170821.9	25.65
ICICI Bank	34907.28	6391	11722.31	33.58	176459	643325.1	43016	344701.9	53.58
Kotak Mahindra Bank Ltd	1273.36	261	492.23	38.66	22485	51858.32	3689	50137.63	96.68
Federal Bank	10108.45	2174	4251.36	42.06	55601	76146	1296	21935.38	28.81
Indusind Bank	8810.31	1756	2721.32	30.89	58567	118925	1038	17790.01	14.96
Bandhan Bank	77661.9	16249	35294.35	45.45	295299	1455048	398833	536712.6	36.89
Ratnakar Bank Ltd.	55.6	12	21.46	38.60	1742	66179	466	6069.2	9.17
South Indian Bank	700.49	128	492.56	70.32	13476	10120.75	307	4248.95	41.98
Tamilnadu Mercantile Bank	0	0	0	#DIV/0!	101	345	2	10.25	2.97
Utkarsh Small Finance Bank	0	0	0	#DIV/0!	0	0	3016	6940.12	#DIV/0!
Ujjivan Small Finance Bank	0	0	0	#DIV/0!	0	0	3154	6046.51	#DIV/0!
Yes Bank	10.51	12	21.29	202.57	46	613.39	2447	37165.36	6059.01
IDFC Bank	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!
Jana Small Finance Bank Ltd.				#DIV/0!	0	0	2	8.13	#DIV/0!
<b>Sub-Total of Pvt. Banks</b>	<b>212073.24</b>	<b>42568</b>	<b>84942.16</b>	<b>40.05</b>	<b>1063963</b>	<b>3758459</b>	<b>560248</b>	<b>1522658</b>	<b>40.51</b>
BGVB (UBI)	69652.71	13987	29510.29	42.37	291294	162339	17473	57334.29	35.32
PBGB (UCO)	93299.84	17562	38456.71	41.22	390089	122763	7856	34562.96	28.15
UBKGB	35755.93	5693	12289.18	34.37	149523	114226	22577	30083.96	26.34
<b>RRBs Total</b>	<b>198708.48</b>	<b>37242</b>	<b>80256.18</b>	<b>40.39</b>	<b>830906</b>	<b>399328</b>	<b>47906</b>	<b>121981.2</b>	<b>30.55</b>
<b>Total of Scheduled Comm. Bank</b>	<b>1185263.3</b>	<b>216758</b>	<b>460711.4</b>	<b>38.87</b>	<b>4802215</b>	<b>12042427</b>	<b>1650193</b>	<b>4819637</b>	<b>40.02</b>
W.B. St. Co-op.Bk	99740.45	18610	41253.48	41.36	709670	683183	464290	165125.3	24.17
WBSCARD Bank Ltd.	64002.29	9463	25856.37	40.40	67606	142447	26365	24017.72	16.86
WBFC	1223.15	198	501.18	40.97	5112	0	35	526	#DIV/0!
<b>Total of Co-optv. Banks</b>	<b>164965.89</b>	<b>28271</b>	<b>67611.03</b>	<b>40.98</b>	<b>782388</b>	<b>825630</b>	<b>490690</b>	<b>189669</b>	<b>22.97</b>
SIDBI	11221.28	1792	2928.56	26.10	46900	128000	31	302.18	0.24
<b>Grand Total</b>	<b>1361450.47</b>	<b>246821</b>	<b>531251</b>	<b>39.02</b>	<b>5631503</b>	<b>12996057</b>	<b>2140914</b>	<b>5009608</b>	<b>38.55</b>

Statement showing disbursement in Agriculture, Education & Housing under Non Priority Sector for the quarter ended September 2018															
Bank	Agriculture					Education					Housing				
	Yearly Target under ACP		Disbursement upto the quarter ended Sept. 2018			Yearly Target under ACP		Disbursement upto the quarter ended Sept. 2018			Yearly Target under ACP		Disbursement upto the quarter ended Sept. 2018		
	No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.
Allahabad Bank	878	36378.26	65	9508.29	26.14	289	8945	355	8725.19	97.54	79	7462.15	35	7281.91	97.58
Andhra Bank	4	174.78	5	21.66	12.39	208	829.45	19	11.85	1.43	16	1492.43	3	118.91	7.97
Bank of Baroda	1	45.32	2	5.62	12.40	224	7985.46	12	14.46	0.18	110	10447.00	39	7725.91	73.95
Bank of India	780	32317.51	37	4512.29	13.96	430	10278.63	25	4981.32	48.46	36	3432.59	7	526.21	15.33
Bank of Maharashtra	5	215.42	7	26.7	12.39	0	0	1	46.77	#DIV/0!	8	746.21	2	112.23	15.04
Canara Bank	506	20974.61	25	3199.21	15.25	246	5204.37	35	1071.11	20.58	29	2731.15	4	447.08	16.37
Central Bank of India	573	23727.16	27	3142.19	13.24	289	5854.92	211	7322.56	125.07	55	5223.5	9	698.23	13.37
Corporation Bank	7	274.36	5	34	12.39	289	2081.75	0	0	0.00	14	1298.41	2	288.78	22.24
Dena Bank	13	522.3	3	64.72	12.39	138	1382.41	0	0	0.00	2	208.94	1	130.38	62.40
Indian Bank	125	5182.38	5	642.21	12.39	55	1206.76	5	319.52	26.48	63	5969.72	32	1167.94	19.56
Indian Overseas Bank	58	2413.36	3	325.17	13.47	49	1626.37	0	0	0.00	14	1343.19	3	296.21	22.05
Oriental Bank of Commerce	59	2438.77	2	302.22	12.39	43	1138.46	0	0	0.00	6	555.18	1	60.72	10.94
Punjab National Bank	383	15851.98	19	2674.41	16.87	141	1951.64	5	334.91	17.16	52	4925.02	8	616.05	12.51
Punjab & Sind Bank	2	79.26	2	123.51	155.83	39	325.27	10	98.63	30.32	0	0	0	0	#DIV/0!
Syndicate Bank	80	3312.66	4	425.51	12.84	100	3252.73	3	119.22	3.67	87	8208.36	14	1193.42	14.54
State Bank of India	1628	67431.88	84	10031.24	14.88	332	48790.99	191	9604.23	19.68	236	22386.44	57	3754.81	16.77
Union Bank of India	52	2174.57	4	411.23	18.91	52	8619.74	14	370.82	4.30	98	9253.06	17	1751.13	18.92
United Bank of India	443	18341.96	25	3272.18	17.84	192	14149.39	17	402.21	2.84	142	13431.86	44	2152.87	16.03
UCO Bank	925	38308.95	40	5003.29	13.06	244	6993.37	0	0	0.00	95	8954.58	20	1745.62	19.49
Vijaya Bank	18	751.95	2	189.37	25.18	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!
IDBI Bank	16	650.34	4	298.13	45.84	0	1301.09	5	251.43	19.32	39	3731.07	8	498.46	13.36
<b>Sub-Total of PSU Banks</b>	<b>6556</b>	<b>271567.8</b>	<b>370</b>	<b>44213.15</b>	<b>16.28</b>	<b>3360</b>	<b>131917.8</b>	<b>908</b>	<b>33674.23</b>	<b>25.53</b>	<b>1181</b>	<b>111800.86</b>	<b>306</b>	<b>30566.87</b>	<b>27.34</b>
HDFC Bank	22	914.54	3	226.21	24.73	138	2070.36	71	1221.56	59.00	158	14924.29	38	3002.51	20.12
AXIS Bank Ltd.(UTI)	63	2627.77	3	325.64	12.39	135	2927.46	0	0	0.00	158	14925.31	26	2636.13	17.66
ICICI Bank	84	3495.56	3	433.18	12.39	162	1841.05	0	0	0.00	158	14926.11	24	2269.86	15.21
Kotak Mahindra Bank Ltd	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!
Federal Bank	19	772.28	1	95.7	12.39	106	1414.94	0	0	0.00	0	0	0	0	#DIV/0!
Indusind Bank	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	33	2238.64	6	350.48	15.66
Bandhan Bank	241	10039.59	15	2041.13	20.33	0	0	0	0	#DIV/0!	95	10145.7	20	2023.11	19.94
Ratnakar Bank Ltd.	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	8	746.21	1	101.22	13.56
South Indian Bank	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	8	746.21	1	83	11.12
Tamilnad Mercantile Bank	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!
Utkarsh Small Finance Bank	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!
Ujjivan Small Finance Bank	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!
Yes Bank	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	8	746.21	1	83.49	11.19
IDFC Bank	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!
Jana Small Finance Bank Ltd.	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!
<b>Sub-Total of Pvt. Banks</b>	<b>429</b>	<b>17849.74</b>	<b>25</b>	<b>3121.86</b>	<b>17.49</b>	<b>541</b>	<b>8253.81</b>	<b>71</b>	<b>1221.56</b>	<b>14.80</b>	<b>626</b>	<b>59398.68</b>	<b>117</b>	<b>10549.8</b>	<b>17.76</b>
BGVB (UBI)	463	19170.73	25	3275.61	17.09	93	605.01	0	0	0.00	5	447.73	1	65.1	14.54
PBGB (UCO)	560	23212.99	32	3459.61	14.90	68	569.23	0	0	0.00	3	298.49	0	0	0.00
UBKGB	1130	46798.9	45	5799.39	12.39	75	455.38	0	0	0.00	2	149.24	0	0	0.00
<b>RRBs Total</b>	<b>2153</b>	<b>89182.62</b>	<b>102</b>	<b>12534.61</b>	<b>14.05</b>	<b>236</b>	<b>1629.62</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>10</b>	<b>895.46</b>	<b>1</b>	<b>65.1</b>	<b>7.27</b>
<b>Total of Scheduled Comm. Bank</b>	<b>9138</b>	<b>378600.1</b>	<b>497</b>	<b>59869.62</b>	<b>15.81</b>	<b>4137</b>	<b>141801.2</b>	<b>979</b>	<b>34895.79</b>	<b>24.61</b>	<b>1817</b>	<b>172095</b>	<b>424</b>	<b>41181.77</b>	<b>23.93</b>
W.B. St. Co-op.Bk	6069	251446.3	240	31159.58	12.39	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!
WBS CARD Bank Ltd.	570	23615.82	24	3026.51	12.82	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!
WBFC	153	6338.98	0	0	0.00	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!
<b>Total of Co-optv. Banks</b>	<b>6792</b>	<b>281401.1</b>	<b>264</b>	<b>34186.09</b>	<b>12.15</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>#DIV/0!</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>#DIV/0!</b>
SIDBI	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!
<b>Grand Total</b>	<b>15930</b>	<b>660001.3</b>	<b>761</b>	<b>94055.71</b>	<b>14.25</b>	<b>4137</b>	<b>141801.2</b>	<b>979</b>	<b>34895.79</b>	<b>24.61</b>	<b>1817</b>	<b>172095.00</b>	<b>424</b>	<b>41181.77</b>	<b>23.93</b>

Statement showing disbursement in Others & Personal Loan under Non Priority Sector for the quarter ended September 2018										
Bank	Others					Personal Loan under Non-Prisec				
	Yearly Target under		Disbursement upto the			Yearly Target under		Disbursement upto the		
	No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.
Allahabad Bank	396	54586.49	170	22941.45	42.03	255	3504.17	78	1011.23	28.86
Andhra Bank	143	3011.46	58	1025.23	34.04	0	0	0	0	#DIV/0!
Bank of Baroda	304	32303.84	129	12663.17	39.20	105	306.74	31	98.19	32.01
Bank of India	99	33007.54	40	12723.58	38.55	0	0	0	0	#DIV/0!
Bank of Maharashtra	25	3644.23	11	401.21	11.01	0	0	0	0	#DIV/0!
Canara Bank	38	27735.62	13	963.21	3.47	0	0	0	0	#DIV/0!
Central Bank of India	593	10561.17	212	11983.12	113.46	332	1276.11	98	411.25	32.23
Corporation Bank	144	2066.21	50	1377.86	66.69	0	0	0	0	#DIV/0!
Dena Bank	14	22065.92	7	7865.42	35.65	0	0	0	0	#DIV/0!
Indian Bank	211	82892.86	91	39561.23	47.73	0	0	0	0	#DIV/0!
Indian Overseas Bank	57	12852.34	27	4459.12	34.70	0	0	0	0	#DIV/0!
Oreintal Bank of Commerce	212	9073.56	81	3568.34	39.33	0	0	0	0	#DIV/0!
Punjab National Bank	353	23712.84	198	11253.65	47.46	1153	4945.38	171	1756.91	35.53
Punjab & Sind Bank	4	6681.66	1	1657.38	24.80	0	0	0	0	#DIV/0!
Syndicate Bank	3685	2872.87	2257	2219.77	77.27	0	1383.17	78	410.25	29.66
State Bank of India	0	41929.59	168	18322.86	43.70	0	0	0	0	#DIV/0!
Union Bank of India	471	9422.45	171	3133.15	33.25	0	0	0	0	#DIV/0!
United Bank of India	1259	154683.2	529	63721.89	41.20	0	0	0	0	#DIV/0!
UCO Bank	1588	31160.23	591	14593.89	46.83	0	0	0	0	#DIV/0!
Vijaya Bank	215	1525.67	91	416.23	27.28	0	0	0	0	#DIV/0!
IDBI Bank	230	14520.88	87	7151.85	49.25	0	0	0	0	#DIV/0!
<b>Sub-Total of PSU Banks</b>	<b>10041</b>	<b>580310.6</b>	<b>4982</b>	<b>242003.6</b>	<b>41.70</b>	<b>1845</b>	<b>11415.57</b>	<b>456</b>	<b>3687.83</b>	<b>32.31</b>
HDFC Bank	625	14143.48	239	5003.23	35.37	0	0	0	0	#DIV/0!
AXIS Bank Ltd.(UTI)	465	15157.9	191	6264.76	41.33	0	0	0	0	#DIV/0!
ICICI Bank	588	20672.05	356	9814.92	47.48	0	0	0	0	#DIV/0!
Kotak Mahindra Bank Ltd	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!
Federal Bank	27	4756.27	13	1598.13	33.60	0	0	0	0	#DIV/0!
Indusind Bank	48	2282.47	19	1358.91	59.54	0	0	0	0	#DIV/0!
Bandhan Bank	9661	20863.25	4796	11583.91	55.52	0	0	0	0	#DIV/0!
Ratnakar Bank Ltd.	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!
South Indian Bank	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!
Tamilnad Mercantile Bank	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!
Utkarsh Small Finance Bank	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!
Ujjivan Small Finance Bank	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!
Yes Bank	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!
IDFC Bank	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!
Jana Small Finance Bank Ltd.	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!
<b>Sub-Total of Pvt. Banks</b>	<b>11414</b>	<b>77875.42</b>	<b>5614</b>	<b>35623.86</b>	<b>#DIV/0!</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>#DIV/0!</b>
BGVB (UBI)	67	3569.01	32	1721.39	48.23	0	0	0	0	#DIV/0!
PBGB (UCO)	275	1794.45	112	661.52	36.86	0	0	0	0	#DIV/0!
UBKGB	251	1138.91	101	672.23	59.02	0	0	0	0	#DIV/0!
RRBs Total	593	6502.37	245	3055.14	46.99	0	0	0	0	#DIV/0!
<b>Total of Scheduled Comm. Bank</b>	<b>22048</b>	<b>664688.4</b>	<b>10841</b>	<b>280682.6</b>	<b>#DIV/0!</b>	<b>1845</b>	<b>11415.57</b>	<b>456</b>	<b>3687.83</b>	<b>32.31</b>
W.B. St. Co-op.Bk	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!
WBSCARD Bank Ltd.	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!
WBFC	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!
<b>Total of Co-optv. Banks</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>#DIV/0!</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>#DIV/0!</b>
SIDBI	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!
<b>Grand Total</b>	<b>22048</b>	<b>664688.4</b>	<b>10841</b>	<b>280682.6</b>	<b>42.23</b>	<b>1845</b>	<b>11415.57</b>	<b>456</b>	<b>3687.83</b>	<b>32.31</b>

Statement showing disbursement in Total of Priority Sector & Non Priority Sector under ACP 2018-19 for West Bengal															
Bank	Total Priority Sector					Total Non Priority Sector					Grand Total				
	Yearly Target under ACP		Disbursement upto the quarter ended Sept. 2018			Yearly Target under ACP		Disbursement upto the quarter ended Sept. 2018			Yearly Target under ACP		Disbursement upto the quarter ended Sept. 2018		
	No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.
Allahabad Bank	311581	865366	47680	289064.3	33.40	1897	110876.07	703	49468.07	44.62	313478	976242.1	48383	338532.4	34.68
Andhra Bank	31312	60143	3584	18138.87	30.16	371	5508.12	85	1177.65	21.38	31683	65651.12	3669	19316.52	29.42
Bank of Baroda	119410	229978.5	66369	205113.5	89.19	744	51088.36	213	20507.35	40.14	120154	281066.9	66582	225620.9	80.27
Bank of India	285184	538446	120008	139492.3	25.91	1345	79036.27	109	22743.4	28.78	286529	617482.2	120117	162235.7	26.27
Bank of Maharashtra	9471	19993.2	1399	18945.93	94.76	38	4605.86	21	586.91	12.74	9509	24599.06	1420	19532.84	79.40
Canara Bank	169672	459817.9	64183	194304.6	42.26	819	56645.75	77	5680.61	10.03	170491	516463.7	64260	199985.2	38.72
Central Bank of India	186764	505139.6	68112	211938.5	41.96	1842	46642.86	557	23557.35	50.51	188606	551782.5	68669	235495.9	42.68
Corporation Bank	31064	71337.68	2099	15645.59	21.93	454	5720.73	57	1700.64	29.73	31518	77058.41	2156	17346.23	22.51
Dena Bank	27964	53725.6	1195	8916.452	16.60	167	24179.57	11	8060.52	33.34	28131	77905.17	1206	16976.97	21.79
Indian Bank	40418	111137.7	4024	25272.89	22.74	454	95251.72	133	41690.9	43.77	40872	206389.4	4157	66963.79	32.45
Indian Overseas Bank	72178	182465.5	10951	27418.38	15.03	178	18235.26	33	5080.5	27.86	72356	200700.7	10984	32498.88	16.19
Oreintal Bank of Commerce	44894	134080.7	6659	26799.58	19.99	320	13205.97	84	3931.28	29.77	45214	147286.7	6743	30730.86	20.86
Punjab National Bank	208510	418769.9	273251	421917.3	100.75	2082	51386.86	401	16635.93	32.37	210592	470156.8	273652	438553.2	93.28
Punjab & Sind Bank	15055	26250.78	13804	30048.99	114.47	45	7086.19	13	1879.52	26.52	15100	33336.97	13817	31928.51	95.78
Syndicate Bank	50007	155282.3	10974	120059	77.32	3952	19029.79	2356	4368.17	22.95	53959	174312.1	13330	124427.2	71.38
State Bank of India	605434	1862588	216573	912243.3	48.98	2196	180538.898	500	41713.14	23.10	607630	2043127	217073	953956.4	46.69
Union Bank of India	76853	254565.2	13906	48459.37	19.04	673	29469.82	206	5666.33	19.23	77526	284035	14112	54125.7	19.06
United Bank of India	264176	1197105	55235	247213	20.65	2036	200606.4	615	69549.15	34.67	266212	1397711	55850	316762.1	22.66
UCO Bank	295150	562048.2	32414	116720.3	20.77	2852	85417.13	651	21342.8	24.99	298002	647465.4	33065	138063.1	21.32
Vijaya Bank	17535	37746.26	4460	13966.43	37.00	233	2277.62	93	605.6	26.59	17768	40023.88	4553	14572.03	36.41
IDBI Bank	44714	138653	25159	83318.79	60.09	285	20203.38	104	8199.87	40.59	44999	158856.4	25263	91518.66	57.61
<b>Sub-Total of PSU Banks</b>	<b>2907346</b>	<b>7884640</b>	<b>1042039</b>	<b>3174997</b>	<b>40.27</b>	<b>22983</b>	<b>1107012.628</b>	<b>7022</b>	<b>354145.7</b>	<b>31.99</b>	<b>2930329</b>	<b>8991653</b>	<b>1049061</b>	<b>3529143</b>	<b>39.25</b>
HDFC Bank	232737	669910.4	87491	320070.1	47.78	943	32052.67	351	9453.51	29.49	233680	701963.1	87842	329523.6	46.94
AXIS Bank Ltd.(UTI)	207450	1862587.8	15491	170821.9	25.65	821	35638.44	220	9226.53	25.89	208271	701626.2	15711	180048.4	25.66
ICICI Bank	176459	643325.1	43016	344701.9	53.58	992	40934.77	383	12517.96	30.58	177451	684259.9	43399	357219.8	52.21
Kotak Mahindra Bank Ltd	22485	51858.32	3689	50137.63	96.68	0	0	0	0	#DIV/0!	22485	51858.32	3689	50137.63	96.68
Federal Bank	55601	76146	1296	21935.38	28.81	152	6943.49	14	1693.83	24.39	55753	83089.49	1310	23629.21	28.44
Indusind Bank	58567	118925	1038	17790.01	14.96	81	4521.11	25	1709.39	37.81	58648	123446.1	1063	19499.4	15.80
Bandhan Bank	295299	1455048	398833	536712.6	36.89	9997	41048.54	4831	15648.15	38.12	305296	1496096	403664	552360.7	36.92
Ratnakar Bank Ltd.	1742	66179	466	6069.2	9.17	8	746.21	1	101.22	13.56	1750	66925.21	467	6170.42	9.22
South Indian Bank	13476	10120.75	307	4248.95	41.98	8	746.21	1	83	11.12	13484	10866.96	308	4331.95	39.86
Tamilnad Mercantile Bank	101	345	2	10.25	2.97	0	0	0	0	#DIV/0!	101	345	2	10.25	2.97
Utkarsh Small Finance Bank	0	0	3016	6940.12	#DIV/0!	0	0	0	0	#DIV/0!	0	0	3016	6940.12	#DIV/0!
Ujjivan Small Finance Bank	0	0	3154	6046.51	#DIV/0!	0	0	0	0	#DIV/0!	0	0	3154	6046.51	#DIV/0!
Yes Bank	46	613.39	2447	37165.36	6059.01	8	746.21	1	83.49	11.19	54	1359.6	2448	37248.85	2739.69
IDFC Bank	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	#DIV/0!
Jana Small Finance Bank Ltd.	0	0	2	8.13	#DIV/0!	0	0	0	0	#DIV/0!	0	0	2	8.13	#DIV/0!
<b>Sub-Total of Pvt. Banks</b>	<b>1063963</b>	<b>3758459</b>	<b>560248</b>	<b>1522658</b>	<b>40.51</b>	<b>13010</b>	<b>163377.65</b>	<b>5827</b>	<b>50517.08</b>	<b>30.92</b>	<b>1076973</b>	<b>3921836</b>	<b>566075</b>	<b>1573175</b>	<b>40.11</b>
BGVB (UBI)	291294	162339	17473	57334.29	35.32	628	23792.48	58	5062.1	21.28	291922	186131.5	17531	62396.39	33.52
PBGB (UCO)	390089	122763	7856	34562.96	28.15	906	25875.16	144	4121.13	15.93	390995	148638.2	8000	38684.09	26.03
UBKGB	149523	114226	22577	30083.96	26.34	1458	48542.43	146	6471.62	13.33	150981	162768.4	22723	36555.58	22.46
<b>RRBs Total</b>	<b>830906</b>	<b>399328</b>	<b>47906</b>	<b>121981.2</b>	<b>30.55</b>	<b>2992</b>	<b>98210.07</b>	<b>348</b>	<b>15654.85</b>	<b>15.94</b>	<b>833898</b>	<b>497538.1</b>	<b>48254</b>	<b>137636.1</b>	<b>27.66</b>
<b>Total of Scheduled Comm. Bank</b>	<b>4802215</b>	<b>12042427</b>	<b>1650193</b>	<b>4819637</b>	<b>40.02</b>	<b>38985</b>	<b>1368600.348</b>	<b>13197</b>	<b>420317.6</b>	<b>30.71</b>	<b>4841200</b>	<b>13411027</b>	<b>1663390</b>	<b>5239954</b>	<b>39.07</b>
W.B. St. Co-op.Bk	709670	683183	464290	165125.3	24.17	6069	251446.33	240	31159.58	12.39	715739	934629.3	464530	196284.9	21.00
WBSCARD Bank Ltd.	67606	142447	26365	24017.72	16.86	570	23615.82	24	3026.51	12.82	68176	166062.8	26389	27044.23	16.29
WBFC	5112	0	35	526	#DIV/0!	153	6338.98	0	0	0.00	5265	6338.98	35	526	8.30
<b>Total of Co-optv. Banks</b>	<b>782388</b>	<b>825630</b>	<b>490690</b>	<b>189669</b>	<b>22.97</b>	<b>6792</b>	<b>281401.13</b>	<b>264</b>	<b>34186.09</b>	<b>12.15</b>	<b>789180</b>	<b>1107031</b>	<b>490954</b>	<b>223855.1</b>	<b>20.22</b>
SIDBI	46900	128000	31	302.18	0.24	0	0	0	0	#DIV/0!	46900	128000	31	302.18	0.24
<b>Grand Total</b>	<b>5631503</b>	<b>12996057</b>	<b>2140914</b>	<b>5009608</b>	<b>38.55</b>	<b>45777</b>	<b>1650001.48</b>	<b>13461</b>	<b>454503.7</b>	<b>27.55</b>	<b>5677280</b>	<b>14646058</b>	<b>2154375</b>	<b>5464111</b>	<b>37.31</b>

West Bengal												
BANK-WISE SECTORAL OUTSTANDING CREDIT UNDER PRIORITY SECTOR												
as on September 2018												
(Amt.in Rs. Lac)												
S No.	BANKS	Agril & Allied Activities		Of which Direct Agriculture		Small & Micro Enterprises		OPS		TOTAL		% of Pr. Sec.Adv.
		A/C	Amount	A/C	Amount	A/C	Amount	A/C	Amount	A/C	Amount	Total ANBC.
<b>PUBLIC SECTOR BANKS</b>												
1	Allahabad Bank	177491	228244.00	150240	120772.39	71056	629151.57	24763	202234.89	273310	1059630.46	46
2	Andhra Bank	321	5830.66	306	278.78	4780	137014.50	1184	7386.49	6285	150231.65	35
3	Bank of Baroda	27978	86653.00	27836	65043.00	18106	182506.00	15368	130843.00	61452	400002.00	32
4	Bank of India	208265	163593.00	208265	163593.00	69421	333472.00	27858	130541.00	305544	627606.00	35
5	Bank of Maharashtra	2092	3925.20	2070	2673.23	3912	46581.26	9150	28246.84	15154	78753.30	38
6	Canara Bank	65899	68393.45	54285	33804.45	31761	182410.71	6427	35341.26	104087	286145.42	38
7	Central Bank of India	130648	115571.28	130648	115571.28	39333	152620.66	9977	64964.73	179958	333156.67	34
8	Corporation Bank	2350	10349.20	2350	10349.20	3275	25954.82	3245	26879.20	8870	63183.22	12
9	Dena Bank	749	6092.00	718	1862.00	3602	84356.00	1152	5475.00	5503	95923.00	33
10	Indian Bank	5872	65371.00	5436	1158.00	4036	103134.00	245	4201.00	10153	172706.00	50
11	Indian Overseas Bank	12839	50446.00	8105	9670.00	15119	118842.00	23727	68517.00	51685	237805.00	32
12	Oriental Bank of Commerce	4567	59240.00	4518	59160.00	10367	523255.00	1318	25980.00	16252	608475.00	71
13	Punjab National Bank	214266	177088.00	214266	177288.00	42783	285719.00	15710	72045.00	272759	534852.00	33
14	Punjab & Sind Bank	445	5280.00	4456	5275.06	3825	63259.00	2836	23852.00	7106	92391.00	28
15	Syndicate Bank	13184	15630.00	12980	10304.00	12964	110828.00	6474	42202.00	32622	168660.00	22
16	State Bank of India	425591	374407.00	425591	374407.00	71721	685010.00	123993	911835.00	621305	1971252.00	26
17	Union Bank of India	33745	100827.16	30854	84517.62	20854	150895.62	6484	97851.20	61083	349573.98	33
18	United Bank of India	519023	559203.00	503452	475322.55	128270	547325.00	70151	344134.30	717444	1450662.30	43
19	UCO Bank	115192	155000.00	114484	154700.00	95834	315812.00	22631	87588.00	233657	558400.00	40
20	Vijaya Bank	2031	13849.04	1991	4343.20	5492	134220.81	3070	22726.56	10593	170796.41	50
21	IDBI	115225	51774.68	115195	47633.65	21645	147870.76	22240	173681.42	159110	373326.86	50
<b>A. Public Sector Bks.Total</b>		<b>2077773</b>	<b>2316767.67</b>	<b>2018046</b>	<b>1917726.41</b>	<b>678156</b>	<b>4960238.71</b>	<b>398003</b>	<b>2506525.89</b>	<b>3153932</b>	<b>9783532.27</b>	<b>36</b>
<b>PRIVATE SECTOR BANKS</b>												
22	HDFC Bank	142172	106909.22	142172	106909.22	356637	392315.53	16866	51158.12	515675	550382.87	27
23	AXIS Bank (UTI)	72315	132640.80	72315	132640.80	10521	313579.01	59648	69596.06	142484	515815.87	29
24	(CICI) Bank	57252	66242.38	57199	66612.56	16789	382369.94	7055	63330.27	81096	511942.59	25
25	Federal Bank	5802	37579.30	5681	9975.66	531	30592.24	699	5427.75	7032	73599.29	37
26	Kotak Mahindra Bank	3756	31102.00	386	22945.61	7013	49832.36	854	3565.09	11623	84499.45	62
27	Indusind Bank	68900	40411.70	0	0.00	70749	181714.82	5	37.47	139654	222163.99	38
28	Bandhan Bank	1643196	579674.00	1643196	579674.00	1806638	741678.00	63001	28060.00	3512835	1349412.00	138
29	Ratnakar Bank Ltd.	104601	20407.00	104601	20407.00	141637	37878.00	139888	24098.00	386126	82383.00	15
30	South Indian Bank	75	11094.24	58	8170.32	440	57799.66	186	9852.23	701	78746.13	36
31	Utkarsh Small Finance Bank	3011	861.00	3011	861.00	1996	650.00	0	0.00	5007	1511.00	43
32	Yes Bank	5872	65371.00	5436	1158.00	4036	93134.00	245	4201.00	10153	162706.00	36
33	IDFC Baank	36108	7136.98	0	0.00	41685	14503.19	4	2055.36	77797	23695.53	16
34	JANA Small Finance Bank	1409	4.00	82	0.85	1925	64.00	198268	480.43	201602	548.43	2
35	Tamilnadu Mercantile Bank	1	25.44	0	0.00	84	4284.19	13	68.70	98	4378.33	29
36	Ujivan Small Finance Bank	118418	26017.21	100777	21618.26	38467	8500.09	207312	43286.68	364197	77803.98	86
<b>B Private Sector Bks. Total</b>		<b>2262888</b>	<b>1125476.27</b>	<b>2134914</b>	<b>970973.28</b>	<b>2499148</b>	<b>2308895.03</b>	<b>694044</b>	<b>305217.16</b>	<b>5456080</b>	<b>3739588.46</b>	<b>41</b>
<b>(A+B) Total of Comm.Bks.</b>		<b>4340661</b>	<b>3442244</b>	<b>4152960</b>	<b>2888700</b>	<b>3177304</b>	<b>7269134</b>	<b>1092047</b>	<b>2811743</b>	<b>8610012</b>	<b>13523121</b>	<b>37</b>
<b>REGIONAL RURAL BANKS</b>												
33	BGVV (UBI)	391987	257857.65	391987	257857.65	228541	159782.72	124541	85616.91	745069	503257.28	82
34	PBGB (UCO)	115796	108826.00	115796	108826.00	103183	103099.00	4494	16482.00	223473	228407.00	99
35	UBKGB	132511	92170.00	132511	92170.00	9931	5004.00	41762	26081.00	184204	123255.00	95
<b>C RRBs Total</b>		<b>640294</b>	<b>458853.65</b>	<b>640294</b>	<b>458853.65</b>	<b>341655</b>	<b>267885.72</b>	<b>170797</b>	<b>128179.91</b>	<b>1152746</b>	<b>854919.28</b>	<b>88</b>
<b>D W.B. St. Co-op.Bk</b>		<b>1673959</b>	<b>415337.47</b>	<b>1329101</b>	<b>366500.45</b>	<b>24572</b>	<b>56185.60</b>	<b>173763</b>	<b>238786.64</b>	<b>1958707</b>	<b>710309.71</b>	<b>52</b>
<b>E WBCARD Bank Ltd.</b>		<b>6442</b>	<b>84476.25</b>	<b>5952</b>	<b>7664.82</b>	<b>155</b>	<b>6511.63</b>	<b>0</b>	<b>0</b>	<b>6597</b>	<b>90987.88</b>	<b>84</b>
<b>F SIDBI</b>							<b>60521.03</b>				<b>60521.03</b>	<b>100</b>
<b>Grand Total (A+B+C+D+E+F)</b>		<b>6661356</b>	<b>4400911.31</b>	<b>6128307</b>	<b>3721718.61</b>	<b>3543686</b>	<b>7660237.72</b>	<b>1436607</b>	<b>3178709.60</b>	<b>11728062</b>	<b>15239858.63</b>	<b>34</b>
<b>Medium Enterprise</b>							<b>2350454.54</b>				<b>2350454.54</b>	
<b>Total MSME</b>							<b>10010692.26</b>					
<b>Total Prisc</b>											<b>17590313.17</b>	<b>39</b>

West Bengal													
BANK-WISE SECTORAL OUTSTANDING CREDIT UNDER PRIORITY SECTOR													
as on September 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
<b>PUBLIC SECTOR BANKS</b>													
1	Allahabad Bank	162456	233118.70	64665	131970.14	53143	131411.82	76905	229583.31	64716	148811.64	6664	2378.65
2	Andhra Bank	757	626.17	477	1137.90	2821	7364.88	5877	40867.18	365	1587.08	25	5.04
3	Bank of Baroda	21505	32132.00	4902	12874.00	11769	27141.00	9477	18970.00	2004	4943.00	501	132.00
4	Bank of India	220834	135940.00	62303	17057.00	75113	25255.00	68668	118769.00	14485	14559.00	103	50.00
5	Bank of Maharashtra	738	5301.24	436	1484.31	259	399.24	281	4864.81	0	0.00	4	0.62
6	Canara Bank	47687	28126.40	11135	9869.34	8090	2855.35	30583	52620.53	0	0.00	11001	1020.07
7	Central Bank of India	128617	96625.65	56986	46564.00	41305	44431.50	32617	52104.50	6863	7996.41	550	47.00
8	Corporation Bank	2865	9938.55	1271	2230.62	2291	9832.40	2319	28918.69	10520	71301.78	20	53.78
9	Dena Bank	809	1774.00	948	1220.00	1750	4451.00	870	22675.00	2735	30667.00	136	12.00
10	Indian Bank	5728	14334.00	1895	12.00	1685	5893.37	298	23144.00	760	2885.97	96	14.57
11	Indian Overseas Bank	17548	15956.62	4862	7288.75	8749	13856.62	2887	72591.50	9450	7309.71	541	21.95
12	Oriental Bank of Commerce	7431	19535.00	2244	20758.00	4464	17580.00	1633	43965.00	870	3289.00	3	0.12
13	Punjab National Bank	201250	130496.00	26127	11178.00	69668	90483.00	16436	197344.00	102208	261001.00	1849	103.00
14	Punjab & Sind Bank	901	5294.11	677	2140.00	750	3570.00	880	21948.08	842	9838.00	0	0.00
15	Syndicate Bank	22933	61760.00	1305	1845.00	7354	43072.00	4578	46142.00	945	3912.00	86	6.00
16	State Bank of India	497806	790106.00	160752	194998.00	259107	398221.00	239669	403266.00	95178	191214.00	2207	628.00
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	266190	333120.52	192272	184914.89	243312	271915.71	200941	241516.23	108919	171664.64	18416	2418.26
19	UCO Bank	56660	335040.00	25076	335040.00	56934	279200.00	42729	107100.00	13004	110000.00	1759	5800.00
20	Vijaya Bank	3942	30409.94	1338	5273.90	2841	20747.96	2329	20562.00	3375	20895.01	541	2965.26
21	IDBI Bank	130503	77635.43	35542	12350.23	6602	1460.56	35380	24372.49	6090	10638.53	12	0.78
<b>A.</b>	<b>Public Sector Bks.Total</b>	<b>1830016</b>	<b>2415115.59</b>	<b>663058</b>	<b>1010189.37</b>	<b>862929</b>	<b>1410887.65</b>	<b>787508</b>	<b>1833846.3</b>	<b>454286</b>	<b>1093046.56</b>	<b>45246</b>	<b>15744.58</b>
<b>PRIVATE SECTOR BANKS</b>													
22	HDFC Bank	446498	96558.64	1910	1376.10	418901	71185.89	166708	79080.96	30713	4496.01	0	0.00
23	AXIS Bank (UTI)	44644	62719.50	34292	5423.50	112622	16380.18	3595	59835.81	1472	2028.93	0	0.00
24	ICICI Bank	54449	60766.99	7345	7522.62	54209	508656.31	59281	71599.88	0	0.00	0	0.00
25	Federal Bank	4556	6269.92	101	181.59	2325	5841.52	3091	5469.62	1159	1402.78	0	0.00
26	Kotak Mahindra Bank	558	1024.36	558	887.23			1485	8562.32	0	0.00		
27	Indusind Bank	139752	29216.90	43480	6464.06	8902	18756.67	33588	44298.68	0	0.00	0	0.00
28	Bandhan Bank	3301865	1250121.00	1935933	378639.00	3431933	1332600.00	2332199	971956.00	127301	51109.00	0	0.00
29	Ratnakar Bank Ltd.	385938	71419.00	31595	5924.00	385954	71493.00	25779	5958.00	104701	18552.58	0	0.00
30	South Indian Bank	1	26.36	2	2.56	6	35.18	24	89.26	1	12.57	0	0.00
31	Utkarsh Small Finance Bank	5007	1511.00	1622	504.00	5007	1511.00	162	45.00	2125	608.00	0	0.00
32	Yes Bank	5728	14334.00	2	12.00	47	1799.52	298	3144.00	0	0.00	0	0.00
33	IDFC Bank	77659	15907.83	0	0.00	77658	15887.27	1	20.56	0	0.00	0	0.00
34	JANA Small Finance Bank	198268	480.43	0	0.00	198268	480.43	0	0.00	0	0.00	0	0.00
35	Tamilnadu Mercantile	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	0.02
36	Ujjivan Small Finance Bank	106236	22296.86	64575	13442.56	362427	74812.42	27917	5965.22	13744	2889.08	0	0.00
<b>B</b>	<b>Private Sector Bks. Total</b>	<b>4771159</b>	<b>1632652.8</b>	<b>2121415</b>	<b>406936.66</b>	<b>5058259</b>	<b>2119439.39</b>	<b>2654128</b>	<b>1256025.3</b>	<b>267472</b>	<b>78209.87</b>	<b>1</b>	<b>0.02</b>
<b>(A+B)</b>	<b>Total of Comm.Bks.</b>	<b>6601175</b>	<b>4047768.4</b>	<b>2784473</b>	<b>1417126</b>	<b>5921188</b>	<b>3530327.04</b>	<b>3441636</b>	<b>3089871.7</b>	<b>721758</b>	<b>1171256.43</b>	<b>45247</b>	<b>15744.6</b>
<b>REGIONAL RURAL BANKS</b>													
33	BGVB (UBI)	194158	302678.70	141512	92369.56	141526	41181.05	154852	124874.05	34840	12985.84	0	0.00
34	PBGB (UCO)	100232	113526.00	52127	29389.00	88514	97408.00	24529	76027.00	35932	25982.00	0	0.00
35	UBKGB	68102	60932.00	29722	17312.00	39141	32863.00	39323	23484.00	9437	3664.00	11	0.24
<b>C</b>	<b>RRBs Total</b>	<b>362492</b>	<b>477136.70</b>	<b>223361</b>	<b>139070.56</b>	<b>269181</b>	<b>171452.05</b>	<b>218704</b>	<b>224385.05</b>	<b>80209</b>	<b>42631.84</b>	<b>11</b>	<b>0.24</b>
<b>D</b>	<b>W.B. St. Co-op.Bk</b>	<b>1077121</b>	<b>312478.54</b>	<b>257916</b>	<b>90333.73</b>	<b>392840</b>	<b>111973.47</b>	<b>364178</b>	<b>113457.51</b>	<b>85153</b>	<b>41645.07</b>	<b>227276</b>	<b>508.91</b>
<b>E</b>	<b>WBCARD Bank Ltd.</b>	<b>284</b>	<b>397.87</b>	<b>1207</b>	<b>1693.26</b>	<b>429</b>	<b>601.43</b>	<b>5979</b>	<b>27775.84</b>	<b>214</b>	<b>300.72</b>	<b>0</b>	<b>0.00</b>
<b>F</b>	<b>SIDBI</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>
<b>Grand Total (A+B+C+D+E+F)</b>		<b>8041072</b>	<b>4837781.49</b>	<b>3266957</b>	<b>1648223.58</b>	<b>6583638</b>	<b>3814353.99</b>	<b>4030497</b>	<b>3455490.05</b>	<b>887334</b>	<b>1255834.06</b>	<b>272534</b>	<b>16253.75</b>

**Bank wise Disbursement of Loan & deployment of Credit to Minority Community  
for the State of West Bengal as on 30.09.2018**

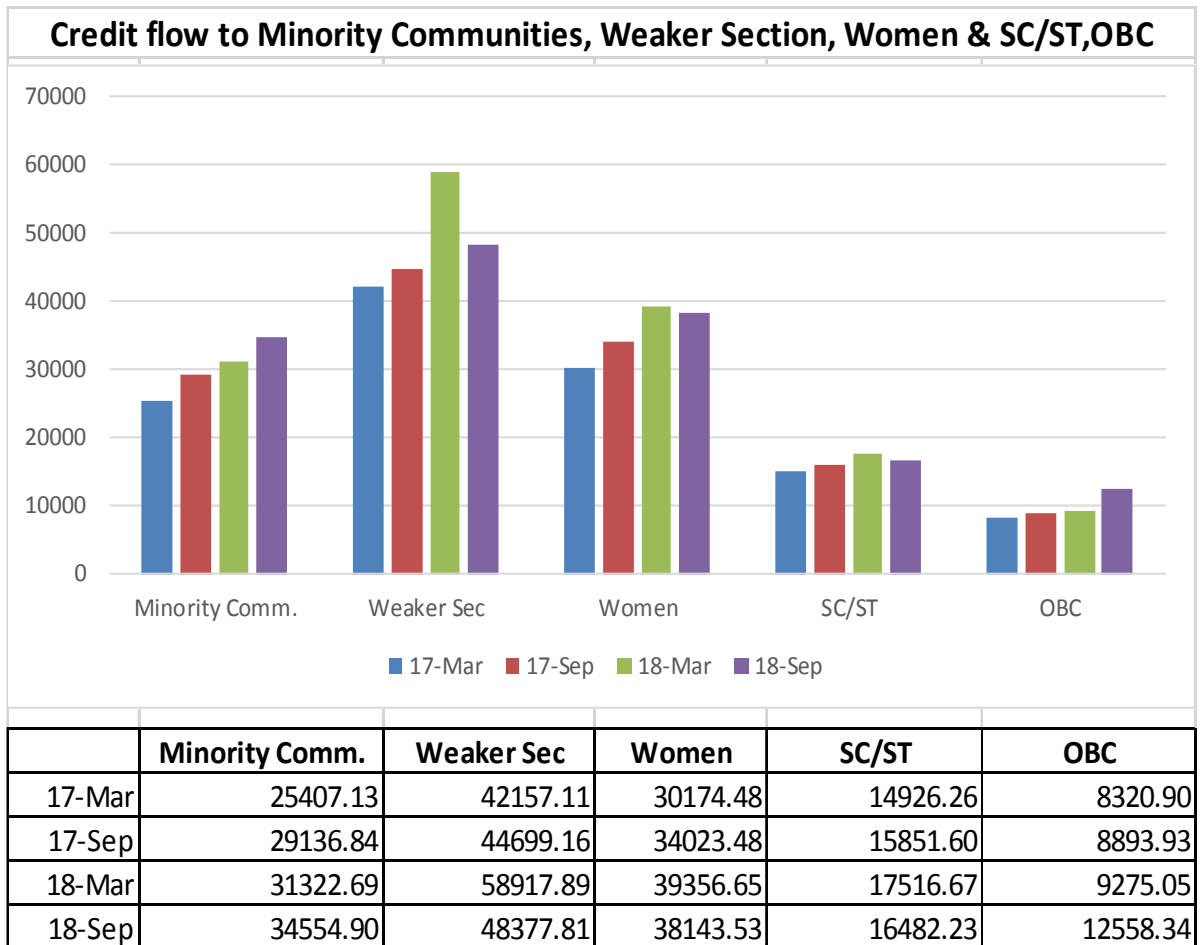
(Rs.in lac)

Sl.No	Banks	Minority Community (Disbursement)				Outstanding	Of which to	% to
		2008 - 2018		01.04.18 to 30.09.2018		Prisec Advance	Minority community	Prisec
		A/C	Amt.	A/C	Amt.	As on 30.09.2018		Advance
<b>PUBLIC SECTOR BANKS</b>								
1	Allahabad Bank	127393	377919.76	4075	3590.70	1059630.46	229583.31	22
2	Andhra Bank	1136	12204.12	90	71.27	150231.65	40867.18	27
3	Bank of Baroda	16719	23569.30	355	636.00	400002.00	18970.00	5
4	Bank of India	45027	239255.60	1030	8950.00	627606.00	118769.00	19
5	Bank of Maharashtra	666	5096.03	16	36.46	78753.30	4864.81	6
6	Canara Bank	42301	103390.49	1382	5967.97	286145.42	52620.53	18
7	Central Bank of India	63143	111204.88	5982	17925.41	333156.67	52104.50	16
8	Corporation Bank	6785	24787.78	170	538.52	63183.22	28918.69	46
9	Dena Bank	1247	4722.29	86	232.58	95923.00	22675.00	24
10	Indian Bank	2180	3497.57	247	1052.80	172706.00	23144.00	13
11	Indian Overseas Bank	10458	8674.59	331	366.75	237805.00	72591.50	31
12	Oriental Bank Commerce	5375	23236.78	246	790.00	608475.00	43965.00	7
13	Punjab National Bank	55354	45722.81	18494	31129.60	534852.00	197344.00	37
14	Punjab & Sind Bank	701	3056.55	16	20.58	92391.00	21948.08	24
15	Syndicate Bank	27837	44126.10	3813	6979.11	168660.00	46142.00	27
16	State Bank of India	462953	414314.05	13708	16701.00	1971252.00	403266.00	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	3021	2876.16	1450662.30	241516.23	17
19	UCO Bank	103937	141461.97	405	1356.00	558400.00	107100.00	19
20	Vijaya Bank	3712	11847.02	68	84.56	170796.41	20562.00	12
21	IDBI Bank	70901	59902.37	19272	11897.77	373326.86	24372.49	7
<b>A</b>	<b>Comm.Bks.Total</b>	<b>1359871</b>	<b>1916788.01</b>	<b>73192</b>	<b>111959.52</b>	<b>9783532.27</b>	<b>1833846.34</b>	<b>19</b>
<b>PRIVATE SECTOR BANKS</b>								
21	HDFC Bank	58653	34770.37	43524	12008.52	550382.87	79080.96	14
22	AXIS Bank (UTI)	16559	320045.99	16	22.68	515815.87	59835.81	12
23	ICICI Bank	131370	130536.92	15591	23562.45	511942.59	71599.88	14
24	South Indian Bank	48	89.66	16	30.15	78746.13	89.26	0
25	Federal Bank	8872	121370.47	1898	1034.05	73599.29	5469.62	7
26	Kotak Mahindra Bank	0	0.00	0	0.00	84499.45	8562.32	10
27	Indusind Bank	937	3679.14	44	141.26	222163.99	44298.68	20
28	Bandhan Bank	2659694	1346141.12	257049	176839.00	1349412.00	971956.00	72
29	Ratnakar Bank Ltd.	2415	945.40	14666	4288.58	82383.00	5958.00	7
30	Utkarsh Small Finance Bank	0	0.00	0	0.00	1511.00	45.00	3
31	Yes Bank	11	139.42	64	908.00	162706.00	3144.00	2
32	Ujjivan Small Finance Bank	0	0.00	0	0.00	77803.98	5965.22	8
33	IDFC	0	0.00	0	0.00	23695.53	20.56	0
34	JANA Small Finance Bank	0	0.00	0	0.00	548.43	0.00	0
35	Tamilnadu Mercantile Bank	0	0.00	0	0.00	4378.33	0.00	0
<b>B</b>	<b>Total</b>	<b>2878559</b>	<b>1957718.49</b>	<b>332868</b>	<b>218834.69</b>	<b>3739588.46</b>	<b>1256025.31</b>	<b>34</b>
<b>(A+B)</b>		<b>4238430</b>	<b>3874506.50</b>	<b>406060</b>	<b>330794.21</b>	<b>13523120.73</b>	<b>3089871.65</b>	<b>23</b>
<b>REGIONAL RURAL BANKS</b>								
36	BGVB (UBI)	198898	291964.75	7021	10987.75	503257.28	124874.05	25
37	PBGB (UCO)	118415	80671.26	3028	5982.00	228407.00	76027.00	33
38	UBKGB	80710	55370.45	1198	1083.00	123255.00	23484.00	19
<b>C</b>	<b>RRBs Total</b>	<b>398023</b>	<b>428006.46</b>	<b>11247</b>	<b>18052.75</b>	<b>854919.28</b>	<b>224385.05</b>	<b>26</b>
<b>D</b>	<b>W.B. St. Co-op.Bk</b>	<b>1674807</b>	<b>518734.85</b>	<b>148939</b>	<b>63329.17</b>	<b>710309.71</b>	<b>113457.51</b>	<b>16</b>
<b>E</b>	<b>WBSCARD Bank Ltd.</b>	<b>1993</b>	<b>2556.64</b>	<b>1979</b>	<b>2775.84</b>	<b>90987.88</b>	<b>27775.84</b>	<b>31</b>
<b>F</b>	<b>SIDBI</b>		<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>60521.03</b>		<b>0</b>
<b>(A+B+C+D+E+F)</b>		<b>6313253</b>	<b>4823804.45</b>	<b>568225</b>	<b>414951.97</b>	<b>15239858.63</b>	<b>3455490.05</b>	<b>20</b>
Medium Enterprise						235045.54		
<b>Total Prisec</b>						<b>17590313.17</b>		

<b>Bank wise Disbursement of Loan to Scheduled Caste &amp; Scheduled Tribe for the State of West Bengal as on 30.09.2018</b>					
(Rs.in lac)					
Sl.No	Banks	Schedule Cast & Schedule Tribe			
		2013-18		01.04.18 to 30.09.2018	
		A/C	Amt.	A/C	Amt.
(1)	(2)	(3)	(4)	(5)	(6)
<b>PUBLIC SECTOR BANKS</b>					
1	Allahabad Bank	41929	41632.21	3132	3081.70
2	Andhra Bank	443	778.50	34	34.63
3	Bank of Baroda	3597	8634.71	342	453.00
4	Bank of India	9951	102371.59	610	5350.00
5	Bank of Maharashtra	203	583.26	10	34.16
6	Canara Bank	6269	3482.68	512	542.02
7	Central Bank of India	18555	22049.04	5275	12558.75
8	Corporation Bank	1609	3726.91	49	78.36
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	70	154.04
12	Oriental Bank of Commerce	1670	9640.72	237	717.00
13	Punjab National Bank	15918	12962.66	2761	4630.14
14	Punjab & Sind Bank	258	564.31	18	16.84
15	Syndicate Bank	6406	8709.43	819	1427.56
16	State Bank of India	298211	27174.22	4996	5461.00
17	Union Bank of India	5738	3792.35	185	86.95
18	United Bank of India	14242	8193.07	2059	988.11
19	UCO Bank	25437	31159.76	398	5815.00
20	Vijaya Bank	1494	2909.64	214	148.56
21	IDBI Bank	53057	21436.66	1630	1333.60
<b>A</b>	<b>Total</b>	<b>514139</b>	<b>320101.08</b>	<b>23739</b>	<b>43516.34</b>
<b>PRIVATE SECTOR BANKS</b>					
22	HDFC Bank	2114	1768.80	107	82.62
23	AXIS Bank (UTI)	624	1044.30	6	2.57
24	ICICI Bank	25358	17008.06	2410	2310.04
25	Federal Bank	104	95.57	68	111.59
26	Bandhan Bank	2411471	1163135.13	372167	221362.00
27	Ratnakar Bank Ltd.	16179	1818.60	16729	4802.70
28	South Indian Bank	7	3.18	2	1.42
29	Indusind Bank	385	494.58	6201	1960.27
30	Ujjivan Small Finance Bank	0	0	28983	8588.36
<b>B</b>	<b>Total</b>	<b>2456242</b>	<b>1185368.22</b>	<b>397690</b>	<b>230633.21</b>
<b>(A+B)</b>		<b>2970381</b>	<b>1505469.30</b>	<b>421429</b>	<b>274149.55</b>
<b>REGIONAL RURAL BANKS</b>					
31	BGVB (UBI)	49809	94861.02	5361	9717.00
32	PBGB (UCO)	39596	39423.34	5571	11936.00
33	UBKGB	61040	49960.62	5683	5252.00
<b>C</b>	<b>RRBs Total</b>	<b>150445</b>	<b>184244.98</b>	<b>16615</b>	<b>26905.00</b>
<b>D</b>	W.B. St. Co-op.Bk	902542	237558.98	149554	37520.09
<b>E</b>	WBSCARD Bank Ltd.	5068	6358.95	1207	1693.26
<b>Grand Total (A+B+C+D+E)</b>		<b>4028436</b>	<b>1933632.21</b>	<b>588805</b>	<b>340267.90</b>

<b>Bank wise Disbursement of Loan to Other Backward Classes</b>					
<b>for the State of West Bengal as on 30.09.2018</b>					
<b>(Rs.in lac)</b>					
<b>Sl.No</b>	<b>Banks</b>	<b>Other Backward Classes</b>			
		<b>2013-18</b>		<b>01.04.18 to 30.09.2018</b>	
		<b>A/C</b>	<b>Amt.</b>	<b>A/C</b>	<b>Amt.</b>
<b>(1)</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>	<b>(5)</b>	<b>(6)</b>
<b>PUBLIC SECTOR BANKS</b>					
1	Allahabad Bank	50265	71226.25	4027	4169.73
2	Andhra Bank	418	9197.62	33	25.25
3	Bank of Baroda	2442	6720.85	166	259.00
4	Bank of India	7680	79511.50	475	5460.02
5	Bank of Maharashtra	184	751.36	13	24.48
6	Canara Bank	1613	945.89	62	64.75
7	Central Bank of India	18600	26275.96	5109	15344.50
8	Corporation Bank	558	1192.12	45	152.29
9	Dena Bank	2436	169773.91	287	525.00
10	Indian Bank	1894	2392.76	298	216.68
11	Indian Overseas Bank	6014	5677.32	153	311.97
12	Oriental Bank of Commerce	1066	2123.65	157	641.00
13	Punjab National Bank	15232	15320.28	9859	27846.26
14	Punjab & Sind Bank	251	784.33	11	10.32
15	Syndicate Bank	3372	5416.14	735	1235.02
16	State Bank of India	169736	28902.28	5702	4898.00
17	Union Bank of India	5119	9337.03	181	87.59
18	United Bank of India	8417	5684.64	892	746.18
19	UCO Bank	14143	35533.45	369	4301.02
20	Vijaya Bank	3067	21062.57	78	185.26
21	IDBI Bank	7855	12677.68	1628	1529.25
<b>A</b>	<b>Total</b>	<b>320362</b>	<b>510507.59</b>	<b>30280</b>	<b>68033.57</b>
<b>PRIVATE SECTOR BANKS</b>					
22	HDFC Bank	4397	2206.87	1255	289.04
23	AXIS Bank (UTI)	54	81.02	0	0
24	ICICI Bank	0	0.00	0	0
25	Federal Bank	1408	2144.39	748	703.45
26	Bandhan Bank	145975	71138.40	34010	23039.00
27	Ratnakar Bank Ltd.	60072	3368.46	2981	2549.27
28	South Indian Bank	132	1208.56	80	745.16
29	Indusind Bank	3026	2211.82	265	354.16
30	Ujjivan Small Finance Bank	0	0	5644	1783.56
<b>B</b>	<b>Total</b>	<b>215064</b>	<b>82359.52</b>	<b>39339</b>	<b>27680.08</b>
<b>(A+B)</b>	<b>Commercial Banks</b>	<b>535426</b>	<b>592867.11</b>	<b>69619</b>	<b>95713.65</b>
<b>REGIONAL RURAL BANKS</b>					
31	BGVB (UBI)	14804	18702.25	1021	1261.16
32	PBGB (UCO)	31232	50291.14	6271	14732.00
33	UBKGB (CBI)	20204	14311.3	1217	1217.00
<b>C</b>	<b>RRBs Total</b>	<b>66240</b>	<b>83304.69</b>	<b>8509.00</b>	<b>17210.16</b>
D	W.B. St. Co-op.Bk	490875	195398.29	92820	23756.94
E	WBSCARD Bank Ltd.	1076	1350.68	214	300.72
<b>Grand Total (A+B+C+D+E)</b>		<b>1093617</b>	<b>872920.77</b>	<b>171162.00</b>	<b>136981.47</b>

<b>Minority Community</b>						
Item	Disbursement Made				Otg. Bal. on 30.09.18	% of PRISEC Adv.
	01.04.2008-31.03.2018		01.04.2018-30.09.2018			
	No.	Amount	No.	Amount		
Minority Community	6313253	48238.04	568225	4149.51	34554.90	20
<b>SC/ST &amp; OBC</b>						
Item	Disbursement Made				Otg. Bal. on 30.09.18	% of PRISEC Adv.
	01.04.2008-31.03.2018		01.04.2018-30.09.2018			
	No.	Amount	No.	Amount		
SC/ST	4028436	19336.32	588805	3402.67	16482.23	9
OBC	1093617	8729.21	171162	1369.81	12558.34	7



## **Agenda-7: Progress in Kisan Credit Card (KCC) and Pradhan Mantri Fasal Bima Yojana (PMFBY) coverage**

**KCC:** In continuation of the previous SLBC (141<sup>st</sup>) meeting of West Bengal held on 19-06.2018 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. With Rabi 2018 season in full swing it is expected that the banks need to cover a lot of ground in this regard. With renewal cases with enhancement as per revised guidelines on KCC taking place regularly, there is an urgent need to add new farmers into the fold. More concerted effort is required with full support from Agriculture Department to identify the left out farmers.

Performance of KCCs for last 4 years is furnished below:

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

Year	Target (No.)	Achievement (No.)	(In numbers)
			% 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

### **Progress in 2018-19**(including issuance against renewal cases)

Target	Issued upto June,2018	Issued upto Sept,2018	% of yearly achievement
20,00,000	765246	962418	48.12

All the banks operating in the State have issued 962418 KCCs during the period April to September 2018 of F.Y. 2018-19 i.e. 48% of annual target of 20.00 lac. Total financial outlay for KCC stood at Rs.4909.84 crore as on 30.09.2018 which account for 45% of the farm credit.

Average per ticket KCC disbursement of Rs.50,427/- as on 30.06.2018 has also increased to Rs.51016/- on 30-09-2018. Average credit per KCC of all the banks excluding West Bengal State Co-operative Bank is Rs.76337/- while the average credit per KCC of West Bengal State Co-operative Bank is Rs.22610/- . It is observed that average disbursement per KCC increased from Rs.41955/- on 30-09-2017 to Rs.51016/- as on 30-09-2018.

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

West Bengal					
Bank wise Disbursement under Kisan Credit Card (2018-19)					
(Position from 01.04.2018- 30.09.2018)					
(Rs.in lac)					
S No.	Bank	Target	Issued	Achievement	
		No	No.	Amt.	(No) in %
<b>Public Sector Banks</b>					
1	Allahabad Bank	71000	8803	5815.90	12.40
2	Andhra Bank	600	33	19.18	5.50
3	Bank of Baroda	7000	4464	3696.82	63.77
4	Bank of India	53000	40113	19211.00	75.68
5	Bank of Maharashtra	500	272	151.00	54.40
6	Canara Bank	9400	7414	3512.57	78.87
7	Central Bank of India	41000	9456	6499.93	23.06
8	Corporation Bank	900	85	55.19	9.44
9	Dena Bank	900	75	42.00	8.33
10	Indian Bank	9400	625	412.58	6.65
11	Indian Overseas Bank	7000	5455	2831.06	77.93
12	Oriental Bank of Commerce	7000	1067	712.06	15.24
13	Punjab National Bank	21000	25564	18928.00	121.73
14	Punjab & Sind Bank	900	625	589.36	69.44
15	Syndicate Bank	7000	1697	1178.00	24.24
16	State Bank of India	87000	59830	54603.00	68.77
17	Union Bank of India	17600	626	468.19	3.56
18	United Bank of India	76500	46020	26816.20	60.16
19	UCO Bank	65000	9220	5690.00	14.18
20	Vijaya Bank	1100	110	69.18	10.00
21	IDBI Bank	4700	4124	3073.04	87.74
A	Total	488500	225678	154374.26	46.20
<b>Private Sector Banks</b>					
22	HDFC Bank	7000	51831	24406.97	740.44
23	ICICI Bank	7000	1579	1924.65	22.56
24	AXIS Bank (UTI)	3000	37252	19808.02	1241.73
25	Federal Bank	300	378	567.86	126.00
26	Bandhan Bank	28000	170923	173129.53	610.44
26	Yes Bank	0	0	0.00	#DIV/0!
B	Total	45300	261963	219837.03	578.28
(A+B)	Total of Comm.Bks.	533800	487641	374211.29	91.35
<b>Regional Rural Banks</b>					
27	BGVB (UBI)	47000	7126	1101.86	15.16
28	PBGB (UCO)	41000	9317	8190.55	22.72
29	UBKGB	24000	4751	4927.10	19.80
C	RRBs Total	112000	21194	14219.51	18.92
D	W.B. St. Co-op.Bk	1353000	453583	102554.17	33.52
E	WBSCARD Bank Ltd.	1200	0	0	0.00
<b>Grand Total (A+B+C+D+E)</b>		<b>2000000</b>	<b>962418</b>	<b>490984.97</b>	<b>48.12</b>

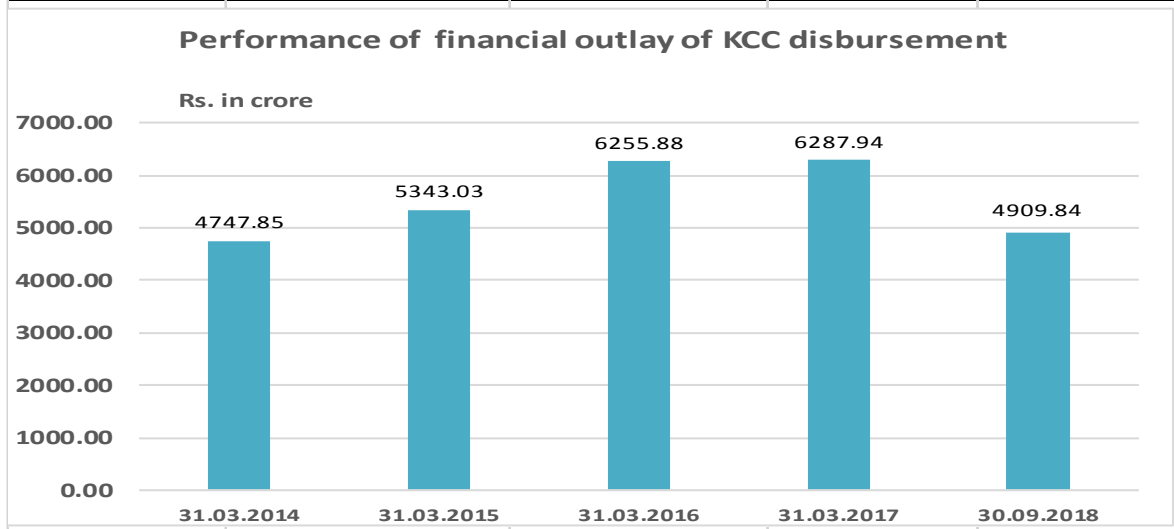
## West Bengal

### District Wise Disbursement Position of KCC as on 30.09.2018

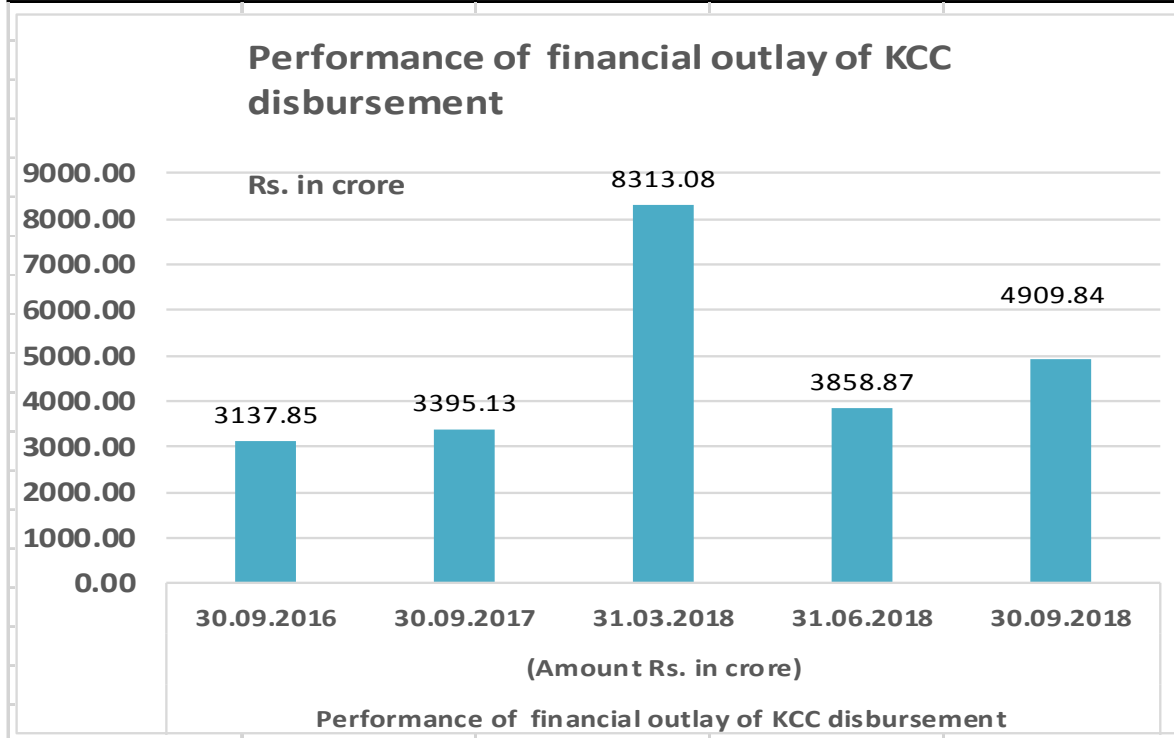
S No.	Name of District	No.	Amount (Rs. In Lakh)
1	Alipurduar	4569	2748.82
2	Bankura	239242	193568.23
3	Birbhum	146987	49632.12
4	Coochbehar	28962	13163.23
5	Dakshin Dinajpur	19224	9536.17
6	Darjeeling	3955	1765.23
7	Hooghly	56512	22817.56
8	Howrah	31256	14349.21
9	Jalpaiguri	19321	7896.32
10	Jhargram	2021	923.56
11	Kalimpong	1123	459.78
12	Malda	19568	8377.54
13	Murshidabad	32174	15963.12
14	Nadia	33458	14382.19
15	North 24 Pargana	31573	13989.63
16	Paschim Burdwan	49871	17362.89
17	Paschim Medinipur	75189	23272.19
18	Purba Burdwan	23563	10056.23
19	Purba Medinipur	67526	27442.13
20	Purulia	15896	7893.56
21	South 24 Pargana	33537	17422.56
22	Uttar Dinajpur	26891	17962.7
	<b>Grand Total</b>	<b>962418</b>	<b>490984.97</b>

<b>West Bengal</b>			
<b>Bankwise Outstanding Position of KCC as on 30.09.2018</b>			
<b>S No.</b>	<b>Bank</b>	<b>No.</b>	<b>Amount (Rs. in Lac)</b>
<b>PUBLIC SECTOR BANKS</b>			
1	Allahabad Bank	89334	51186.69
2	Andhra Bank	395	306.23
3	Bank of Baroda	26477	20168.64
4	Bank of India	185075	67541
5	Bank of Maharashtra	236	284.16
6	Canara Bank	29877	19002.05
7	Central Bank of India	75306	40376.04
8	Corporation Bank	3214	3440.61
9	Dena Bank	513	429.16
10	Indian Bank	15401	9620
11	Indian Overseas Bank	8426	13734
12	Oreintal Bank of Commerce	6884	4538.03
13	Punjab National Bank	179247	99738
14	Punajb & Sind Bank	131	88.84
15	Syndicate Bank	8048	5226
16	State Bank of India	219977	149273
17	Union Bank of India	24846	22856.67
18	United Bank of India	302656	149457.51
19	UCO Bank	79668	39806
20	Vijaya Bank	2474	2191.19
21	IDBI Bank	16225	16586.66
A	Comm.Bks.Total	1274410	715850.48
<b>PRIVATE SECTOR BANKS</b>			
22	HDFC	141756	53889.23
23	ICICI	26628	9483.72
24	AXIS Bank (UTI)	23166	140634.94
25	Federal Bank	967	5137.86
26	Yes Bank	25401	6262
B	Total	217918	215407.75
(A+B)	Total of Comm.Bks.	1492328	931258.23
<b>REGIONAL RURAL BANKS</b>			
27	BGVB (UBI)	193093	150263.67
28	PBGB (UCO)	94152	71493
29	UBKGB	75039	48373.64
C	RRBs Total	362284	270130.31
D	W.B. St. Co-op.Bk	1429101	398500.45
E	WBSCARD Bank Ltd.	0	0
<b>Total (A+B+C+D+E)</b>		<b>3283713</b>	<b>1599888.99</b>

<b>Performance of financial outlay of KCC disbursement</b>				
(Amount Rs. in crore)				
31.03.2014	31.03.2015	31.03.2016	31.03.2017	30.09.2018
4747.85	5343.03	6255.88	6287.94	4909.84



<b>Performance of financial outlay of KCC disbursement</b>				
(Amount Rs. in crore)				
30.09.2016	30.09.2017	31.03.2018	31.06.2018	30.09.2018
3137.85	3395.13	8313.08	3858.87	4909.84



<b>Bank wise flow of credit to Small &amp; Marginal Farmers under ACP 2018-19</b>					
<b>(Position from 01.04.2018-30.09.2018)</b>					
<b>(Amt.in Rs. Lac)</b>					
<b>Sl.No</b>	<b>Name of Bank</b>	<b>Flow to Small &amp; Marginal Farmers</b>			
		<b>Target</b>	<b>Achievement</b>		<b>% of Ach</b>
		<b>No.</b>	<b>No</b>	<b>Amt.</b>	<b>No.</b>
<b>(1)</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>	<b>(5)</b>	<b>(6)</b>
1	Allahabad Bank	69000	5957	1953.54	8.63
2	Andhra Bank	1200	38	23.07	3.17
3	Bank of Baroda	15000	4969	3308.30	33.13
4	Bank of India	35100	17593	9071.25	50.12
5	Bank of Maharashtra	300	0	0.00	0.00
6	Canara Bank	7500	2234	1191.00	29.79
7	Central Bank of India	43700	5461	4172.28	12.50
8	Corporation Bank	500	163	114.85	32.60
9	Dena Bank	300	70	45.00	23.33
10	Indian Bank	11000	539	419.16	4.90
11	Indian Overseas Bank	8500	390	286.06	4.59
12	Oriental Bank of Commerce	8100	489	472.00	6.04
13	Punjab National Bank	37600	13321	9122.91	35.43
14	Punjab & Sind Bank	0	0	0.00	0.00
15	Syndicate Bank	7100	3927	3101.00	55.31
16	State Bank of India	158000	26792	25521.98	16.96
17	Union Bank of India	16000	538	367.16	3.36
18	United Bank of India	102000	13232	9921.73	12.97
19	UCO Bank	48300	7390	5463.91	15.30
20	Vijaya Bank	1400	100	59.38	7.14
21	HDFC Bank	2500	13292	11084.30	531.68
22	AXIS Bank	9000	0	0.00	0.00
23	ICICI Bank	4900	0	0.00	0.00
24	IDBI Bank	400	4518	3991.25	1129.50
25	Federal Bank	200	1453	1103.20	726.50
26	RBL Bank	0	4244	1374.00	#DIV/0!
27	Utkarsh Small Finance Bank	0	3016	894.00	#DIV/0!
28	Ujjivan Samll Finance Bank	0	52523	16289.00	#DIV/0!
29	Yes Bank	0	1	0.51	#DIV/0!
30	Kotak Bank	0	3575	2750.28	#DIV/0!
31	IDFC Bank	0	1984	1941.80	#DIV/0!
32	Bandhan Bank	0	174756	160145.02	#DIV/0!
<b>A</b>	<b>Total Com.Bks.</b>	<b>587600</b>	<b>362565</b>	<b>274187.94</b>	<b>61.70</b>
33	BGVB	102500	118562	101662.44	115.67
34	PBGB	27500	5233	4529.00	19.03
35	UBKGB	28700	4233	3427.00	14.75
<b>B</b>	<b>Total of RRBs</b>	<b>158700</b>	<b>128028</b>	<b>109618.44</b>	<b>80.67</b>
C	WB. St. Coop.Bk.	223300	462113	109937.98	206.95
D	WBSCARDB	30400	6952	5664.82	22.87
E	WBFC & Others	0	0	0	0.00
<b>Grand Total (A+B+C+D+E)</b>		<b>1000000</b>	<b>959658</b>	<b>499409.18</b>	<b>95.97</b>

<b>Bank wise flow of Credit to Share Croppers /Oral Lessees under ACP 2018-19</b>					
<b>(Position from 01.04.2018 - 30.09.2018)</b>					
<b>(Amt. in Rs. Lac)</b>					
<b>Sl.No</b>	<b>Name of Bank</b>	<b>Flow to Share Croppers / Oral Lessees</b>			
		<b>Target</b>	<b>Achievement</b>		<b>% of Ach</b>
		<b>(No)</b>	<b>No</b>	<b>Amt.</b>	<b>(No)</b>
<b>(1)</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>	<b>(5)</b>	<b>(6)</b>
1	Allahabad Bank	12000	69	59.54	0.58
2	Andhra Bank	100	0	0	0.00
3	Bank of Baroda	200	22	21.00	11.00
4	Bank of India	10000	1420	419.00	14.20
5	Bank of Maharashtra	100	0	0	0.00
6	Canara Bank	200	61	54.46	30.50
7	Central Bank of India	10000	102	39.35	1.02
8	Corporation Bank	100	12	7.42	12.00
9	Dena Bank	100	0	0	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	8	3.05	0.80
13	Punjab National Bank	10000	439	428.00	4.39
14	Punjab & Sind Bank	100	0	0	0.00
15	Syndicate Bank	1000	24	20.58	2.40
16	State Bank of India	25000	2569	988.00	10.28
17	Union Bank of India	2000	0	0	0.00
18	United Bank of India	20000	78	68.72	0.39
19	UCO Bank	10000	252	248.00	2.52
20	Vijaya Bank	200	0	0	0.00
21	AXIS Bank	3000	2	1.15	0.07
<b>A</b>	<b>Total Com.Bks.</b>	<b>107100</b>	<b>5117</b>	<b>2381.59</b>	<b>4.78</b>
22	BGVB	20000	1141	838.14	5.71
23	PBGB	13000	1287	1255.00	9.90
24	UBKGB	6900	956	356.62	13.86
<b>B</b>	<b>Total of RRBs</b>	<b>39900</b>	<b>3384</b>	<b>2449.76</b>	<b>8.48</b>
<b>C</b>	<b>WB St.Coop.Bk.</b>	<b>60000</b>	<b>18443</b>	<b>4572.81</b>	<b>30.74</b>
<b>D</b>	<b>WBSCARDB</b>	<b>0</b>	<b>45</b>	<b>32.16</b>	<b>#DIV/0!</b>
<b>E</b>	<b>WBFC &amp; Others</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>#DIV/0!</b>
<b>Grand Total (A+B+C+D+E)</b>		<b>207000</b>	<b>26989</b>	<b>9436.32</b>	<b>13.04</b>

<b>Bank wise flow of Credit to Patta Holders under ACP 2017-18</b>					
<b>(Position from 01.04.2018- 30.09.2018)</b>					
<b>(Amt.in Rs. Lac)</b>					
<b>Sl.No</b>	<b>Name of Bank</b>	<b>Flow to Patta Holders</b>			
		<b>Target</b>	<b>Achievement</b>		<b>% of Ach</b>
		<b>(No)</b>	<b>No</b>	<b>Amt.</b>	<b>(No)</b>
<b>(1)</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>	<b>(5)</b>	<b>(6)</b>
1	Allahabad Bank	10000	131	69.24	<b>1.31</b>
2	Andhra Bank	100	0	0	<b>0.00</b>
3	Bank of Baroda	100	35	65.00	<b>35.00</b>
4	Bank of India	12800	4560	2680.00	<b>35.63</b>
5	Bank of Maharashtra	0	0	0	<b>#DIV/0!</b>
6	Canara Bank	350	102	86.26	<b>29.14</b>
7	Central Bank of India	5500	634	250.65	<b>11.53</b>
8	Corporation Bank	100	0	0	<b>0.00</b>
9	Dena Bank	0	24	14.85	<b>0.00</b>
10	Indian Bank	400	0	0	<b>0.00</b>
11	Indian Overseas Bank	700	16	5.26	<b>2.29</b>
12	Oreintal Bank of Commerce	500	14	15.56	<b>2.80</b>
13	Punjab National Bank	7200	31258	19280.00	<b>434.14</b>
14	Punjab & Sind Bank	100	0	0	<b>0.00</b>
15	Syndicate Bank	500	0	0.00	<b>0.00</b>
16	State Bank of India	17500	1067	764.00	<b>6.10</b>
17	Union Bank of India	1500	64	16.58	<b>4.27</b>
18	United Bank of India	15000	1160	249.63	<b>7.73</b>
19	UCO Bank	6000	4125	3182.00	<b>68.75</b>
20	Vijaya Bank	100	14	10.14	<b>14.00</b>
21	AXIS	0	0	0	<b>0.00</b>
22	ICICI Bank	0	0	0.00	<b>0.00</b>
<b>A</b>	<b>Total Com.Bks.</b>	<b>78450</b>	<b>43204</b>	<b>26689.17</b>	<b>55.07</b>
23	BGVB	18000	502	350.26	<b>2.79</b>
24	PBGB	8000	900	1788.00	<b>11.25</b>
25	UBKGB	3000	272	94.56	<b>9.07</b>
<b>B</b>	<b>Total of RRBs</b>	<b>29000</b>	<b>1674</b>	<b>2232.82</b>	<b>5.77</b>
<b>C</b>	<b>WBSt.Coop.Bk.</b>	<b>5000</b>	<b>13063</b>	<b>1051.45</b>	<b>261.26</b>
<b>D</b>	<b>WBCARD BANK LTD.</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>#DIV/0!</b>
<b>Grand Total (A+B+C+D)</b>		<b>112450</b>	<b>57941</b>	<b>29973.44</b>	<b>51.53</b>

Bank wise flow of credit to New Farmers under ACP 2018-19					
(Position from 01.04.2018- 30.09.2018)					
(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	2052	1237.00	4.28
2	Andhra Bank	200	0	0.00	0.00
3	Bank of Baroda	7400	288	269.00	3.89
4	Bank of India	15800	5980	3099.00	37.85
5	Bank of Maharashtra	0	0	0	#DIV/0!
6	Canara Bank	5400	24620	15343.00	455.93
7	Central Bank of India	20400	1247	636.83	6.11
8	Corporation Bank	0	17	15.00	#DIV/0!
9	Dena Bank	200	24	13.57	12.00
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	384	301.00	13.71
13	Punjab National Bank	10400	3824	1571.80	36.77
14	Punjab & Sind Bank	200	15	4.59	7.50
15	Syndicate Bank	3800	1352	945.00	35.58
16	State Bank of India	77000	18465	16936.00	23.98
17	Union Bank of India	5400	644	470.18	11.93
18	United Bank of India	65000	5066	4476.13	7.79
19	UCO Bank	30000	6642	3582.00	22.14
20	Vijaya Bank	300	40	32.28	13.33
21	ICICI Bank	0	0	0.00	#DIV/0!
22	Axis Bank	100	0	0.00	0.00
23	IDBI Bank	0	0	0.00	#DIV/0!
24	Federal Bank	0	24	10.26	#DIV/0!
25	South Indian Bank	0	38	21.56	#DIV/0!
<b>A</b>	<b>Total Com.Bks.</b>	<b>300000</b>	<b>70935</b>	<b>49071.64</b>	<b>23.65</b>
26	BGVB	45000	642	500.98	1.43
27	PBGB	25000	2259	2118.00	9.04
28	UBKGB	20000	619	315.00	3.10
<b>B</b>	<b>Total of RRBs</b>	<b>90000</b>	<b>3520</b>	<b>2933.98</b>	<b>3.91</b>
<b>C</b>	<b>WB St.Coop.Bk.</b>	<b>110000</b>	<b>35668</b>	<b>4353.63</b>	<b>32.43</b>
<b>D</b>	<b>WBSCARDB</b>	<b>0</b>	<b>5892</b>	<b>5588.17</b>	<b>#DIV/0!</b>
<b>E</b>	<b>WBFC &amp; Others</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>
<b>Grand Total (A+B+C+D+E)</b>		<b>500000</b>	<b>116015</b>	<b>61947.42</b>	<b>23.20</b>

## **Pradhan Mantri Fasal Bima Yojana (PMFBY)**

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 1860623 no. of loanee farmers and 5,786 no. of non-loanee farmers during Kharif 2018 this year. The coverage under Pradhan Mantri Fasal Bima Yojana declined by 4.69% in case of loanee farmers and 97.20% in case of non-loanee farmers during Kharif 2018 in comparison to the previous year.

### **Yearly comparison**

<b>Loanee farmers (No.)</b>		<b>Non-Loanee Farmers (No.)</b>	
Kharif 2017	Kharif 2018	Kharif 2017	Kharif 2018
1523539	1860623	87925	5786

### **Quarterly progress in 2018-19**

<b>Loanee farmers (No.)</b>		<b>Non-Loanee Farmers (No.)</b>	
KharifJune 2018	KharifSept. 2018	KharifJune 2018	KharifSept. 2018
1451940	1860623	2457	5786

The non-renewal in case of non-loanee farmers is to be addressed properly as in case any eventualities, the farmers will be adversely impacted. An awareness drive with involvement of Agriculture Department in this regard with an attempt to bring them under the fold of bank credit will benefit all concerned.

It is also been reported that settlement of insurance claim of previous seasons have not been settled in a few cases. SLBC has intervened in this regard and the Insurance Companies are requested to share relevant and specific requirement in this regard at an early date for remittance of the settled amount to the concerned branches.

<b>Progress report under Pradhan Mantri Fasal Bima Yojana (Kharif Season) as on 30.09.2018</b>					
<b>S No.</b>	<b>Bank Name</b>	<b>Loanee Farmers</b>		<b>Non Loanee Farmers</b>	
		<b>Kharif 2017</b>	<b>Kharif 2018</b>	<b>Kharif 2017</b>	<b>Kharif 2018</b>
1	Allahabad Bank	50902	51665	6	51
2	Andhra Bank	12	11	0	0
3	Bank of Baroda	3503	55543	0	12
4	Bank of India	63918	34990	731	0
5	Bank of Maharashtra	57	730	0	0
6	Canara Bank	6465	40500	68	0
7	Central Bank of India	3214	46460	0	15
8	Corporation Bank	765	194	0	0
9	Dena Bank	114	277	0	0
10	Indian Bank	285	280	4	0
11	IOB	2521	11564	0	0
12	OBC	927	11643	0	0
13	PNB	56733	57041	227	337
14	Punjab & Sind	0	191	0	0
15	Syndicate Bank	199	1504	0	0
16	SBI	70998	30171	0	0
17	UCO	9048	9959	16	16
18	United Bank of India	82937	25176	137	5355
19	Union Bank of India	1790	3346	0	0
20	Vijaya Bank	12	3326	341	0
21	IDBI	0	12	0	0
<b>Total PSUs</b>		<b>354400</b>	<b>384583</b>	<b>1530</b>	<b>5786</b>
20	ICICI	0	21624	0	0
21	HDFC	0	186	0	0
22	AXIS Bank	0	21304	0	0
23	Federal Bank	0	0	0	0
24	Yes Bank	0	0	0	0
25	Bandhan Bank	0	0	0	0
25	Indusind Bank	0	0	0	0
26	Ratnakar Bank Ltd.	0	0	0	0
	IDBI	0	3639		
<b>Total of PVTs</b>		<b>0</b>	<b>46753</b>	<b>0</b>	<b>0</b>
27	BGVB	11868	42365	37	0
28	PBGB	39095	44817	0	0
29	UBKGB	24473	32372	0	0
<b>Total of RRBs</b>		<b>75436</b>	<b>119554</b>	<b>37</b>	<b>0</b>
30	WB St. Co-optv. Bank	1093703	1309733	86358	0
<b>Total</b>		<b>1523539</b>	<b>1860623</b>	<b>87925</b>	<b>5786</b>

**Swarozgar Credit Card (SCC) 2018-19**  
**(Position from 01.04.2018- 30.09.2018)**

(Rs.in lac)

SI	Bank	Target	Issued	Amt.	Achievement
		No	No.		(No) in %
<b>PUBLIC SECTOR BANKS</b>					
1	Allahabad Bank	1490	12	4.56	0.81
2	Andhra Bank	90	0	0	0.00
3	Bank of Baroda	420	0	0	0.00
4	Bank of India	1050	150	149.02	14.29
5	Bank of Maharashtra	90	0	0	0.00
6	Canara Bank	240	17	10.73	7.08
7	Central Bank of India	1370	13	6.75	0.95
8	Corporation Bank	90	14	2.26	15.56
9	Dena Bank	90	6	1.26	6.67
10	Indian Bank	120	0	0	0.00
11	Indian Overseas Bank	120	7	3.68	5.83
12	Oriental Bank of Commerce	120	15	7.85	12.50
13	Punjab National Bank	1470	26	26.95	1.77
14	Punjab & Sind Bank	90	12	3.68	13.33
15	Syndicate Bank	180	14	2.85	7.78
16	State Bank of India	2820	44	17.52	1.56
17	Union Bank of India	300	0	0	0.00
18	United Bank of India	2620	24	8.95	0.92
19	UCO Bank	1550	11	7.5	0.71
20	IDBI Bank	200	59	100.29	29.50
21	Vijaya Bank	180	8	1.58	4.44
A	Total	14700	432	355.43	2.94
<b>PRIVATE SECTOR BANKS</b>					
22	HDFC	75	14	3.99	18.67
23	ICICI	75	0	0	0.00
24	AXIS Bank (UTI)	100	0	0	0.00
B	Total	250	14	3.99	5.60
<b>(A+B)</b>	<b>Total of Comm.Bks.</b>	<b>14950</b>	<b>446</b>	<b>359.42</b>	<b>2.98</b>
<b>REGIONAL RURAL BANKS</b>					
25	BGVB (UBI)	2550	1502	763.72	58.90
26	PBGB (UCO)	1940	252	112.94	12.99
27	UBKGB	1510	134	29.7	8.87
<b>C</b>	<b>RRBs Total</b>	<b>6000</b>	<b>1888</b>	<b>906.36</b>	<b>31.47</b>
D	W.B. St. Co-op.Bk	8000	987	243.69	12.34
E	WBSCARD Bank Ltd.	1000	39	25.65	3.90
<b>Grand Total (A+B+C+D+E)</b>		<b>29950</b>	<b>3360</b>	<b>1535.12</b>	<b>11.22</b>

**General Credit Card (GCC) 2018-19**  
**(Position from 01.04.2018- 30.09.2018)**

(Rs.in lac)

Sl No.	Bank	Issued No.	Amount
<b>PUBLIC SECTOR BANKS</b>			
1	Allahabad Bank	1224	327.09
2	Andhra Bank	20	10.26
3	Bank of Baroda	96	74.16
4	Bank of India	1069	237.4
5	Bank of Maharashtra	0	0.00
6	Canara Bank	55	21.23
7	Central Bank of India	158	14.50
8	Corporation Bank	32	24.11
9	Dena Bank	10	11.26
10	Indian Bank	0	0.00
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	0	0.00
15	Syndicate Bank	526	249.00
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	2022	1127.00
20	Vijaya Bank	0	0.00
21	IDBI Bank Ltd.	56	119.25
A	Total	11096	6272.37
<b>PRIVATE SECTOR BANKS</b>			
22	HDFC Bank	802	375.28
23	AXIS Bank (UTI)	0	0.00
24	ICICI Bank	0	0.00
B	Total	802	375.28
(A+B)	Total of Comm.Bks.	11898	6647.65
<b>REGIONAL RURAL BANKS</b>			
25	BGVB (UBI)	3649	912.79
26	PBGB (UCO)	247	980.00
27	UBKGB	41	10.25
C	<b>RRBs Total</b>	<b>3937</b>	<b>1903.04</b>
D	W.B. St. Co-op.Bk	0	0.00
E	WBSCARD Bank Ltd.	0	0.00
<b>Grand Total (A+B+C+D+E)</b>		<b>15835</b>	<b>8550.69</b>

**Artisan Credit Card (ACC) 2018-19**  
**(Position from 01.04.2018- 30.09.2018)**

(Rs.in lac)

SI No.	Bank	Target No.	Issued No.	Amount
<b>COMMERCIAL BANKS</b>				
1	Allahabad Bank	5000	39	10.27
2	Andhra Bank	50	0	0.00
3	Bank of Baroda	1000	41	28.45
4	Bank of India	2000	174	159.39
5	Bank of Maharashtra	50	0	0.00
6	Canara Bank	600	26	16.57
7	Central Bank of India	2000	137	12.50
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	4.326
13	Punjab National Bank	1800	24	8.59
14	Punjab & Sind Bank	100	6	1.28
15	Syndicate Bank	500	10	3.00
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	1063	897
20	Vijaya Bank	100	16	5.58
<b>Comm.Bks.Total</b>		<b>32100</b>	<b>1962</b>	<b>1280.94</b>
21	PBGB	200	17	35.26
22	BGVB	500	24	18.25
23	UBKGB	200	18	14.15
<b>Total RRBs</b>		<b>900</b>	<b>59</b>	<b>67.66</b>
24	WBSCB Bk	0	6	2.45
<b>TOTAL</b>		<b>33000</b>	<b>2027</b>	<b>1351.05</b>

## **Agenda-8: 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 with 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.

Going forward, the following action points are flagged off 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 remaining uncovered 13 lakh farmers to be brought under institutional credit system 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 system

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 catalyst in this respect.

4) Qualified and trained youths are to be encouraged to set up Agri Clinics and Agri Hiring Centres.

5) More thrust is to be given on Investment credit like farm mechanization, dairy farming etc for improving farmers' non-farm income 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 5.0 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.

## **FPO (Farmers Producer Organisations )**

As per records available,76 FPOs registered with Small Farmers Agriculture Consortium are operating in the State. During the last SLBC Sub-Committee meeting on 20-11-2018 it was decided that banks would explore the possibility of credit linkage of these FPOs which are already providing backward linkage to the farmers through supply of seeds, fertilizers, insecticides, beside undertaking forward linkage by way of storage facility, marketing of the produce, etc. Lead District Managers are being advised to attend to the matter which will also enable the nearby banks to reach out some of the uncovered farmers as well.

<b>District</b>	<b>No of FPOs</b>	<b>Major Trading Activities</b>
Bankura	5	Paddy,Lentil & Green Vegetables
Birbhum	6	Paddy procurement, Potato storage and marketing
Purba Burdwan	1	Sesame, Paddy, Potato, Onion
Coochbehar	3	Potato, Tomato, Chilli, Green Vegetables
Darjeeling	2	Potato, Tomato, Chilli, Green Vegetables
Paschim Bardhaman	2	Sesame, Paddy, Potato, Onion
Hooghly	5	Potato, Paddy, Oil seeds, Green vegetables
Howrah	3	Green vegetables
Jalpaiguri	1	Paddy, Tea, Green vegetables
Malda	2	Mango, Banana, Green Vegetables
Murshidabad	6	Mango, Banana, Green Vegetables
Nadia	5	Banana,Paddy,Green Vegetables
North 24 Parganas	2	Tomato, Paddy, Mustard, Pulses, Fishery
Paschim Mednipur	6	Vegetables, Groundnut, Paddy, Blackgram, Turmaric
Purba Mednipur	2	Vegetables, Groundnut, Paddy, Blackgram, Ginger,
Purulia	4	Tomato, Cucumber,Brinjal,Mustard, Blackgram, Lac
South 24 Parganas	8	Guavas,Potato, Dal, Coconut,Green Vegetables
Uttar Dinajpur	12	Paddy, Maize, Mustard, Jute, Fish feed

## Agenda-9: Progress in SHG / NRLM and E- Shakti portal of NABARD

### SHG/NRLM

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)

Financial Year	Target (No)		Achievement- Deposit Linked Number only	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 (April- Sept,17)	150000	400000	<b>51926</b>	<b>131269</b>	<b>2046.20</b>
2018-2019 (April- Sept,18)	150000	572874	<b>63087</b>	<b>160136</b>	<b>3474.08</b>

### Quarterly Progress for 2018-19:

Catagory	April – June,2018		June – Sept,18		Total (April-Sept)	
	No.	Amount (Rs. In Cr.)	No.	Amount (Rs. In Cr.)	No.	Amount (Rs. In Cr.)
<b>Deposit Linked</b>	44911	48.99	18176	27.46	63087	76.45
<b>Credit Linked</b>	71078	1196.72	89058	2277.36	160136	3474.08

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 September 2018, credit linkage of SHG stood at Rs. 3474.08crore (26.67% of financial target) covering 1,60,136 nos. of groups (28% of physical target) as against Credit Linkage of Rs. 2046.20crore covering 1,31,269 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 30.09.2018 stood at Rs. 216945/- as against Rs 155878/- 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.

It is also reported that about 3.90 lacs SHGs are due for renewal. The concerned bank branches are to undertake the grading exercise of the eligible SHGs by December,2018 for renewal of the limit with enhancement as per norms.

The banks are also to ensure collection of mobile numbers (through District Magistrate Office in exigency) for seeding in the system and complete the interest subsidy claim.

**Limit :** 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 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 besides providing doorstep banking facility to the group

### **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,

All the SHG members are not Aadhar enabled on date. Aadhar enrolment & seeding process is 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 of NABARD

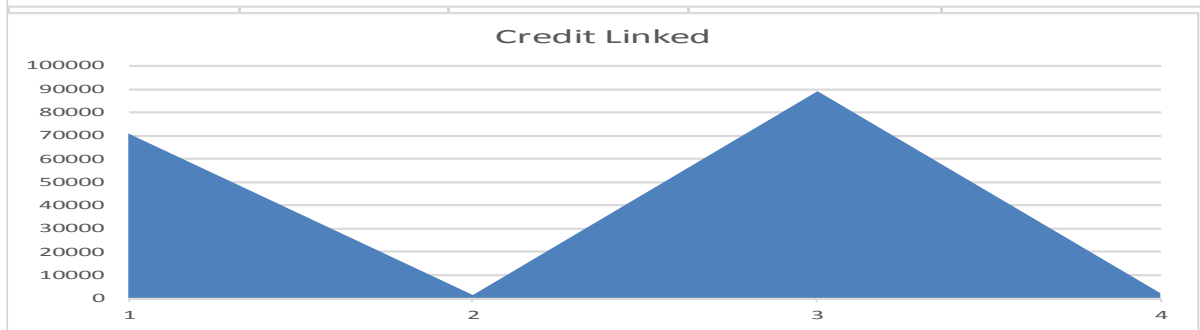
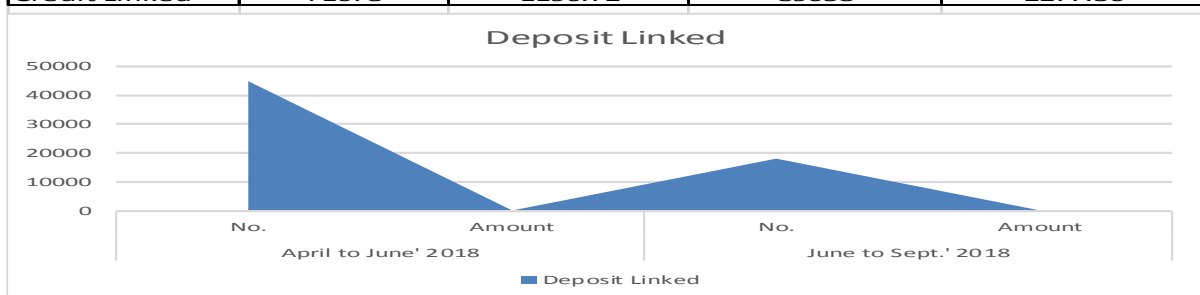
E-Shakti project has been launched by NABARD as pilot project in Paschim Midnapore district in 2016 and has been found to be useful in assessing the SHG credit proposals with online grading exercise in a better way by the Banks. Banks can rely on system based MIS reports and transactions on real time basis and accord sanction in a hassle free manner.

Since the project is expected to be rolled out to the other districts in future all the member banks are to ensure putting in place an effective IT based platform at branch level for effectively utilize the portal .

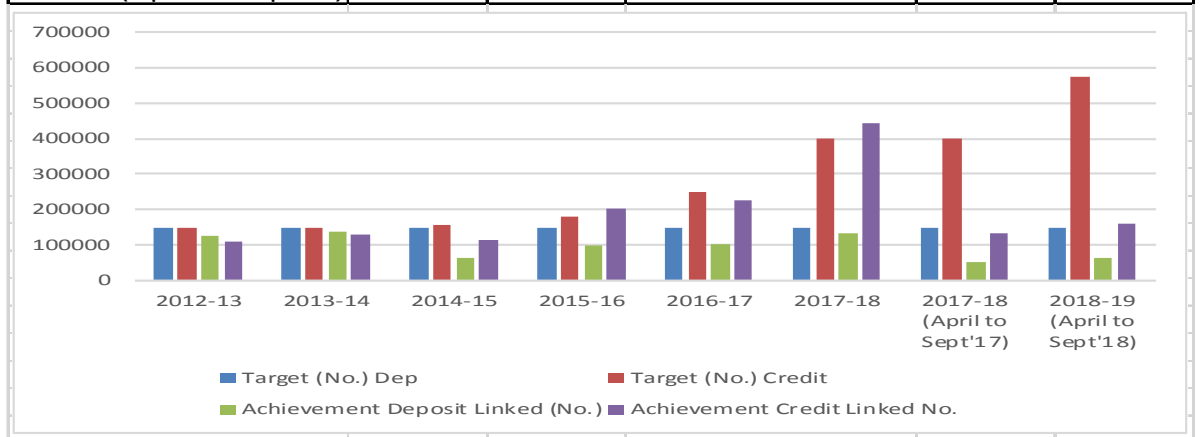
Position of SHG Bank Credit Linkage programme															
Bank-wise position for the year 2018-19															
S No.	Bank Name	Target of Credit Linked				As per NRLM Portal		Report Submitted by WBSRLM		Outstanding Credit Linked Balance as on 30.09.2018		Savings Linked upto September 2018 during the year 2018-19		Outstanding Savings Linked Balance as on 30.09.2018	
		Credit Linked upto September 2018 during the year 2018-19(Disbursed)		Credit Linked upto September 2018 during the year 2018-19(Disbursed)		Credit Linked upto September 2018 during the year 2018-19(Disbursed)		Credit Linked upto September 2018 during the year 2018-19(Disbursed)		Credit Linked upto September 2018 during the year 2018-19(Disbursed)		Credit Linked upto September 2018 during the year 2018-19(Disbursed)		Credit Linked upto September 2018 during the year 2018-19(Disbursed)	
		No.	Amt. (Rs. In lac)	No.	Amt. (Rs. In lac)	No.	Amt. (Rs. In lac)	No.	Amt. (Rs. In lac)	No.	Amt. (Rs. In lac)	No.	Amt. (Rs. In lac)	No.	Amt. (Rs. In lac)
1	Allahabad Bank	44370	105070.66	26385	24696.85	13822	29326.42	44,227	47,170.51	3694	35.24	47486	4222.58		
2	Andhra Bank	360	758.00	88	52.21	80	136.75	1962	259.76	114	4.58	1285	562.31		
3	Bank of Baroda	6558	15249.35	659	1129.81	1695	3481.85	8215	24854.21	539	70.21	10130	612.11		
4	Bank of India	18218	42113.38	5521	5338.00	5135	9525.24	30,989	35611.23	2840	532.25	22500	4405.65		
5	Canara Bank	7205	15943.94	1205	1455.52	2132	3834.03	4603	6441.00	1179	53.61	9486	2349.56		
6	Central Bank of India	33114	79725.31	15474	13190.54	9923	21545.77	32422	26444.04	2857	8.29	33710	6856.74		
7	Dena Bank	111	234.65	0	0.00	0	0.00	1956	1263.13	201	18.52	2354	1385.25		
8	Indian Bank	1520	3687.55	72	148.88	357	777.68	1,929	2032.69	214	50.26	1403	1376.21		
9	Indian Overseas Bank	2337	5611.79	587	583.51	763	1432.82	2,610	1451.61	1197	62.33	3882	878.28		
10	Oriental Bank of Commerce	523	1197.50	28	19.00	110	145.30	2312	2021.52	182	33.12	2126	331.28		
11	Punjab National Bank	19014	47256.79	8542	5109.14	5822	12753.16	25268	13229.32	3469	492.12	44618	4925.93		
12	State Bank of India	75720	177330.41	37546	86973.00	25285	50260.68	57543	66822.00	4894	794.51	65879	8835.19		
13	Syndicate Bank	3464	8175.36	1942	1697.00	1369	2896.05	3072	3042.00	2942	2697.11	3072	1842.11		
14	Union Bank of India	5641	12710.16	1011	1987.24	1858	3484.16	8129	19512.29	1072	25.19	11763	2595.28		
15	United Bank of India	81657	196527.82	14474	4212.53	23682	49787.93	90317	97250.63	3811	259.16	79119	7951.13		
16	UCO Bank	19866	46709.81	7806	11319.00	6192	13104.37	28500	69252.23	2900	178.82	31612	4110.21		
17	Vijaya Bank	280	668.00	145	131.00	98	186.35	1011	522.19	196	29.18	2889	61.25		
18	IDBI Bank	181	314.50	503	1788.28	88	132.50	4,215	4,107.88	158	18.85	4874	251.26		
19	Corporation Bank	41	76.50	54	100.72	10	18.00	3058	2411.71	48	4.56	6895	412.02		
<b>A</b>	<b>PSB Total</b>	<b>320180</b>	<b>759361.48</b>	<b>122042</b>	<b>159932.23</b>	<b>98421</b>	<b>202829.06</b>	<b>352338</b>	<b>333326.03</b>	<b>32507</b>	<b>5367.91</b>	<b>385083</b>	<b>53964.35</b>		
20	BGVB	111866	273764.47	47956	101044.00	34324	77188.72	137985	181074.00	18168	529.61	145215	56279		
21	PBGB	50124	129448.50	16468	41390.71	15583	41262.97	61619	108015.04	3587	31.22	77844	24114		
22	UBKGB	29704	74903.68	4622	2861.00	10845	24590.55	39808	42494	2242	34.56	79322	14487		
<b>B</b>	<b>RRB Total</b>	<b>191694</b>	<b>478116.65</b>	<b>69046</b>	<b>145295.71</b>	<b>60752</b>	<b>143042.24</b>	<b>239412</b>	<b>331583.04</b>	<b>23997</b>	<b>595.39</b>	<b>302381</b>	<b>94880</b>		
23	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00		
24	HDFC	0	0.00	14	19.40	0	0.00	14	19.40	0	0.00	14	15.29		
25	ICICI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00		
<b>C</b>	<b>PVT Bank Total</b>	<b>0</b>	<b>0.00</b>	<b>14</b>	<b>19.40</b>	<b>0</b>	<b>0.00</b>	<b>14</b>	<b>19.40</b>	<b>0</b>	<b>0.00</b>	<b>14</b>	<b>15.29</b>		
26	W.B.St.Co-op Bank	61000	65000.00	29212.00	12288.49	963	1537.13	149814	75946.4	6583	1682.18	203473	444476.12		
<b>D</b>	<b>Co-optv. Bank Total</b>	<b>61000</b>	<b>65000</b>	<b>29212</b>	<b>12288.49</b>	<b>963</b>	<b>1537.13</b>	<b>149814</b>	<b>75946.4</b>	<b>6583</b>	<b>1682.18</b>	<b>203473</b>	<b>444476.12</b>		
<b>(A+B+C+D)</b>	<b>GRAND TOTAL</b>	<b>572874</b>	<b>1302478.13</b>	<b>220314</b>	<b>317535.83</b>	<b>160136</b>	<b>347408.43</b>	<b>741578</b>	<b>740874.87</b>	<b>63087</b>	<b>7645.48</b>	<b>890951</b>	<b>593335.76</b>		

PROGRESS DATA OF SHG-BANK LINKAGE AS ON SEPT. 2018 FOR F.Y. 2018-19								
SL	Name of the District	Target for 2018-19		Achievement as on 30.09.2018		% of achievement		Average
		NO	Amt (in lac)	No	Amt (in Lac)	No	Amt. (lac)	Rs.(lac)
1	Alipurduar	12625	30075.50	1776	2859.28	14.07	9.51	1.61
2	Bankura	28497	68612.50	7668	19271.56	26.91	28.09	2.51
3	Birbhum	33668	76497.00	19334	22209.00	57.43	29.03	1.15
4	Coochbehar	32987	79434.00	2853	7506.75	8.65	9.45	2.63
5	Dakshin Dinajpur	14142	33384.00	2262	4514.39	15.99	13.52	2.00
6	Darjeeling (GTA)	1844	4432.00	322	16.31	17.46	0.37	0.05
7	Hooghly	20447	51108.50	17092	17854.34	83.59	34.93	1.04
8	Howrah	17611	41803.50	4932	8077.91	28.01	19.32	1.64
9	Jalpaiguri	22080	57059.58	4941	8235.65	22.38	14.43	1.67
10	Jhargram	9122	23540.00	2723	2453.69	29.85	10.42	0.90
11	Kalimpong	926	2190.00	523	20.86	56.53	0.95	0.04
12	Malda	33413	81572.50	3253	4363.96	9.74	5.35	1.34
13	Murshidabad	40601	94617.50	13158	29430.82	32.41	31.11	2.24
14	Nadia	21601	50504.95	13703	16572.53	63.44	32.81	1.21
15	North 24 Pargana	35609	87464.50	15791	5671.04	44.35	6.48	0.36
16	Paschim Bardhaman	4831	11900.50	18919	39422.15	391.62	331.26	2.08
17	Paschim Medinipur	29380	77779.00	19084	29085.98	64.96	37.40	1.52
18	Purba Bardhaman	28994	77272.00	5962	6569.44	20.56	8.50	1.10
19	Purba Medinipur	37745	90986.10	25128	43870.69	66.57	48.22	1.75
20	Purulia	18766	44284.00	14643	9052.94	78.03	20.44	0.62
21	Siliguri (MP)	6137	14671.00	2503	5875.61	40.79	40.05	2.35
22	South 24 Pargana	38731	84456.00	19753	26790.44	51.00	31.72	1.36
23	Uttar Dinajpur	22117	53833.50	3990	7810.49	18.04	14.51	1.96
<b>Sub Total</b>		<b>511874</b>	<b>1237478.13</b>	<b>220314</b>	<b>317535.83</b>	<b>43.04</b>	<b>25.66</b>	<b>1.44</b>
24	West Bengal St. Co-optv.	61000	65000.00	29212	12288.49	<b>47.89</b>	<b>18.91</b>	<b>0.42</b>
<b>Grand Total</b>		<b>572874</b>	<b>1302478.13</b>	<b>249526</b>	<b>329824.32</b>	<b>43.56</b>	<b>25.32</b>	<b>1.32</b>

Quarterly progress for 2018-2019				
(Amount in Crore)				
Category	April to June' 2018		June to Sept.' 2018	
	No.	Amount	No.	Amount
Deposit Linked	44911	48.99	18176	27.46
Credit Linked	71078	1196.72	89058	2277.36



FY	Target (No.)		Achievement	
	Dep	Credit	Deposit Linked (No.)	Achievement No. / Amount
2012-13	150000	150000	126398	108924 / 674.41
2013-14	150000	150000	137222	129333 / 925.91
2014-15	150000	158000	63384	114041 / 1026.03
2015-16	150000	178515	96309	200967 / 2084.08
2016-17	150000	250018	102392	224884 / 3329.81
2017-18	150000	400000	134715	444327 / 8155.97
2017-18 (April to Sept'17)	150000	400000	51926	131269 / 2046.20
2018-19 (April to Sept'18)	150000	572874	63087	160136 / 3474.08



## Progress in NULM

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

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

At the end of September 2018, 2473 SEP-Individual proposals are sponsored to banks, out of which only 202 cases have so far been sanctioned & disbursed. 24 proposals under SEP- Groups are sponsored to the banks, out of which 10 cases have so far been sanctioned & disbursed and 7348 proposals have been sponsored under SHG Credit Linkage, out of which 2475 cases have been sanctioned & disbursed by Member banks.

<b>April to September , 2018</b>			
<b>Target 2018-19 (No.)</b>	<b>Proposals sponsored (No.)</b>	<b>Proposals Disbursed</b>	
<b>21532</b>		<b>No.</b>	<b>Amount (Rs. in Lac)</b>
April to June	9733	985	1303.33
June to September	112	1702	2376.02
Total	9845	2687	3679.35

It is observed that Banks have started to dispose of the proposals and ensure completion of the sanction of the eligible cases followed by disbursement within the financial year.

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 September ,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 of Bank Branches	Number of SHGs are Credit linked	Amount of Loan Disbursed	Target (FY 18-19)	Sponsord of Bank Branches	SEP-I Disbursed	Amount of Loan Disbursed	Target (FY -18-19)	Sponsord of Bank Branches	SEP-G Disbursed	Amount of Loan Disbursed
1	Allahabad Bank	4453	2378	882	426	593.50	699	459	27	28.8	65	0	2	3.00
2	Andhara Bank	627	120	63	6	8.36	30	23	0	0.00	3	0	0	0.00
3	Axis Bank	111	45	30	0	0.00	27	28	0	0.00	3	0	0	0.00
4	Bandhan Bank	0	0	0	0	0.00	60	18	0	0.00	3	0	0	0.00
5	Bank of Baroda	1023	625	198	177	246.59	270	111	13	13.88	8	0	0	0.00
6	Bank of India	1894	1064	311	59	82.20	290	108	27	28.83	7	0	0	0.00
7	BGVB	1214	576	432	259	360.83	110	89	0	0.00	25	3	0	0.00
8	Canara Bank	359	433	42	48	66.87	190	83	6	6.41	13	0	0	0.00
9	Central Bank of India	1188	526	122	75	104.49	225	104	6	6.41	20	0	0	0.00
10	Cooperative Banks	2321	548	562	245	341.33	95	10	0	0.00	12	12	4	4.50
11	Corporation Bank	82	54	6	0	0.00	15	96	0	0.00	8	0	0	0.00
12	Dena Bank	124	134	61	0	0.00	51	59	0	0.00	4	0	0	0.00
13	IDBI Bank	570	401	242	0	0.00	30	69	0	0.00	8	0	0	0.00
14	Indian Bank	307	130	121	12	16.72	73	87	7	7.47	8	0	0	0.00
15	Indian Oversease Bank	745	357	124	62	86.38	157	109	5	5.34	14	2	0	0.00
16	Oriental Bank of Commerce	207	140	164	59	82.20	88	78	9	9.61	18	0	0	0.00
17	Paschim Banga grameen Bank	371	113	38	4	5.57	25	32	0	0.00	6	0	0	0.00
18	Punjab and Sind Bank	230	81	88	0	0.00	180	35	0	0.00	12	0	0	0.00
19	Punjab National Bank	1379	518	261	75	104.49	860	133	5	5.34	95	0	0	0.00
20	State Bank of India	4821	1855	726	173	241.02	78	221	10	10.68	8	0	0	0.00
21	Syndicate Bank	223	207	57	22	30.65	15	56	6	6.41	4	0	0	0.00
22	UCO	2670	1092	596	62	86.38	327	79	16	17.08	20	0	0	0.00
23	Union Bank of India	465	497	509	26	36.22	74	66	7	7.47	10	0	0	0.00
24	United Bank of India	6953	3713	1224	529	736.99	962	289	58	61.93	128	7	4	8.02
25	Uttarbangiya Khetra Grameen Bank	764	299	269	79	110.06	32	9	0	0.00	11	0	0	0.00
26	Vijaya Bank	129	47	95	2	2.79	10	12	0	0.00	4	0	0	0.00
27	West Bengal State Cooperative Bank	207	47	125	75	104.49	27	10	0	0.00	15	0	0	0.00
<b>Total</b>		<b>22249</b>	<b>16000</b>	<b>7348</b>	<b>2475</b>	<b>3448.13</b>	<b>5000</b>	<b>2473</b>	<b>202</b>	<b>215.7</b>	<b>532</b>	<b>24</b>	<b>10</b>	<b>15.52</b>

**District wise Performance Report of SEP under DAY-NULM As on September, 2018 for the financial year 2018-19 (Amount in Lakhs)**

Sl. No.	District	SHG Credit Linkage				SEP-I				SEP-G			
		Target (FY -18-19)	Sponsor of Bank Branches	No fo SHGs credit linked	Amount of Loan Disburse d	Target (FY -18-19) ( No of Cases)	Sponsor of Bank Branches	SEP-I Disbur sed by Branch	Amount of Loan Disbursed	Target (FY -18-19) ( No of Cases)	Sponsor of 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	257	359.71	87	264	8	8.53	4	0	0	0
3	Birbhum	995	231	95	132.97	209	167	8	8.53	24	0	0	0
4	Cooch Behar	563	222	173	242.14	156	287	15	15.99	24	0	0	0
5	Dakshin Dinajpur	450	96	55	76.98	112	239	0	0.00	15	0	0	0
6	Darjeeling	380	277	35	48.99	203	405	55	58.62	21	0	0	0
7	Hooghly	1470	507	403	564.06	473	303	18	19.19	52	0	0	0
8	Howrah	300	69	35	48.99	262	175	0	0.00	8	0	0	0
9	Jalpaiguri	375	170	121	169.36	124	381	0	0.00	12	0	0	0
10	Jhargram	150	20	0	0.00	30	216	10	10.66	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	24	33.59	147	188	0	0.00	8	0	0	0
14	Murshidabad	895	685	192	268.73	186	93	0	0.00	24	0	0	0
15	Nadia	1285	565	110	153.96	412	263	10	10.66	32	0	0	0
16	North 24 Parganas	3671	1889	368	515.07	974	599	38	40.90	131	9	4	6
17	Paschim Burdwan	600	262	0	0.00	518	122	0	0.00	40	0	0	0
18	Paschim Medinipur	1053	819	246	344.32	303	333	0	0.00	32	10	4	6.52
19	Purba Burdwan	707	557	15	20.99	50	51	2	2.13	4	0	0	0
20	Purba Medinipur	721	139	106	148.36	157	322	2	2.13	20	0	0	0
21	Purulia	192	65	145	186.95	99	206	31	33.04	16	5	2	3
22	South 24 Parganas	570	219	57	79.78	218	150	3	3.20	24	0	0	0
23	Uttar Dinajpur	462	51	38	53.16	126	146	2	2.13	22	0	0	0
<b>Total</b>		<b>16000</b>	<b>7248</b>	<b>2475</b>	<b>3448.13</b>	<b>5000.00</b>	<b>4991</b>	<b>202</b>	<b>215.71</b>	<b>532</b>	<b>24</b>	<b>10</b>	<b>15.52</b>

**Statement for the progress Report of JLG (Joint Liability Groups) of Farmers for the quarter ended  
September 2018**

**West Bengal**

S No.	Name of Bank	Bank wise Target of JLGs for 2018-19	No. of JLGs credit linked during the quarter Sept 2018		Cummulative No. of JLGs credit linked upto 30.09.2018	Cummulative Loan disbursed upto 30.09.2018 (Amount Rs. in lac)
			No.	Amount (Rs. In lac)		
1	Allahabad Bank	4500	577	1.42	4920	44.55
2	Andhra Bank	80	0	0.00	0	0.00
3	Bank of Baroda	1000	32	14.06	1456	1024.01
4	Bank Of India	3000	375	50.00	4752	1360.34
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	200	136.06	1743	905.70
8	Corporation Bank	100	8	4.12	26	14.01
9	Dena Bank	80	0	0.00	0	0.00
10	IDBI Bank	450	7	5.60	66	34.10
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	25	16.98	8718	5651.06
16	State Bank of India	10000	2921	122.00	19769	3683.00
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	3224	3406.00	16782	33171.51
21	Vijaya Bank	50	0	0.00	0	0.00
22	HDFC	200	0	0.00	0	24029.09
23	ICICI	200	0	0.00	0	0.00
24	Axis Bank	200	0	0.00	0	0.00
25	Ratnakar Bank Ltd.	0	0	0.00	0	40436.00
	<b>Sub Total of Commercial Banks</b>	<b>40940</b>	<b>7789</b>	<b>3935.3</b>	<b>63541</b>	<b>74813.45</b>
26	BGVB	8060	411	195.00	12863	10742.00
27	PBGB	3500	282	1306.26	10522	2836.12
28	UBKGB	2500	159	79.00	8615	6933.11
29	Utkarsh Small Finance Bank	1000	162	49224.28	5362	49224.28
30	Ujjivan Small Finance Bank	1000	114	1567.00	6014	1567.00
	<b>Sub Total of RRBs</b>	<b>14060</b>	<b>852</b>	<b>1580.26</b>	<b>43376</b>	<b>20511.23</b>
31	W.B St.Co-op Bank	25000	7816	821.60	8354	1389.96
32	WBSCARD Bank	1000	202	45.85	902	573.93
	<b>Sub Total of Co-op. Bank</b>	<b>25000</b>	<b>7816</b>	<b>821.60</b>	<b>9256</b>	<b>1389.96</b>
	<b>GRAND TOTAL</b>	<b>80000</b>	<b>16457</b>	<b>6337.16</b>	<b>116173</b>	<b>96714.64</b>

## **Agenda no-10 : Education Loan and Housing Loan**

### **1. Education Loan:**

A report on Bank wise outstanding balance under Education loan scheme as on March 2016, March 2017, March, June and September 2018 is annexed for review by the House. The summary position is as under: (Amount Rs in crore)

<b>Balance outstanding as on 31.03.2016</b>	<b>Balance outstanding as on 31.03.2017</b>	<b>Balance outstanding as on 31.03.2018</b>	<b>Balance outstanding as on 30.06.2018</b>	<b>Balance outstanding as on 30.09.2018</b>
2017.98	2281.92	2407.36	2361.40	2331.23

<b>Financial Year 2018-19</b>					
<b>April to June (Disbursement)</b>		<b>June to Sept. (Disbursement)</b>		<b>Total Disb. upto 30.09.18</b>	
No.	Amt. (Rs. In Cr.)	No.	Amt. (Rs. In Cr.)	No.	Amt. (Rs. In Cr.)
3972	129.76	3175	431.87	7147	561.63

During the period from 01.04.2018 to 30.09.2018, all the Banks disbursed Rs. 561.63crore against 7147 cases.

### **2. Housing Loan:**

The Bank wise break up of disbursement during the period from 01.04.2018 to 30.09.2018 and outstanding balance at the end of September 2018 is annexed. All Banks have collectively disbursed Rs. 3105.08 crore against 34302 accounts during the period April to September 2018.

<b>Balance outstanding as on 31.03.2016</b>	<b>Balance outstanding as on 31.03.2017</b>	<b>Balance outstanding as on 31.03.2018</b>	<b>Balance outstanding as on 30.06.2018</b>	<b>Balance outstanding as on 30.09.2018</b>
25485.35	30960.60	40803.99	36652.31	31210.02

<b>Financial Year 2018-19</b>					
<b>April to June (Disbursement)</b>		<b>June to Sept. (Disbursement)</b>		<b>Total Disb. upto 30.09.18</b>	
No.	Amt. (Rs. In Cr.)	No.	Amt. (Rs. In Cr.)	No.	Amt. (Rs. In Cr.)
22407	2133.49	11895	971.59	34302	3105.08

It is expected that the momentum would pick up in the coming busy season and the benefit under PMAY will galvanize the housing loan segment.

Further, GoWB has finalized the process of tie-up arrangement with Banks for the ambitious Nijashree – an affordable housing loan project which is expected to be major initiative targeting the LIG & MIG segment of population in number of locations in the State. Corresponding increase in Housing Loan sector in on the cards.

Project work is to start in the following places in the first stage along with allotment.

- Asansol
- Haldia
- Siliguri

Banks should explore tie-up arrangement with reputed dealers / developers of repute and also sharing of assets of reputed NBFCs.

<b>Disbursement Position of Banks from 01.04.2018-30.09.2018 under Education Loan</b>			
<b>(Rs.in lac)</b>			
<b>SL. No</b>	<b>Banks</b>	<b>Education</b>	
		<b>No. of A/c</b>	<b>Amount</b>
<b>(1)</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>
<b>PUBLIC SECTOR BANKS</b>			
1	Allahabad Bank	1276	898.69
2	Andhra Bank	17	44.63
3	Bank of Baroda	362	725.00
4	Bank of India	275	576.00
5	Bank of Maharashtra	49	169.00
6	Canara Bank	890	1566.00
7	Central Bank of India	794	1729.62
8	Corporation Bank	6	9.38
9	Dena Bank	10	11.88
10	Indian Bank	27	15.06
11	Indian Overseas Bank	105	289.00
12	Oriental Bank of Commerce	87	184.00
13	Punjab National Bank	45	219.00
14	Punjab & Sind Bank	6	10.26
15	Syndicate Bank	443	452.00
16	State Bank of India	1582	15156.02
17	Union Bank of India	62	214.16
18	United Bank of India	405	660.71
19	UCO Bank	269	899
20	Vijaya Bank	21	83.25
21	IDBI Bank	16	30.20
<b>A</b>	<b>Total</b>	<b>6747</b>	<b>23942.86</b>
<b>PRIVATE SECTOR BANKS</b>			
22	HDFC Bank	176	275.37
23	AXIS Bank (UTI)	287	1531.86
24	ICICI Bank	14	54.39
25	Federal Bank	22	42.8
26	Bandhan Bank	0	0.00
27	South Indian Bank	6	10.66
28	Ratnakar Bank Ltd.	155	43.09
29	Yes Bank	1	3.00
30	Indusind Bank	4	6.95
<b>B</b>	<b>Total</b>	<b>665</b>	<b>1968.12</b>
<b>(A+B)</b>	<b>Total of Comm.Bks.</b>	<b>7412</b>	<b>25910.98</b>
<b>REGIONAL RURAL BANKS</b>			
31	BGVB (UBI)	8	17.54
32	PBGB (UCO)	10	14.00
33	UBKGB	14	9.00
<b>C</b>	<b>RRBs Total</b>	<b>32</b>	<b>40.54</b>
<b>D</b>	WBSCARD Bank Ltd.	0	0.00
<b>E</b>	W.B. St. Co-op.Bk	6	29.88
<b>Grand Total (A+B+C+D+E)</b>		<b>7450</b>	<b>25981.40</b>

<b>Outstanding Position of Banks under Education Loan as on 30.09.2018</b>			
<b>(Rs.in lac)</b>			
<b>SL. No</b>	<b>Banks</b>	<b>Education</b>	
		<b>No. of A/c</b>	<b>Amount</b>
<b>(1)</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>
<b>PUBLIC SECTOR BANKS</b>			
1	Allahabad Bank	8051	13767.76
2	Andhra Bank	605	1616.15
3	Bank of Baroda	2283	29312.00
4	Bank of India	6673	12145.00
5	Bank of Maharashtra	319	592.00
6	Canara Bank	3806	10348.63
7	Central Bank of India	4406	11664.23
8	Corporation Bank	512	953.50
9	Dena Bank	408	833.00
10	Indian Bank	666	1196.69
11	Indian Overseas Bank	1454	2143.00
12	Oriental Bank of Comme	1871	3155.00
13	Punjab National Bank	6901	21913.00
14	Punjab & Sind Bank	362	915.26
15	Syndicate Bank	1150	3436.00
16	State Bank of India	19648	72076.00
17	Union Bank of India	2184	11574.06
18	United Bank of India	6152	13512.44
19	UCO Bank	4223	6576.00
20	Vijaya Bank	821	1738.00
21	IDBI Bank	822	1842.06
<b>A</b>	<b>Total</b>	<b>73317</b>	<b>221309.78</b>
<b>PRIVATE SECTOR BANKS</b>			
22	HDFC Bank	1623	3701.82
23	AXIS Bank (UTI)	873	5208.11
24	ICICI Bank	229	886.79
25	Federal Bank	42	170.24
26	Bandhan Bank	0	0.00
27	South Indian Bank	29	56.68
28	Ratnakar Bank Ltd.	743	128
29	Yes Bank	2	7.00
30	Indusind Bank	110	192.89
<b>B</b>	<b>Total</b>	<b>3651</b>	<b>10351.53</b>
<b>(A+B)</b>	<b>Total of Comm.Bks.</b>	<b>76968</b>	<b>231661.31</b>
<b>REGIONAL RURAL BANKS</b>			
31	BGVB (UBI)	546	546.04
32	PBGB (UCO)	470	606
33	UBKGB	352	247.00
<b>C</b>	<b>RRBs Total</b>	<b>1368</b>	<b>1399.04</b>
<b>D</b>	WBSCARD Bank Ltd.		
<b>E</b>	W.B. St. Co-op.Bk	200	62.85
<b>Grand Total (A+B+C+D+E)</b>		<b>78536</b>	<b>233123.20</b>

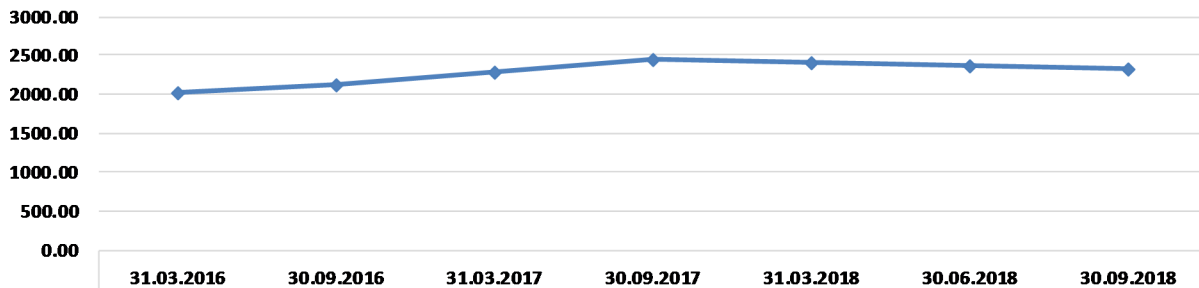
## Outstanding Performance under Education Loan

(Amount Rs. in crore)

<b>31.03.2016</b>	<b>30.09.2016</b>	<b>31.03.2017</b>	<b>30.09.2017</b>	<b>31.03.2018</b>	<b>30.06.2018</b>	<b>30.09.2018</b>
2017.98	2125.01	2281.92	2449.12	2396.00	2361.00	2331.23

### Education Loan outstanding

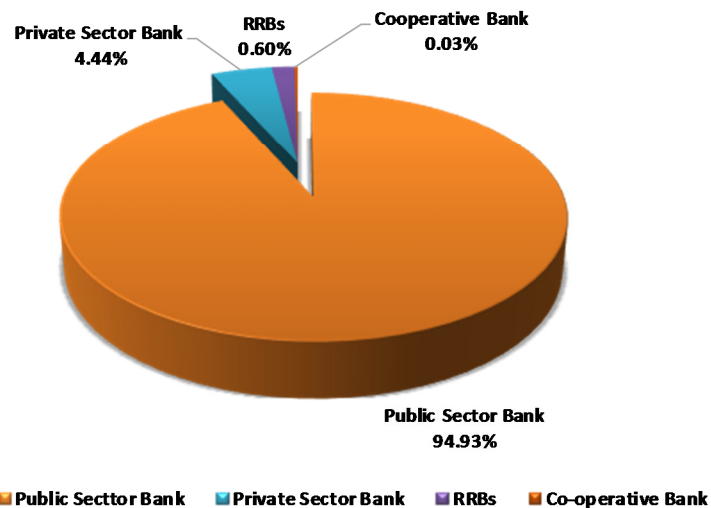
Rs. in crore



(Amount Rs. in crore)

Outstanding Performance under Education Loan

### % Share in Education Loan outstanding as on 30.09.2018



■ Public Sector Bank   
 ■ Private Sector Bank   
 ■ RRBs   
 ■ Co-operative Bank

(Rs. in crore)

Banking Group	Outstanding Education Loan	
	A/cs	Amount
Public Sector Bank	73317	2213.09
Private Sector Bank	3651	103.51
RRBs	1368	13.99
Co-operative Bank	200	0.62
<b>State Total</b>	<b>78536</b>	<b>2331.21</b>

<b>Disbursement Position of Banks from 01.04.2018-30.09.2018 under Housing Loan</b>			
(Rs.in lac)			
SL. No	Banks	Housing	
		No. of A/c	Amount
(1)	(2)	(3)	(4)
<b>PUBLIC SECTOR BANKS</b>			
1	Allahabad Bank	2521	18428.23
2	Andhra Bank	46	429.93
3	Bank of Baroda	1527	14252.00
4	Bank of India	2893	26204.00
5	Bank of Maharashtra	135	2269.00
6	Canara Bank	1333	10400.00
7	Central Bank of India	2064	11684.51
8	Corporation Bank	48	604.94
9	Dena Bank	12	120.00
10	Indian Bank	164	798.16
11	Indian Overseas Bank	199	3277.00
12	Oriental Bank of Commerce	225	2564.00
13	Punjab National Bank	776	5423.00
14	Punjab & Sind Bank	30	124.05
15	Syndicate Bank	385	7644.00
16	State Bank of India	11766	218644.00
17	Union Bank of India	115	815.27
18	United Bank of India	4856	30315.35
19	UCO Bank	669	7002
20	Vijaya Bank	216	2560.00
21	IDBI Bank	1184	9339.80
<b>A</b>	<b>Total</b>	<b>31164</b>	<b>372899.24</b>
<b>PRIVATE SECTOR BANKS</b>			
22	HDFC Bank	4600	4378.7
23	AXIS Bank (UTI)	1690	10736.62
24	ICICI Bank	494	7693.69
25	Federal Bank	123	2192.10
26	Bandhan Bank	234	1262.00
27	South Indian Bank	14	40.56
28	Ratnakar Bank Ltd.	758	207.50
29	Yes Bank	50	492.11
30	Indusind Bank	8	30.26
31	Kotak Bank Ltd.	143	221.54
<b>B</b>	<b>Total</b>	<b>8114</b>	<b>27033.54</b>
<b>(A+B)</b>	<b>Total of Comm.Bks.</b>	<b>39278</b>	<b>399932.78</b>
<b>REGIONAL RURAL BANKS</b>			
32	BGVB (UBI)	142	1082.21
33	PBGB (UCO)	107	849.00
34	UBKGB	137	951.00
<b>C</b>	<b>RRBs Total</b>	<b>386</b>	<b>2882.21</b>
<b>D</b>	WBSCARD Bank Ltd.	<b>0</b>	<b>0</b>
<b>E</b>	W.B. St. Co-op.Bk	982	7687.05
<b>Grand Total (A+B+C+D+E)</b>		<b>40646</b>	<b>410502.04</b>

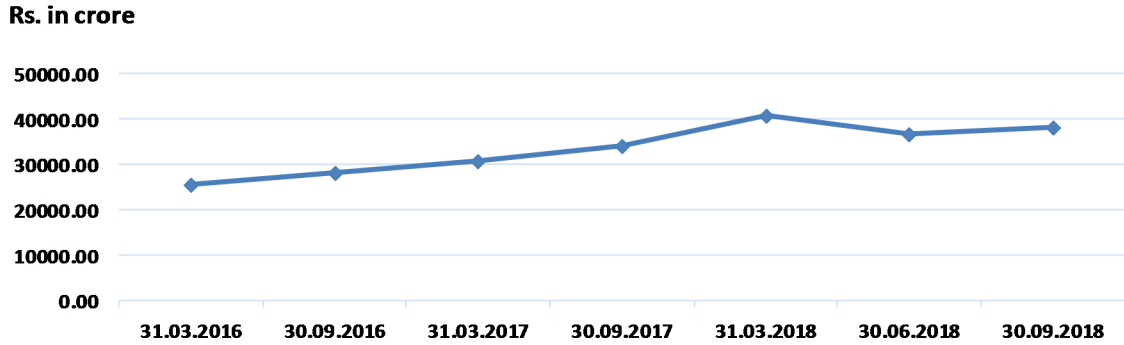
<b>West Bengal</b>			
<b>Outstanding Position of Housing Loan as on 30.09.2018</b>			
<b>(Rs.in lac)</b>			
<b>SL. No</b>	<b>Banks</b>	<b>Outstanding Balance</b>	
		<b>No.</b>	<b>Amount</b>
<b>PUBLIC SECTOR BANKS</b>			
1	Allahabad Bank	20030	185741.24
2	Andhra Bank	1625	9103.68
3	Bank of Baroda	12477	108179.00
4	Bank of India	16947	112447.00
5	Bank of Maharashtra	1967	7354.00
6	Canara Bank	7104	68290.86
7	Central Bank of India	11963	93967.05
8	Corporation Bank	3680	25272.29
9	Dena Bank	988	8094.00
10	Indian Bank	2929	19662.02
11	Indian Overseas Bank	3431	26231.00
12	Oriental Bank of Commerce	4615	34429.00
13	Punjab National Bank	14814	115727.00
14	Punjab & Sind Bank	1980	16540.26
15	Syndicate Bank	2958	42145.00
16	State Bank of India	148794	1447314.00
17	Union Bank of India	7843	71954.02
18	United Bank of India	46261	363776.14
19	UCO Bank	14193	97090.00
20	Vijaya Bank	4164	23092.00
21	IDBI Bank	21106	209264.00
<b>A</b>	<b>Total</b>	<b>349869</b>	<b>3085673.56</b>
<b>PRIVATE SECTOR BANKS</b>			
22	HDFC Bank	19894	47202.69
23	AXIS Bank (UTI)	9065	54843.16
24	ICICI Bank	21419	461148.67
25	KOTAK Bank	831	1525.36
26	Federal Bank	1079	13615.53
27	Ratnakar Bank Ltd.	3181	1212.00
28	South Indian Bank	178	2784.26
29	Bandhan Bank	1509	2974.00
30	Yes Bank	362	1768.00
<b>B</b>	<b>Total</b>	<b>58096</b>	<b>590713.67</b>
<b>(A+B)</b>	<b>Total of Comm.Bks.</b>	<b>407965</b>	<b>3676387.23</b>
<b>REGIONAL RURAL BANKS</b>			
31	BGVB (UBI)	17940	53934.87
32	PBGB (UCO)	3819	14911.00
33	UBKGB	2383	9008.00
<b>C</b>	<b>RRBs Total</b>	<b>24142</b>	<b>77853.87</b>
<b>D</b>	WBSCARD Bank Ltd.	0	0
<b>E</b>	W.B. St. Co-op.Bk	4014	66761.58
<b>Grand Total (A+B+C+D+E)</b>		<b>436121</b>	<b>3821002.68</b>

## Outstanding Performance under Housing Loan

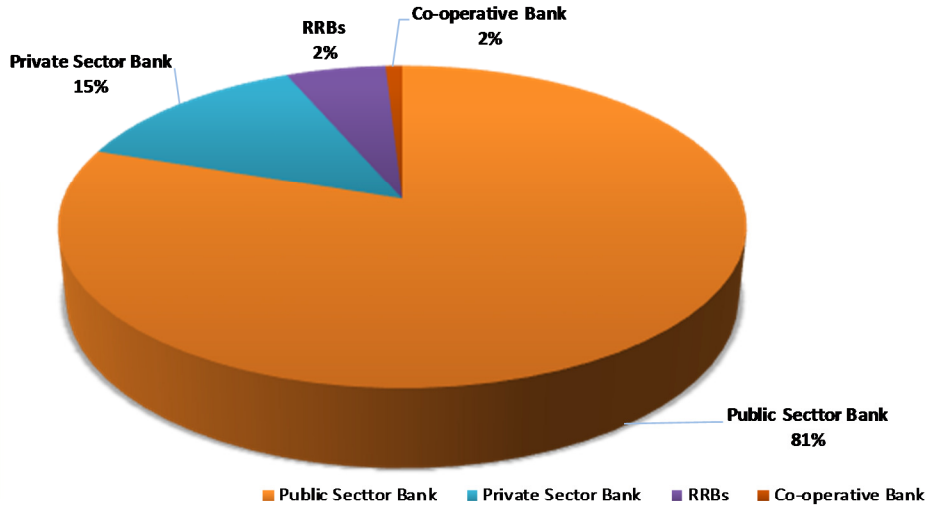
(Amount Rs. in crore)

<b>31.03.2016</b>	<b>30.09.2016</b>	<b>31.03.2017</b>	<b>30.09.2017</b>	<b>31.03.2018</b>	<b>30.06.2018</b>	<b>30.09.2018</b>
25485.35	28079.86	30960.61	34042.78	40804.00	36652.00	38210.02

### Housing Loan Outstanding



### % Share in Housing Loan outstanding as on 30.09.2018



(Rs. in crore)

Banking Group	Outstanding Housing Loan	
	A/cs	Amount
Public Sector Bank	349869	30856.73
Private Sector Bank	58096	5907.13
RRBs	24142	778.53
Co-operative Bank	4014	667.61
<b>State Total</b>	<b>436121</b>	<b>38210.00</b>

## **Agenda-11. 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 objective for promoting export credit in the State.

SLBC has been giving thrust on proper reporting of Export Credit by the banks and the disbursement position for the Sept,18 quarter has shown a marked improvement with deployment of Rs.568.99 crores against Rs.374.73 crore in the entire 2017-18 in export credit . It was opined that with improved scenario the position will further accelerate and it will be in conformity with the average turnover of Rs.63000 crore in this segment. The endeavour of the banks will be to act as catalyst for doubling the turnover in the next 3 years.

In terms of the decisions taken by the Committee, SLBC has requested 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 and accelerate the pace of exports.

As decided in 142<sup>nd</sup> SLBC meeting, one workshop was conducted by SLBC at Staff Training College of United Bank of India on 16-11-2018 covering all major member banks with support from MSME & T Deptt, GoWB, EXIM Bank, ECGC,EEPC, FIEO. The key note address was delivered by Sri Sanjay Kumar, Executive Director of United Bank of India on the occasion which was also graced by Sri Alapan Bandyopadhyay, Addl Chief Secretary , MSME & T Deptt, GoWB.

During the deliberation, Sri Bandyopadhyay while highlighting the various initiatives taken by GoWB , opined that SLBC and member banks should join hands together with the Department for promoting export credit by adopting a cluster approach and suggested a brainstorming session with the export bodies by all the stakeholders. Accordingly SLBC has decided to hold a Seminar with support from MSME & T Department in the month of December,2018 after the SLBC quarterly meeting.

## **Agenda-12: Deployment of credit in MSME**

Considering the potentiality available in the State in the avenue of manufacturing units, traders etc. the target for MSME sector has been raised from Rs. 38000/- crore to Rs. 50000/- crore (including Rs. 10000/- crore of Non-Prisec) for the FY 2018-19.

All member Banks put together in the State could disburse Rs. 20287/- crore under MSME as against the target of Rs. 50000/- crore i.e.40% of the total target upto September 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 3 financial years along with this year is given below.  
(Amt. Rs. in crore)

<b>Plan Year</b>	<b>Target</b>	<b>Achievement</b>	<b>% of Achievement</b>
<b>2015-2016</b>	21762	22887	105
<b>2016-2017</b>	26000	29186	112
<b>2017-2018</b>	38000	44059	116
<b>(April – Sept,17)</b>	38000	17975	47
<b>2018-2019</b> <b>(April – Sept,18)</b>	50000	20287	40

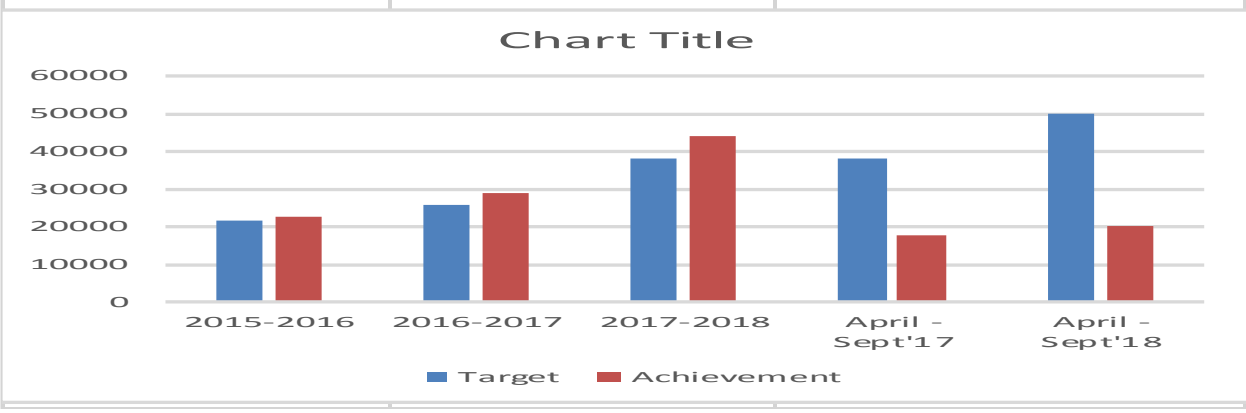
### **Quarterly progress in 2018-19**

<b>2018-19</b>					
<b>April - June</b>		<b>June - September</b>		<b>Total</b>	<b>Achievement</b>
Target	Achievement (Rs. In Cr.)	Target	Achievement (Rs. In Cr.)		
50000	10217	50000	10070	20287	40%

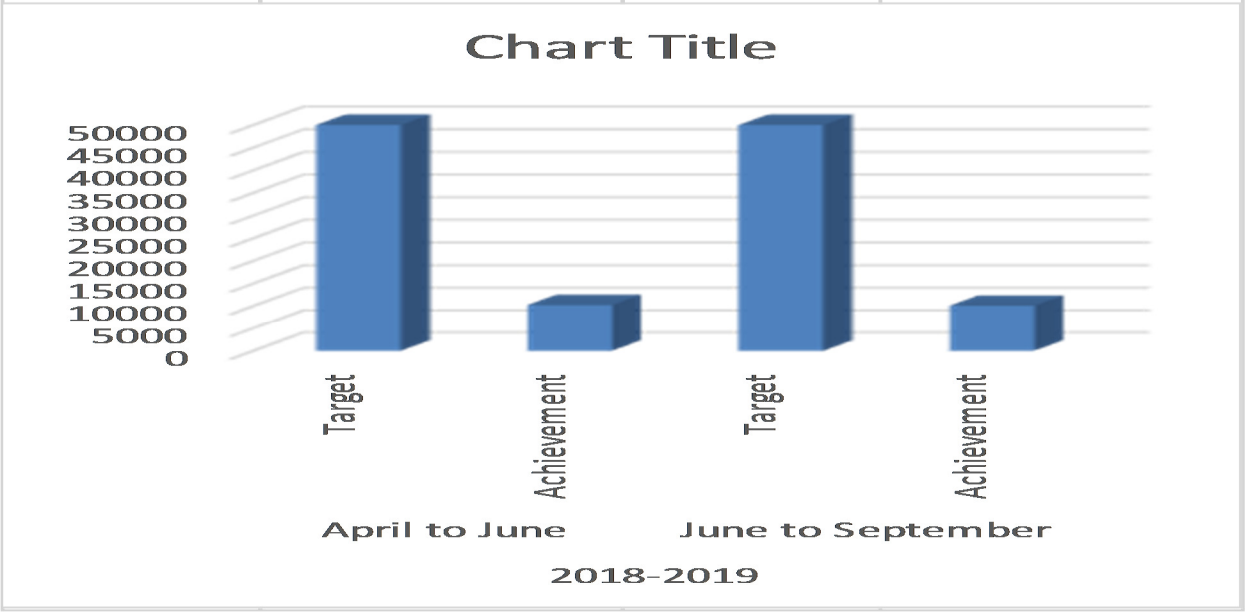
The disbursement during the period April to September of financial year 2018-19 is Rs.20287 crore recording an increase of 13% over the disbursement of Rs.17975 crore made during the corresponding period of last F.Y. 2017-18.

Annexure-II							
Bank - wise Targets and Achievement in MSME for 2018-19							
for the State of West Bengal under ACP 2018-19 as on September 2018							
(Rs.in crore)							
Sl.No.	Name of Bank	MSME					
		2017-18			2018-19		
		Target	Achievement (April- Sept)	% of Achievement	Target	Achievement ( April-Sept)	% of Achievement
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Allahabad Bank	2708.95	438.28	16.18	3195.22	340.53	10.66
2	Andhra Bank	208.22	45.44	21.82	224.74	94.81	42.19
3	Bank of Baroda	756.65	254.15	33.59	854.82	180.69	21.14
4	Bank of India	1805.54	398.25	22.06	2007.02	347.09	17.29
5	Bank of Maharashtra	74.32	11.54	15.53	83.54	18.86	22.58
6	Canara Bank	1433.60	124.56	8.69	1585.08	114.51	7.22
7	Central Bank of India	1482.53	831.88	56.11	1595.04	1151.90	72.22
8	Corporation Bank	249.23	96.48	38.71	273.95	70.52	25.74
9	Dena Bank	196.51	89.65	45.62	217.14	27.28	12.56
10	Indian Bank	280.43	110.56	39.43	309.05	56.46	18.27
11	Indian Overseas Bank	603.72	184.12	30.50	667.50	45.63	6.84
12	Oriental Bank of Commerce	416.35	168.62	40.50	460.00	96.84	21.05
13	Punjab National Bank	1315.34	562.77	42.79	1441.15	1459.99	101.31
14	Punjab & Sind Bank	88.85	42.16	47.45	101.04	30.62	30.30
15	Syndicate Bank	514.18	609.25	118.49	575.87	852.43	148.02
16	State Bank of India	5930.20	2984.75	50.33	7260.36	3201.45	44.09
17	Union Bank of India	839.41	283.35	33.76	924.69	158.36	17.13
18	United Bank of India	4132.06	1377.56	33.34	3825.50	383.70	10.03
19	UCO Bank	1970.8	426.18	21.62	2148.71	469.42	21.85
20	Vijaya Bank	117.64	32.56	27.68	132.75	29.12	21.93
21	IDBI Bank Ltd.	453.27	145.68	32.14	505.60	242.70	48.00
<b>Sub Total PSU Banks</b>		<b>25577.8</b>	<b>9217.79</b>	<b>36.04</b>	<b>28388.76</b>	<b>9372.91</b>	<b>33.02</b>
22	HDFC Bank	669.11	933.29	139.48	2974.36	1720.77	57.85
23	AXIS Bank	841.85	1247.05	148.13	3060.20	1404.03	45.88
24	ICICI Bank	618.59	2207.96	356.93	2917.25	3123.66	107.08
25	Kotak Bank Ltd.	79.00	0	0.00	500.21	400.21	80.01
26	Federal Bank	56.34	1.93	3.43	117.02	86.56	73.97
27	Indusind Bank	6.01	47.57	791.51	490.12	46.85	9.56
28	Bandhan Bank	1963.56	2943.22	149.89	6957.98	3637.41	52.28
29	Ratnakar Bank Ltd.	71.00	0	0.00	0.00	0.00	#DIV/0!
30	South Indian Bank	150.66	10.36	6.88	47.05	7.81	16.60
31	Tamilnadu Mercantile Bank	0	0	#DIV/0!	0.00	0.00	#DIV/0!
32	Utkarsh Samll Finance Bank	0	0	#DIV/0!	0.00	0.00	#DIV/0!
33	Ujjivan Small Finance Bank	0	0	#DIV/0!	0.00	0.00	#DIV/0!
34	Yes Bank	0	63.74	#DIV/0!	0.87	159.82	18342.97
35	IDFC Bank	0	0	#DIV/0!	0.00	0.00	#DIV/0!
36	Jana Samll Finance Bank	0	0	#DIV/0!	0.00	0.00	#DIV/0!
<b>Sub total of PVT. Banks</b>		<b>4456.12</b>	<b>7455.12</b>	<b>167.30</b>	<b>17065.07</b>	<b>10587.13</b>	<b>62.04</b>
37	BGVB	3700.00	783.9	21.19	520.35	15.69	3.02
38	PBGB	1025.04	184.16	17.97	396.47	133.26	33.61
39	UBKGB	661.10	114.81	17.37	450.50	142.89	31.72
<b>Total of RRBs</b>		<b>5386.14</b>	<b>1082.87</b>	<b>20.10</b>	<b>1367.32</b>	<b>291.84</b>	<b>21.34</b>
<b>Total Scheduled Comm. Banks</b>		<b>35420.06</b>	<b>17755.78</b>	<b>50.13</b>	<b>46821.15</b>	<b>20251.88</b>	<b>43.25</b>
40	WB St.Coop.Bk.	2036.8	181.45	8.91	1646.30	14.24	0.86
41	WBFC & Others	65.21	16.85	25.84	252.55	12.89	5.10
42	WBSCARDB	477.93	20.56	4.30	0.00	5.26	#DIV/0!
<b>Total of Co-optv. Banks</b>		<b>2579.94</b>	<b>218.86</b>	<b>8.48</b>	<b>1898.85</b>	<b>32.39</b>	<b>1.71</b>
43	SIDBI	0	0.52	#DIV/0!	1280.00	3.02	0.24
<b>Grand Total</b>		<b>38000.00</b>	<b>17975.16</b>	<b>47.30</b>	<b>50000.00</b>	<b>20287.29</b>	<b>40.57</b>

<b>Achievement of MSME under ACP for the last 3 FY</b>		
<b>(Rs. In Crore)</b>		
<b>Plan Year</b>	<b>Target</b>	<b>Achievement</b>
2015-2016	21762	22887
2016-2017	26000	29186
2017-2018	38000	44059
April - Sept'17	38000	17975
April - Sept'18	50000	20287



<b>Quarterly Progress in 2018-2019</b>			
<b>(Rs. In Crore)</b>			
<b>2018-2019</b>			
<b>April to June</b>		<b>June to September</b>	
<b>Target</b>	<b>Achievement</b>	<b>Target</b>	<b>Achievement</b>
50000	10217	50000	10070



### **Agenda-13: Adoption of MSME Clusters**

In the SLBC Sub-Committee of MSME meeting on 20-11-2018, it has been decided to work in tandem with MSME & Textile Department for linkage of the MSME clusters branches during the Synergies/Clinics held by the Department in the State .

The identified branches will take a focused approach in line with the Specialized MSME branches for better interaction with the MSME entrepreneurs in collaboration with Department for attending to the credit needs in respective clusters.

It was suggested that per district a major activity could be taken up for promotion during the process.

RBI has also proposed that an Information Sharing cum Credit Camp be held by the cluster banks before 15-01-2019.

The activity wise data for the 281 clusters is annexed herewith. The Banks and LDMS are to play a pivotal role in accelerating the credit linkage in these clusters.

**DISTRICT WISE DETAILS OF MSME CLUSTERS AND ACTIVITIES**

Sl.	District	No. of Clusters	Main Trade	No. of Unit	No of Employed
1	Alipurduar	3	Wood furniture, Concrete items	395	3471
2	Bankura	16	Brass & Bell Metal, Engineering, wooden & milk products, etc	2158	9256
3	Birbhum	13	Brass & Bell Metal, leather, garments, clay & bamboo products,	892	3940
4	Purba Burdwan	4	Rice mill, wooden furniture, knife & Scissors, Zari products	1585	20040
5	Coochbehar	8	Steel, Mustard Oil,	515	1468
6	Dakshin Dinajpur	2	Clay pottery products,	250	1010
7	Darjeeling	14	Honey processing, Garments, Steel products, Clay pottery / tiles, Bee Keeping, Pickles, Rixin and Foam Bag, Incense Stick	965	8459
8	Kalimpong	7	Turmeric Processing, Steel, Flower, Cardamom & Ginger Processing, Metal craft	224	7835
9	Paschim Bardhaman	4	Bricks, Gate Grill, Fly Ash Bricks	268	11158
10	Hooghly	14	Brass & Bell Metal, Gems & Jewellery, Silk screen printing, Embroidery Garments, Plastic, Net Manufacturing, LED lights,	2094	21780
11	Howrah	27	Engineering, Optical lens, Gems & Jewellery, Garments, Wood furniture, Musical instrument, Optical Lens , Artificial hair, Zari products	10869	146100
12	Jalpaiguri	3	Plastic, Gate Grill, Steel	210	2170
13	Kolkata	6	Engineering, Leather, Printing, Garments,	1590	17554
14	Malda	18	Honey, Garments, Wood furniture, Steel products, Mat, Makhna processing, Pottery products	1838	11741
15	Murshidabad	21	Brass & Bell Metal, Plastic, Steel, Mustard oil, Wood furniture, Gems & Jewellery, Blanket product, Cotton, Clay pottery, Bamboo, Jute, Garments	4405	15661
16	Nadia	15	Gems & Jewellery, Brass & Bell Metal, Mustard oil, Garments, Steel, Automobile, Plastic, Rice	2148	8545
17	North 24 Parganas	22	Alumunium Cap, Dyeing & bleaching, Leather, Steel, Automobile, Gauge & Bandage, Bamboo Product, Clay pottery / tiles, Food processing, Brass & Bell Metal, Fire works,	2797	37004
18	Paschim Mednipur	17	Wood furniture, Steel products, Gate Grill, Conch shell, Copper Products	662	2967
19	Jhargram	3	Black Smithy, Wood furniture, Stone Curving	95	280
20	Purba Mednipur	22	Food processing, Horn Products, Steel products, Garments, Bricks, Salt, Seashell Products, Conch Shell products,	2994	67680
21	Purulia	14	Shellac, Brass & Bell Metal, Garments, Steel products, Wood furniture, Bamboo based Handicrafts product, Woolen Garments, Incense Stick, zjute, Shoe, Molasses, Jaggery	689	6072
22	South 24 Parganas	11	Garments, Zari products, Gems & Jewellery, Agarbati, Fire works, Surgical Engineering, Engineering, Garments,	23412	101656
23	Uttar Dinajpur	17	Mustard oil, Steel, Dal Mill, Wood furniture, Terracotta products, Jute Diversified Products, Bamboo Product,	2327	9822
<b>Total</b>		<b>281</b>		<b>63382</b>	<b>515669</b>

## Agenda-14: Review of progress under MUDRA & SUI program

### MUDRA

In the financial year 2018-19, all the Financial Institutions together disbursed Rs. 7887 crore up to Sept 2018.

Performances of the Banks in the State of West Bengal from 01.04.2018 to 30.09.2018 are furnished hereunder:

#### Achievement of Mudra Loan in 2018-19 on 30-09-2018

(Rupees in Crore)

Category of Banks	SISHU		KISHORE		TARUN		TOTAL	
	No. of A/Cs	Disb.	No. of A/Cs	Disb.	No. of A/Cs	Disb.	No. of A/Cs	Disb.
PSU Bank	22543	57.41	47828	941.49	12326	894.54	82697	1893.44
Pvt. Bank	590962	2527.64	4120	84.18	1248	101.94	596330	2713.76
RRB	4393	16.00	14660	317.03	478	42.33	19531	375.36
NBFC (MFI)	807687	2257.67	10	0.26	x	x	807697	2257.93
NBFC	25458	70.93	9890	98.07	368	24.26	35716	193.26
Small Finance Bank	70202	342.92	4025	109.26	16	1.17	74243	453.35
Total	1521245	5272.57	80533	1550.29	14436	1064.24	1616214	7887.10

Position as on 30-06-18	SISHU		KISHORE		TARUN		TOTAL	
	No. of A/Cs	Disb.	No. of A/Cs	Disb.	No. of A/Cs	Disb.	No. of A/Cs	Disb.
	689090	1587.87	40550	710.36	5798	414.90	735438	2713.13

Observation : ( on quarterly progress)

The disbursement in Sept, 2018 quarter has increased substantially.

It is observed that the private banks, particularly, Bandhan Bank with its DSA model has extended loans mostly under Shishu category.

Bank wise and District wise details of disbursement is Annexed in the next pages.

Bank wise achievement under MUDRA

01.04.2018 to 30.09.2018

Sr. No.	BANK NAME	SISHU				KISHORE				TARUN				Total		
		SANCTION NO		DISBURSED		SANCTION NO		DISBURSED		SANCTION NO		DISBURSED		No. of A/cs	Sanc. Amt. (in Lakh)	Disb. Amt. (in Lakh)
		NO	AMOUNT(Rs. IN LAKH)	NO	AMOUNT(Rs. IN LAKH)	NO	AMOUNT(Rs. IN LAKH)	NO	AMOUNT(Rs. IN LAKH)	NO	AMOUNT(Rs. IN LAKH)	NO	AMOUNT(Rs. IN LAKH)			
1	Allahabad Bank	1528	491.25	1528	485.33	7922	21394.23	7922	20994.58	4680	33230.88	4680	33152.63	14130	55116.36	54632.54
2	Andhra Bank	368	98.43	368	79.53	371	622.59	371	621.83	112	892.56	112	877.93	851	1613.58	1579.29
3	Bank of Baroda	298	103.26	298	101.79	1198	3098.32	1198	2988.23	246	2196.89	246	2086.19	1742	5398.47	5176.21
4	Bank of India	2558	1059.00	2558	1047.00	5090	10549.00	5090	9959.00	560	4352.00	560	3893.00	8208	15960.00	14899.00
5	Bank of Maharashtra	25	10.00	20	8.00	85	94.23	81	93.78	76	472.38	72	458.23	186	576.61	560.01
6	Canara Bank	3173	10.18	3173	10.12	4719	89.65	4719	86.06	649	4382.53	649	4128.49	8541	4482.36	4224.67
7	Central Bank of India	2940	1233.85	2940	360.79	4126	9062.46	4126	4943.98	408	3293.51	408	2279.52	7474	13589.82	7584.29
8	Corp. Bank	1482	126.00	1482	122.00	610	1320.00	610	1320.00	161	1247.00	161	1247.00	2253	2693.00	2689.00
9	Dena Bank	23	9.80	19	8.50	91	128.11	85	122.29	15	89.11	13	78.22	129	227.02	209.01
10	IDBI Bank	1946	681.11	1856	589.21	589	1267.89	576	1213.81	117	731.25	108	709.18	2652	2680.25	2512.20
11	Indian Bank	26	8.43	26	8	281	632.25	281	632.25	25	182.28	25	182.28	332	822.96	822.96
12	IOB	604	181.29	589	177.25	1907	3814.56	1907	3721.45	203	1613.29	203	1598.23	2714	5609.14	5496.93
13	OBC	198	59.41	198	56.63	226	452.19	226	441.91	162	1011.21	162	989.13	586	1522.81	1487.67
14	Punjab & Sind Bank	35	11.89	35	9.21	111	257.22	111	251.99	39	288.72	39	281.27	185	557.83	542.47
15	PNB	1661	714.00	1661	545.00	3899	8841.00	3899	7012.00	868	7258.00	868	5971.00	6428	16813.00	13528.00
16	SBI	1326	515.00	1326	504.00	7449	20090.00	7449	19832.00	2622	21450.00	2622	21427.00	11397	42055.00	41763.00
17	Syndicate Bank	85	34.96	85	32.81	554	1246.55	554	1198.27	117	815.92	117	775.29	756	2097.43	2006.37
18	UCO Bank	2836	1191.12	2836	1089.91	1929	6751.92	1929	6672.25	411	3117.16	411	3088.29	5176	11060.20	10850.45
19	Union Bank of India	182	72.81	182	70.18	1617	3189.27	1617	3072.31	241	1566.79	241	1561.28	2040	4828.87	4703.77
20	United Bank of India	1133	400.02	1098	388.72	4836	9271.58	4614	8457.29	516	4298.65	498	3984.52	6485	13970.25	12830.53
21	Vijaya Bank	116	48.72	116	46.19	218	572.22	218	513.90	98	701.56	98	686.29	432	1322.50	1246.38
<b>TOTAL PSB</b>		<b>22543</b>	<b>7060.53</b>	<b>22394</b>	<b>5740.60</b>	<b>47828</b>	<b>102745.24</b>	<b>47583</b>	<b>94149.18</b>	<b>12326</b>	<b>93191.69</b>	<b>12293</b>	<b>89454.97</b>	<b>82697</b>	<b>202997.46</b>	<b>189344.75</b>
23	Axis Bank	29901	13445.59	29901	12298.56	187	561.72	187	549.27	306	2295.18	306	2289.23	30394	16302.49	15137.06
24	Federal Bk.	4	1.89	4	1.89	3	6.43	3	6.13	2	14.82	2	14.82	9	23.14	22.84
25	HDFC Bank	50132	15602.00	50132	15602.00	1015	2546.00	1015	2546.00	223	1809.00	223	1809.00	51370	19957.00	19957.00
26	Indusind BK	8920	2482.53	8920	2482.53	830	1332.21	830	1332.21	116	656.19	116	656.19	9866	4470.93	4470.93
27	Kotak Mahindra Bank	2	0.95	2	0.95	5	10.78	5	10.78	16	115.42	16	114.42	23	127.15	126.15
28	ICI Bank	2069	886.34	2069	886.34	633	3235.80	633	3232.31	559	4760.50	559	4753.31	3261	8882.64	8871.96
29	Bandhan Bank	446275	218137.52	408562	208157.92	3	6.43	3	6.13	2	14.82	2	14.82	446280	218158.77	208178.87
30	Yes Bank	2	0.95	2	0.95	5	10.78	5	10.78	16	115.42	16	114.42	23	127.15	126.15
31	Ratnakar Bank Ltd.	614	245.61	614	245.61	2	5.61	2	5.36	3	20.92	3	18.51	619	272.14	269.48
32	IDFC Bank Ltd.	53043	13,087.69	53043	13,087.69	1437	719.13	1437	719.13	5	410.11	5	410.11	54485	14216.93	14216.93
<b>TOTAL PVT. BK.</b>		<b>590962</b>	<b>263991.07</b>	<b>553249</b>	<b>252764.44</b>	<b>4120</b>	<b>8434.89</b>	<b>4120</b>	<b>8418.10</b>	<b>1248</b>	<b>10212.38</b>	<b>1248</b>	<b>10194.83</b>	<b>596330</b>	<b>282538.34</b>	<b>271377.37</b>
33	BGVB	1769	447.00	1769	397.00	4220	7954.00	4220	7191.00	75	599.00	75	448.00	6064	9000.00	8036.00
34	PBGB	2412	1099.35	2411	1099.02	8341	21554.26	8341	21392.52	402	3781.90	402	3778.94	11155	26435.51	26270.48
35	UBKGB	212	104.00	212	104.00	2099	3120.00	2099	3120.00	1	6.10	1	6.10	2312	3230.10	3230.10
<b>TOTAL RRB</b>		<b>4393</b>	<b>1650.35</b>	<b>4392</b>	<b>1600.02</b>	<b>14660</b>	<b>32628.26</b>	<b>14660</b>	<b>31703.52</b>	<b>478</b>	<b>4387.00</b>	<b>478</b>	<b>4233.04</b>	<b>19531</b>	<b>38665.61</b>	<b>37536.58</b>
36	Vedica Credit Capital L	24219	5715.21	23819	5715.21	0	0.00	0	0.00	0	0.00	0	0.00	24219	5715.21	5715.21
37	Annapurna Micro Finar	481	132.11	481	132.11	0	0.00	0	0.00	0	0.00	0	0.00	481	132.11	132.11
38	Village Financial Servid	85152	22702.91	85152	22702.91	0	0.00	0	0.00	0	0.00	0	0.00	85152	22702.91	22702.91
39	Muthoot Micro Finance	71	16.98	69	14.18	0	0.00	0	0.00	0	0.00	0	0.00	71	16.98	14.18
40	ASA International India	42123	70724.51	42123	70724.51	6	18.21	6	18.21	0	0.00	0	0.00	42129	70742.72	70742.72
41	Jagaron Micro Fin Pvt.	32916	6651.31	32916	6651.31	0	0.00	0	0.00	0	0.00	0	0.00	32916	6651.31	6651.31
42	Spandana Sphoorty Fi	4021	1011.23	4021	1011.23	0	0.00	0	0.00	0	0.00	0	0.00	4021	1011.23	1011.23
43	Share Micro Finance L	12321	2739.51	12321	2739.51	0	0.00	0	0.00	0	0.00	0	0.00	12321	2739.51	2739.51
44	Satin Credit Care Netw	35418	7131.29	35418	7131.29	0	0.00	0	0.00	0	0.00	0	0.00	35418	7131.29	7131.29
45	Asinad Micro Finance	46771	7178.69	46771	7178.69	0	0.00	0	0.00	0	0.00	0	0.00	46771	7178.69	7178.69
46	Fusion Micro Finance	1289	279.56	1289	279.56	4	8.25	4	8.25	0	0.00	0	0.00	1293	287.81	287.81
47	Arohan Financial Servid	55614	15091.23	55614	15091.23	0	0.00	0	0.00	0	0.00	0	0.00	55614	15091.23	15091.23
48	SKS Micro Finance Lt	467291	86395.32	467291	86395.32	0	0.00	0	0.00	0	0.00	0	0.00	467291	86395.32	86395.32
<b>Total NBFC Micro Finance Insti</b>		<b>807687</b>	<b>225769.86</b>	<b>807285</b>	<b>225767.06</b>	<b>10</b>	<b>26.46</b>	<b>10</b>	<b>26.46</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>807697</b>	<b>225796.32</b>	<b>225793.52</b>
49	Reliance Capital Ltd.	20877	5086.31	20877	5086.31	167	293.21	167	293.21	55	373.21	55	373.21	21099	5752.73	5752.73
50	Capital First Ltd.	4581	2007.11	4581	2007.11	8921	6541.52	8921	6541.52	79	501.23	79	501.23	13581	9049.86	9049.86
51	Magma Fin Corp. Ltd.	0	0.00	0	0.00	802	2972.21	802	2972.21	234	1551.23	234	1551.23	1036	4523.44	4523.44
<b>Total Non Banking Financial S</b>		<b>25458</b>	<b>7093</b>	<b>25458</b>	<b>7093</b>	<b>9890</b>	<b>9807</b>	<b>9890</b>	<b>9807</b>	<b>368</b>	<b>2426</b>	<b>368</b>	<b>2426</b>	<b>35716</b>	<b>19326.03</b>	<b>19326.03</b>
52	Utkarsh Small Finance	352	141.82	352	141.82	12	24.98	12	21.37	5	31.28	5	30.22	369	198.08	193.41
53	Ujivan Samli Finance I	50121	26428.99	80121	26428.99	3231	9693.21	3231	9693.21	1	5.10	1	5.10	53353	36127.30	36127.30
54	Fincare Small Finance	6	31.25	6	31.25	0	0.00	0	0.00	0	0.00	0	0.00	6	31.25	31.25
55	Janalakshmi Financial	19723	7689.55	19723	7689.55	782	1211.53	782	1211.53	10	81.22	10	81.22	20515	8982.30	8982.30
<b>Total Small Finance Bank</b>		<b>70202</b>	<b>34292</b>	<b>100202</b>	<b>34292</b>	<b>4025</b>	<b>10930</b>	<b>4025</b>	<b>10926</b>	<b>16</b>	<b>118</b>	<b>16</b>	<b>117</b>	<b>74243</b>	<b>45338.93</b>	<b>45334.26</b>
<b>TOTAL</b>		<b>1521245</b>	<b>539756.84</b>	<b>1512980</b>	<b>527257.15</b>	<b>80533</b>	<b>164571.51</b>	<b>80288</b>	<b>155030.31</b>	<b>14436</b>	<b>110334.34</b>	<b>14403</b>	<b>106425.05</b>	<b>1616214</b>	<b>814662.70</b>	<b>788712.51</b>

**District wise achievemant under MUDRA**

01.04.2018 to 30.09.2018

Sr. No.	District Name	SISHU			KISHORE			TARUN			Total		
		SANCTION NO	Sanc. Amt.	Disb. Amt.	SANCTION NO	Sanc. Amt.	Disb. Amt.	SANCTIO N NO	Sanc. Amt.	Disb. Amt.			
		NO	AMOUNT(Rs. IN LAKH)	AMOUNT(Rs. IN LAKH)	NO	AMOUNT(Rs. IN LAKH)	AMOUNT(Rs. IN LAKH)	NO	AMOUNT(Rs. IN LAKH)	AMOUNT(Rs. IN LAKH)	No. of A/cs	Sanc. Amt. (in Lakh)	Disb. Amt. (in Lakh)
1	Alipurduar	25740	7942.61	7941.28	252	365.12	348.87	10	64.74	63.36	26002	8372.47	8353.51
2	Bankura	38362	10663.60	10195.97	2837	5286.27	5286.27	483	3918.54	3918.54	41682	19868.41	19400.78
3	Birbhum	48677	15873.23	15106.22	5688	11190.87	11190.87	453	4034.63	3756.98	54818	31098.73	30054.07
4	Coochbehar	38048	13583.56	13283.21	2174	4224.71	4224.71	278	2556.09	2392.91	40500	20364.36	19900.83
5	Dakshin Dinajpur	37696	10036.48	9482.18	1255	2181.69	2181.69	133	1116.56	1113.22	39083	13334.72	12777.09
6	Darjeeling (GTA)	56854	19018.76	19016.21	2138	4263.43	4263.43	485	4371.72	4019.86	59478	27653.92	27299.50
7	Hooghly	90722	29056.43	29051.42	6053	14113.14	14113.14	975	7957.00	7534.25	97750	51126.57	50698.81
8	Howrah	100178	34947.11	34197.22	4958	11323.55	11323.55	631	6214.00	5202.83	105768	52484.66	50723.59
9	Jalpaiguri	105490	30135.67	29234.12	3010	5377.63	5377.63	478	4098.22	4097.06	108977	39611.52	38708.82
10	Jhargram	10322	2561.47	2511.63	986	1833.60	1833.60	347	2592.49	2352.45	11656	6987.56	6697.68
11	Kalimpong	3199	6602.00	5604.00	2095	1812.27	1812.27	681	7566.32	7566.32	5975	15980.59	14982.59
12	Malda	76417	23346.68	23342.18	2940	5795.74	5795.74	390	3427.84	3309.71	79747	32570.27	32447.63
13	Murshidabad	118707	57866.33	56812.21	4548	8797.39	8797.39	520	4545.83	4322.18	123775	71209.55	69931.78
14	Nadia	165547	45908.35	43882.89	3780	8201.00	8201.00	695	6315.26	6187.56	170022	60424.61	58271.45
15	North 24 Pargana	138785	64491.41	63906.01	8186	15095.78	15095.78	1210	9680.13	9680.13	148181	89267.32	88681.92
16	Paschim Bardhaman	117246	36141.30	35122.18	5832	14349.74	14349.74	805	6458.16	6458.16	123883	56949.20	55930.08
17	Paschim Medinipur	53808	17486.39	16830.66	4656	10714.01	8645.47	505	4903.42	4347.13	58969	33103.81	29823.25
18	Purba Bardhaman	86406	22101.23	22101.23	2489	5495.91	5495.91	675	5483.32	5440.14	89570	33080.46	33037.28
19	Purba Medinipur	51740	18655.09	18443.00	5045	11078.26	9964.63	735	6184.00	6184.00	57519	35917.35	34591.63
20	Purulia	16629	4156.60	4122.18	1850	4248.96	3684.77	253	2247.17	2062.83	18732	10652.73	9869.78
21	Siliguri (MP)	3198	6603.00	5604.00	2095	1984.13	1706.00	681	8734.52	8610.61	5974	17321.65	15920.61
22	South 24 Pargana	96759	52210.58	51466.52	5942	12719.00	7845.16	760	5816.33	5816.33	103461	70745.91	65128.00
23	Uttar Dinajpur	40716	10369.02	10000.76	1722	4118.82	3492.53	2255	2048.03	1988.56	44693	16535.88	15481.85
	<b>Total</b>	<b>1521245</b>	<b>539756.89</b>	<b>527257.27</b>	<b>80533</b>	<b>164571.02</b>	<b>155030.12</b>	<b>14436</b>	<b>110334.32</b>	<b>106425.11</b>	<b>1616214</b>	<b>814662.23</b>	<b>788712.51</b>

## **STAND-UP INDIA (SUI)**

Stand-Up India Scheme facilitates bank loans between Rs.10 lac and Rs.100 lacs to 1) Scheduled Caste (SC) or Scheduled Tribe (ST) and 2) woman beneficiary. Target of 2 loans per bank branch has been given for setting up Greenfield Enterprise.

Loans under the scheme have been extended to 4537 such SCs/STs/Women beneficiaries upto 30.09.2018 (since inception) with outstanding of Rs.903.57 crore as on 30-09-2018.

Summarized progress report under Stand Up India scheme for the State of West Bengal as on 30.09.2018 is given hereunder.

### **Cumulative position**

Loan given to		Total no of beneficiary	Loan Outstanding under the scheme (Rs.in crore)		Total Outstanding (Rs. in crore)
No. of SC/ST	No. of Women		Loan to SC/ST	Loan to Women	
980	3557	4537	200.28	703.29	903.57

### **Progress report for 2018-19**

Loan sanctioned upto Sept,18 quarter (Apr-Sept)		Total no of beneficiary	Sanctioned Amount (Rs.in crore)	
No. of SC/ST	No. of Women		Loan to SC/ST	Loan to Women
265	291	556	40.81	38.85

With MSME being the thrust area of credit, it is only logical that the banks would play a pivotal role in extension of need based credit to the target group. Banks are requested to achieve targets as given under Stand Up India programme during the current financial year i.e. 2018-19.

It is observed that the pace of new client addition has slackened in view of the limited scope for reaching out to the target group, more so for the compulsory requirement of greenfield projects. Limited business opportunities in rural areas for credit absorption above Rs.10.00 lacs is also proving to a deterrent.

It is also observed that the banks are not updating the Stand Up India Mitra portal on real time basis. Same may be attended to on regular basis so as to depict the actual position with reconciliation of the manual data.

**STAND UP INDIA PROGRESS REPORT OF WEST BENGAL AS ON SEPTEMBER 2018 (Since Inception)**

Name of the Bank	Total no. of branches in the	Number of branches which	Loans given to		Total	Loan Outstanding under the Scheme		Total
			No. of SC/ST	No. of Women		SC/ST	Women	
Allahabad Bank	543	214	63	193	256	1158.96	3124.42	4283.38
Andhra Bank	71	72	13	120	133	323.81	2241.02	2564.83
Bank of Baroda	214	180	45	186	231	1233.21	3728.55	4961.76
Bank of India	377	325	75	315	390	1455.31	6891.70	8347.01
Bank of Maharashtra	33	17	3	21	24	63.12	443.33	506.45
Canara Bank	301	38	13	31	44	330.90	605.03	935.93
Central Bank of India	348	112	21	110	131	449.16	1743.45	2192.61
Corporation Bank	62	22	2	27	29	32.13	532.74	564.87
Dena Bank	58	8	4	8	12	75.91	164.57	240.48
Indian Bank	87	17	7	17	24	182.13	378.25	560.38
Indian Oversea Bank	147	46	17	47	64	340.92	891.12	1232.04
Oriental Bk. of Comm.	107	6	3	10	13	67.50	224.28	291.78
Punjab National Bank	288	262	45	319	364	856.09	6582.74	7438.83
Punjab & Sind Bank	39	29	6	34	40	98.91	695.72	794.63
Syndicate Bank	140	87	6	101	107	109.13	2086.14	2195.27
State Bank of India	1283	374	212	355	567	4895.46	8193.50	13088.96
Union Bank of India	187	34	14	43	57	288.72	1048.78	1337.50
United Bank of India	873	851	357	1189	1546	6514.71	21816.54	28331.25
UCO Bank	389	116	29	131	160	622.96	2654.12	3277.08
Vijaya Bank	55	17	2	21	23	40.99	441.12	482.11
IDBI Bank	97	63	11	58	69	305.75	1380.18	1685.93
<b>Public Sector Banks</b>	<b>5699</b>	<b>2890</b>	<b>948</b>	<b>3336</b>	<b>4284</b>	<b>19445.78</b>	<b>65867.30</b>	<b>85313.08</b>
AXIS Bank	268	3	0	2	2	0.00	38.78	38.78
ICICI Bank	234	20	0	31	31	0.00	651.31	651.31
HDFC Bank	189	21	0	23	23	0.00	529.11	529.11
Indusind Bank	64	70	16	122	138	289.98	2433.31	2723.29
Bandhan Bank	355	2	0	0	0	0.00	0.00	0.00
<b>Private Sector Banks</b>	<b>1110</b>	<b>116</b>	<b>16</b>	<b>178</b>	<b>194</b>	<b>289.98</b>	<b>3652.51</b>	<b>3942.49</b>
BGVB	587	41	10	34	44	193.33	631.24	824.57
PBGB	230	11	6	7	13	98.91	134.40	233.31
UBKGB	142	2	0	2	2	0.00	44.01	44.01
RRBs	<b>959</b>	<b>54</b>	<b>16</b>	<b>43</b>	<b>59</b>	<b>292.24</b>	<b>809.65</b>	<b>1101.89</b>
<b>Total</b>	<b>7768</b>	<b>3060</b>	<b>980</b>	<b>3557</b>	<b>4537</b>	<b>20028.00</b>	<b>70329.46</b>	<b>90357.46</b>

## **Agenda.15- Strengthening of Ecosystem for MSME**

A 100 day campaign has been launched in 100 Aspiration Districts throughout the country on 02-11-2018 for strengthening and supporting the MSMEs and reaching out to them through various credit plus services by banks as well as number of ministries with leveraging of the technology and connection to the platforms in a targeted manner.

The government will also focus more on issues such as ease and access to credit, ease of cash flow, access to the market, coverage of employees under social security benefits, quality certification and ministry interventions in the identified deliverables.

Prabhari Officers at Addl Secretary /Jt Secretary level has been appointed to work in tandem with the State Governments along with senior executives from the banks have been nominated as Nodal Officer for overseeing the program. The deliverables assigned to the various verticals are as follows

- Opening of Jan Dhan a/c, enrolment of MSME entrepreneurs under PMSBY,PMJJBY
- Restructure of MSME loans.
- 59 minutes loan sanction
- Coverage of loans under CGTSME guarantee scheme
- Onboarding of MSME entrepreneurs on TReDS platform for bill discounting facility
- Onboarding of MSME entrepreneurs on GeM to encourage procurement by e-commerce
- Credit linkage to RSETI trainees
- Credit linkage to PM Kaushal Krendra trainees
- Sanction of MUDRA & PMEGP loans
- Enrolment of MSME entrepreneurs under EPFO,ESIC,etc.

In West Bengal , the districts of Nadia ,Murshidabad and Bankura have been selected as Aspiration Districts with Handloom being identified as the cluster activity for Nadia & Murshidabad while Handicraft is the chosen activity for Bankura district.

The Lead District Managers under the guidance of the Prabhari and Nodal Officers are to play a major role for ensuring the success of the program along with extension of full co-operation from the participating banks in the 3 districts. The success of the program is expected to benefit the banks in augmenting the MSME advance and management thereof in a convenient & speedier manner.

**AGENDA- 16 : RECOVERY POSITION REVIEW**  
**And Status of SARFAESI, CERTIFICATE CASES, etc.**

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	262662.01	16972.56	6.46
March'2014	311876.09	23216.99	7.44
March'2015	356925.06	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
Sept' 2018	423049.65	56773.18	13.42

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 percentage of NPA. 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 Sept 2018 by 7332.01 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 in the State as well as loans sanctioned outside the State but utilized in the State as well as recovery proceedings initiated under SARFAESI Act,2002. Going forward we expect further reduction in NPA level.

## Recovery Mechanism & Performance:

Overall recovery percentage consisting of three broad sectors viz. Agriculture, MSE and OPS as on 30.09.2018 stood at 60%.

### Recovery Status of PRISEC loans as on 30.09.2018 (Amt. Rs. in crore)

Sector	Sept, 2017			Sept, 2018		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	12189	6593	54	13262	7418	56
MSE	9952	5249	53	14418	9186	64
OPS	4457	2214	50	7025	4316	61
<b>TOTAL</b>	<b>26598</b>	<b>14056</b>	<b>53</b>	<b>34705</b>	<b>20921</b>	<b>60</b>

**Observation:** The year to year comparison clearly reflects improvement in recovery scenario from 53% to 60% which is in conformity with the reduction in gross NPA to 13.42% on 30-09-2018 from the high of 15.44% on 31-03-2018. The effects of NCLT process, strengthening of internal recovery mechanism by banks coupled with post Demonetisation improvement in economy have contributed to the reduction in NPA.

### ❖ STATUS OF PDR CASES AS ON 30.09.2018

The issue of posting of Certificate Officers at the Sub Division & Districts to dispose of the pending cases as well as to take care of the future cases has been discussed in 139<sup>th</sup> SLBC Meeting. Subsequently, as directed, a separate letter has been written to the Chief Secretary, GoWB in this regard. As on 30.09.2018 there are 9882 PDR cases pending and the Certificate Officers may be advised to dispose of the cases.

Status on	Cases filed		Cases settled	
	No	Amt (in Cr)	No	Amt (in Cr)
30-06-2018	14840	189.56	4959	34.84
30-09-2018	14856	189.70	4974	35.02

### ❖ Recovery under SARFAESI Act,2002

It is observed that over 1116 cases as reported by the banks are pending at various offices of District Magistrates for varying period. Speedy disposal for DM Permission will enable the banks to take possession of the securities and enforce the sale process for recovery. All the Banks are again advised to send the updated list of pendency to SLBC.+

< 60 Days	> 60 days & < 6 months	> 6 months & < 1 year	above 1 year	Total
62	115	224	715	1116

West Bengal													
BANK-WISE AND SECTOR-WISE RECOVERY PERFORMANCE AS ON 30.09.2018													
(Rs.in lac)													
Sl	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)
<b>PUBLIC SECTOR BANKS</b>													
1	Allahabad Bank	339640.19	155147.64	46	415081.52	266814.40	64	191787.22	141711.58	74	946508.93	563673.62	60
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	7978.00	5083.00	64	4039.00	2185.00	54	1485.00	681.00	46	13502.00	7949.00	59
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	30.00	2.00	7	2800.00	36.00	1	13500.00	56.00	0	16330.00	94.00	1
6	Canara Bank	14292.00	8575.47	60	12704.00	8130.32	64	8835.00	7156.61	81	35831.00	23862.40	67
7	Central Bank of India	11730.61	3620.00	31	34288.43	2449.56	7	3159.59	120.94	4	49178.63	6190.50	13
8	Corporation Bank	4440.14	2415.12	54	9789.15	4014.11	41	2447.14	689.56	28	16676.43	7118.79	43
9	Dena Bank	350.00	85.00	24	12000.00	3100.00	26	450.00	170.00	38	12800.00	3355.00	26
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	14583.00	10583.00	73	148260.00	122368.00	83	68585.00	54566.00	80	231428.00	187517.00	81
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	3755.00	2478.56	66	17528.00	11393.00	65	7412.00	4818.00	65	28695.00	18689.56	65
16	State Bank of India	38153.00	25944.00	68	55023.00	35225.00	64	79012.00	54549.00	69	172188.00	115718.00	67
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	151946.23	79712.43	52	66614.18	37950.13	57	44921.23	25712.11	57	263481.64	143374.67	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
<b>A</b>	<b>Total</b>	<b>720771.83</b>	<b>355667.87</b>	<b>49</b>	<b>986039.33</b>	<b>592733.33</b>	<b>60</b>	<b>580170.78</b>	<b>363742.06</b>	<b>63</b>	<b>2286981.94</b>	<b>1312143.26</b>	<b>57</b>
<b>PRIVATE SECTOR BANKS</b>													
22	HDFC Bank	9696.17	8802.39	91	30715.27	29621.47	96	4473.75	3910.01	87	44885.19	42333.87	94
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	11582.64	9853.32	85	62529.31	47532.17	76	13982.21	8737.58	62	88094.16	66123.07	75
<b>B</b>	<b>Total</b>	<b>57860.97</b>	<b>33789.87</b>	<b>58</b>	<b>190101</b>	<b>137313</b>	<b>72</b>	<b>18646</b>	<b>12747</b>	<b>68</b>	<b>266607.35</b>	<b>183850.10</b>	<b>69</b>
<b>(A+B)</b>	<b>Total of Comm.Bks</b>	<b>778632.80</b>	<b>389457.74</b>	<b>50</b>	<b>1176140.18</b>	<b>730046.45</b>	<b>62</b>	<b>598816.31</b>	<b>376489.17</b>	<b>63</b>	<b>2553589.29</b>	<b>1495993.36</b>	<b>59</b>
<b>REGIONAL RURAL BANKS</b>													
25	BGVB (UBI)	99669.26	66891.22	67	96979.41	59780.27	62	59345.02	42298.85	71	255993.69	168970.34	66
26	PBGB (UCO)	78243.55	58651.37	75	28016.46	16832.29	60	3981.27	2399.91	60	110241.28	77883.57	71
27	UBKGB	27281.00	21402.00	78	2305.00	1720.00	75	11648.00	8890.00	76	41234.00	32012.00	78
<b>C</b>	<b>RRBs Total</b>	<b>205193.81</b>	<b>146944.59</b>	<b>72</b>	<b>127300.87</b>	<b>78332.56</b>	<b>62</b>	<b>74974.29</b>	<b>53588.76</b>	<b>71</b>	<b>407468.97</b>	<b>278865.91</b>	<b>68</b>
D	W.B. St. Co-op.Bk	302380.17	200499.54	66	132081.71	109835.34	83	22714.25	21285.04	94	457176.13	331619.92	73
E	WBSCARD Bank Ltd.	40013.27	4908.49	12	6321.00	466.78	7	7459.04	1489.77	20	53793.31	6865.04	13
<b>Grand Total (A+B+C+D+E)</b>		<b>1326220.05</b>	<b>741810.36</b>	<b>56</b>	<b>1441843.76</b>	<b>918681.13</b>	<b>64</b>	<b>702534.68</b>	<b>431661.41</b>	<b>61</b>	<b>3470598.49</b>	<b>2092152.90</b>	<b>60</b>

**BANK-WISE AND SCHEME-WISE RECOVERY PERFORMANCE AS ON 30.09.2018**

(Rs.in lac)

Sl No	Bank	IRDP			SGSY(I)			SGSY(Gr)			SJSRY			PMRY			PMEGP		
		Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
<b>COMMERCIAL BANKS</b>																			
1	Allahabad Bank	0.00	0.00	#DIV/0!	281.04	154.18	55	888.52	495.70	56	79.14	18.29	23	329.82	101.13	31	869.61	515.16	59
2	Andhra Bank	0	0	#DIV/0!	0.00	0	#DIV/0!	0.00	0.00	#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!	15.00	5.00	33	45.00	11.00	24	34.00	5.00	15	19.00	4.00	21	40.00	12.00	30
4	Bank of India	10.00	2.00	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	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	0	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
6	Canara Bank	0.00	0.00	#DIV/0!	200.26	114.18	57	124.85	58.56	47	185.11	158.72	86	452.14	372.00	82	869.41	412.12	47
7	Central Bank of India	0	0	#DIV/0!	346.51	23.14	7	55.78	2.86	5	51.57	8.07	16	364.23	27.64	8	410	94	23
8	Corporation Bank	0	0	#DIV/0!	0.00	0	#DIV/0!	0.00	0.00	#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	0.00	0.00	#DIV/0!	3.15	1.64	52	0.00	0.00	#DIV/0!	2.47	0.58	23	2.67	0.74	28	2.95	2.17	74
13	Punjab National Bank	0.00	0	#DIV/0!	0.00	0.00	#DIV/0!	338.59	217.48	64	370.14	48.58	13	462.25	49.85	11	304.56	53.29	17
14	Punjab & Sind Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/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	13.00	8	62	322.00	196.00	61	227.00	138.00	61	155.00	64.00	41	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	0.00	0.00	#DIV/0!	0.00	0.00	#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	0.00	0.00	#DIV/0!	10.16	1.70	17	0.00	0.00	#DIV/0!	35.89	10.16	28	10.45	3.65	35	9.56	2.16	23
21	IDBI BANK	0.00	0.00	#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!	0.00	0.00	#DIV/0!
<b>A</b>	<b>Comm.Bks.Total</b>	<b>34.36</b>	<b>12.18</b>	<b>35</b>	<b>1846.15</b>	<b>941.24</b>	<b>51</b>	<b>9526.59</b>	<b>4596.98</b>	<b>48</b>	<b>1341.62</b>	<b>479.46</b>	<b>36</b>	<b>3416.00</b>	<b>1010.64</b>	<b>30</b>	<b>11747.64</b>	<b>4664.30</b>	<b>40</b>
<b>REGIONAL RURAL BANKS</b>																			
22	BGVB (UBI)	0.00	0.00	#DIV/0!	0.00	0.00	0	17458.23	13524.11	77	0.00	0.00	#DIV/0!	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	713.48	671.88	94	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.24	0.18	75
24	UBKGB	596.54	21.14	4	656.28	132.18	20	13956.22	11415.12	82	0.00	0	#DIV/0!	0.00	0.00	#DIV/0!	330.21	46.56	14
<b>B</b>	<b>RRBs Total</b>	<b>864.69</b>	<b>150.78</b>	<b>17</b>	<b>1006.64</b>	<b>353.65</b>	<b>35</b>	<b>32127.93</b>	<b>25611.11</b>	<b>80</b>	<b>0.00</b>	<b>0.00</b>	<b>#DIV/0!</b>	<b>0.00</b>	<b>0.00</b>	<b>#DIV/0!</b>	<b>330.45</b>	<b>46.74</b>	<b>14</b>
<b>C</b>	<b>AXIS Bank</b>	0.00	0.00	#DIV/0!	0	0	#DIV/0!	231.16	182.44	79	14.02	3.24	23	48.57	21.24	44	100	50	50
<b>D</b>	<b>HDFC</b>	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.9	0.72	80	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
<b>E</b>	<b>W.B. St. Co-op.Bk</b>	0	0	#DIV/0!	368.07	299.07	81	302.56	234.58	78	0	0	#DIV/0!	15.56	0.17	1	1568.22	1125.64	72
<b>Grand Total (A+B+C+D+E)</b>		<b>899.05</b>	<b>162.96</b>	<b>18</b>	<b>3220.86</b>	<b>1593.96</b>	<b>49</b>	<b>42188.24</b>	<b>30625.11</b>	<b>73</b>	<b>1356.54</b>	<b>483.42</b>	<b>36</b>	<b>3480.13</b>	<b>1032.05</b>	<b>30</b>	<b>13746.43</b>	<b>5886.53</b>	<b>43</b>

**BANK-WISE AND SCHEME-WISE RECOVERY PERFORMANCE AS ON 30.09.2018**

(Rs in lac)

Sl	Bank	SSEP			SESRU/USKP			SCP/TSP			SHG			SCC		
		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)
<b>COMMERCIAL BANKS</b>																
1	Allahabad Bank	0.00	0.00	#DIV/0!	258.41	104.16	40.31	365.73	156.79	43	3465.96	2450.09	71	43.68	6.99	16
2	Andhra Bank	0	0	#DIV/0!	0.00	0	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	0
3	Bank of Baroda	0	0.00	#DIV/0!	0.00	0.00	#DIV/0!	54.00	24.00	44	92.00	38.00	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	0	0	#DIV/0!	0.00	0	#DIV/0!	0	0	#DIV/0!	0	0	#DIV/0!	0	0	#DIV/0!
6	Canara Bank	0.00	0.00	#DIV/0!	126.47	65.21	52	30.69	12.74	42	2448.51	1052.86	43	5.53	2.16	39
7	Central Bank of India	8.54	3.26	38	24.58	7.95	32	36.89	15.64	42	243.62	35.20	14	14.41	0.85	6
8	Corporation Bank	0	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!
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	#DIV/0!
12	Oriental Bank of Commerce	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!
13	Punjab National Bank	0.00	0.00	#DIV/0!	24.15	11.18	46	1468.59	841.08	57	4156.22	4032.45	97	54.00	10.24	19
14	Punjab & Sind Bank	0.00	0.00	#DIV/0!	10.52	3.02	29	0.00	0	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
15	Syndicate Bank	0.00	0	#DIV/0!	56.12	32.16	57	0.00	0.00	#DIV/0!	280.00	224.00	80	0.00	0.00	#DIV/0!
16	State Bank of India	26.14	4.18	16	2318.46	1157.45	50	762.28	42.52	6	19456.21	16485.00	85	7.14	3.28	46
17	Union Bank of India	0.00	0	#DIV/0!	0.00	0.00	#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	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	8.16	1.52	19	32.16	6.96	22	0.00	0.00	#DIV/0!
21	IDBI BANK	0.00	0.00	#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!
A	Comm.Bks.Total	150.09	58.56	39	5956.33	2838.27	48	4732.71	1936.52	41	44718.11	30909.42	69	1040.35	420.11	40
<b>REGIONAL RURAL BANKS</b>																
22	BGVV (UBI)	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	1214.16	486.25	40	21746.82	11568.87	53	3941.16	2024.16	51
23	PBGB (UCO)	1074.12	539.17	50	46.53	31.07	67	54.82	30.35	55	18663.40	17717.49	95	271.38	137.54	51
24	UBKGB	0.00	0.00	#DIV/0!	28.56	17.54	61	311.29	34.18	11	845.82	812.16	96	97.18	37.56	39
B	RRBs Total	1074.12	539.17	50	75.09	48.61	65	1580.27	550.78	35	41256.04	30098.52	73	4309.72	2199.26	51
C	W.B. St. Co-op.Bk	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	25055.42	21505.65	86	49.59	31.49	64
D	WBSCARD Bank Ltd.	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	25055.42	8505.65	34	0.00	0.00	#DIV/0!
<b>Grand Total (A+B+C+D)</b>		1224.21	597.73	49	6031.42	2886.88	48	6312.98	2487.30	39	136084.99	94569.01	69	5399.66	2650.86	49

**BANK-WISE AND SCHEME-WISE RECOVERY PERFORMANCE AS ON 30.09.2018**

(Rs in lac)

Sl No	Bank	GJRHFS			DRI			SEEUY			SEPUP			SUME		
		Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
<b>COMMERCIAL BANKS</b>																
1	Allahabad Bank	367.13	94.58	26	1177.15	294.99	25	0.00	0.00	#DIV/0!	21.27	5.13	24	0.00	0.00	#DIV/0!
2	Andhra Bank	0.00	0.00	#DIV/0!	0	0	#DIV/0!	0.00	0.00	#DIV/0!	0	0	#DIV/0!	0	0	#DIV/0!
3	Bank of Baroda	75.18	42.95	57	44.00	1.00	2	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0	0	#DIV/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	0	0	#DIV/0!	0	0	#DIV/0!	0.00	0.00	#DIV/0!	0	0	#DIV/0!	0	0	#DIV/0!
6	Canara Bank	16.95	9.26	55	23656.69	18452.22	78	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
7	Central Bank of India	198.56	75.26	38	30.20	5.42	18	0	0	#DIV/0!	0	0	#DIV/0!	0	0	#DIV/0!
8	Corporation Bank	0	0	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0	0	#DIV/0!	0	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	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0	0.00	#DIV/0!	0	0	#DIV/0!	0	0	#DIV/0!
13	Punjab National Bank	1354.48	868.58	64	2.33	1.89	81	24.58	10.12	41	6.98	3.44	49	0.00	0.00	#DIV/0!
14	Punjab & Sind Bank	0	0	#DIV/0!	0.00	0	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0	0	#DIV/0!
15	Syndicate Bank	4.95	2.16	44	1.00	1.00	100	1.95	0.15	8	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
16	State Bank of India	0.00	0.00	#DIV/0!	19.00	14.00	74	11.00	3.00	27	1.00	0.00	0	100.00	41.25	41
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	0.00	0.00	#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	0.00	0.00	#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!
21	IDBI BANK	0.00	0.00	#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!
<b>A</b>	<b>Comm.Bks.Total</b>	<b>8101.25</b>	<b>4100.32</b>	<b>51</b>	<b>26126.74</b>	<b>18981.15</b>	<b>73</b>	<b>130.32</b>	<b>39.67</b>	<b>30</b>	<b>61.27</b>	<b>18.06</b>	<b>29</b>	<b>209.80</b>	<b>83.18</b>	<b>40</b>
<b>REGIONAL RURAL BANKS</b>																
22	BGVB (UBI)	0.00	0.00	#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!
23	PBGB (UCO)	37.80	29.08	77	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
24	UBKGB	0.00	0.00	#DIV/0!	28.56	1.58	5.53	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
<b>B</b>	<b>RRBs Total</b>	<b>37.80</b>	<b>29.08</b>	<b>77</b>	<b>28.56</b>	<b>1.58</b>	<b>5.53</b>	<b>0.00</b>	<b>0.00</b>	<b>#DIV/0!</b>	<b>0.00</b>	<b>0.00</b>	<b>#DIV/0!</b>	<b>0.00</b>	<b>0.00</b>	<b>#DIV/0!</b>
C	W.B. St. Co-op.Bk	0.00	0.00	#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!
D	WBCARD Bank Ltd.	0.00	0.00	#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!
<b>Grand Total (A+B+C+D)</b>		<b>8139.05</b>	<b>4129.40</b>	<b>51</b>	<b>26155.30</b>	<b>18982.73</b>	<b>73</b>	<b>130.32</b>	<b>39.67</b>	<b>30</b>	<b>61.27</b>	<b>18.06</b>	<b>29</b>	<b>209.80</b>	<b>83.18</b>	<b>40</b>

BANK-WISE AND SCHEME-WISE RECOVERY PERFORMANCE AS ON 30.09.2018																			
(Rs.in lac)																			
Sl	Bank	REGP(MMS)			BSKP			ONFWM			ACC			LUCC			KCC		
No		Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
<b>COMMERCIAL BANKS</b>																			
1	Allahabad Bank	19.21	2.93	15	12027.11	5680.40	47	31.99	14.88	47	83.34	19.06	23	266.66	85.68	32	11749.42	6600.83	56
2	Andhra Bank	0	0	#DIV/0!	186.56	55.16	30	0.00	0	#DIV/0!	0	#DIV/0!	0	0.00	0.00	#DIV/0!	50.26	16.02	32
3	Bank of Baroda	0.00	0.00	#DIV/0!	179.00	147.00	82	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	3062.00	2486.00	81
4	Bank of India	298.75	74.00	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	0	0	#DIV/0!	0	0	#DIV/0!	0	0	#DIV/0!	0.00	0	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0	#DIV/0!
6	Canara Bank	22.81	12.22	54	140.74	88.26	63	0.00	0.00	#DIV/0!	28.16	20.08	71	294.83	179.81	61	9301.27	4929.67	53
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	9.66	2.25	23	2202.00	256.15	12
8	Corporation Bank	0	0	#DIV/0!	0	0	#DIV/0!	0	0	#DIV/0!	0	0	#DIV/0!	1068.16	662.51	62	393.37	164.13	42
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	150.00	70.00	47
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	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	1785.26	468.50	26
12	Oriental Bank of Commerce	0.00	0.00	#DIV/0!	32	16	50	0.00	0	#DIV/0!	0	0.00	#DIV/0!	0.00	0.00	#DIV/0!	278.62	92.14	33
13	Punjab National Bank	0	0	#DIV/0!	134.52	83.62	62	0	0	#DIV/0!	138.59	31.11	22	5.00	2.00	40.00	11522.88	3456.34	30
14	Punjab & Sind Bank	0	0	#DIV/0!	0.00	0	#DIV/0!	0	0	#DIV/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	#DIV/0!	55.00	28.56	52	25.00	18.00	72	586.00	146.15	25
16	State Bank of India	1041.18	152.26	15	43.18	20.65	48	11.00	4.00	36	81.16	29.57	36	0.00	0.00	#DIV/0!	107205.00	79535.00	74
17	Union Bank of India	0.00	0	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0	0.00	#DIV/0!	0.00	0.00	#DIV/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	0.00	0.00	#DIV/0!	55.26	11.26	20	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	105.26	15.42	15
21	IDBI BANK	0.00	0.00	#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!	0.00	0.00	#DIV/0!
A	Comm.Bks.Total	5318.62	1447.99	27	25877.53	10724.57	41	142.65	47.17	33	3040.76	#DIV/0!	#DIV/0!	5017.90	2146.59	43	233001.60	143981.23	62
<b>REGIONAL RURAL BANKS</b>																			
22	BGVB	0	0	#DIV/0!	6147.16	2684.15	44	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	788.51	480.02	61	64512.02	40521.17	63
23	PBGB (UCO)	548.53	278.21	51	1294.28	428.28	33	0.00	0.00	#DIV/0!	110.44	57.48	52	0.37	0.28	75.68	29786.15	19009.52	64
24	UBKGB	0.00	0.00	#DIV/0!	1600.15	418.12	26	0.00	0.00	#DIV/0!	512.48	171.46	33	0	0	#DIV/0!	35502.59	28622.19	81
B	RRBs Total	548.53	278.21	51	9041.59	3530.55	39	0.00	0.00	#DIV/0!	622.92	228.94	37	788.88	480.30	61	129800.76	88152.88	68
C	W.B. St. Co-op.Bk	420.35	105.34	25	1667.18	545.23	33	0.00	0.00	#DIV/0!	1.75	0.25	14	0	0	#DIV/0!	241590.07	175030.54	72
D	WBSCARD Bank Ltd.	0	0	#DIV/0!	0	0	#DIV/0!	0.00	0.00	#DIV/0!	0	0	#DIV/0!	0	0	#DIV/0!	0	0	#DIV/0!
E	HDFC Bank	0	0	#DIV/0!	0	0	#DIV/0!	0.00	0.00	#DIV/0!	0	0	#DIV/0!	0	0	#DIV/0!	3256.18	2014.16	62
F	Federal Bank	0	0	#DIV/0!	0	0	#DIV/0!	0.00	0.00	#DIV/0!	0	0	#DIV/0!	0	0	#DIV/0!	274.15	168.41	61
<b>Grand Total (A+B+C+D+E+F)</b>		<b>6287.50</b>	<b>1831.54</b>	<b>29</b>	<b>36586.30</b>	<b>14800.35</b>	<b>40</b>	<b>142.65</b>	<b>47.17</b>	<b>33</b>	<b>3665.43</b>	<b>#DIV/0!</b>	<b>#DIV/0!</b>	<b>5806.78</b>	<b>2626.89</b>	<b>45</b>	<b>607922.76</b>	<b>409347.22</b>	<b>67</b>

**NPA Position of Banks as on 30.09.2018**

(Rs.in lac)													
SL. No	Banks	Agriculture & Allied		MSE		OPS		Total Prasec		Non. Prasec		Total of Bank	
		Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
<b>PUBLIC SECTOR BANKS</b>													
1	Allahabad Bank	228244.00	22754.60	629151.57	129158.57	202234.89	8805.67	1059630.46	160718.84	1100159.21	372095.72	2159789.67	532814.56
2	Andhra Bank	5830.66	154.16	137014.50	33654.12	7386.49	1845.02	150231.65	35653.30	296547.78	74515.95	446779.43	110169.25
3	Bank of Baroda	86653.00	6178.00	182506.00	4979.00	130843.00	1315.00	400002.00	12472.00	205960.00	15211.00	605962.00	27683.00
4	Bank of India	163593.00	38091.00	333472.00	66168.00	130541.00	5755.00	627606.00	110014.00	818795.00	120438.00	1446401.00	230452.00
5	Bank of Maharashtra	3925.20	28.00	46581.26	338.00	28246.84	848.00	78753.30	1214.00	124841.00	47951.00	203594.30	49165.00
6	Canara Bank	68393.45	6856.00	182410.71	40900.00	35341.26	3558.00	286145.42	58216.16	525351.07	134325.00	811496.49	192541.16
7	Central Bank of India	115571.28	8490.80	152620.66	33838.87	64964.73	3085.65	333156.67	45415.32	576473.66	198603.53	909630.33	244018.85
8	Corporation Bank	10349.20	4440.14	23660.82	2304.92	29173.19	2447.14	63183.21	9192.20	128149.02	35747.64	191332.23	44939.84
9	Dena Bank	6092.00	620.00	84356.00	16470.11	5475.00	1017.00	95923.00	18107.11	161603.00	28845.00	257526.00	46952.11
10	Indian Bank	65371.00	2484.16	103134.00	8875.16	4201.00	986.16	172706.00	12345.48	248208.54	42851.15	420914.54	55196.63
11	Indian Overseas Bank	50446.00	23639.00	118842.00	34092.00	68517.00	15450.27	237805.00	73181.27	463447.00	190786.55	701252.00	263967.82
12	Oriental Bank of Commerce	59240.00	15382.11	523255.00	35566.45	25980.00	5159.47	608475.00	56108.03	205135.00	23050.00	813610.00	79158.03
13	Punjab National Bank	177088.00	61981.00	285719.00	114288.00	72045.00	21614.00	534852.00	197883.00	1081894.00	324568.00	1616746.00	522451.00
14	Punjab & Sind Bank	5280.00	94.25	63259.00	2512.56	23852.00	4813.00	92391.00	7419.81	239475.25	38847.00	331866.25	46266.81
15	Syndicate Bank	15630.00	2841.00	110828.00	20546.00	42202.00	7793.00	168660.00	31180.00	577548.00	154949.00	746208.00	186129.00
16	State Bank of India	374407.00	29377.00	685010.00	136940.00	911835.00	8873.00	1971252.00	175190.00	4775817.00	1130394.00	6747069.00	1305584.00
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	559203.00	55920.30	547325.00	76915.21	344134.30	36722.13	1450662.30	169557.64	2083394.23	272614.12	3534056.53	442171.76
19	UCO Bank	155000.00	53250.00	315812.00	59600.00	87588.00	30655.00	558400.00	143505.00	814000.00	341209.00	1372400.00	484714.00
20	Vijaya Bank	13849.04	861.00	134220.81	6054.00	22726.56	1423.00	170796.41	8338.00	401574.23	52889.00	572370.64	61227.00
21	IDBI Bank	51774.68	3713.57	147870.76	41075.40	173681.42	47105.13	373326.86	91894.10	325214.73	29365.20	698541.59	121259.30
<b>A</b>	<b>Total</b>	<b>2316767.67</b>	<b>357332.24</b>	<b>4957944.71</b>	<b>902124.18</b>	<b>2508819.88</b>	<b>217059.79</b>	<b>9783532.26</b>	<b>1483418.37</b>	<b>15896912.43</b>	<b>3719109.71</b>	<b>25680444.69</b>	<b>5202528.08</b>
<b>PRIVATE SECTOR BANKS</b>													
22	HDFC Bank	106909.22	1943.52	392315.53	9934.32	51158.12	103.16	550382.87	11981.00	660382.87	11980.99	1210765.74	23961.99
23	AXIS Bank (UTI)	132640.80	7395.59	313579.01	7442.08	69596.06	664.55	515815.87	15502.22	1513387.11	88501.44	2029202.98	104003.66
24	ICICI Bank	66242.38	0.00	382369.94	0	63330.27	0	511942.59	0.00	1892750.29	0.00	2404692.88	0.00
25	Federal Bank	37579.30	276.76	30592.24	669.65	5427.75	144.96	73599.29	1091.37	164568.00	5607.36	238167.29	6698.73
26	Bandhan Bank	579674.00	5219.46	741678.00	8850.22	28060.00	127.56	1349412.00	14197.24	47223.00	860.47	1396635.00	15057.71
27	Indusind Bank	40411.70	462.16	181714.82	1585.44	37.47	20.61	222163.99	2068.21	643293.16	1451.82	865457.15	3520.03
28	Ratnakar Bank Ltd.	20407.00	15.80	37878.00	30.88	24098.00	68.70	82383.00	115.38	620109.00	450.00	702492.00	565.38
29	Kotak Mahindra Bank	31102.00	27.92	49832.36	6807.82	3565.09	49.55	84499.45	6885.29	287742.76	10078.20	372242.21	16963.49
30	South Indian Bank	11094.24	1195.26	57799.66	306.85	9852.23	21.95	78746.13	1524.06	123687.20	2485.62	202433.33	4009.68
31	Yes Bank	65371.00	52.15	93134.00	57.02	4201.00	468.63	162706.00	577.80	467301.10	740.85	630007.10	1318.65
32	Tamilnad Mercantile Bk.											13724.17	
33	Ujivan Small Finance Bk.											104337.76	
34	Utkarsh Small Finance Bk.											4423.00	
35	IDFC Bank											105237.48	
36	Jana Small Finance Bank Ltd.											44861.00	
<b>B</b>	<b>Total</b>	<b>1091431.64</b>	<b>16588.62</b>	<b>2280893.56</b>	<b>35684.28</b>	<b>259325.99</b>	<b>1669.67</b>	<b>3631651.19</b>	<b>53942.57</b>	<b>6420444.49</b>	<b>122156.75</b>	<b>10324679.09</b>	<b>176099.32</b>
<b>(A+B)</b>	<b>Total of Comm.Bks.</b>	<b>3408199.31</b>	<b>373920.86</b>	<b>7238838.27</b>	<b>937808.46</b>	<b>2768145.87</b>	<b>218729.46</b>	<b>13415183.45</b>	<b>1537360.94</b>	<b>22317356.92</b>	<b>3841266.46</b>	<b>36005123.78</b>	<b>5378627.40</b>
<b>REGIONAL RURAL BANKS</b>													
37	BGVB (UBI)	257857.65	54982.46	159782.72	48712.11	85616.91	23022.98	503257.28	126717.55	70410.35	12278.11	573667.63	138995.66
38	PBGB (UCO)	108826.00	19206.00	103099.00	23619.00	16482.00	1119.00	228407.00	43944.00	17987.00	3151.00	246394.00	47095.00
39	UBKGB	92170.00	6110.00	5004.00	2072.00	26081.00	7646.00	123255.00	15828.00	30040.00	2683.00	153295.00	18511.00
<b>C</b>	<b>RRBs Total</b>	<b>458853.65</b>	<b>80298.46</b>	<b>267885.72</b>	<b>74403.11</b>	<b>128179.91</b>	<b>31787.98</b>	<b>854919.28</b>	<b>186489.55</b>	<b>118437.35</b>	<b>18112.11</b>	<b>973356.63</b>	<b>204601.66</b>
D	W.B. St. Co-op.Bk	415337.47	23319.26	56185.60	7464.21	238786.64	14373.97	710309.71	45157.44	651030.68	9776.48	1361340.39	54933.92
E	WBSCARD Bank Ltd.	84476.25	25597.14	6511.63	0.00	0.00	0	90987.88	25597.14	19029.67	0	110017.55	25597.14
F	SIDBI			60521.03	20461.00			60521.03	20461.00	0.00		60521.03	20461.00
<b>Grand Total (A+B+C+D+E+F+G)</b>		<b>4366866.68</b>	<b>503135.72</b>	<b>7629942.25</b>	<b>1040136.78</b>	<b>3135112.42</b>	<b>264891.41</b>	<b>15131921.35</b>	<b>1815066.07</b>	<b>23105854.62</b>	<b>3869155.05</b>	<b>38510359.38</b>	<b>5677318.96</b>
<b>G</b>	<b>Medium Enterprises</b>							<b>2350454.54</b>					
	<b>Total Prasec</b>							<b>17482375.89</b>					

NPA position of Banks as on 30.09.2018													
(Rs.in lac)													
SL. No	Banks	Housing		Education		PMEGP		BSKP		NULM		NRLM	
		Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
<b>PUBLIC SECTOR BANKS</b>													
1	Allahabad Bank	185741.24	7951.45	13767.76	1548.04	831.39	435.00	14580.09	7391.82	1889.98	348.71	6796.77	405.55
2	Andhra Bank	9103.68	984.94	1616.15	48.70	22.48	4.85	131.26	25.14	4.56	0.78	1080.59	118.68
3	Bank of Baroda	108179.00	2571.72	29312.00	207.00	532.00	90.00	1441.00	185.00	200.00	20.00	180.00	19.00
4	Bank of India	112447.00	4375.00	12145.00	916.00	518.00	495.00	18025.00	4980.00	373.00	315.00	1079.00	917.00
5	Bank of Maharashtra	7354.00	178.00	592.00	14.00	28.15	4.16	0.00	0.00	1.56	0.00	0	0.00
6	Canara Bank	68290.86	4538.00	10348.63	384.00	152.14	13.00	144.15	19.52	26.52	6.00	977.84	245.23
7	Central Bank of India	93967.05	3125.10	11664.23	690.94	520.12	336.59	5816.50	1848.50	70.53	43.50	86.25	62.04
8	Corporation Bank	25272.29	1096.92	953.50	101.76	11.25	4.21	44.25	4.18	6.95	5.07	5684.10	960.18
9	Dena Bank	8094.00	570.00	816.00	110.00	156.20	26.85	0.00	0.00	6.00	0.00	1151.26	131.46
10	Indian Bank	19662.02	1041.15	1196.69	94.16	161.22	61.04	332.11	61.44	36.89	27.95	2965.01	464.18
11	Indian Overseas Bank	26231.00	598.26	2143.00	309.25	1081.15	256.44	950.25	251.14	443.20	49.86	8089.54	1252.95
12	Oriental Bank of Commerce	34429.00	1134.00	3155.00	499.02	46.00	21.00	315.26	22.47	7.00	5.00	8.00	3.00
13	Punjab National Bank	115727.00	17359.00	21913.00	5478.00	3584.16	388.45	966.36	120.44	1096.88	112.41	39242.56	3790.56
14	Punjab & Sind Bank	16540.26	927.11	915.26	76.16	36.85	20.51	0.00	0.00	0.17	0.06	0	0.00
15	Syndicate Bank	42145.00	3271.00	3436.00	263.00	68.15	24.16	553.00	6.00	356.11	114.10	1421.00	109.00
16	State Bank of India	1447314.00	3383.00	72076.00	3122.00	6415.25	393.57	580.14	118.62	155.00	61.00	622.00	384.00
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	47784.33	5587.64
18	United Bank of India	363776.14	4552.91	13513.44	1890.86	22601.50	8664.69	16139.26	4086.67	1104.38	744.33	324.67	309.57
19	UCO Bank	97090.00	8563.00	6576.00	3156.00	2118.00	1469.00	5351.00	3445.00	581.00	226.00	56858.74	4685.26
20	Vijaya Bank	23092.00	864.15	1438.00	192.52	25.03	4.75	48.95	11.22	12.35	0.55	4.7	0.24
21	IDBI Bank	209264.00	7433.60	3811.00	53.75	24.15	11.27	16.11	6.73	8.20	3.18	11046.62	2044.18
<b>A</b>	<b>Total</b>	<b>3085673.56</b>	<b>80263.56</b>	<b>222962.72</b>	<b>21317.30</b>	<b>39493.47</b>	<b>12816.17</b>	<b>66118.95</b>	<b>22746.11</b>	<b>6435.12</b>	<b>2116.65</b>	<b>185402.98</b>	<b>21489.72</b>
<b>PRIVATE SECTOR BANKS</b>													
22	HDFC Bank	47202.69	62.34	3617.82	31.57	0.00	0.00	0.00	0.00	2.15	0.81	1356.16	118.16
23	AXIS Bank (UTI)	54843.16	1920.62	2456.86	12.98	295.25	28.15	302.25	38.14	26.95	2.19	2.52	0.05
24	ICICI Bank	461148.67	0.00	886.79	0.00	8.98	0.00	0.00	0.00	0.00	0.00	2.64	0.51
25	Federal Bank	13615.53	140.86	144.61	4.10	0.00	0.00	0.00	0.00	0.00	0.00	0	0
26	Bandhan Bank	3640.00	32.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0
27	Indusind Bank			192.86									
28	Kotak bank Ltd.	1525.36	49.55	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0
28	Yes Bank	1768.00	58.84	7.00	0.75	0.00	0.00	0.00	0.00	0.00	0.00	0	0
29	South Indian Bank	2784.26	114.56	56.68	2.56								
30	Ratnakar Bank Ltd.	1212.00	13.15	128.00	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0	0
<b>B</b>	<b>Total</b>	<b>587739.67</b>	<b>2391.92</b>	<b>7490.62</b>	<b>52.00</b>	<b>304.23</b>	<b>28.15</b>	<b>302.25</b>	<b>38.14</b>	<b>29.10</b>	<b>3.00</b>	<b>1361.32</b>	<b>118.72</b>
<b>(A+B)</b>	<b>Total of Comm.Bks.</b>	<b>3673413.23</b>	<b>82655.48</b>	<b>230453.34</b>	<b>21369.30</b>	<b>39797.70</b>	<b>12844.32</b>	<b>66421.20</b>	<b>22784.25</b>	<b>6464.22</b>	<b>2119.65</b>	<b>186764.30</b>	<b>21608.44</b>
<b>REGIONAL RURAL BANKS</b>													
31	BGVB (UBI)	53934.87	1162.21	546.04	178.82	11653.23	124.56	25151.11	2141.01	18952.63	0.00	181750.22	22745.18
32	PBGB (UCO)	14911.00	969.00	606.00	143.00	0.00	0.00	7202.00	1618.00	0.00	0.00	63311	2930.00
33	UBKGB	9008.00	461.00	247.00	105.00	890.25	134.16	5211.00	1311.00	0.00	0.00	42494	1113.00
<b>C</b>	<b>RRBs Total</b>	<b>77853.87</b>	<b>2592.21</b>	<b>1399.04</b>	<b>426.82</b>	<b>12543.48</b>	<b>258.72</b>	<b>37564.11</b>	<b>5070.01</b>	<b>18952.63</b>	<b>0.00</b>	<b>287555.22</b>	<b>26788.18</b>
<b>D</b>	<b>WBSCARD Bank Ltd.</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0</b>	<b>0</b>
<b>E</b>	<b>W.B. St. Co-op.Bk</b>	<b>66761.58</b>	<b>2036.11</b>	<b>62.85</b>	<b>17.36</b>	<b>636.14</b>	<b>291.44</b>	<b>2376.15</b>	<b>821.50</b>	<b>126.25</b>	<b>58.54</b>	<b>1413.80</b>	<b>880.04</b>
<b>Grand Total (A+B+C+D+E)</b>		<b>3818028.68</b>	<b>87283.80</b>	<b>231915.23</b>	<b>21813.48</b>	<b>52977.32</b>	<b>13394.48</b>	<b>106361.46</b>	<b>28675.76</b>	<b>25543.10</b>	<b>2178.19</b>	<b>475733.32</b>	<b>49276.66</b>

DISPOSAL OF CERTIFICATE CASES AS ON 30.09.2018					
(Rs.in lac)					
SI No	Bank	Cases filed		Cases Settled	
		No	Amount	No	Amount
(1)	(2)	(3)	(4)	(5)	(6)
<b>PUBLIC SECTOR BANKS</b>					
1	Allahabad Bank	1911	373.88	169	67.69
2	Andhra Bank	0	0	0	0
3	Bank of Baroda	0	0	0	0
4	Bank of India	456	448.00	241	301.00
5	Bank of Maharashtra	0	0.00	0	0.00
6	Canara Bank	0	0.00	0	0.00
7	Central Bank of India	985	2174.56	265	189.95
8	Corporation Bank	0	0	0	0.00
9	Dena Bank	0	0.00	0	0.00
10	Indian Bank	62	130.54	30	98.26
11	Indian Overseas Bank	248	174.26	62	80.02
12	Oriental Bank of Commerce	0	0.00	0	0.00
13	Punjab National Bank	0	0.00	0	0.00
14	Punjab & Sind Bank	0	0.00	0	0.00
15	Syndicate Bank	0	0.00	0	0.00
16	State Bank of India	1675	5275.15	125	284.16
17	Union Bank of India	0	0.00	0	0
18	United Bank of India	3895	4521.02	874	490.56
19	UCO Bank	3852	544.02	2754	340.96
20	Vijaya Bank	0	0.00	0	0.00
<b>A</b>	<b>Total</b>	<b>13084</b>	<b>13641.43</b>	<b>4520</b>	<b>1852.6</b>
<b>PRIVATE SECTOR BANKS</b>					
21	HDFC Bank	0	0.00	0	0.00
22	AXIS Bank (UTI)	0	0.00	0	0.00
0	ICICI Bank	0	0.00	0	0.00
<b>B</b>	<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>REGIONAL RURAL BANKS</b>					
24	BGVB (UBI)	394	479.47	78	95.00
25	PBGB (UCO)	462	801.26	194	908.06
26	UBKGB	167	71.85	40	36.95
<b>C</b>	<b>RRBs Total</b>	<b>1023</b>	<b>1352.58</b>	<b>312</b>	<b>1040.01</b>
D	W.B. St. Co-op.Bk	749	3976.63	142	609.83
E	WBSCARD Bank Ltd.	0	0.00	0	0.00
<b>Grand Total (A+B+C+D+E)</b>		<b>14856</b>	<b>18970.64</b>	<b>4974</b>	<b>3502.44</b>

## **PENDING POSITION OF DM'S PERMISSION UNDER SARFAESI**

District Name	Total No. of cases pending for accordance of D.M's permission				
	Pending below 60 Days	Above 60 days below 6 months	6 months to 1 year	1 year and above	Total pending as on 30.09.2018
24 Parganas North	7	38	14	39	98
24 Parganas South	5	9	35	213	262
Bankura	0	0	0	8	8
Birbhum	2	7	0	2	11
Dakshin Dinajpur	0	0	13	15	28
Darjeeling	0	0	1	5	6
Hooghly	9	12	10	69	100
Howrah	15	10	7	37	69
Jalpaiguri	0	0	4	5	9
Jhargram	0	0	2	0	2
Kolkata	2	1	1	15	19
Malda	0	0	14	44	58
Murshidabad	18	0	82	109	209
Nadia	0	5	10	18	33
Paschim Bardhaman	2	8	6	14	30
Paschim Medinipur	1	6	4	20	31
Purba Bardhaman	1	15	8	9	33
Purba Medinipur	0	4	8	76	88
Purulia	0	0	0	4	4
Uttar Dinajpur	0	0	5	13	18
Total	62	115	224	715	1116

Bank Name	Total No. of cases pending for accordance of D.M's permission				
	Pending below 60 Days	Above 60 days below 6 months	6 months to 1 year	1 year and above	Total pending as on 30.09.2018
Bank of Baroda	6	5	40	76	127
IOB	2	4	6	6	18
IDBI Bank	0	3	13	65	81
Indian Bank	0	0	5	1	6
United Bank of India	26	52	134	457	669
Syndicate Bank	4	1	1	36	42
BGVB	1	12	22	68	103
PBGB	23	38	3	6	70
Total	62	115	224	715	1116

## **Agenda .17 : 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 of the person .

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 2018 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. The Week was observed during June 4-8, 2018 with the theme of customer protection and 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.

As to the Financial Literacy ,all the Lead District Managers and the RSETIs are designated centres for promotion Financial Literacy and are regularly holding Camps covering general population as well as specific targets like students, farmers, senior citizens, SHGs,small entrepreneurs, etc.

**The quarterly progress for the year 2018-19 is given hereunder.**

Quarter	No of General camps	Number of participants	No of camps for specific target group	Number of participants	Total Camps	Total Participants
June,18	1080	25112	712	19046	1792	44158
Sept,18	885	27793	868	26307	1753	50100

### **Best performing districts in terms of number of camps :**

Purba Burdwan : 208

Paschim Burdwan : 208

Howrah : 152

### **Best performing districts in terms of number of participants**

Paschim Burdwan : 5417

Hooghly : 5254

Purba Burdwan : 4923

**QUARTERLY REPORT ON CONDUCT OF CAMPS BY RURAL BRANCHES OF BANKS**

District	No of rural branches in district	No of general camps conducted during the quarter	No. of participants	No of target specific camps conducted during the quarter	No. of participants	Total No. of Camps	Total No of participants
BANKURA	231	11	993	8	798	19	1791
PURULIA	129	12	721	11	609	23	1330
MALDA	184	78	1950	40	1127	118	3077
UTTAR DINAJPUR	94	45	1575	36	1611	81	3186
DAKSHIN DINAJPUR	79	10	511	8	422	18	933
PURBA MEDINIPUR	299	8	1207	8	1207	16	2414
PASCHIM MEDINIPUR	326	85	2021	52	1127	137	3148
JHARGRAM	20	2	75	2	75	4	150
NADIA	201	64	1002	41	621	105	1623
24-PARGANAS (SOUTH)	239	80	638	52	794	132	1432
MURSHIDABAD	262	6	522	15	1134	21	1656
BIRBHUM	210	10	574	118	3946	128	4520
PURBA BURDWAN	267	104	1626	104	3297	208	4923
PASCHIM BURDWAN	374	141	3525	74	1892	215	5417
HOWRAH	177	45	688	107	1392	152	2080
HOOGHLY	16	40	2627	40	2627	80	5254
COOCHBEHAR	142	74	982	70	779	144	1761
DARJEELING	76	28	669	24	669	52	1338
KALIMPONG	1	6	504	2	53	8	557
JALPAIGURI	77	8	422	9	450	17	872
24-Parganas (North)	249	8	379	25	1228	33	1607
ALIPURDUAR	73	20	582	22	449	42	1031
<b>Total</b>	<b>3726</b>	<b>885</b>	<b>23793</b>	<b>868</b>	<b>26307</b>	<b>1753</b>	<b>50100</b>

## **AGENDA- 18: REVIEW OF FUNCTIONING OF RSETIs**

### **REVIEW OF FUNCTIONING OF RSETIs**

In West Bengal 19 RSETIs are sponsored by various Banks as per MoRD guidelines and are functioning in the following 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

In addition to imparting training to rural youths for capacity building and taking up vocational as well as entrepreneurial enterprises through bank linkage and self-employments, RSETIs are also being inducted for extending support to the institutions / organizations under National Skill Development Mission. The focus is on counseling and providing hand holding support in accessing institutional credit.

**The position of Settlement and Bank Linkage cases is given hereunder:**

Period	Number of programs	Number of candidates	Total no of Settlement	percentage of Settlement	Credit linkage out of settlement
For 2018-19	228	6130	1464	23.88 %	814
Since inception	3879	102579	74354	72.48 %	41732

RSETIs with above 80% settlement : Jalpaiguri (CBI) & Howrah (UBI)

RSETIs with below 65% settlement: Birbhum (Allahabad Bank), Purulia , 24 PG(S):UBI

N.B. RSETIs at Darjeeling (Central Bank of India) & 24PG(N) of Bank of India are to update the portal data for 2018-19.

### Status of RSETI wise Settlement of Trained Candidates (Cumulative up to 30.09.2018)

State : West Bengal

RSETI Name		No of Programs	Total Trained	Total Settled without wage	Self Employed		Wage Employed	Total Settled with Wage	Settlement %	Credit Linkage %
					Bank	Own				
Birbhum (Bolpur)	Allahabad Bank	196	5704	3695	2723	972	6	3701	64.88	73.69
West Midnapore (Debra)	Allahabad Bank	166	5382	3890	3112	778	251	4141	76.94	80
North 24 Parganas	Bank of India	216	5571	4306	2448	1858	2	4308	77.33	56.85
Coochbehar	Central Bank of India	103	2504	1853	862	991	21	1874	74.84	46.52
Darjeeling	Central Bank of India	75	1909	1395	727	668	38	1433	75.07	52.11
Jalpaiguri	Central Bank of India	224	4561	3601	3006	595	96	3697	81.06	83.48
Purba Midnapore	Punjab National Bank	184	5300	3826	1757	2069	41	3867	72.96	45.92
Berhampore Murshidabad	Syndicate & Canara Bank	250	7308	5187	2580	2607	0	5187	70.98	49.74
Malda	State Bank of India	179	5429	3537	1973	1564	562	4099	75.5	55.78
Nadia (Haringhata)	State Bank of India	162	4189	2819	1098	1721	73	2892	69.04	38.95
Burdwan	UCO Bank	196	4946	3255	1794	1461	0	3255	65.81	55.12
Hooghly	UCO Bank	217	5632	3851	3218	633	0	3851	68.38	83.56
Howrah	UCO Bank	161	4799	3433	3415	18	0	3433	71.54	99.48
Bankura (Ranbahal)	United Bank of India	254	5909	3468	1868	1600	548	4016	67.96	53.86
Dakshin Dinarpur(Balurghat)	United Bank of India	164	4548	3167	1977	1190	206	3373	74.16	62.43
Howrah	United Bank of India	555	13952	11257	2643	8614	599	11856	84.98	23.48
Purulia	United Bank of India	145	3694	1856	1199	657	0	1856	50.24	64.6
South 24 Parganas	United Bank of India	258	6880	4317	3574	743	40	4357	63.33	82.79
Uttar Dinajpur	United Bank of India	174	4362	3089	1758	1331	69	3158	72.4	56.91
<b>Total</b>		<b>3879</b>	<b>102579</b>	<b>71802</b>	<b>41732</b>	<b>30070</b>	<b>2552</b>	<b>74354</b>	<b>72.48</b>	<b>58.12</b>

### Status of RSETI wise Settlement of Trained Candidates (From 01.04.2018 to 30.09.2018)

State : West Bengal

RSETI Name		No of Programs	Total Trained	Total Settled without wage	Self Employed		Wage Employed	Total Settled with Wage	Settlement %	Credit Linkage %
					Bank	Own				
Birbhum (Bolpur)	Allahabad Bank	9	242	90	58	32	0	90	37.19	64.44
West Midnapore (Debra)	Allahabad Bank	11	334	74	73	1	0	74	22.16	98.65
North 24 Parganas	Bank of India	11	267	0	0	0	0	0	0	#DIV/0!
Coochbehar	Central Bank of India	6	159	22	0	22	0	22	13.84	0.00
Darjeeling	Central Bank of India	4	79	0	0	0	0	0	0	#DIV/0!
Jalpaiguri	Central Bank of India	11	289	30	30	0	0	30	10.38	100.00
Purba Midnapore	Punjab National Bank	14	402	156	103	53	2	158	39.3	66.03
Berhampore Murshidabad	Syndicate & Canara Bank	9	267	113	7	106	0	113	42.32	6.19
Malda	State Bank of India	13	388	124	7	117	88	212	54.64	5.65
Nadia (Haringhata)	State Bank of India	12	328	95	94	1	0	95	28.96	98.95
Burdwan	UCO Bank	10	285	13	13	0	0	13	4.56	100.00
Hooghly	UCO Bank	13	326	99	95	4	0	99	30.37	95.96
Howrah	UCO Bank	11	248	53	53	0	0	53	21.37	100.00
Bankura (Ranbahal)	United Bank of India	17	435	86	21	65	0	86	19.77	24.42
Dakshin Dinarpur(Balurghat)	United Bank of India	15	463	119	119	0	0	119	25.7	100.00
Howrah	United Bank of India	22	629	176	74	102	7	183	29.09	42.05
Purulia	United Bank of India	10	249	84	38	46	0	84	33.73	45.24
South 24 Parganas	United Bank of India	18	468	7	6	1	0	7	1.5	85.71
Uttar Dinajpur	United Bank of India	12	272	26	23	3	0	26	9.56	88.46
<b>Total</b>		<b>228</b>	<b>6130</b>	<b>1367</b>	<b>814</b>	<b>553</b>	<b>97</b>	<b>1464</b>	<b>424.45</b>	<b>59.55</b>

## **AGENDA- 19: UNRESOLVED ISSUES RELATED TO DCC / DLRC, IF ANY.**

- LDM's are to 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 intimate all DCOs well in advance for attending the statutory meeting. Respective banks will advise the DCOs accordingly.
- Unauthorized absence from the meeting should be brought under the notice of controlling office of respective Banks as well as SLBC.
- Proper data base of bank wise/ block wise credit should be maintained.
- Action Points emerging in the DCCs are to be acted upon by concerned banks/ departments and action taken reports should be discussed in next meeting
- Financial literacy campaign related issues are to be regularly discussed in DCC/DLRC meeting.
- As per latest directives, DCC is to discuss regarding progress/development made w.r.t. Skill Development Mission.

## Agenda .20 – Miscellaneous

### 20 (i) PMEGP loans

(Amount in Lakh)

Name of Agency	No. of Appl. Forwarded to Banks	Sanctioned By Bank		EDP training	Rejection by Bank (No.)	Pending at Bank	
		No.	Margin Money Amount			No.	MM Amount
DIC	2244	396	1347.30	309	268	1580	4106.52
KVIB	2004	297	1037.74	243	347	1360	4000.13
KVIC	273	47	190.25	46	30	196	634.91
Total	4521	740	2575.29	598	645	3136	8741.56

Banks will have to ensure that all pending proposals are disposed in time with completion of the EDP training and lodging of claim for Margin Money. A proactive approach will improve the MSME portfolio as well. It is also one of the deliverables by Banks under the ongoing Strengthening of Ecosystem for MSME.

### 20.(ii) SVSKP loans

It is observed that large number of loan proposals are pending with the branches though some acceleration in disposal process was observed of late. A special meeting with the SHG & SE Department was held on 11-10-2018 . Some of the points of discussion was,

- Banks will dispose off all the pending loan proposals in a time bound manner.
- The pending subsidy released for the loans before 2016-17 but not yet disbursed , must be returned to WBSCCL immediately.
- No proposals should be returned to the sponsoring agency on vague & flimsy ground.
- Banks should enlist the support of the Motivators in monitoring & recovery of the loan
- Incidence of overall NPA in certain branches may not be treated as reason for rejection of bonafide applicants.

As discussed, SLBC forwarded a check-list and a proforma on techno-economic feature study for use by sponsoring agency and banks for disposal of the proposals in a better way.

### Performance of SVSKP Year-wise for past 3 years

(Amount in Lakh)

F Y	Sponsored	Sanctioned		Disbursed (upto 31.03.18)		Sanctioned but Pending for disbursement	
	No.	No.	Amount	No.	Amount	No.	Amount
2016-17	68527	30965	82549.05	30646	24751.91	319	224.79
2017-18	95049	47944	125548.05	42474	33098.93	5470	3692.51
2018-19 (upto 30.09.18)	55818	21140	58246.96	12375	5680.16	8765	6767.27

## Swami Vivekananda Swanirbhar Karmasanasthan Prakalpa (SVSKP)

### Performance of SVSKP (Urban and Rural Area) for the year 2018-19

District	Sponsored	Sanctioned		Disbursed (upto 31.03.18)		Sanctioned but Pending for disbursement	
	No.	No.	Amount	No.	Amount	No.	Amount
Bankura	2341	970	2235.97	273	178.82	637	439.37
Purba Bardhaman	4842	1919	5260.64	2438	-150.64	1665	1355.14
Birbhum	2912	1436	2788.29	329	181.56	520	282.06
Coochbehar	3392	1242	2641.21	460	301.89	507	291.18
Dakshin 24 Parganas	1388	639	1421.29	773	546.16	124	73.74
Dakshin Dinajpur	1110	413	1029.22	83	43.57	276	181.14
Darjeeling	339	177	598.12	64	59.35	21	19.3
Hooghly	5452	1610	4650.75	832	738.18	362	305.97
Howrah	2466	1233	2905.09	407	264.45	580	407.17
Jalpaiguri	3027	1492	3705.54	221	176.55	410	244.17
Kolkata	617	335	1395.00	153	163.24	151	188.71
Malda	2643	1378	3828.69	686	537.80	216	197.33
Murshidabad	3546	1819	5404.14	793	697.67	417	334.18
Nadia	3291	1094	2869.35	181	128.96	394	291.36
Pachim Medinipur	4879	1473	4693.99	886	815.74	94	86.62
Purba Medinipur	2336	1086	2890.97	182	148.54	522	400.87
Purulia	2405	502	1393.10	365	285.47	342	257.2
Uttar 24 Parganas	4562	977	2306.98	212	149.30	247	174.07
Uttar Dinajpur	826	348	925.06	331	254.49	664	577.29
Alipurduar	1166	438	1546.55	138	132.4	169	200.36
Paschim Bardhaman	646	178	532.01	2519	-29.31	124	103.62
Jhargarm	1534	362	2837.83	30	35.36	323	356.42
Kalimpong	98	19	387.17	19	20.61	0	0.00
<b>Total</b>	<b>55818</b>	<b>21140</b>	<b>58246.96</b>	<b>12375</b>	<b>5680.16</b>	<b>8765</b>	<b>6767.27</b>

20.(iii)

**PMJDY Report as on 30.09.2018 (Cumulative)**

Bank Type	Total A/c	Deposit (in lakh)	Zero Balance A/c
PSU Bank	33658182	2237148	3833377
RRB	4830213	124130	1009922
PVT. Bank	169179	2199	55658
<b>Total</b>	<b>38675331</b>	<b>2364203</b>	<b>4907574</b>

Bank Type	No. of Rupay Debit card Issued	Aadhar Seeding
PSU Bank	28006689	24823018
RRB	2596573	3281753
PVT. Bank	162698	70374
<b>Total</b>	<b>30668282</b>	<b>28239142</b>

**PMSBY, PMJJBY, APY Progress Status**

Status as on	PMSBY	PMJJBY	APY
31.03.2018	5585206	1253089	472248
30-09-2018	6499195	1704341	482235

( N.B.PMSBY & PMJJBY figure includes both new enrolment & yearly renewal cases)

- Banks should cover all MSME entrepreneurs under these social security schemes under Strengthening of Ecosystem for MSME program.

**Details of claim & Settlement in PMSBY & PMJJBY**

Scheme	Claims Made	Claims Settled	Pending	Rejected
<b>PMSBY</b>	803	500	249	54
<b>PMJJBY</b>	4045	3580	334	131

Bank Name	PMJDY as on 30.09.2018				Rs. In lakh
	Total No. of A/c opened	Amount Balance	Zero Balance a/c	Rupay Card Issued	Aadhar Seeding
Allahabad Bank	3912179	743737.93	49258	1749527	3407678
Andhra Bank	22811	637.10	4842	18091	
Bank of Baroda	1503565	6595.00	91691	1301801	1357872
Bank of India	1037996	26569.00	153371	953165	894041
Bank of Maharashtra	17034	6304.00	894	14526	14901
Canara Bank	432138	12111.94	47421	266145	305526
Central Bank of India	879658	16898.02	96059	808123	681327
Corporation Bank	0	0.00	0	0	0
Dena Bank	44759	903.00	5420	32580	31876
Indian Bank	62	1.43	9	62	43
IOB	222713	5636.17	36905	185424	158256
OBC	163425	14999.00	14664	144999	114975
PNB	981117	22704.00	981117	902250	873536
Syndicate Bank	166783	284338.00	5956	114988	196835
SBI	11553123	289616.00	540560	11096439	8937333
UCO	62	1.43	9	62	43
United Bank of India	12657000	804578.70	1802000	10380000	7801000
Vijaya Bank	33720	674.00	97	16289	26052
IDBI	30037	843.08	3104	22218	21724
<b>Total of PSUs</b>	<b>33658182</b>	<b>2237148</b>	<b>3833377</b>	<b>28006689</b>	<b>24823018</b>
ICICI	39892	402.74	19563	38982	29552
HDFC	75706	584.81	23202	75695	19471
AXIS Bank	25600	930.56	6325	22034	8565
Federal Bank	5560	75	461	4007	1013
Yes Bank	62	1.43	9	62	43
Ratnakar Bank Ltd.	0	0	0	0	0
Kotak Bank Ltd.	4423	36.71	2876	4407	1231
Bandhan Bank	0	0	0	0	0
Indusind Bank	17936	168.05	3222	17511	10499
<b>Total of PVTs</b>	<b>169179</b>	<b>2199.3</b>	<b>55658</b>	<b>162698</b>	<b>70374</b>
BGVB	3798671	96826.70	819046	2085890	2445769
PBGB	667120	14152.73	155648	52572	561515
UBKGB	364422	13151.31	35228	358111	274469
<b>Total of RRBs</b>	<b>4830213</b>	<b>124130.7</b>	<b>1009922</b>	<b>2496573</b>	<b>3281753</b>
WB St. Co-optv. Bank	17757	725.61	8617	2322	63996.64
<b>Grand Total</b>	<b>38675331</b>	<b>2364203</b>	<b>4907574</b>	<b>30668282</b>	<b>28239142</b>

**Performance of PMSBY, PMJJBY and APY as on 30.09.2018 of West Bengal**

<b>Bank Name</b>	<b>PMSBY(No.)</b>	<b>PMJJBY(No.)</b>	<b>APY(No.)</b>
Allahabad Bank	516783	83159	62579
Andhra Bank	1363	117	4096
Bank of Baroda	633783	72832	46209
Bank of India	415050	54515	40253
Bank of Maharashtra	197	189	754
Canara Bank	14905	1992	43415
Central Bank of India	769984	649233	69206
Corporation Bank	151	132	3801
Dena Bank	112050	1470	1255
Indian Bank	1279	1220	17
IOB	14327	12079	6291
OBC	1886	1359	6122
PNB	828807	173989	19411
Syndicate Bank	13562	14798	8952
SBI	574888	115773	62683
UCO	1279	1220	17
United Bank of India	371549	114160	14658
Vijaya Bank	1709	1289	1809
IDBI	12231	1401	3216
<b>Total of PSUs</b>	<b>4285783</b>	<b>1300927</b>	<b>394744</b>
ICICI	328247	110823	2846
HDFC	570585	136560	13666
AXIS Bank	328973	119345	27543
Federal Bank	13839	11421	138
Yes Bank	1279	1220	17
Ratnakar Bank Ltd.	1116	164	320
Kotak Bank Ltd.	15404	13407	213
Bandhan Bank	1258	1957	2871
Indusind Bank	18034	1230	25
<b>Total of PVTs</b>	<b>1278735</b>	<b>396127</b>	<b>47639</b>
BGVB	326349	3936	8524
PBGB	591189	2357	9595
UBKGB	17139	994	21733
<b>Total of RRBs</b>	<b>934677</b>	<b>7287</b>	<b>39852</b>
WB St. Co-optv. Bank	234363	5987	10680
<b>Grand Total</b>	<b>6499195</b>	<b>1704341</b>	<b>482235</b>

Claim Position under Insurance Schemes as on 30.09.2018 for the State of West Bengal								
Bank Name	PMSBY				PMJJBY			
	Claims Made	Claims Settled	Pending	Rejected	Claims Made	Claims Settled	Pending	Rejected
Allahabad Bank	45	13	25	7	135	50	83	2
Andhra bank	0	0	0	0	0	0	0	0
Bank of Baroda	112	86	20	6	124	118	3	3
Bank of India	34	28	6	0	20	18	2	0
Bank of Maharastra	1	1	0	0	0	0	0	0
Canara Bank	44	1	43	0	74	1	73	0
Central Bank of India	58	49	8	1	241	219	20	2
Corporation Bank	0	0	0	0	0	0	0	0
Dena Bank	5	5	0	0	0	0	0	0
Indian Bank	0	0	0	0	0	0	0	0
IOB	14	8	3	3	10	8	2	0
OBC	4	4	0	0	0	0	0	0
PNB	46	22	12	12	66	52	8	6
Syndicate Bank	8	6	2	0	28	28	0	0
SBI	0	0	0	0	901	873	0	28
UCO	0	0	0	0	0	0	0	0
United Bank of India	287	186	89	12	2013	1830	103	80
Vijaya Bank	0	0	0	0	0	0	0	0
IDBI	0	0	0	0	0	0	0	0
<b>Total of PSUs</b>	<b>658</b>	<b>409</b>	<b>208</b>	<b>41</b>	<b>3612</b>	<b>3197</b>	<b>294</b>	<b>121</b>
ICICI	0	0	0	0	0	0	0	0
HDFC	7	3	3	1	27	5	20	2
AXIS Bank	0	0	0	0	13	11	1	1
Federal Bank	0	0	0	0	0	0	0	0
Yes Bank	0	0	0	0	0	0	0	0
Ratnakar Bank Ltd.	0	0	0	0	0	0	0	0
Kotak Bank Ltd.	1	0	1	0	2	2	0	0
Indusind Bank	0	0	0	0	0	0	0	0
Bandhan Bank	0	0	0	0	0	0	0	0
<b>Total of PVTs</b>	<b>8</b>	<b>3</b>	<b>4</b>	<b>1</b>	<b>42</b>	<b>18</b>	<b>21</b>	<b>3</b>
BGVB	84	62	13	9	199	197	1	1
PBGB	42	21	20	1	137	124	8	5
UBKGB	11	5	4	2	55	44	10	1
<b>Total of RRBs</b>	<b>137</b>	<b>88</b>	<b>37</b>	<b>12</b>	<b>391</b>	<b>365</b>	<b>19</b>	<b>7</b>
WB St. Co-optv. Bank	0	0	0	0	0	0	0	0
<b>Grand Total</b>	<b>803</b>	<b>500</b>	<b>249</b>	<b>54</b>	<b>4045</b>	<b>3580</b>	<b>334</b>	<b>131</b>



**United Bank of India : LEAD BANK DIVISION**

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

**(Ref: Minutes of the SLBC Sub Committee on SHG special meeting on 11-10-2018)**

In terms of the decision taken during the 142<sup>nd</sup> SLBC meeting on 10-09-2018, a special meeting as requested by SHG & SE Department, was convened by SLBC Sub-Committee on SHG. In addition to the permanent members of the Sub-Committee 5 other member banks with sizeable exposure in SHG finance participated in the meeting as special invitee. The meeting chaired by Sri Anup Kr Agarwal, Principal Secretary was well attended by executives and senior officials from RBI,NABARD ,SHG & SE Deptt, WBSRLM, WBSCL,NIC also.

After the welcome address delivered by Asstt General Manager, SLBC ,the proceedings of the meeting started with address to the participants by Sri Agarwal. He elaborated in details the SHG movement in the State and the role played by WBSSP through SHG & SE Department and WBSCL . It was informed thatWBSSP is the single platform for Subsidy administration for SHG and Self -employment to unemployed on individual basis with convergence of the development activities relating to institutional finance undertaken by State Govt Departments (NRLM, Cooperation, Urban Development and Municipality) and implemented through Banks.

The salient points of discussion /deliberation is as appended below.

- The basic objective is to provide credit linkage to all the SHGs (irrespective of the categories) at an interest of 2% , net of Interest Subvention and Interest Subsidy/Incentive available with the State Govt bearing additional burden to promote SHG movement.
- The SHG & SE Department is in the process of creation of Master Data for all subsidy administered by the State Govt with the ambitious target to bring each families under SHG finance. It was reported that almost 90% of the population is availing of the benefit of some form of Subsidy and a centralized data base of these population with inputs from the exiting portals of sundry stake-holders and implementing agencies will provide opportunity to bring the uncovered families under the SHG movement.
- NIC is entrusted with development of a portal exclusively for SHGs under NRLM and NULM. This is in line with the existing NRLM & NULM portals and will be utilized for administration of the Interest Subsidy component provided by GoWB. This will eliminate the delay in lodgment of subsidy claim and receipt thereof by the Banks besides ruling out any mistake due to manual intervention. The Department has devised a modified Subsidy Claim Format which is to be ratified for implementation by the Department accordingly. 31<sup>st</sup> October,2018 has been set as the date of confirmation by the banks..



(A separate discussion was held towards the later part of the meeting regarding the claim format where NIC officials elaborated on the salient points of the claim format and clarified the points raised by some of the member banks)

- Regarding NPA in SHGs, it was informed that NPA details are already available in the portal and both SRLM and SUDA are tracking the development at their end and following up with the beneficiaries through field level functionaries.
- General Manager of NABARD informed about the advantage of E-Shakti portal developed by NABARD which is presently implemented in Paschim Midnapore and opined that its purview be expanded to cater to the credit needs of the SHGs in time. The portals are to be synchronized accordingly for the desired result.
- Individual schemes like SVSKP is a credit linked subsidy scheme and aims to provide employment scope to the youths. It is reported that 40000-45000 beneficiaries are covered in a year with subsidy of Rs.375 crore provided to the beneficiaries by GoWB.
- In a number of cases prospective candidates take recourse to micro-finance in view of time taken by banks for disposal of loan proposals. The present system is a paper based process with manual as well as physical interactions at various levels. The Deptt is aiming at digitization of the scheme by Dec,18-Jan,19 and NIC is reportedly developing the portal. Thereafter Application, Subsidy Claim, Sanction details are to be reported online which will speed up the entire process. The feasibility of extending credit guarantee cover in the line of CGTSME guarantee scheme is to be explored. This may take care of recovery issues raised by the banks. However, it is opined that Banks will continue to do the due diligence and monitoring part in post disbursement phases as per their extant guidelines.

( Action Point : SHG & SE Deptt, NIC , Member banks )

- It is suggested that model schemes prepared at Block level may be ratified by NABARD to rule out the possibility of rejection of proposals sponsored by Deptt as unviable by the banks. GM of NABARD was requested to look into the matter. SLBC was also requested to prepare a check-list for screening the applicants on techno-economic viability/feasibility parameters. SHG & SE Deptt is also proposing to provide EDP training in line with RSETI/PMEGP for proper motivation of and capacity building of the beneficiaries.

( Action Point : SLBC , NABARD and SHG & SE Deptt )

- Regarding recovery, it was suggested that banks should extensively utilize the services of Motivators engaged by the Department on incentive basis for improvement in implementation of SVSKP scheme and recovery of dues through follow up measures with each beneficiaries.

(Action point : Member banks)



- As to the case of mobile seeding, some of the banks expressed concern regarding non-release of subsidy of the entire lot of SHGs lodged for a particular period due to non-availability of mobile numbers for some SHGs. It was requested that pending seeding of mobile numbers in those SHGs, interest subsidy for the SHGs with mobile numbers be released at the earliest. At the same time, banks are to furnish the list of SHGs without mobile numbers to the office of respective District Magistrates immediately for collection and onward seeding by them.

(Action point : Member banks and SHG & SE Deptt)

Smt Nilanjana Dasgupta ,ACEO of WBSRLM in her deliberation requested all the Banks to ensure disposal of all pending proposals by December,2018 so as to avoid complications regarding fresh sanctions that may arise due to code of conduct for 2019 election. She also informed about zero disbursement in a large number of SHGs and also to correct the SHG codes which has been shared with the respective banks. It is also informed that Department will also arrange for renewal of the eligible SHGs around 3.90 lakh SHGs in time so as to enable the banks to undertake the grading exercise and provide repeat dose of finance to the eligible SHGs.

(Action point : Member banks & SRLM)

Smt Dasgupta also discussed the issues regarding return of proposals by some of the banks. It was reported by SLBC Desk that the intimation was received by them on the previous day of the meeting and will be taken up with the nodal offices of the respective banks on case to case basis for sorting out the same. Regarding the proposals returned by Dena Bank, it was informed that they are unable to consider the same in view of credit restriction under PCA by RBI and as such the proposals are to be reallocated to other nearby bank branches in the proximity of their branches.

It was agreed that the banks are to dispose of the proposals in time and rejection of the proposals which are already vetted by authorities should be related to specific reasons only which is to be communicated in a transparent manner to the department.

(Action point : Member banks )

In the concluding part of the meeting , Sri Rajiv Sarkar from NIC and Sri Swapan Kr Ghosh from WBSCL explained the process of subsidy claim for SHGs and the proposed modification in the revised claim format which is to be ratified by the Banks on or before 31-10-2018 for adoption by the Deptt.

( Action point : Member Banks & SLBC )

The meeting ended with vote of thanks from the Chair.

  
Mukti Ranjan Roy  
General Manager & Convener,SLBC (West Bengal)

Dated,the 22<sup>nd</sup> October,2018





**UNITED BANK OF INDIA : LEAD BANK DEPARTMENT**  
Convener : State Level Bankers' Committee for West Bengal

Ref : LBD/SLBC-WB/Exports/ 452 /2018

Dated, the 27<sup>th</sup> November, 2018

Re : Minutes on Workshop dated 16-11-2018 by SLBC on Export Credit

In terms of the suggestion made by Hon'ble Finance Minister, GOWB in the 142<sup>nd</sup> SLBC meeting, a Workshop was conducted by SLBC in the Staff Training College of United Bank of India at Alipore on 16-11-2018. Invitation was extended to all the Scheduled Commercial Banks as well as Department of MSME & Textiles, GoWB, Exim Bank, Export Credit Guarantee Corporation, Engineering Export Promotion Council, Federation of Indian Exporters. Number of exporters/entrepreneurs also participated in the Workshop courtesy FIEO & EEPC.

During the inaugural speech, Sri Sanjay Kumar, Executive Director of India stressed the need for a platform with regular interaction with exporters as export can contribute significantly to the reduction of the burgeoning trade deficit .He suggested Leather ,Agro-Processing , Jewellery ,etc to be the thrust area for development of export. He also spoke at length about the recent program on Strengthening of MSME Ecosystem and opined that the entrepreneurs should avail of the new platforms like GST registration, GeM, TReDS , etc to reap the maximum benefit. It was also suggested that ECGC may consider guarantee coverage for small & mid-sized entrepreneurs in jewellery sector in view of high growth potential for extension of bank credit to the sector. He also requested FIEO to create a proper awareness among its members in this regard.

In his keynote address, Sri Alapan Bandyopadhyay, Addln Chief Secretary, MSME & T,GoWB outlined the initiatives taken by State Government in MSME which has been registering highest growth at national levels for the last couple of years and opined that MSME sector will be the driver of doubling the export turnover by 2020 in the State. The MSME sector is a high labor intensive sector which augers well for the local economy. He spoke at length about the initiatives taken by the Department through the MSME Synergies/Clinics in different parts of the State. He cited the success of the Foundries ,Hosiery sector in recent time and expect that the same would be replicated in other areas. Sri Bandyopadhyay desired that SLBC in collaboration with MSME & T Deptt ,FIEO,EEPC should organize a brainstorming session with industry representatives in a bigger platform to accelerate the pace of export credit.

( Action point : SLBC and MSME & T Deptt,GoWB )

Mr Imtiaz Ahmed , Dy General Manager of RBI spoke on the need for improving the service and hospitality sector . He opined that if properly developed and marketed this sector can be a major source of foreign revenue which will contribute to decrease in the current trade deficit. He cited the example of Thailand which has a tourist inflow of 9 lacs per annum. He stressed on the aspect of Sale of Convenience in line with Ease of Doing Business .He also suggested that the training module of RSETIs be remodelled with focus on service oriented courses.

( Action Point : RSETIs and sponsoring Banks)



Smt Anima Pandey, Regional Director of EEPC informed the house regarding the role played by EEPC in promoting exports, particularly of engineering products. The role is extended to holding of Engineering Exports, participation in Exhibitions abroad, conduction of Buyers-Sellers Meet, Survey of Market, etc. It was also mentioned that a MOU has been signed with GoWB by EEPC for promotion of Exports.

Later on representatives from EXIM Bank, ECGC & SBI delivered power point presentation on various aspects of exports with roles played by respective institutions.

Sri Subhasis Dhal, Regional Head of EXIM Bank informed the house regarding the current export scenario and the potential in West Bengal which contribute around 9 % of country's total export. He also mentioned about the increasing trend of business in the South East Corridor besides touching on the EXIM Mitra portal, arrangement for Term Finance as well as Tie-Up with 15 number of banks.


Sri B K Tripathi from ECGC informed the house regarding the various aspect of risk mitigation in exports and the role played by ECGC in providing guarantee cover for eligible business to the banks and credit risk to the exporters. It was also mentioned that ECGC assists in assessment of the international buyers and preparation of market surveys.

Mr Asif Iqbal Tarafdar and Smt Nabanita Nandi from MSME & T Deptt, Export Facilitation Centre briefed the House regarding the promotional activities undertaken by the Deptt which acts as counselor to new entrepreneurs and also helps in settlement of issues, if any, with the lending institutions. The MSME Clusters in the State were referred as potential export centres.

Sri Shankar Mukherjee from SBI briefed the house about the forex business and different types of bank credit extended by Banks to the exporters. Sri Amit Kr Sah from Bank of Baroda also supplemented during the discussion with active participation from Sri Subrata Kr Das from Canara Bank, Sri Goutam K Pradhan from Axis Bank. Concerns were raised regarding LCs raised by Bangladesh based banks and risks associated in business transactions in this regard.

While summing up, Sri Mukti Ranjan Ray, General Manager and Convener, SLBC, reiterated the need for a focused attention on developing the export credit through a cluster based approach with concentration of MSME units and expected that all concerned should work in a co-ordinated manner to achieve the desired result.

The Workshop ended with vote of thanks by Sri Ramendu Kumar Bhattacharjee, Dy General Manager, United Bank of India.

  
Mukti Ranjan Ray  
General Manager (Prisec)  
& Convener, SLBC





**UNITED BANK OF INDIA : LEAD BANK DIVISION**  
**Convener : State Level Bankers' Committee for West Bengal**

Ref : LB/SLBC-WB/Agri/ *AS* 7/2018

Dated , the 30<sup>th</sup> November, 2018

**Re : Minutes of the SLBC Sub-Committee meeting on Agriculture held on 20.11.2018**

The quarterly meeting on SLBC Sub-Committee on Agriculture was held on 20.11.2018 at United Tower, UBI, HO. At the outset, Sri Mukti Ranjan Ray, General Manager (Prisec) and Convener, SLBC welcomed the members. The agenda was to review KCC loans, Renewal of PMFBY and Claim settlement, Credit linkage to FPO and JLG adoption. The points of discussion and the action points that have emerged are given hereunder :

Sri Ray started with the Action Point on Sub-Committee meeting on Agriculture held on 03.09.2018 and showed his concern regarding non submission of the Action Taken Report from Banks and related departments. He pointed out at the fact that there is a sudden drop in number of KCC loanees (from 18.60 lakh to 13.96 lakh) with corresponding decrease in amount of Rs. 6.30 crore relating to WBSCB Ltd . In reply Mr. Kalyan Kumar Kar, AGM of WBSCB Ltd replied that Bank is taking initiative to revive the dormant KCC. WBSCB Ltd is requested to submit ATR before conduct of next SLBC meeting so that it can be placed before the meeting.

(Action Point : West Bengal State Co-operative Bank

Sri Ray showed his serious concern on PMFBY data as for the non-loanee farmers covered under the scheme has drastically came down to 2457 from 87925 in 2018. However, as per Department records, number of loanee farmers have increased as on 1<sup>st</sup> November 2018. Banks are to look into the matter so that more and more dormant KCC may be renewed and covered under PMFBY.

(Action Point : All member Banks)

Mr. Imtiyaz Ahmad, DGM, FIDD, RBI pointed out that as per portal data, there are 12.41 lakh non-loanee farmers out of which 9.0 lakh are registered under PMFBY. Efforts should be taken up and they should be covered under KCC. He also showed his concern that only 40% of loanee farmers are covered under PMFBY whereas 70% of non-loanee farmers are insured through PMFBY. SLBC Convener clarified that NPAs are not covered and some good account holders are also not interested to be covered under PMFBY.

Mr. Sanjib Bhuyan, AGM, LBD stated on renewal of PMFBY and claim settlement that due to some technical issues claim settlements were delayed. As per Agriculture Department, Government of India report cases have already been settled and fund is already available with the Insurance companies. It was informed by the companies that correct information regarding accounts are required and SLBC has already provided the banks with the list of beneficiaries for scrutiny and furnishing the companies with correct data for remittance of the settled amount. SBI has raised the issue of non-settlement by UICL despite availability of portal details. Issues of unsatisfactory settlement status in case of NIACL was also taken up .

(Action Point : SLBC to refer the matter to UICL & NIACL)



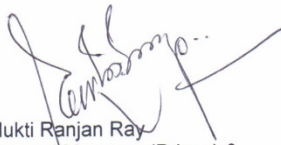
There was discussion of Credit linkage to FPO. There are 75 registered FPOs as per information available with SLBC. There are probabilities to finance the FPOs who are doing both forward and backward linkages. SLBC will forward the list of the summary note to all member banks. SBI and BOB are reported to be associated with credit linkage of FPOs. Other banks' credit portfolio may also be extended through this field by way of term finance and working capital finance to the FPOs. SLBC will take an Agenda Note on it. SLBC has received letters that some FPOs are facing inconvenience to open Account. He requested all the member banks present to look into the matter and opined that Bank linkage for FPOs should also be one agenda item for the DCC meeting.

He requested the banks for sanctioning of big ticket size advances specially targeting investment credit in agriculture which will also improve CD Ration as a whole. Emphasize should be given on farm mechanization, Dairy farming, food processing, horticulture, poultry, fishery. He also advocated for accelerating the finance for negotiable warehouse receipt against agri products.

(Action Point : SLBC, ALL Member Banks)

During the discussion, reference was also made to the prevailing market condition for the potato and the loans given to cold storages. It was gathered from Sri A K Das of Agriculture Marketing Deptt, GoWB that more than 27 % of the stock is yet to be offloaded and the cold storages are staring at diminishing return again due to dwindling price. The matter will be taken up separately by the Sub Committee on Fixation on Ceiling Price for Potato.

The meeting ended with vote of thanks to the participants by AGM Lead Bank.

  
Mukti Ranjan Ray  
General Manager (Prisec) &  
Convener, SLBC, West Bengal





**UNITED BANK OF INDIA : LEAD BANK DEPARTMENT**  
**Convener : State Level Bankers' Committee for West Bengal**

Ref : LBD/SLBC-WB/MSME/ 453 /2018

Dated, the 28<sup>th</sup> November, 2018

**Re : Minutes of the SLBC Sub-Committee meeting on MSME on 20-11-2018**

The meeting commenced with the welcome address by Sri Mukti Ranjan Ray, General Manager (Prisec) and Convener of SLBC, West Bengal. He started the proceedings with an outline of the ongoing program "Strengthening of Ecosystem for MSME". It was informed to the House that Nadia, Murshidabad & Bankura have been selected as Aspiration Districts with identification of Handloom for Nadia & Murshidabad and Handicrafts for Bankura as the core activity under cluster approach.

- He sought the co-operation of all the member banks and the DCOs functioning in the said districts for playing a proactive role and achieve the objective of the program
- The thrust area being MSME, it is gathered that the uncovered weavers should be primarily targeted for coverage under MUDRA loans
- Restructuring of MSME loans under stress is also one of the agenda
- RSETIs are also expected to play a major role with settlement of the trainees.
- Candidates registered with Kaushal Bikash Kendras are to be taken up by banks for credit linkage
- Similarly left out population should be covered under PMJDY, PMSBY & PMJJBY schemes.
- Also, proper awareness is to be created for GST Registration, Sanction of loan in 59 minutes, etc.

(Action Member banks in Nadia , Murshidabad & Bankura district)

Next discussion was on clusters and bank linkage. It has been found that the list of clusters with 281 number needs to be matched with the updated clusters list as available with SLBC and MSME & T Deptt. It has been mentioned that 448 clusters exist in the State out of which 134 are in Handloom sector. Sri Vijay Bharti, Director, MSME & T Deptt emphasized on the need based finance to the MSME sector on cluster approach. He cited the example of Silver work clusters in Ranaghat and Zari Works in 24 Paraganas (South) .It was decided that 10 core activity related clusters with one (1) activity per district would be adopted for focused growth in the sector. He also highlighted the formation of Industrial Co-Op Societies targeting the cluster members and opined that their roles should be in line with SPV (Special Purpose Vehicle) for taking care of the financial needs of the members.

(Action point : SLBC and MSME & T Deptt)

Sri Bharti also pointed out that GoWB has drawn a plan for the huge number of E-Rickhsaws where subsidy is also available. He urged upon the banks to take up the matter and introduce a convenient product for this eco-friendly mode of transport. Sri Bharti then requested the participants to put forward suggestions for improvement in MSME sector.

(Action : Member Banks )

Sri P Dutta, Dy Director, Institutional Finance, suggested EDP training for all the entrepreneurs. Sri Bharti endorsed the view and informed that necessary support will be available from the Deptt.

BGVP also informed that all candidates under SVSKP scheme should be covered under EDP training and RSETIs would be involved.

AGM of NABARD suggested that RSETIs should identify some prospective trained entrepreneurs and arrange for Stand Up India / MUDRA portal data registration for picking up by concerned preferred banks.

PNB had stressed that RSETIs must ensure full settlement (preferably through credit linkage). Sri Bharti suggested that DLRC must evaluate the performance of RSETIs in this regard.

Corporation Bank was asked by Sri Bharti to attend to Silver Filigree workers through its 3 branches in 24 Paraganas (South) district.

Central Bank of India suggested that Awareness program in the clusters regarding Forward & Backward Linkage facility for particular activities which will help the Banks to assess the credit needs in a better way.

Mr Intiaj Ahmed, Dy General Manager, RBI, informed that by 15-01-2019 an information sharing cum credit linkage camp is to be arranged by all banks in the clusters with concentration of MSME units. Also. A few bank branches are to be identified as specialized branches for accelerating the pace of credit off take. MSME information counter should be available in cluster concentrated area branches. Sri Bharti also assured support from the Deptt in such program to be taken up by banks.

(Action : Member banks )

As decided, Central Bank of India will drive the awareness drives in North Bengal & Darjeeling districts targeting some fixed product with proper interactive participation of the entrepreneurs. Honey keeping business should be the theme for the drive as experienced in the Malda district success story. One (1) interactive camp per quarter has been suggested.

(Action : For LDM of North Bengal & Darjeeling District )

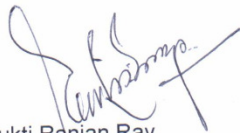
Allahabad Bank has suggested that some Unique Identification Number in line with big corporate entities be allotted for probable mapping in Udyog Aadhar portal.

State Bank of India informed about specialized branches where experienced officials are posted and imparting training to the branches on selective basis considering the potential . The bank requested for the list & address of the clusters from MSME & T Deptt. Sri Bharti advised to collect information of clusters and availability of bank branches in the proximity by the Deptt. It was also mentioned that SPVs are already maintaining a/c on mandatory basis.

It was also suggested during the meeting that the pending proposals sponsored under PMEGP, SVSKP scheme are to be disposed at the earliest as it will boost up the credit deployment in the sector.

(Action : Member banks )

The meeting ended with vote of thanks by the Convener of SLBC with the opinion that the stake-holders are moving in the right direction and things will definitely improve in the coming days.



Mukti Ranjan Ray  
General Manager (Prisec ) &  
Convener, SLBC





**United Bank of India : LEAD BANK DIVISION**

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

Ref : SLBC-WB/Steering Comm/ /2018

Dated ,the 4th December,2018

Minutes of the Special Meeting of the Bank Heads convened by SLBC,West Bengal

Pursuant to discussions between RBI, Kolkata and SLBC, West Bengal, a special meeting of the controlling heads of 30 major banks operating in the State of West Bengal was convened by SLBC. The meeting was held at RBI, Kolkata on 28-11-2018. Shri S C Murmu, Regional Director, RBI, Kolkata chaired the meeting. The gist of the discussion and some of the Action Points emerging there from the discussion are given hereunder.

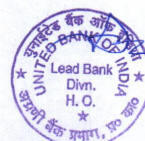
- At the outset, the Convener of SLBC welcomed all the participating Bank Executives and outlined the agenda items for the meeting which sought to put in place a mechanism for smooth functioning of SLBC as foreseen in Reserve Bank's Revamped Lead Bank Scheme.
- In his keynote address, Regional Director, RBI gave an overview of the role of RBI in the current context and apprised the banks regarding the current banking trends in brief. Shri Murmu stressed on the following points.
- SLBC has recently identified 72 Unbanked Rural Centres across the state for opening of Banking Outlets. He advised the banks to ensure opening of these outlets within the target date. If required, the Local Heads of banks should take up the matter with their respective corporate/controlling offices for speedy implementation of the process.

(Action : Allottee Banks )

The Convener of SLBC added that SLBC is open to further opening of outlets if & when such suggestions are received from Govt. and RBI.

- Highlighting the significance of Data Management in revamping the Lead Bank structure, Regional Director, RBI emphasized the need for strengthening of Data Management System. This altered approach to Data Management requires restructuring IT Wings of banks. While RBI is taking up with SLBC Convener Bank for the issue of posting Officers with requisite IT skills to the SLBC Secretariat, Regional Director requested all participating banks to develop similarly competent IT wings in their SLBC-related work-areas as member banks will henceforth be equally responsible for their data provision/accuracy.

(Action : SLBC Convener Bank & All Member Banks )



- Lastly, Regional Director told the meeting that we need to leverage the technological interventions and efficiencies of Small Finance Banks as well as Payment Banks for reaching out to the farthest corner of the State. He, therefore, requested SLBC to involve these agencies gainfully so that our financial inclusion efforts become more inclusive and innovative.

( Action : SLBC, West Bengal)

- During his submission, Shri Suddhasattwa Ghosh, General Manager, FIDD, RBI echoed the Regional Director's concerns and also stressed that as banks are now CBS enabled, it is imperative that only system based MIS data is accepted and worked upon. He suggested that the banks should have a proper roadmap for opening of Banking Outlets in allotted URCs so that an achievable time-frame is set for the purpose.

(Action: All Member Banks & Allottee banks)

- Continuing the discussion, Mr Imtiyaz Ahmed, Dy Gen Manager, FIDD, RBI expressed serious concerns at the lack of consistency in various data reported by the banks and the frequent recourse to modification of such data. He cited the case of KCC-related data and renewal thereof. He, therefore, suggested that a Data Audit exercise must be undertaken by the banks to ascertain the veracity of their respective data with due certification by the bank(s) concerned. He also urged the banks to take note of and analyze the reasons for the huge spurt in volume of transactions in Payment Banks like PAYTM, PAYPAL, etc. and the effects that this can have on the banking industry

(Action: All Member Banks)

In this context, it was submitted that the SLBC Sub-Committee on MSME has already intimated in the minutes for the Meeting held on 20-11-2018 that a certificate regarding correctness of data is to be furnished by the banks while switching over to uploading of data on the proposed portal)

- Shri M R Ray, SLBC Convener, informed the House that the UAT for the portal developed by SLBC was arranged on 31-10-2018. Minor glitches regarding LBS compilation & Municipal Corporation area segment data were observed. Same are being removed and SLBC will make the portal live in December so as to commence with online reporting by member banks for reporting position as on 31-12-2018. He also stressed on timely submission of returns & statements and active participation of banks in various programmes.

(Action : Mapping of branches on Block/Sub-District basis must be ensured by the member banks as already communicated earlier)

- Shri R K Mishra, Chief General Manager, SBI suggested that the Sub-Committee decision for validation process to check correctness of data be percolated to appropriate authorities by all member banks.
- Shri B Sinha, Dy General Manager ,NABARD suggested that Sub-Sector wise data should be available along with District wise figures for Priority Sector credit. He also suggested splitting up of MSME Sector data into manufacturing & service segments.



(N.B.: The data segregation is as per prescribed LBS format. While district wise aggregation for all the parameters will be available in the proposed portal, sub-sector wise data segregation will be taken up in phased manner after stabilization of the system)

The meeting then deliberated on finalization of Agenda Items for the ensuing 143<sup>rd</sup> SLBC meeting scheduled on 11-12-2018. The listed items were as per prescribed norms and the member banks of the Steering Committee along with the others confirmed the same.

During the next part of discussion the following matters were discussed with suggestions thereof.

1)The banks must ensure submission of the quarterly progress report by 21<sup>st</sup> of the next month after the quarter end so as to enable SLBC to compile, analyze and prepare the Executive Summary of Agenda Notes for holding the SLBC review meeting within 45 days as per norm.

(Action : Member banks)

2)The functioning of the Lead District Managers is to be strengthened. They are to draw up the calendar of DCC/DLRC meetings beforehand and hold accordingly. The holding of the meetings towards the fag end of the quarter is to be avoided. Minutes of the meetings should invariably be sent to the RBI/SLBC & participating Bank Heads .Action taken report should also be placed.

(Action : Lead District Managers & UBI,UCO Bank,Allahabad Bank,SBI & CBI)

3)District Coordinating Officers should extend proper support to Lead district managers with timely submission of data and must ensure participation in DCC/DLRC meetings. Member banks under BLBC must take part in Block Level meetings as well.

(Action : Member banks )

4)RESTIs should strive for maximum settlement of the trainees with thrust on bank linkage and financial literacy. Sponsoring banks to monitor the performance of the respective RSETIs and initiate corrective steps in case of deficiencies.

(Action : UBI,UCO Bank, Allahabad Bank, SBI, CBI, PNB, BOI, Syndicate Bank )

5)NPA Recovery : Recovery measures initiated under SARFAESI Act,2002 ,Certificate Cases under PDR Act needs to be taken up as agenda item for SLBC meeting.

(Action : Member banks to send the details of cases pending with Offices of the District Magistrates on district basis for possession of secured assets for onward enforcement)

Lastly, General Manager & Convener of SLBC briefed the House regarding the salient features of the ongoing 100 day program on Strengthening the Ecosystem for SME and solicited the co-operation of the member banks in making the program a success in the 3 Aspiration Districts of Nadia, Murshidabad and Bankura.

The meeting ended with vote of thanks to the executives of RBI & member banks.



Asstt General Manager  
Lead Bank Divn,SLBC,West Bengal



<b>Status of SLBC report submitted by Banks for Sept 2018</b>			
<b>S No.</b>	<b>Bank Name</b>	<b>Status</b>	<b>Received on</b>
1	Allahabad Bank	Submitted	20.11.2018
2	Andhra Bank	Submitted	29.10.2018
3	Bank of Baroda	Submitted	03.11.2018
4	Bank of India	Submitted	02.11.2018
5	Bank of Maharashtra	Submitted	17.11.2018
6	Canara Bank	Submitted	15.11.2018
7	Central Bank of India	Submitted	01.11.2018
8	Corporation Bank	Submitted	23.10.2018
9	Dena Bank	Submitted	29.10.2018
10	Indian Bank	Submitted	14.11.2018
11	Indian Overseas Bank	Submitted	08.11.2018
12	Oreintal Bank of Commerce	Submitted	24.11.2018
13	Punajb Nationa Bank	Submitted	09.11.2018
14	Punjab & Sind Bank	Submitted	26.11.2018
15	Syndicate Bank	Submitted	05.11.2018
16	State Bank of India	Submitted	12.11.2018
17	Union Bank of India	Submitted	26.11.2018
18	United Bank of India	Submitted	21.10.2018
19	UCO Bank	Submitted	12.11.2018
20	Vijaya Bank	Submitted	02.11.2018
21	IDBI Bank	Submitted	07.11.2018
22	HDFC Bank	Submitted	23.10.2018
23	AXIS Bank Ltd.(UTI)	Submitted	15.10.2018
24	ICICI Bank	Submitted	31.10.2018
25	Kotak Mahindra Bank Ltd	Submitted	15.11.2018
26	Federal Bank	Submitted	26.10.2018
27	Indusind Bank	Submitted	23.10.2018
28	Yes Bank	Submitted	25.10.2018
29	SIDBI	Submitted	02.11.2018
30	Bandhan Bank	Submitted	07.11.2018
31	Ratnakar Bank Ltd.	Submitted	20.10.2018
32	South Indian Bank	Submitted	11.10.2018
33	BGVB (UBI)	Submitted	23.10.2018
34	PBGB (UCO)	Submitted	30.10.2018
35	UBKGB	Submitted	26.10.2018
36	W.B. St. Co-op.Bk	Submitted	31.10.2018
37	WBSCARD Bank Ltd.	Submitted	08.11.2018
38	UJJIVAN SF BANK	Submitted	12.11.2.018
39	UTKARSH SF BANK	Submitted	17.10.2018
40	Jana Small Finance	Submitted	02.11.2018
41	Tamilnadu Mercantile Bank	Submitted	13.11.2018
42	IDFC	Submitted	12.11.2018



CONVENOR BANK

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**United Bank of India**

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