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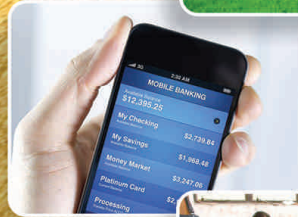
पश्चिम बंगाल हेतु राज्य स्तरीय
बैंकर्स समिति की बैठक

STATE LEVEL BANKERS' COMMITTEE MEETING
FOR WEST BENGAL

Quarterly
Review
December, 2018

Date : 11.03.2019
Time : 11.30 a.m.

VENUE :
KOLKATA



कार्यसूची टिप्पण AGENDA NOTES

CONVENOR BANK

ইউনাইটেড ব্যাঙ্ক 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

संदर्भ: एलबीडी/एसएलबीसी/पश्चिम बंगाल/661 से
725/2018
दिनांक: 01.03.2019.

प्रिय महोदय /महोदया,

विषय: पश्चिम बंगाल राज्य स्तरीय बैंकर्स
समिति की 144 वीं बैठक की कार्यसूची टिप्पण।

उपर्युक्त संदर्भ में हम आपको सूचित करते हैं
कि पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति
की 144 वीं बैठक दिनांक 11.03.2019 को
पूर्वाह्न 11:30 बजे होटल "दी ललित ग्रेट इस्टर्न"
कोलकाता में आयोजित की जाएगी।

अनुरोध है कि आप उक्त बैठक में अवश्य भाग
लें।

भवदीय,


महाप्रबंधक

प्राथमिकता प्राप्त क्षेत्र एवं अग्रणी बैंक प्रभाग

Convener: State level Bankers' Committee
for West Bengal.

Ref: LBD/SLBC/West Bengal/661 to
725/2018
Date: 01.03.2019.

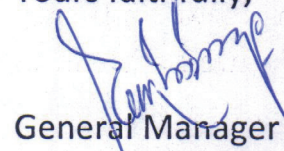
Dear Sir/ Madam,

Subject: Agenda Notes for 144th Meeting
of SLBC West Bengal.

With reference to the above, we are
forwarding herewith a set of Agenda Notes
for the 144th meeting of State level
Bankers' Committee for West Bengal
scheduled to be held at Hotel "The Lalit
Great Eastern", Kolkata on 11.03.2019 at
11:30 AM.

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

Yours faithfully,


General Manager

Prisec and Lead Bank Division



United Bank of India

LEAD BANK DIVISION Convener

143rd State Level Banker's Committee Meeting for West Bengal

Venue: Kolkata

Date: 11-03-2019

FLOW OF EVENTS

- Welcome address by Convener, SLBC, West Bengal
- Inaugural Address by Chairman, SLBC, West Bengal & MD & CEO, United Bank of India.
- Address by Regional Director/Chief General Manager, Reserve Bank of India,
- Address by Chief General Manager, NABARD
- Key Note Address by Hon'ble Finance Minister, GoWB
- Presentation of PPT by Convener, SLBC, West Bengal and Agenda wise discussion/ review .

Agenda items

1. Confirmation of minutes of the 143rd SLBC meeting dated 11-12-2018.
 2. Action taken Report for the resolutions adopted in the last SLBC meeting.
 3. CD Ratio & review of districts with CD Ratio below 40%.
 4. Review of status of opening of Banking Outlets in unbanked centres
 5. Progress on Data Management System as per Revamped Lead Bank Scheme.
 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 & Progress in NULM
 10. Progress in Education Loan & Housing Loan
 11. Deployment of credit in MSME
 12. Review of MUDRA, Stand Up India, PMEGP & SVSKP Loans
 13. Adoption of MSME Clusters
 14. Recovery position and Status of SARFAESI cases & Certificate cases etc.
 15. Financial Literacy Camps & Awareness Drive
 16. Review of functioning of RSETIs.
 17. Digitization and Social Security Scheme
 18. Calendar of SLBC, WB Meeting & issues related to DCC/DLRC
- Vote of Thanks and conclusion

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

Convener: State Level Banker's Committee for West Bengal

Agenda Notes for the 144th 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 Dec. 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 Sharecroppers	15.37 lac
Workers engaged in Household Industries	14.36 lac
Workers engaged in Allied Agro Activities	3.35 lac
Other workers	121.73 lac
Per Capita Deposit (as on 31.12.2018)	Rs. 80731
Per Capita Advance (as on 31.12.2018)	Rs. 52056
Average population served per branch (excluding Cooperative banks) (as on 31.12.2018)	10762

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 2016	March 2017	March 2018	June 2018	September 2018	Dec 2018
Rural	3550 (44.64%)	3552 (43.31%)	3631 (43.44%)	3648 (43.40%)	3659 (43.53%)	3513 (41.39%)
Semi-urban	1284 (16.14%)	1398 (17.05%)	1442 (17.25%)	1450 (17.25%)	1447 (17.21%)	1680 (19.79%)
Urban	1529 (19.23%)	1630 (19.88%)	1655 (19.80%)	1674 (19.91%)	1701 (20.23%)	1709 (20.13%)
Metro	1590 (19.99%)	1621 (19.76%)	1630 (19.51%)	1633 (19.44%)	1646 (19.59%)	1586 (18.69%)
TOTAL	7953	8201	8358	8405	8453	8488

Position of ATMs in the State of West Bengal:

Population group	March 2016	March 2017	March 2018	June 2018	Sept. 2018	Dec. 2018
Rural	2429	2539	2571	2579	2578	2524
Semi-urban	2104	2158	2191	2224	2231	1997
Urban	2998	3103	3241	3263	3271	3061
Metro	2929	3022	3246	3044	3091	3718
TOTAL	10460	10822	11249	11110	11171	11289

VITAL BANKING STATISTICS OF WEST BENGAL

(Amount Rs in crore)

Sl. No.	Parameter	Dec. 2017	March 2018	June 2018	Sept. 2018	Dec. 2018
1	No. of Branches	8322	8358	8405	8453	8488
2	Total Deposits	689054	710512	714841	754218	737074
3	Total Advances (with RIDF)	446568	464580	457320	483602	475280
4	CD Ratio	65	65	64	64	64
5	C+I: Deposit Ratio	78	77	82	82	75
6	Priority Sector Advances (PSA)	162126	168373	159550	175903	164038
7	% of PSA to ANBC	40	40	37	39	36
8	Agriculture Advances	45528	47439	44412	44009	44739
9	% of Agri Advances to ANBC	11	11	10	10	10
10	MSME	70422	87275	83217	100107	88004
11	Education Loans	2471	2396	2361	2331	2368
12	Housing Loans	36071	40804	36652	38210	39253
13	DRI Advances	148	153	168	162	156
14	% of DRI Advances to ANBC	0.04	0.04	0.04	0.04	0.04
15	Advances to SC/ST Communities	16283	17517	17023	16482	15576
16	Advances to Women Entrepreneurs	35386	39357	35351	38143	37338
17	% of Advances to Women to ANBC	9	9	7	8	8
18	Weaker Section Advances	45758	58918	47036	48378	48469
19	% of Weaker Advances to ANBC	11	14	11	11	11
20	Minority Community Advances	29867	31323	33741	34554	24157
21	% of Minority Comm. Advances to Prisec	18	19	21	20	17

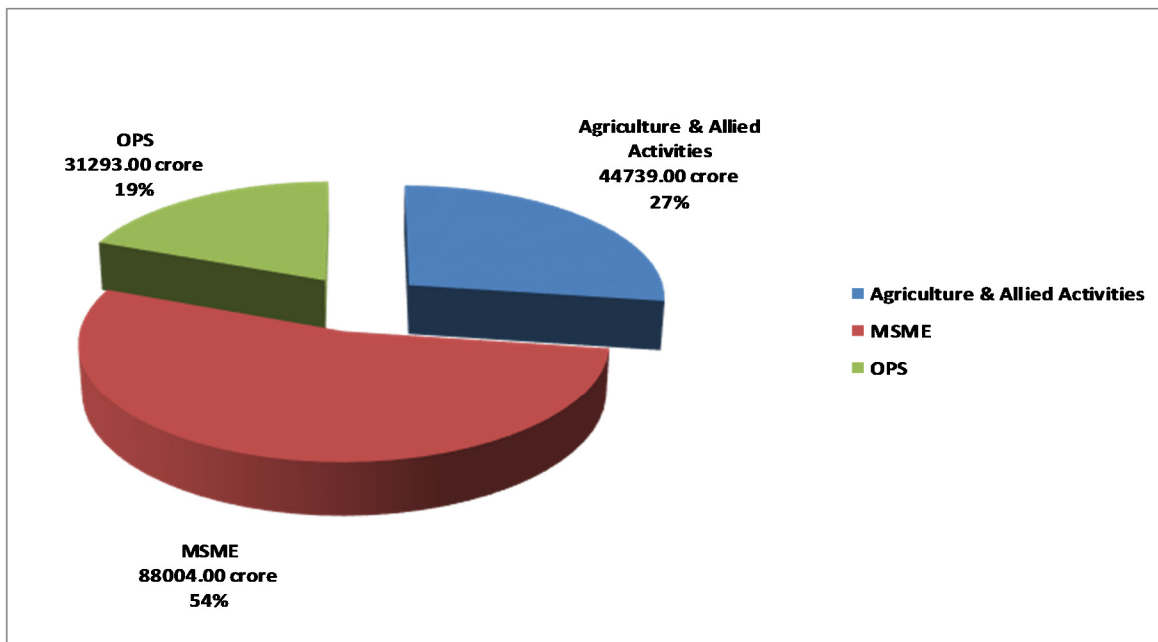
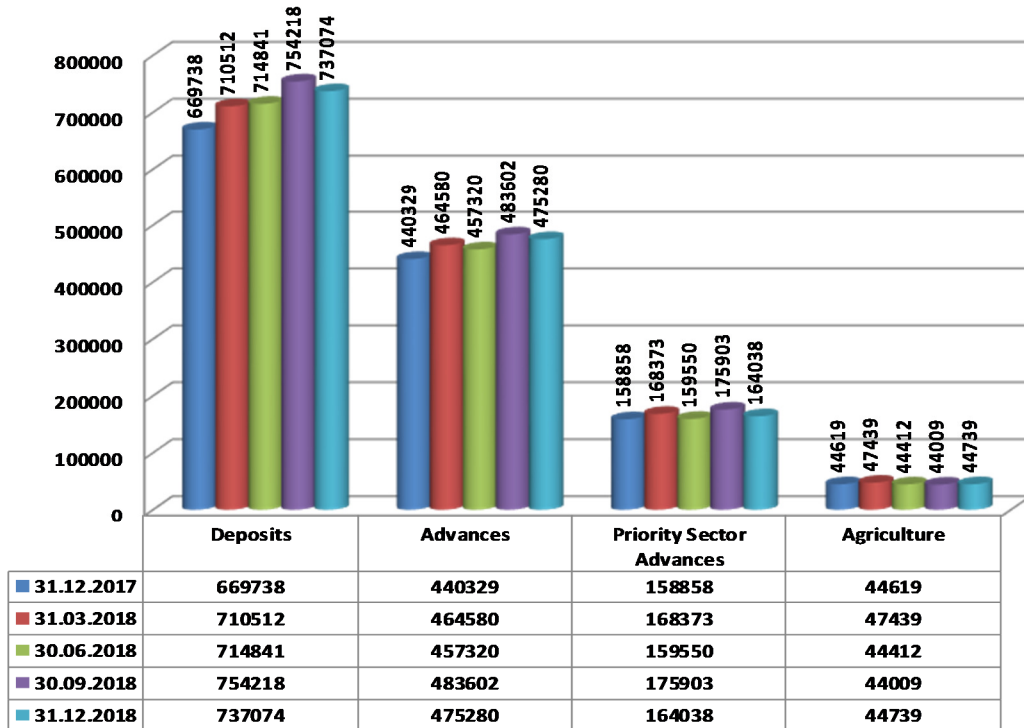
DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

(Amount Rs in crore)

Sl. No.	Parameter	ACP Plan 2017-18	ACP achieved (Dec,17)	% achieved	ACP Plan 2018-19	ACP achieved (Dec,18)	% achieved
1	Agriculture	59098	29991	51	64071	33566	52
2	MSE	38000	26576	70	50000	37898	75
3	OPS	11191	9698	87	15890	12931	81
4	NPS	11250	10092	90	16500	8752	53
Grand Total		119539	76357	64	146461	93147	64

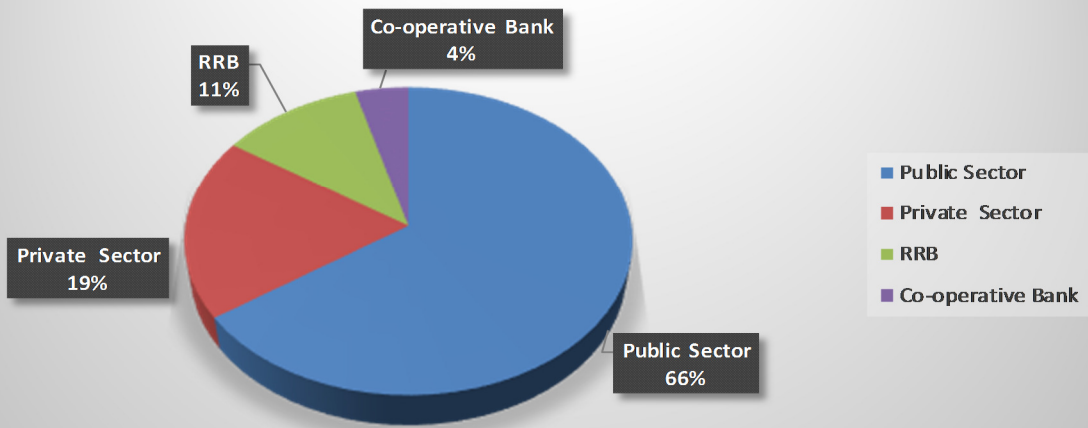
Banking Key Indicators

(Amt. in Rs. crore)



Growth of Deposit and Advances over the Years

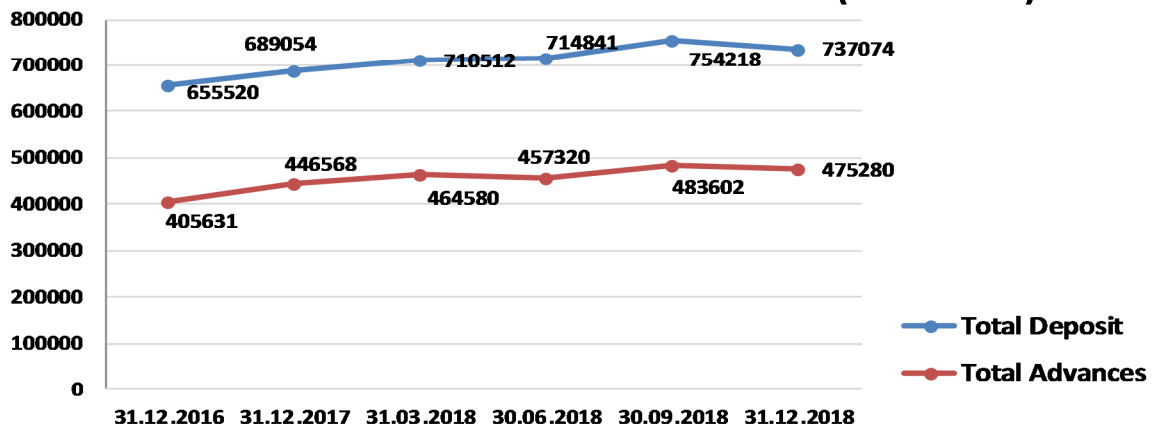
% Share in Branch Network



(Rs. in crore)

Year	31.12.2016	31.12.2017	31.03.2018	30.06.2018	30.09.2018	31.12.2018
Total Deposit	655520	689054	710512	714841	754218	737074
Total Advances	405631	446568	464580	457320	483602	475280

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



AGENDA- 1

CONFIRMATION OF PROCEEDINGS OF THE 143rd SLBC MEETING

The proceedings and action points of 143rd SLBC Meeting for West Bengal held in Kolkata on 11th December, 2018 was circulated under cover of Convener Bank's letter to the members on 24-12-2018. The same may please be confirmed by the House.



युनाइटेड बैंक ऑफ इंडिया : United Bank of India
अग्रणी बैंक प्रभाग : LEAD BANK DIVISION

E-mail: slbc.westbengal@unitedbank.co.in
Telephone: 033-2262-7365, 033-2231-1716

11, Hemanta Basu Sarani
Kolkata- 700 001

Ref :SLBC-WB/Minutes/ 551 /2018

Dated, the 24th December, 2018

Minutes of the 143rd SLBC Meeting held on 11-12-2018

The 143rd meeting of the SLBC, West Bengal pertaining to the review of the performance of the banks in the quarter ending September, 2018 was held on 11-12-2018. After welcoming the dignitaries on the dais, senior officials of the line departments, member banks and the LDMs, Sri Mukti Ranjan Ray, General Manager and Convener of SLBC informed the House that Hon'ble Finance Minister could not attend the meeting as he was indisposed and requested Sri H K Dwivedi, Addl Chief secretary, Finance to co-chair the meeting. The meeting began with the key note address by Sri Ashok Kr Pradhan, MD & CEO of United Bank of India. Some of the major points touched upon by Sri Pradhan are,

- Opening of Banking Outlets : Banks have completed survey of 284 Unbanked Rural Centres and based on the reports, SLBC has allocated 72 URCS to different banks for opening of Banking Outlets by 31-12-2018. He reiterated the endeavour of the SLBC and member banks to extend all possible financial services to the people of the State.
- CD Ratio: The State has witnessed a steady growth in advances and the CD Ratio as improved from 63.97% to 64.12% on quarterly basis. He exhorted the banks to focus more on core advances, particularly in Agriculture sector so as to rely less on RIDF.
- KCC & covering left out farmers : With issuance of KCC cards to 962418 farmers. 48% of the annual target of 20 lacs farmers has been attained by 30-09-2018. a concerted effort by banks with full involvement of Agriculture Deptt is expected in identification of the left out farmers and renewal of about 5 lacs dormant KCC accounts.
- Agriculture Advances : Deployment of credit in agriculture stood at Rs.23391 crore on 30-09-2018 which is 37% of the yearly target. To achieve the target the focus for the Banks should be on

Investment credit : Farm Mechanisation, Dairy Farming, Poultry, Fishery
Agri Infrastructure : Cold Storage, Rural Godowns, Market Yards
Ancillary Activities : Rice & Oil Mills, Agri Clinic & Custom Hiring Centres, etc

The adoption of JLG mode of finance targeting landless farmers and FPOs were cited as other viable medium for augmenting the agri advance.



1

- MSME Advances : Deployment of credit to the tune of Rs.20287 crore in the first half of the current fiscal as against Rs.17913 during the corresponding period in the last year. In order to replicate the stellar performance of last year and attain the ambitious target of Rs.50000 crore for the current year too , he requested the banks to be more proactive on this front.

He also requested the member banks to participate in the various Synergies/Conclaves organised by MSME & Textiles Deptt, GoWB for an inclusive growth in this segment. He also lauded the efforts of SLBC and MSME & Textiles Deptt for initiating the adoption of the identified MSME clusters for focused growth . He opined that conduction of Export oriented Workshop/Brainstorming Session on Exports,etc will pave the way for better result in this important area.

- Credit linkage to SHG : positive trend is observed with credit linkage of Rs.3474 crore to 160136 groups in the current fiscal under NRLM with increase in ticket size to Rs.2.17 lacs against Rs.1.56 lacs on YOY basis. He expected that banks will arrange for renewal of eligible groups with enhanced limit . Similar performance is also to shown by the banks related to disposal of proposals under NULM .
- Housing Loans : The banks have disbursed 34302 loans for Rs.3105 crore in the first half of the current fiscal. With the busy construction season ahead, the banks are poised to achieve the desired result in this sector also. He also mentioned the launching of the Nijashree -an affordable housing loan scheme by GoWB.
- NPA & Recovery position : It is observed that NPA has started to decrease and Gross NPA has stood at 13.42% on Sept,18 as against the high of 15.44% as on March,18. However, the banks should not be complacent and continue it's fight against the NPA. It is expected that the enforcement of securities under SARFAESI Act, 2002 is taken to its logical conclusion along with speedy disposal of the Certificate Cases.

Sri Pradhan concluded his address with appreciation of the Bankers' participation and involvement of the Lead District Managers with excellent result in the Extended Gram Swaraj Abhijan and hoped that all the stakeholders will again rise to the occasion for the ongoing 100 Day program on Strengthening of the Ecosystem for MSME for which Murshidabad, Nadia & Bankura districts have been selected as Aspiration Districts. He reiterated the call to the banking fraternity to grab the opportunities provided by the State Government under active support and guidance of RBI, NABARD & DFS to substantially contribute to the socio-economic growth of the State .

Thereafter, Sri T Hauzel, Chief General Manager, Reserve Bank of India ,in his address while observed the decrease in NPA also commented that due to PCA related effects the banks may find it difficult to achieve the targeted growth in some advance parameters. He thanked the Govt authorities for support in recovery measures particularly in SARFAESI actions and requested for unstinted support in the coming days. He also mentioned about the financial inclusion and outreach program through the last mile connectivity. He also appreciated the active role played by SLBC with regular conduct of meetings with representation at appropriate levels and concluded that if the potentials of the State are to be harnessed with need based finance, it will prosper immensely on economical sphere.



In his brief but candid observation , Sri H K Dwivedi, Addl Chief Secretary, Finance , commented that performance in some of the key areas ,such as MSME ,SHG loans,KCC loans ,etc does not provide much comfort given the position on 30-09-2018. With only one (1) quarter left in the year,the banks should gear up their effort and put up a decent result. He then advised that the important issues listed as agenda items be discussed for arriving at a consensus and preparing a roadmap for the future.

Sri Dwivedi observed that due to limitations under PCA ,banks may not be able to open brick & mortar branches currently though the process of opening branches in unbanked area is under deliberation for last couple of years. The Convener of SLBC informed that 72 URCs have recently been allocated for opening banking outlets and requested the Govt authorities to furnish a fresh list of unbanked centres so as to enable SLBC to arrange for the survey regarding opening of more such outlets conforming to the RBI norms.

All the allottee banks have been asked to furnish the position regarding opening of the 72 URCs and preparedness for the same. The position, as informed, is given hereunder.

Name of the Bank	Allotment	Outlets opened	Remarks , if any
Allahabad Bank	2	2	
Bandhan Bank	6	2	BC model not followed. Advised to open B & M br
Paschim Bangiya Gramin Bank	9	7	
Bank of Baroda	5		Identification completed for the 5 centres
Canara Bank	1		Permission sought for branch 3 KM from URC
Central Bank of India	8	1	Others by January,19. Approval from HO is awaited
HDFC Bank	1		
Punjab National Bank	5		Survey is completed. Opening shortly
State Bank of India	17	11	Others will be opened shortly
UBI Bank	16	5	Identification completed for the 8 centres
UCO Bank	1	1	
Uttar Banga Kendriya Gramin Bank	1		Survey completed
Total	72	29	

While Central Bank of India informed that the process would be completed by 15-01-2018, others have also affirmed to complete the same within the targeted date. Bandhan Bank informed that they do not have the Fixed Point BC model for operation. In that case they have been advised to open brick & mortar branch instead.

(Action point : Allotte banks to complete the process and intimate SLBC accordingly)

Next ,the Agriculture advance was taken up for discussion.Sri Pradip Majumdar, Personal Advisor (Agriculture) to Chief Minister analyzed the current position and the performance of the bank performance. He appreciated the performance of the RRBs and the Pvt Banks and expected that the PSU Banks must follow suit in reaching out to the farmers. The ticket size has remained much below Rs.1.00 lac. SBI Chief General Manager intervened and informed that the bank has been able to improve the ticket size to Rs.0.91 lac. Both SBI and Allahabad Bank informed that they would be able to cover up the deficit in Dec,18 and March,19 quarter. Sri Dwivedi then advised the banks to take a stock of the situation and initiate necessary corrective measures.



Sri Majumdar while agreed with the observation of SLBC regarding the need for investment credit in the form of farm mechanization, dairy farming, poultry, etc,opined that due importance should also be given for pisciculture in view of it's importance in local economy. He advocated promotion of Custom Hiring Centres and commented that there has been reports regarding banks adjusting the subsidy for loans without disbursement.

(Action point : Member banks for focus on Investment Credit & Fishery Loans)

Regarding Fasal Bima Yojana, Sri Majumdar observed that the share of loanee farmers has decreased. It was informed that it was mainly related to server problems as well as reluctance of some of the farmers opting for the same. It is desired that banks and line departments should reach out to this segment with better publicity of the scheme. The settlement of claims under the scheme also came up for discussion and the House expressed concern at the apathy of some insurers for non-satisfactory level of resolution.

(Action Point : Member banks & Agri Deptt for covering non-loanee farmers .
Insurance Companies are to ensure timely settlement of claim and clear the arrear claims)

Sri Majumdar also informed the House regarding the failing price of potato which is adversely affecting the cold storage units and opined that restructure is required for the last season's dues still outstanding in the books. The matter has been flagged for the next SLBC Sub Committee on Agriculture meeting for fixation of ceiling price of potato for Cold Store Owners.

During the discussion,Sri S Mondal, Chief General Manager, NABARD spoke about extension of credit through Negotiable Warehouse Receipts other than Agri Infrastructure and Agri Ancillary schemes to boost up the Agri culture advance. He also requested SLBC to arrange for dis-aggregated data in farm credit in future for micro analysis in agriculture..

(Action point : Member banks & SLBC)

Next, Sri Alapan Badyopadhyay, Addl Chief Secretary, MSME & Textiles, took up the MSME credit. He observed that with 41% achievement in the first half, the banks may end around Rs.43000-Rs.45000 crore disbursement by year end, falling short of the Rs.50000 crore target. He spoke at length about the various steps initiated by GoWB in attracting investment and developing entrepreneurship. He mentioned the role played by EEP, FIEO as well. He also advised that cluster approach need to be followed by the banks for further strengthening the clusters.

(Action point : Member banks for achieving the target & follow the cluster approach)

He also informed the House that his Department in collaboration with SLBC intends to hold a Brainstorming Session shortly for development of MSME related export credit with participation of bank executives and the other stakeholders. The House accordingly fixed 20th December, 2018 for holding the proposed Meet. He also appreciated the effort for MSME Cluster formation & adoption by banks for credit linkage and expressed the hope that potential in this regard can be fully exploited. He added that the Nodal Officer as well as Handloom Cluster Head will extend necessary support in this regard.



He also suggested that Industry Development Officer at Block Offices should be designated as Block Level Nodal Officer accordingly.

(Action point : SLBC & MSME & T Deptt)

The next round of discussion was on SHG & SE Deptt related matters. Sri Anup Kumar Agarwal, Principal Secretary apprised the House regarding the steps taken up by the Department in digitization of the processes for various credit programs. While the digitization in NRLM program will shorten the interest subsidy claim process time, the digitization for SVSKP scheme aims to shortage the loan proposal disposal time and timely claim of subsidy. He also urged the banks to renew the eligible cases for SHGs with immediate grading of the groups and also dispose of the pending proposals under SVSKP.

(Action point : All member banks)


Next, Sri M V Rao, Addl Chief Secretary, Co-Operation, spoke on NRLM program. It was reported that though a number of sanctions have been accorded, disbursement is yet to take place. Banks also need to the matter relating to undrawn amounts where disbursement has commenced as it is impacting the overall position. It was reported that as against the average ticket size of Rs.1.50 lacs, the outstanding is Rs.50000 or so. He also added that the Co-Op Banks are doing well and the credit target for them has also been increased from Rs.8.00 lacs crore to Rs.12.00 lac crore.

(Action point : All member banks participating under NRLM program)

Continuing the discussion, Sri Dwivedi advised the banks to undertake the grading exercise at the earliest and renew the limit with enhancement at the SLBC approved quantum of loans at Rs.1.50 lacs, Rs.2.50 lacs & Rs.3.50 lacs respectively. Sri S Mondal, CGM of NABARD added that NABARD is now extending the E-Shakti model to 150 districts across the country and requested the banks to avail of the facilities available in the portal for online assessment & monitoring of SHGs in the identified districts.

(Action point : Member banks)

With deliberation on the major issues as stated herein the meeting came to an end with vote of thanks to the Chair.


General Manager (Prisec-Agri) &
Convener, SLBC, West Bengal



Agenda: 2

Action Taken Report for the Resolutions adopted in the 143rd SLBC meeting dt 11-12-18

The ATR for the major action points as emerged in the last SLBC meeting is given below.

Sr.	Action Points	Action taken for compliance
1	Banking Outlet: SLBC allocated 72 Unbanked Rural Centres among 12 member banks for opening of Banking Outlets by 31-12-2018. Bandhan Bank was advised during the meeting to open B & M branches in case they are not following the Fixed Point BC model.	As on date, 51 Banking Outlets have been opened. Banks are to complete the process in current quarter.
2	Investment Credit: Banks are to focus on farm mechanization, dairy, poultry, fishery loans etc besides promoting Custom Hiring Centres.	SLBC has emphasized on the same at various fora and also has forwarded the recent NABARD guidelines on Agri Marketing Infrastructure, National Livestock Mission-EDGE, Agri Clinic-Agri Business loans to the member banks on 31-01-2019 for necessary actions.
3	Fasal Bima Yojana: Banks and Agriculture Deptt are to take necessary steps for increasing the coverage of non-loanee farmers under the Scheme. Insurance Companies are to ensure timely settlement of claim.	SLBC took up the matter with the Banks at various fora including Sub-Committee meeting on 04-02-19. Further, it is expected that with completion of the compilation of land record details under Krishak Bandhu scheme, the left out farmers can be identified easily for necessary coverage accordingly.
4	MSME: Banks should follow the cluster approach for strengthening the MSME sector. SLBC and MSME & Textiles Deptt to work out a strategy (for adopting an activity per district)	Necessary information has already been shared. In the MSME Sub-Committee meeting on 04-02-18. It was decided to adopt 10 core activities in the first phase. MSME & T Deptt has assigned the Industry Development Officers as Block Level Nodal Officers. One Brainstorming Session on Export was also held by MSME & T Deptt on 20-12-2018 with emphasis on MSME. SLBC has identified & compiled a list of 24 activities/clusters for adoption.
5	Sponsored Proposal: Renewal of SHG loans with immediate grading and disposal of pending SVSKP loans is to be completed at an early date.	Sub Committee on SLBC has already taken the decision in the meeting dated 14-02-2019 for completion of the renewal of eligible SHGs and disposal of SVSKP proposals by 28-02-2019.
6	SHG Renewal: Banks are to stress on adequate drawl by the SHGs in the sanctioned account for improvement in the outstanding amount as ticket size is still on lower side. Banks are also to avail the facilities in E-Shakti portal of NABARD for quick disposal/assessment of SHG proposal in designated districts.	Ticket size of outstanding NRLM-SHG accounts have increased from Rs.0.99 lacs on 30-09-18 to Rs.1.15 lacs per SHG on 31-12-18 covering the 5.70 lacs SHGs. Banks in Paschim Midnapore district has access to the E-Shakti portal of NABARD.

AGENDA- 3

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

CD Ratio of the State stood at 64.48% as on 31-12-2018 whereas it was 64.12% on 30-09-2018. For calculation of CD Ratio of the State as on 31st December, 2018, the RBI guidelines is followed which is furnished below:

(Amt. Rs. in crore)

Total Deposit (A)	737074
Total Advance utilized in the State (B=C+D)	464826
Out of which outstanding of credit sanctioned from the State (C)	417631
Credit sanctioned from outside State but utilized in West Bengal (D)	47195
RIDF Support (E)	10452
Total Advance to be reckoned (F=B+E)	475278
CD Ratio (F*100 / A)	64.48%

CD Ratio on	Howrah	Birbhum	Hooghly	Paschim Burdwan	24 Parganas(N)
30-09-2018	38.55	33.86	27.05	39.98	26.08
31-12-2018	38.56	35.27	26.41	39.22	24.00

Big ticket recovery in NPA & NCLT recovery, limited credit expansion due to PCA by RBI on some of the bankers as well as high 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 the districts to overcome the obstacles to increase the CD ratio beyond 40%. From the recent trend observed in the last quarter it is expected that the remaining five (5) districts would be able to achieve the target of 40% by March, 2019.

The Sub-Committees of DCC on CD Ratio would function actively and draw action plan for improving the CD ratio within short time. SLBC suggests that proactive exposure in potential MSME clusters with targeting of big ticket loans would give the desired result.

Bank wise and District wise CD Ratio of West Bengal as on 31.12.2018 is annexed.

West Bengal						
BANK-WISE CREDIT & INVESTMENT DEPOSIT RATIO (C+I)D RATIO AS ON DECEMBER 2018						
(Amt.in Rs. Lac)						
SI No	Banks	Deposit (Rs.in lac)	Advance (Rs.in lac)	Credit Deposit Ratio (%)	Investment (Rs.in lac)	Credit+Investment Deposit Ratio (%)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
PUBLIC SECTOR BANKS						
1	Allahabad Bank	4918030.99	2279409.21	46.35	165807.23	49.72
2	Andhra Bank	577625.54	466944.82	80.84	0.00	80.84
3	Bank of Baroda	2355400.00	1411900.00	60.36	0.00	59.94
4	Bank of India	3219228.00	1562831.00	48.55	0.00	48.55
5	Bank of Maharashtra	200537.85	187468.06	93.48	0.00	93.48
6	Canara Bank	1518646.91	829369.66	54.61	0.00	54.61
7	Central Bank of India	2217791.92	900576.35	40.61	0.00	40.61
8	Corporation Bank	564127.00	477628.00	84.67	0.00	84.67
9	Dena Bank	288061.00	249182.00	86.50	0.00	86.50
10	Indian Bank	965491.70	392618.01	40.67	0.00	40.67
11	Indian Overseas Bank	1282605.00	685900.00	53.48	0.00	53.48
12	Oriental Bank of Commerce	846853.00	813363.00	96.05	0.00	96.05
13	Punjab National Bank	2745689.00	1643622.00	59.86	0.00	59.86
14	Punjab & Sind Bank	270036.00	272741.00	101.00	0.00	101.00
15	Syndicate Bank	820539.00	814543.00	99.27	0.00	99.27
16	State Bank of India	18498400.00	7252700.00	39.21	1776000.00	48.81
17	Union Bank of India	45765.92	22815.22	49.85	0.00	49.85
18	United Bank of India	8148673.03	3883815.99	47.66	3055800.00	85.16
19	UCO Bank	3570500.00	1420100.00	39.77	0.00	39.77
20	Vijaya Bank	491471.00	605171.00	123.13	0.00	123.13
21	IDBI Bank	1638337.48	714865.98	43.63	0.00	43.63
A	Sub-Total	55183810.34	26887564.30	48.72	4997607.23	57.78
PRIVATE SECTOR BANKS						
22	HDFC Bank	3465942.46	2400663.21	69.26	0.00	69.26
23	AXIS Bank Ltd.(UTI)	3409221.00	2229721.00	65.40	15402.00	65.85
24	ICICI Bank	2868839.31	2469583.24	86.08	0.00	86.08
25	Kotak Mahindra Bank Ltd	561239.66	476314.55	84.87	0.00	84.87
26	Federal Bank	316320.63	262377.92	82.95	0.00	82.95
27	Indusind Bank	400277.89	781699.07	195.29	0.00	195.29
28	SIDBI	0.00	60521.23	0.00	0.00	0.00
29	Bandhan Bank	1651712.86	1561802.29	94.56	0.00	94.56
30	Ratnakar Bank Ltd.	231886.00	671706.00	289.67	0.00	289.67
31	South Indian Bank	110302.00	178816.00	162.11	0.00	162.11
32	Tamilnad Mercantile Bank	66364.71	16499.26	24.86	0.00	24.86
33	Utkarsh Small Finance Bank	4267.00	4931.00	115.56	0.00	115.56
34	Ujjivan Small Finance Bank	38670.69	116528.18	301.33	0.00	301.33
35	Yes Bank	786076.00	678883.00	86.36	0.00	86.36
36	IDFC Bank	27301.53	306241.69	1121.70	0.00	1121.70
37	Jana Small Finance Bank Ltd.	25345.00	49239.00	194.28	0.00	194.28
B	Sub-Total	13963766.74	12265526.64	87.84	15402.00	87.95
(A+B)	Total	69147577.08	39153090.94	56.62	5013009.23	63.87
REGIONAL RURAL BANKS						
38	BGVB (UBI)	1499167.53	588962.87	39.29	915595.02	100.36
39	PBGB (UCO)	499404.00	253350.00	50.73	145628.00	79.89
40	UBKGB	292767.00	162306.00	55.44	0.00	55.44
C	RRBs Total	2291338.53	1004618.87	43.84	1061223.02	90.16
D	W.B. St. Co-op.Bk	2247060.66	1495629.86	66.56	1368275.54	127.45
E	WBSCARD Bank Ltd.	21512.75	109846.13	510.61	9320.28	553.93
Grand Total (A+B+C+D+E)		73707489.02	41763185.80	56.66	7451828.07	66.77
Amount sanctioned from outside State but fund utilised in the State of West Bengal			4719570.21			
RIDF Support			1045268.00			
Total Advances in the State			47528024.01			
Credit Deposit Ratio				64.48		
Total Credit + Investment			54979852.08			
Total Credit + Investment Deposit Ratio				74.59		

District Wise CD Ratio of West Bengal as on 31.12.2018						
S No.	Name of District	Lead Bank	CD Ratio as on Dec. 2017	CD Ratio Dec. 2018		
				(Amount in Rs. crore)		
				Deposit	Advance	CD Ratio as on Dec. 2018
1	24 Pgs (South)	UBI	41	22811.25	9956.22	43.65
2	24Pgs.(North)	AB	22	107425.61	25785.39	24.00
3	Alipurduar	CBI	41	4116.59	1654.66	40.19
4	Bankura	UBI	40	9540.61	4077.93	42.74
5	Birbhum	UCO	37	13924.06	4911.16	35.27
6	Cooch Behar	CBI	65	6709.81	4544.17	67.72
7	Dakshin Dinajpur	UBI	55	4006.51	2027.21	50.60
8	Darjeeling	CBI	48	16979.01	9660.91	56.90
9	Hooghly	UCO	23	37315.28	9853.51	26.41
10	Howrah	UCO	38	33891.47	13067.55	38.56
11	Jalpaiguri	CBI	43	9640.05	3914.97	40.61
12	Jhargram	UBI	93	3111.20	1265.29	40.67
13	Kalimpong	SBI	37	1070.74	433.35	40.47
14	Kolkata Metro	SBI	89	315430.47	257255.37	81.56
15	Malda	UBI	51	11318.70	5917.96	52.28
16	Murshidabad	UBI	50	12239.98	6482.13	52.96
17	Nadia	UBI	45	23829.18	11468.98	48.13
18	Paschim Burdwan	UCO	41	29660.52	11631.96	39.22
19	Paschim Medinipur	UBI	40	19066.60	8258.49	43.31
20	Purba Burdwan	UCO	40	21052.87	10107.17	48.01
21	Purba Medinipur	UBI	43	21177.05	9212.30	43.50
22	Purulia	UBI	43	7442.51	3223.93	43.32
23	Uttar Dinajpur	UBI	57	5314.82	2921.24	54.96
	CD Ratio		60	737074.89	417631.85	56.66
Amount sanctioned from outside State but fund utilised in the State of West					47195.70	
RIDF Support					10452.68	
Total Advances in the State					475280.23	
Credit Deposit Ratio			65			64.48

West Bengal											
Bank-Wise and Population Group wise Branch Network and											
Deposits as on December 2018											
(Amt.In Rs. Lac)											
SL	BANKS	NO. OF BRANCHES					DEPOSITS				
NO		Rural	Semi-urban	Urban	Metro-politan	TOTAL	Rural	Semi-urban	Urban	Metro-politan	TOTAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
PUBLIC SECTOR BANKS											
1	Allahabad Bank	274	82	100	87	543	1247739.37	662807.79	1492660.90	1514822.93	4918030.99
2	Andhra Bank	10	8	24	19	61	29787.28	21171.54	212134.42	314532.29	577625.53
3	Bank of Baroda	37	49	59	71	216	156800.00	269900.00	832200.00	1096500.00	2355400.00
4	Bank of India	169	69	72	62	372	803151.00	540066.00	955559.00	920452.00	3219228.00
5	Bank of Maharashtra	4	3	9	17	33	1176.90	10196.14	43493.50	145671.31	200537.85
6	Canara Bank	129	61	56	55	301	168721.87	134895.04	368113.41	846916.60	1518646.92
7	Central Bank of India	133	71	72	52	328	447278.23	441089.05	733310.59	596114.05	2217791.92
8	Corporation Bank	9	11	16	22	58	24216.65	29469.33	194864.00	315577.02	564127.00
9	Dena Bank	8	9	15	22	54	15503.00	36743.00	71094.00	164721.00	288061.00
10	Indian Bank	12	11	31	33	87	40696.97	35823.84	280159.26	608811.63	965491.70
11	Indian Overseas Bank	31	24	46	55	156	89245.00	66310.00	469812.00	657238.00	1282605.00
12	Oriental Bank of Commerce	22	23	35	27	107	65094.00	61657.00	346605.00	373497.00	846853.00
13	Punjab National Bank	144	24	56	50	274	701805.00	192043.00	827658.00	1024183.00	2745689.00
14	Punjab & Sind Bank	4	4	11	20	39	9580.00	4530.00	33526.00	222400.00	270036.00
15	Syndicate Bank	44	33	29	34	140	33504.00	93704.00	254369.00	438962.00	820539.00
16	State Bank of India	580	209	225	219	1233	3943344.00	3376088.00	4801268.00	6377700.00	18498400.00
17	Union Bank of India	15	26	45	46	132	4123.11	5588.62	12176.42	23877.77	45765.92
18	United Bank of India	434	142	156	141	873	2278150.03	1296703.33	2561316.32	2012503.35	8148673.03
19	UCO Bank	151	73	77	85	386	698888.00	707468.00	1030269.00	1133875.00	3570500.00
20	Vijaya Bank	4	3	22	29	58	13270.00	11255.00	106478.00	360468.00	491471.00
21	IDBI Bank	21	23	31	22	97	82505.40	152829.11	488041.34	914961.63	1638337.48
A	Sub.Total	2235	958	1187	1168	5548	10854579.81	8150337.79	16115108.16	20063784.58	55183810.34
PRIVATE SECTOR BANKS											
22	HDFC Bank	24	34	61	73	192	59879.51	149328.98	845783.36	2410950.61	3465942.46
23	AXIS Bank Ltd. (UTI)	27	82	96	73	278	101753.00	490065.00	1304025.00	1513378.00	3409221.00
24	ICICI Bank	20	42	81	91	234	245199.94	514919.88	993059.76	1115659.73	2868839.31
25	Kotak Mahindra Bank Ltd.	1	1	6	28	36	5404.86	3899.02	37875.95	514059.83	561239.66
26	Federal Bank	5	3	6	17	31	4220.32	1873.52	19650.60	290576.19	316320.63
27	Indusind Bank	4	20	17	23	64	3103.21	44386.53	48098.14	304690.01	400277.89
28	Bandhan Bank	174	332	74	39	619	301344.41	225500.53	675399.77	449468.15	1651712.86
29	Ratnakar Bank Ltd.	0	0	2	5	7	0.00	0.00	9053.00	222833.00	231886.00
30	South Indian Bank	1	0	3	14	18	1210.00	0.00	6473.00	102619.00	110302.00
34	Yes Bank	0	1	11	14	26	0.00	5031.00	72851.00	708194.00	786076.00
35	IDFC	0	0	1	2	3	0.00	0.00	6790.88	20510.65	27301.53
B	Sub.Total	281	545	398	399	1623	724554.74	1441429.72	4041586.12	7756196.16	13963766.74
(A+B)	Total	2516	1503	1585	1567	7171	11579134.55	9591767.51	20156694.28	27819980.74	69147577.08
REGIONAL RURAL BANKS											
37	BGVB (UBI)	496	68	23	0	587	851124.05	339258.62	308784.86	0.00	1499167.53
38	PBGB (UCO)	204	16	7	3	230	412120.00	59840.00	18711.00	8733.00	499404.00
39	UBKGB	88	47	7	0	142	120689.00	141490.00	30588.00	0.00	292767.00
C	RRBs Total	788	131	37	3	959	1383933.05	540588.62	358083.86	8733.00	2291338.53
D	W.B. St. Co-op.Bk	207	46	87	16	356	1124213.93	170242.30	490261.42	462343.01	2247060.66
E	WBSCARD Bank Ltd.	2	0	0	0	2	21512.75	0.00	0.00	0.00	21512.75
Grand Total (A+B+C+D+E)		3513	1680	1709	1586	8488	14108794.28	10302598.43	21005039.56	28291056.75	73707489.02

West Bengal											
Bank-wise and Population Group-wise Advances and CD Ratio											
Advances as on December 2018											
(Amt.In Rs. Lac)											
SL NO	BANKS	ADVANCES					CREDIT - DEPOSIT RATIO (%)				
		Rural	Semi-urban	Urban	Metro-politan	TOTAL	Rural	Semi-urban	Urban	Metrop-olitan	TOTAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
PUBLIC SECTOR BANKS											
1	Allahabad Bank	257788.85	151791.74	321975.99	1547852.63	2279409.21	21	23	22	102	46
2	Andhra Bank	3743.89	4465.67	49911.54	408823.72	466944.82	13	21	24	130	81
3	Bank of Baroda	38100.00	70700.00	234300.00	1068800.00	1411900.00	24	26	28	97	60
4	Bank of India	198015.00	106546.00	170263.00	1088007.00	1562831.00	25	20	18	118	49
5	Bank of Maharashtra	1325.51	2587.49	7925.75	175629.31	187468.06	113	25	18	121	93
6	Canara Bank	70855.67	42639.43	126478.61	589395.95	829369.66	42	32	34	70	55
7	Central Bank of India	109406.86	96236.29	155376.30	539556.90	900576.35	24	22	21	91	41
8	Corporation Bank	7082.54	6010.25	32043.55	432491.66	477628.00	29	20	16	137	85
9	Dena Bank	2575.00	5309.00	11494.00	229804.00	249182.00	17	14	16	140	87
10	Indian Bank	8945.61	4969.77	36699.27	342003.36	392618.01	22	14	13	56	41
11	Indian Overseas Bank	17261.00	13004.00	69743.00	585892.00	685900.00	19	20	15	89	53
12	Oriental Bank of Commerce	27280.00	24004.00	152074.00	610005.00	813363.00	42	39	44	163	96
13	Punjab National Bank	249002.00	49167.00	235867.00	1109586.00	1643622.00	35	26	28	108	60
14	Punjab & Sind Bank	1930.00	1220.00	13520.00	256071.00	272741.00	20	27	40	115	101
15	Syndicate Bank	26157.00	147420.00	193043.00	447923.00	814543.00	78	157	76	102	99
16	State Bank of India	756104.00	622073.00	1137377.00	4737146.00	7252700.00	19	18	24	74	39
17	Union Bank of India	2592.18	2465.09	6222.36	11535.59	22815.22	63	44	51	48	50
18	United Bank of India	639762.05	180095.04	328367.27	2735591.63	3883815.99	28	14	13	136	48
19	UCO Bank	103482.00	115695.00	234003.00	966920.00	1420100.00	15	16	23	85	40
20	Vijaya Bank	3596.00	3267.00	22835.00	575473.00	605171.00	27	29	21	160	123
21	IDBI Bank	31709.46	37924.93	177633.73	467597.86	714865.98	38	25	36	51	44
A	Sub.Total	2556714.62	1687590.70	3717153.37	18926105.61	26887564.30	24	21	23	94	49
PRIVATE SECTOR BANKS											
22	HDFC Bank	61000.42	182774.46	447736.59	1709151.74	2400663.21	102	122	53	71	69
23	AXIS Bank Ltd.(UTI)	21026.51	141765.14	340076.24	1726853.11	2229721.00	21	29	26	114	65
24	ICICI Bank	211075.49	443258.53	854855.74	960393.48	2469583.24	86	86	86	86	86
25	Kotak Mahindra Bank Ltd	16705.95	279.00	15545.13	443784.47	476314.55	309	7	41	86	85
26	Federal Bank	4501.24	5164.62	9264.76	243447.30	262377.92	107	276	47	84	83
27	Indusind Bank	14915.68	84919.80	130147.60	551715.99	781699.07	481	191	271	181	195
28	SIDBI	0.00	0.00	0.00	60521.23	60521.23	0	0	0	13	4
29	Ratnakar Bank Ltd.	0.00	0.00	8522.00	663184.00	671706.00	#DIV/0!	#DIV/0!	94	298	290
30	South Indian Bank	307.00	0.00	10539.00	167970.00	178816.00	25	#DIV/0!	163	164	162
31	Tamilnad Mercantile Bank	0.00	0.00	0.00	16499.26	16499.26	#DIV/0!	#DIV/0!	#DIV/0!	25	25
32	Yes Bank	0.00	46.00	12337.00	666500.00	678883.00	#DIV/0!	1	17	94	86
33	Bandhan Bank	712005.48	389946.51	380259.72	79590.58	1561802.29	236	173	56	18	95
34	Utkarsh Small Finance Bank	0.00	0.00	0.00	4931.00	4931.00	#DIV/0!	#DIV/0!	#DIV/0!	116	116
35	Ujivan Small Finance Bank	11058.15	32795.39	54070.99	18603.65	116528.18	461	605	279	162	301
36	IDFC	7352.78	3818.77	5819.45	289250.69	306241.69	#DIV/0!	#DIV/0!	86	1410	1122
37	Jana Small Finance Bank	2462.00	8914.00	26026.00	11837.00	49239.00	244	885	823	56	194
B	Sub.Total	1062410.70	1293682.22	2295200.22	7614233.50	12265526.64	147	90	57	98	88
(A+B)	Total	3619125.32	2981272.92	6012353.59	26540339.11	39153090.94	31	31	30	95	57
REGIONAL RURAL BANKS											
38	BGVB (UBI)	458656.00	69247.88	61058.99	0.00	588962.87	54	20	20	0	39
39	PBGB (UCO)	221007.00	22898.00	7367.00	2078.00	253350.00	54	38	39	24	51
40	UBKGB	104092.00	50953.00	7261.00	0.00	162306.00	86	36	24	0	55
C	RRBs Total	783755.00	143098.88	75686.99	2078.00	1004618.87	57	26	21	24	44
D	W.B. St. Co-op.Bk	684207.78	124136.41	258932.23	428353.44	1495629.86	61	73	53	93	67
E	WBSCARD Bank Ltd.	109846.13	0	0	0	109846.13	511	0	0	0	511
	Grand Total (A+B+C+D+E)	5196934.23	3248508.21	6346972.81	26970770.55	41763185.80	37	32	30	95	57
Amount sanctioned from outside State but fund utilised in the State of West Bengal						4719570.21					
RIDF Support						1045268.00					
Total Advances in the State						47528024.01					64.48

Agenda: 4

Opening of Banking Outlets in the Unbanked Rural Centres:

A) As against the allocation of 72 URCs (out of 284 URCS as per list sent by DFS) to 12 banks on 31-10-2018, so far 45 Outlets have been opened. The allottee banks must complete the exercise by 31-03-2019. Also, after opening of the Outlets, the respective banks must update the status thereof in the DFS portal through their designated officers. It is to be noted that no changes in URCs on the ground of non-viability is permitted by DFS as the basic objective is to cover the populace with banking facilities.

Bank Name	Banking Outlet Allotted	Banking Outlet Opened
Allahabad Bank	2	2
Bank of Baroda	5	0
Canara Bank	1	0
Central Bank of India	8	8
Punjab National Bank	5	4
State Bank of India	17	15
United bank of India	16	14
UCO Bank	1	0
HDFC Bank	1	0
Bandhan Bank	6	0
BGVB	9	8
UBKGB	1	0
Total	72	51

B) SLBC previously allocated 204 unbanked centres with population of 5000 & above (as identified by RBI from a list of 717 centres) for opening of B & M branches on 20-09-2017. It was gathered that due to PCA imposed on majority of the banks further expansion of branches was impacted. RBI & SLBC reiterates that the opening of Banking Outlets in the said 204 centres is binding on the allottee banks. SLBC has asked for status report from the 27 banks in this regard on 08-02-2019 and has received information from 9 banks. As gathered so far 48 Banking Outlets have been opened in 71 centres allocated to these 9 banks. The remaining 18 banks are to send the status immediately and all the allottee banks should ensure opening of Banking Outlets within the March,2019 quarter.

Bank Name	Banking Outlet Allotted	Banking Outlet Opened
Allahabad Bank	9	9
Axis bank	12	2
BGVB	5	5
Bank of India	3	3
Dena Bank	2	1
PBGB	1	1
State Bank of India	16	15
Syndicate Bank	9	9
United Bank of India	14	3
Total	71	48

Banks yet to Report: Andhra Bank, Bandhan Bank, Bank of Baroda, Bank of Maharashtra, Central Bank of India, Corporation Bank, HDFC Bank, ICICI Bank, IDBI Bank, Indian Bank, Indian Overseas Bank, Oriental Bank of Commerce, Punjab national Bank, UBKGB, UCO Bank, Union Bank of India, Vijaya Bank

C) SLBC has received a list of 651 GP Hd Quarter centres from GoWB, which are reportedly without banking facilities. SLBC has entrusted the concerned LDMs on 15-12-2018 to conduct a detailed survey in co-ordination with the Block functionaries and submit a report to SLBC. Survey reports have been received from 13 LDMs and on receipt of remaining districts survey reports, SLBC will table the consolidated report to the Committee for preparation of the roadmap for allocation of the eligible centres for opening of Banking Outlets. SLBC proposes to finalize the process at an early date, latest by April, 2019 so that the banks will be in a position to complete the process during the 1st half of FY 2019-20.

Reports received from : Alipurduar, Dakshin Dinajpur, Darjeeling, Howrah, Jalpaiguri, Kalimpong, Malda, Murshidabad, Nadia, Purba Medinipur, 24 Parganas(S), Uttar Dinajpur

AGENDA- 5

DATA MANAGEMENT SYSTEM AS PER REVAMPED LEAD BANK SCHEME

Data Management : It is observed that the Reports/Data received from some of the member banks with considerable delay , that too after repeated follow-up through mails/calls , resulting in delay of the consolidation process at SLBC. Further, inconsistencies are observed in the data submitted by Banks which also requires further clarification/correction of data. Inconsistencies are also observed in the reports sent by LDMs which implies that the data furnished to them by DCOs of the banks are not uniform. Controlling Heads of Banks are requested to sensitize the staff responsible for preparation and submission of data as scheduled to enable SLBC to submit the data to all concerned as scheduled and conduct the SLBC meeting as per calendar.

Standardization of Data Flow and development of Uniform interface for SLBC.

SLBC has completed the development of the portal and after the UAT is in a position to make it live. From next quarter onward, the submission of the quarterly data will also be through online basis. A workshop will be conducted by the SLBC in the 3rd/4th week of March, 2019 for acquainting the user member banks with the various facets of the data uploading process.

As stated / previously the objective of the process is to ensure sanctity of MIS based data in a timely manner and as suggested by RBI the data should be on Block/Sub-district basis only. SLBC reiterates that all the banks must arrange for mapping of the Blocks/Urban Local Bodies, if not done already, as per list provided by SLBC for seamless transition to the online system.

Recently RBI has constituted one Working Group for Developing a Uniform System for Standardized Data Flow & Management. SLBC, West Bengal being one of the six members of the Group participated in the 1st meeting on 27-02-2019 at Mumbai and shared necessary inputs. The process for working out a uniform system has commenced and will be shared with member banks from time to time for their necessary action.

AGENDA- 6: REVIEW OF CREDIT DISBURSEMENT

Achievement upto December, 2018 under ACP 2018-19 and PRISEC

All the banks operating in the State put together disbursed Rs. 93147 crore i.e. 64% of the Annual Target for Rs. 146461 crore during the period April to December of the financial year 2018-19.

While achievement under Agriculture sector is 52 % , the achievement in MSME and OPS are 75% and 81% of the ACP Targets respectively as on 31-12-2018. 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 Sept-Dec, 2018 quarter in comparison to the previous quarter.

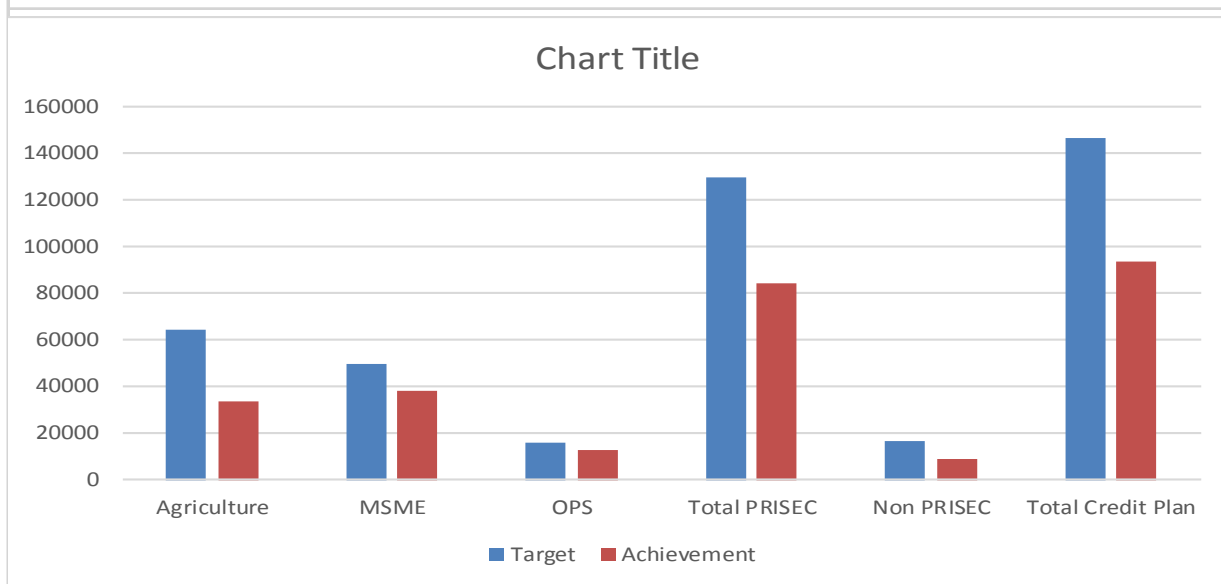
A comparative position of achievement in disbursement under ACP 2018-19 as on 31.12.2018 with the corresponding period of last 2 years is as under:

Sectors	2016-17			2017-18			2018-19		
	Yearly Target	Achv April to Dec.	% of Achv	Yearly Target	Achv April to Dec.	% of Achv	Yearly Target	Achv April to Dec.	% of Achv
Agriculture	52551	25113	48	59098	29991	51	64071	33566	52
MSE/MSME	26000	21936	84	38000	26576	70	50000	37898	75
OPS	9315	9025	97	11191	9698	87	15890	12931	81
Prisec	87866	56074	64	108289	66265	61	129961	84395	65
Non-Prisec	9000	11302	126	11250	10092	90	16500	8752	53
Total	96866	67376	70	119539	76357	64	146461	93147	64

Comparison of quarterly progress in 2018-19:(Amt. Rs. in crore)

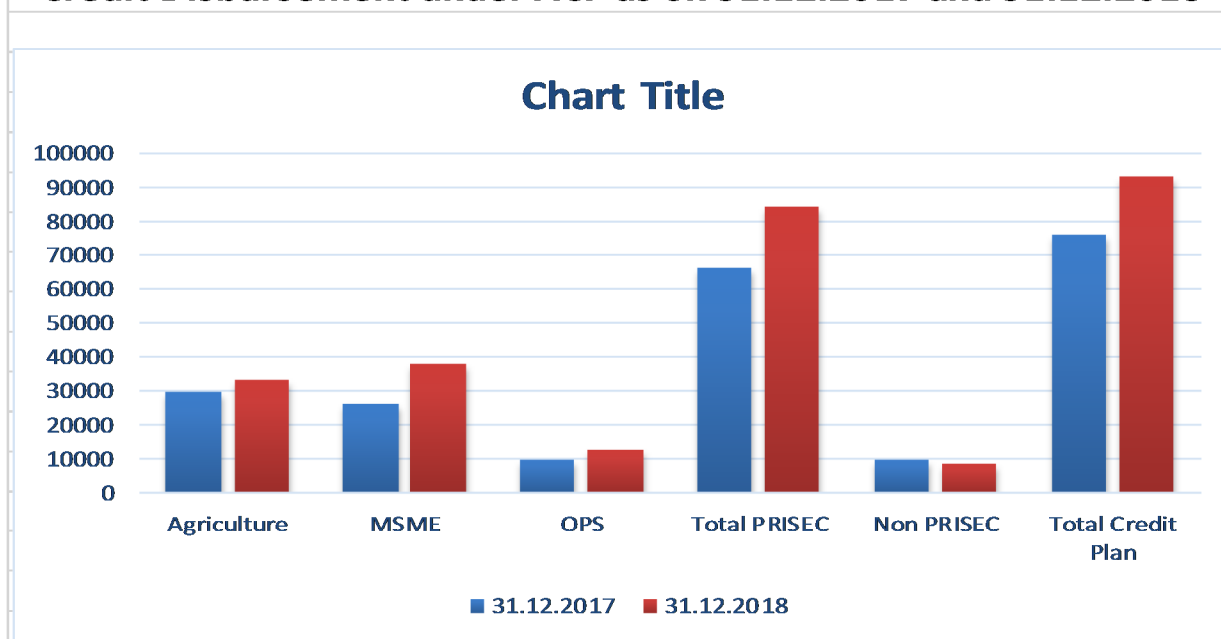
Sector	Disb. during June,18 Qtr.	Disb. during Sept,18 Qtr.	Disb. during Dec,18 Qtr.	Total Disb. in 2018-19
Agriculture	11846	11545	10175	33566
MSE/MSME	10217	10070	17611	37898
OPS	4562	1856	6513	12931
Prisec	26625	23471	34299	84395
Non-Prisec	3552	993	4207	8752
Total	30177	24464	38506	93147

Achievement of Annual Credit Plat 2018-19 as on 31.12.2018



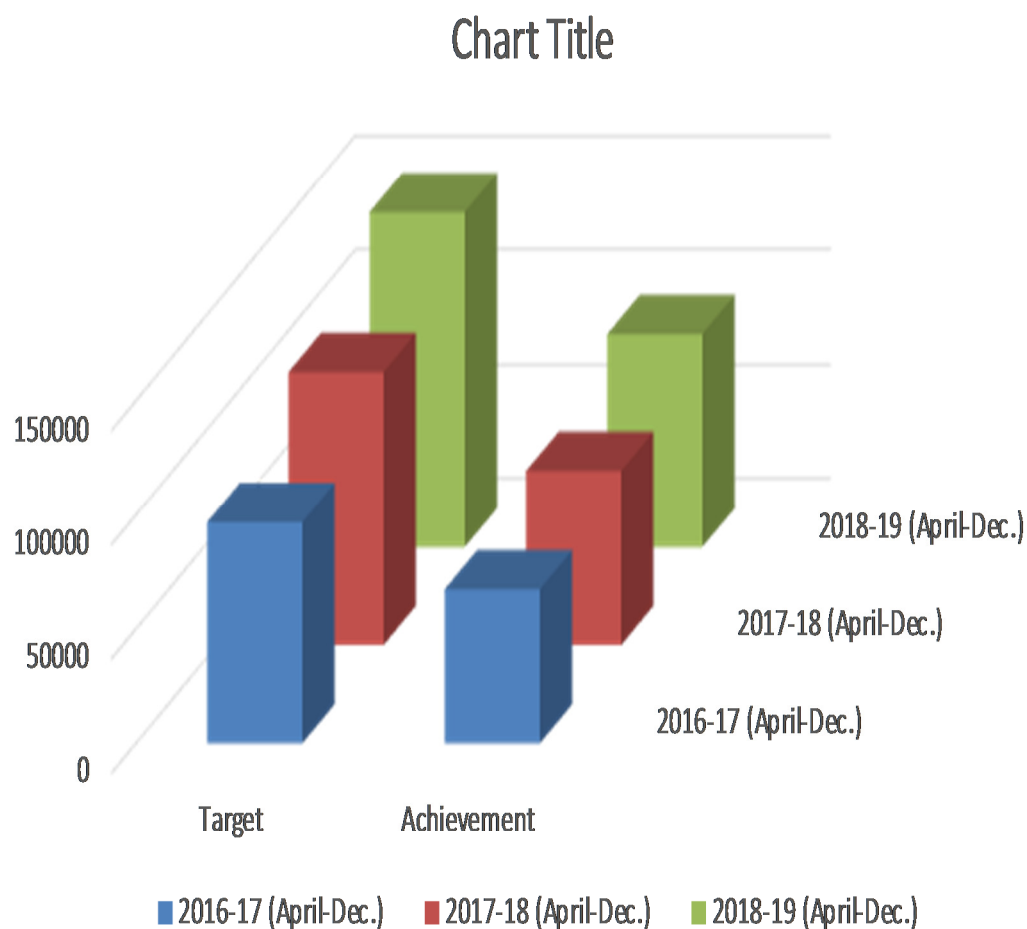
ACP	Agriculture	MSME	OPS	Total PRISEC	Non PRISEC	Total Credit Plan
Target	64071	50000	15890	129961	16500	146461
Achievement	33566	37898	12931	84395	8752	93147

Credit Disbursement under ACP as on 31.12.2017 and 31.12.2018



As On	Agriculture	MSME	OPS	Total PRISEC	Non PRISEC	Total Credit Plan
31.12.2017	29991	26576	9698	66265	10092	76357
31.12.2018	33566	37898	12931	84395	8752	93147

Performance under Annual Credit Plan (Prisec+Non-Prisec)



Performance under Annual Credit Plan in three consecutive years

	(Rs. In Crore)		
Parameter	2016-17	2017-18	2018-19
	(April-Dec.)	(April-Dec.)	(April-Dec.)
Target	96866	119539	146461
Achievement	67376	76357	93147
% of Achievement	70	64	64

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

(No. in actuals, Amt. in Lakh)

Bank	Agriculture						Total Agriculture					
	Farm Credit		Agriculture		Ancilliary Activities		Yearly Target under ACP			Disbursement upto the quarter ended Dec. 2018		
	Disbursement upto the quarter ended Dec. 2018		Disbursement upto the quarter ended Dec. 2018		Disbursement upto the quarter ended Dec. 2018							
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	% of Ach.	
Allahabad Bank	40025	63375.16	678	28872.88	22107	52062.44	192413	439593.00	62810	144310.48	32.83	
Andhra Bank	211	29.11	1	5.08	44	481.05	21025	30244.00	256	515.24	1.70	
Bank of Baroda	3095	4770.86	455	25552.22	12046	122718.01	84526	115637.00	15596	153041.09	132.35	
Bank of India	98248	93927.00	55	657.50	3322	1735.50	170935	274014.00	101625	96320.00	35.15	
Bank of Maharashtra	7	30.00	0	0.00	0	0.00	5268	8642.00	7	30.00	0.35	
Canara Bank	19089	11300.74	125	3910.16	15130	6415.68	110940	240898.00	34344	21626.58	8.98	
Central Bank of India	47043	62869.15	22	207.75	582	18189.99	125498	270820.00	47647	81266.89	30.01	
Corporation Bank	301	132.95	39	132.77	6	25.21	20745	31393.00	346	290.93	0.93	
Dena Bank	59	26.43	15	42.29	19	38.28	18965	25473.00	93	107.00	0.42	
Indian Bank	801	5500.44	2	0.01	1	2899.09	27411	44291.00	804	8399.54	18.96	
Indian Overseas Bank	2720	7613.11	30	121.05	18	191.06	44841	91827.00	2768	7925.22	8.63	
Oriental Bank of Commerce	406	697.00	12	35.60	79	2308.39	26847	71833.00	497	3040.99	4.23	
Punjab National Bank	54403	49026.12	4619	81875.15	14251	153423.16	153845	225336.00	73273	284324.43	126.18	
Punjab & Sind Bank	0	0.00	0	0.00	51	803.73	9854	12773.00	51	803.73	6.29	
Syndicate Bank	2183	5360.91	45	4795.32	31	1013.71	27521	79674.00	2259	11169.94	14.02	
State Bank of India	76522	229792.51	32791	243331.25	114122	131766.24	356663	911455.00	223435	604890.00	66.37	
Union Bank of India	412	315.45	2035	12216.98	219	5967.57	41502	128037.00	2666	18500.00	14.45	
United Bank of India	35371	76292.61	7322	93456.11	2963	29064.56	97015	620995.00	45656	198813.28	32.02	
UCO Bank	1	4.01	10	2979.22	93	40736.05	202625	276760.00	104	43719.28	15.80	
Vijaya Bank	1991	3952.31	17	860.94	23	7789.37	10856	18285.00	2031	12602.62	68.92	
IDBI Bank	65707	34126.79	116	1091.25	12	1122.61	25864	70717.00	65835	36340.65	51.39	
Sub-Total of PSU Banks	448595	649142.66	48389	500143.53	185119	578751.70	1775159	3988697.00	682103	1728037.89	43.32	
HDFC Bank	67611	25341.61	44	62055.95	409	86089.77	85624	283523.00	68064	173487.33	61.19	
AXIS Bank Ltd.(UTI)	2237	12540.54	1840	23383.33	38972	11944.00	43899	277101.00	43049	47867.87	17.27	
ICICI Bank	35192	51248.36	0	0.00	30	29.60	48489	277101.00	35222	51277.96	18.51	
Kotak Mahindra Bank Ltd	2115	5444.06	2	20.62	96	8954.60	0	0.00	2213	14419.28	#DIV/0!	
Federal Bank	5621	83.50	0	0.00	433	922.24	35536	58021.00	6054	1005.74	1.73	
Indusind Bank	49914	16567.61	0	0.00	2	2220.00	52723	58021.00	49916	18787.61	32.38	
Bandhan Bank	914241	563519.44	0	0.00	0	0.00	23102	662496.00	914241	563519.44	85.06	
Ratnakar Bank Ltd.	43244	12374.01	0	0.00	0	0.00	1500	65407.00	43244	12374.01	18.92	
South Indian Bank	77	9982.08	12	181.83	0	0.00	10526	4068.00	89	10163.91	249.85	
Tamilnad Mercantile Bank	2	10.25	0	0.00	0	0.00	0	0.00	2	10.25	#DIV/0!	
Utkarsh Small Finance Bank	5440	1620.00	0	0.00	0	0.00	0	0.00	5440	1620.00	#DIV/0!	
Ujjivan Small Finance Bank	85396	27818.20	0	0.00	12664	3958.75	0	0.00	98060	31776.95	#DIV/0!	
Yes Bank	3	11.85	15	5445.22	148	60541.70	0	0.00	166	65998.77	#DIV/0!	
IDFC Bank	29610	8860.50	0	0.00	0	0.00	0	0.00	29610	8860.50	#DIV/0!	
Jana Small Finance Bank Ltd	2	8.13	0	0.00	0	0.00	0	0.00	2	8.13	#DIV/0!	
Sub-Total of Pvt. Banks	1240705	735430.14	1913	91086.95	52754	174660.66	301399	1685738.00	1295372	1001177.75	59.39	
BGVB (UBI)	112161	181459.89	0	0.00	0	0.00	247530	89391.00	112161	181459.89	203.00	
PBGB (UCO)	39753	70018.21	0	0.00	0	0.00	355241	85962.00	39753	70018.21	81.45	
UBKGB (CBI)	53315	38841.54	0	0.00	0	0.00	122779	53591.00	53315	38841.54	72.48	
RRBs Total	205229	290319.64	0	0.00	0	0.00	725550	228944.00	205229	290319.64	126.81	
Total of Scheduled Comm.	1894529	1674892.44	50302	591230.48	237873	753412.36	2802108	5903379.00	2182704	3019535.28	51.15	
W.B. St. Co-op.Bk	1153956	319698.39	0	0.00	0	0.00	636178	407087.00	1153956	319698.39	78.53	
WBSCARD Bank Ltd.	11733	17444.38	0	0.00	0	0.00	52609	96635.00	11733	17444.38	18.05	
WBFC	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	
Total of Co-optv. Banks	1165689	337142.77	0	0.00	0	0.00	688787	503722.00	1165689	337142.77	66.93	
SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!	
Grand Total	3060218	2012035.21	50302	591230.48	237873	753412.36	3490895	6407101.00	3348393	3356678.05	52.39	

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

(No. in actuals, Amt. in Lakh)

Bank	Micro, Small & Medium Enterprise										Total MSME under PRISEC				
	Micro Entpz.		Small Entpz.		Medium Entpz.		Khadi & Village		Other under MSME		Yearly Target under ACP		Disbursement upto the quarter ended Dec. 2018		
	Disbursement upto the quarter ended Dec. 2018		Disbursement upto the quarter ended Dec. 2018		Disbursement upto the quarter ended Dec. 2018		Disbursement upto the quarter ended Dec. 2018		Disbursement upto the quarter ended Dec. 2018		Yearly Target under ACP		Disbursement upto the quarter ended Dec. 2018		
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	% of Ach.
Allahabad Bank	17599	48025.20	1181	29386.56	73	22705.93	49	37.34	0	0.00	82699	319522.00	18902	100155.03	31.35
Andhra Bank	3142	1434.18	380	5067.50	92	2383.15	0	0.00	0	0.00	5611	22474.00	3614	8884.83	39.53
Bank of Baroda	937	10045.50	786	17084.33	99	14728.84	11	101.00	61	1151.92	21736	85481.54	1894	43111.59	50.43
Bank of India	22278	73544.00	254	46714.00	10	6274.00	0	0.00	0	0.00	50617	200701.96	22542	126532.00	63.04
Bank of Maharashtra	25	266.00	8	146.00	0	0.00	0	0.00	0	0.00	2141	8354.20	33	412.00	4.93
Canara Bank	10022	36321.13	298	29342.59	88	29003.23	0	0.00	28	2012.12	39888	158507.92	10436	96679.07	60.99
Central Bank of India	13074	30273.21	1962	73004.61	61	16866.25	1385	4226.90	0	0.00	39652	159503.63	16482	124370.97	77.97
Corporation Bank	290	2015.23	278	2923.05	109	972.17	22	16.83	0	0.00	6893	27394.68	699	5927.28	21.64
Dena Bank	29	53.16	9	39.51	0	0.00	0	0.00	3	2.33	5493	21713.60	41	95.00	0.44
Indian Bank	1306	1498.93	83	3145.63	8	27.70	0	0.00	0	0.00	7799	30904.72	1397	4672.26	15.12
Indian Overseas Bank	1811	13993.23	119	3599.19	0	0.00	0	0.00	123	2178.18	16811	66750.45	2053	19770.60	29.62
Oriental Bank of Commerce	2991	10410.51	268	9118.26	15	864.02	0	0.00	0	0.00	11577	45999.70	3274	20392.79	44.33
Punjab National Bank	22989	73372.45	1069	62122.19	98	27746.76	125	103.61	0	0.00	36160	144114.91	24281	163345.01	113.34
Punjab & Sind Bank	925	16715.81	175	5033.25	25	1750.02	0	0.00	0	0.00	2613	10103.78	1125	23499.08	232.58
Syndicate Bank	5169	59213.98	4020	28356.22	511	18542.63	0	0.00	15	153.71	14609	57587.31	9715	106266.54	184.53
State Bank of India	125235	270336.12	32756	115043.83	348	29356.31	0	0.00	102	11322.74	164883	726035.93	158441	426059.00	58.68
Union Bank of India	724	2746.59	195	1521.22	5	22.32	2	26.87	0	0.00	23240	92469.16	926	4317.00	4.67
United Bank of India	11622	31362.53	1956	11256.43	49	1536.42	0	0.00	56	2365.89	107745	365893.99	13683	46521.27	12.71
UCO Bank	1055	43241.57	825	39564.73	105	24964.62	0	0.00	0	0.00	53760	214871.23	1985	107770.92	50.16
Vijaya Bank	3625	13818.47	465	27359.57	23	3947.85	432	851.43	947	6163.64	3406	13275.26	5492	52140.96	392.77
IDBI Bank	9815	63994.18	324	6260.89	32	7775.60	0	0.00	0	0.00	12798	50559.99	10171	78030.67	154.33
Sub-Total of PSU Banks	254663	802681.98	47411	516089.56	1751	209467.82	2026	5363.98	1335	25350.53	710131	2822219.96	307186	1558953.87	55.24
HDFC Bank	110844	190465.07	2715	82231.90	386	63793.56	0	0.00	0	0.00	94097	297436.43	113945	336490.53	113.13
AXIS Bank Ltd.(UTI)	2582	24233.90	1070	23469.38	875	25738.25	0	0.00	0	0.00	94935	306019.78	4527	73441.53	24.00
ICICI Bank	6559	175161.00	3547	186250.59	513	48667.30	0	0.00	0	0.00	92894	291725.13	10619	410078.89	140.57
Kotak Mahindra Bank Ltd	552	9737.43	1372	42534.00	330	11324.48	0	0.00	0	0.00	19231	50021.32	2254	63595.91	127.14
Federal Bank	286	157.52	127	273.54	14	33.54	0	0.00	0	0.00	17108	11702.00	427	464.60	3.97
Indusind Bank	79832	50667.19	1421	30046.35	4	239.80	0	0.00	0	0.00	2773	49012.03	81257	80953.34	165.17
Bandhan Bank	1220179	892303.10	0	0.00	0	0.00	0	0.00	0	0.00	241850	695797.75	1220179	892303.10	128.24
Ratnakar Bank Ltd.	65314	23001.52	16	3142.30	1	0.01	0	0.00	0	0.00	0	0.00	65331	26143.83	#DIV/0!
South Indian Bank	152	5720.55	222	36922.11	80	8707.07	0	0.00	0	0.00	1464	4705.48	454	51349.73	1091.28
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	4295	1461.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	4295	1461.00	#DIV/0!
Ujivan Small Finance Bank	50801	19657.94	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	50801	19657.94	#DIV/0!
Yes Bank	1753	66078.11	1323	26264.07	166	37922.09	0	0.00	0	0.00	1	87.13	3242	130264.27	149505.65
IDFC Bank	41858	20868.13	0	0.00	37	1006.29	0	0.00	0	0.00	0	0.00	41895	21874.42	#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!
Sub-Total of Pvt. Banks	1585007	1479512.46	11813	431134.24	2406	197432.39	0	0.00	0	0.00	564353	1706507.05	1599226	2108079.09	123.53
BGVB (UBI)	13941	19046.30	98	1624.57	0	0.00	0	0.00	0	0.00	19066	52035.00	14039	20670.87	39.72
PBGB (UCO)	19070	46751.93	382	8689.71	0	0.00	0	0.00	0	0.00	14527	56303.00	19452	55441.64	98.47
UBKGB (CBI)	1616	1551.23	0	0.00	0	0.00	0	0.00	0	0.00	16507	45050.00	1616	1551.23	3.44
RRBs Total	34627	67349.46	480	10314.28	0	0.00	0	0.00	0	0.00	50100	153388.00	35107	77663.74	50.63
Total of Scheduled Comm.	1874297	2349543.90	59704	957538.08	4157	406900.21	2026	5363.98	1335	25350.53	1324584	4682115.01	1941519	3744696.70	79.98
W.B. St. Co-op.Bk	102908	31428.73	0	0.00	101	11948.23	0	0.00	0	0.00	60322	164630.00	103009	43376.96	26.35
WBSCARD Bank Ltd.	237	996.25	0	0.00	0	0.00	0	0.00	0	0.00	9254	25255.00	237	996.25	3.94
WBFC	35	526.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	35	526.00	#DIV/0!
Total of Co-optv. Banks	103180	32950.98	0	0.00	101	11948.23	0	0.00	0	0.00	69576	189885.00	103281	44899.21	23.65
SDBI	31	302.18	0	0.00	0	0.00	0	0.00	0	0.00	46900	128000.00	31	302.18	0.24
Grand Total	1977508	2382797.06	59704	957538.08	4258	418848.44	2026	5363.98	1335	25350.53	1441060	5000000.01	2044831	3789898.09	75.80

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

(No. in actuals, Amt. in Lakh)

Bank	Export					Education					Housing				
	Yearly Target under ACP		Disbursement upto the quarter ended Dec. 2018			Yearly Target under ACP		Disbursement upto the quarter ended Dec. 2018			Yearly Target under ACP		Disbursement upto the quarter ended Dec. 2018		
	No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.
Allahabad Bank	666	2832.00	38	2608.00	92.09	1240	10987.00	1928	1732.07	15.76	3013	28900.00	4319	30551.35	105.71
Andhra Bank	40	172.00	0	0.00	0.00	340	738.00	80	12.77	1.73	131	2063.00	119	99.52	4.82
Bank of Baroda	184	781.00	0	0.00	0.00	425	3106.00	271	732.06	23.57	607	7657.00	2023	2633.02	34.39
Bank of India	394	1678.00	32	3565.00	212.46	238	6760.00	1525	2011.00	29.75	1287	17340.00	5035	44652.00	257.51
Bank of Maharashtra	23	97.00	0	0.00	0.00	12	477.00	14	6.50	1.36	0	928.00	25	38.47	4.15
Canara Bank	285	1211.00	0	0.00	0.00	1690	7583.00	1600	1703.79	22.47	596	15566.00	2223	12336.24	79.25
Central Bank of India	436	1856.00	0	0.00	0.00	440	8373.00	788	1005.98	12.01	1381	18846.00	1604	7943.84	42.15
Corporation Bank	56	239.00	0	0.00	0.00	70	835.00	14	33.78	4.05	0	2444.00	87	1116.44	45.68
Dena Bank	36	153.00	0	0.00	0.00	70	694.00	2	5.00	0.72	105	1707.00	12	120.00	7.03
Indian Bank	51	216.00	1	61.29	28.38	100	876.00	234	2057.98	234.93	429	2105.00	407	741.46	35.22
Indian Overseas Bank	181	772.00	42	18220.00	2360.10	340	2315.00	129	406.23	17.55	387	6829.00	206	5056.00	74.04
Oriental Bank of Commerce	87	368.00	0	0.00	0.00	110	1568.00	109	653.85	41.70	136	3810.00	419	5998.35	157.44
Punjab National Bank	213	908.00	42	2585.18	284.71	1400	3867.00	1919	6502.10	168.14	785	13968.00	1032	7639.92	54.70
Punjab & Sind Bank	22	94.00	0	0.00	0.00	45	76.00	58	86.17	113.38	262	937.00	888	8165.25	871.42
Syndicate Bank	82	350.00	0	0.00	0.00	210	1901.00	471	610.64	32.12	628	4809.00	215	11827.95	245.95
State Bank of India	1463	6225.00	98	41223.29	662.22	2890	25780.00	1011	3766.00	14.61	7847	64708.00	13253	113858.00	175.96
Union Bank of India	234	995.00	0	0.00	0.00	110	3714.00	0	0.00	0.00	942	9443.00	0	0.00	0.00
United Bank of India	1122	4593.00	7	1586.22	34.54	3060	17973.00	775	652.56	3.63	5755	47583.00	6271	31537.11	66.28
UCO Bank	327	1392.00	0	0.00	0.00	480	5942.00	1	3.00	0.05	15799	17143.00	50	73.94	0.43
Vijaya Bank	58	247.00	3	1049.50	424.90	70	690.00	652	1374.99	199.27	0	1572.00	2006	16531.72	1051.64
IDBI Bank	103	439.00	0	0.00	0.00	340	1819.00	214	461.34	25.36	0	4705.00	4287	32092.64	682.10
Sub-Total of PSU Banks	6063	25618.00	263	70898.48	276.75	13680	106074.00	11795	23817.81	22.45	40090	273063.00	44481	333013.22	121.95
HDFC Bank	701	2982.00	36	5393.79	180.88	95	10351.00	312	504.54	4.87	858	20082.00	6785	6370.72	31.72
AXIS Bank Ltd.(UTI)	297	1262.00	0	0.00	0.00	90	9714.00	461	2194.00	22.59	2720	18450.00	2263	3958.00	21.45
ICICI Bank	513	2184.00	3	1340.18	61.36	30	9575.00	28	91.87	0.96	1402	18128.00	1231	17935.57	98.94
Kotak Mahindra Bank Ltd	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	594	104.00	147	299.04	287.54
Federal Bank	29	124.00	0	0.00	0.00	0	380.00	17	0.27	0.07	817	3930.00	86	9.34	0.24
Indusind Bank	48	220.00	0	0.00	0.00	30	677.00	0	0.00	0.00	1117	8664.00	0	0.00	0.00
Bandhan Bank	683	2888.00	0	0.00	0.00	0	9697.00	0	0.00	0.00	4508	26833.00	300	1789.64	6.67
Ratnakar Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	155	43.09	#DIV/0!	0	0.00	758	207.50	#DIV/0!
South Indian Bank	14	58.00	0	0.00	0.00	0	103.00	14	30.41	29.52	431	471.00	118	827.93	175.78
Tamilnadu Mercantile Bank	1	10.00	0	0.00	0.00	0	41.00	0	0.00	0.00	100	294.00	0	0.00	0.00
Utkarsh Small Finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
Ujivan Small Finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	22426	7017.00	#DIV/0!
Yes Bank	1	0.26	0	0.00	0.00	0	1.00	1	3.00	300.00	44	525.00	74	104.50	19.90
IDFC Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	3	61.72	#DIV/0!
Jana Small Finance Bank Ltd	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
Sub-Total of Pvt. Banks	2287	9728.26	39	6733.97	69.22	245	40539.00	988	2867.18	7.07	12591	97481.00	34191	38580.96	39.58
BGVB (UBI)	176	747.00	0	0.00	0.00	60	3816.00	45	37.94	0.99	732	5319.00	119	844.51	15.88
PBGB (UCO)	134	749.00	0	0.00	0.00	50	3868.00	11	15.96	0.41	6801	5527.00	189	1507.57	27.28
UBKGB (CBI)	77	326.00	0	0.00	0.00	60	2672.00	15	12.09	0.45	1865	2761.00	172	1347.87	48.82
RRBs Total	387	1822.00	0	0.00	0.00	170	10356.00	71	65.99	0.64	9398	13607.00	480	3699.95	27.19
Total of Scheduled Comm.	8737	37168.26	302	77632.45	208.87	14095	156969.00	12854	26750.98	17.04	62079	384151.00	79152	375294.13	97.69
W.B. St. Co-op.Bk	596	2536.00	0	0.00	0.00	0	9690.00	0	0.00	0.00	2407	29345.00	0	0.00	0.00
WBSCARD Bank Ltd.	103	438.00	0	0.00	0.00	0	2201.00	0	0.00	0.00	0	5588.00	169	803.73	14.38
WBFC	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
Total of Co-optv. Banks	699	2974.00	0	0.00	0.00	0	11891.00	0	0.00	0.00	2407	34933.00	169	803.73	2.30
SIDBI	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
Grand Total	9436	40142.26	302	77632.45	193.39	14095	168860.00	12854	26750.98	15.84	64486	419084.00	79321	376097.86	89.74

Statement showing disbursement in Social Infrastructure, Renewable Energy & Others under Priority Sector for the quarter ended December 2018															
(No. in actuals, Amt. in Lakh)															
Bank	Social Infrastructure					Renewable Energy					Others				
	Yearly Target under ACP		Disbursement upto the quarter ended Dec. 2018			Yearly Target under ACP		Disbursement upto the quarter ended Dec. 2018			Yearly Target under ACP		Disbursement upto the quarter ended Dec. 2018		
	No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.
Allahabad Bank	860	6240.00	141	1295.31	20.76	580	825.00	41	91.25	11.06	30110	56467.00	0	0.00	0.00
Andhra Bank	110	416.00	0	0.00	0.00	70	51.00	0	0.00	0.00	3985	3985.00	199	112.29	2.82
Bank of Baroda	325	3860.00	211	1526.50	39.55	205	216.00	15	42.50	19.68	11402	13240.00	524	2311.79	17.46
Bank of India	582	3537.00	0	0.00	0.00	360	520.00	0	0.00	0.00	60771	33895.00	221	59632.01	175.93
Bank of Maharashtra	55	222.00	0	0.00	0.00	35	21.00	0	0.00	0.00	1937	1252.00	0	0.00	0.00
Canara Bank	440	3483.00	0	0.00	0.00	280	366.00	0	0.00	0.00	15553	32203.00	175	50132.24	155.68
Central Bank of India	530	3986.00	0	0.00	0.00	340	462.00	0	0.00	0.00	18487	41293.00	0	0.00	0.00
Corporation Bank	90	440.00	0	0.00	0.00	55	64.00	0	0.00	0.00	3155	8528.00	71	350.80	4.11
Dena Bank	85	377.00	0	0.00	0.00	55	43.00	0	0.00	0.00	3155	3565.00	12	45.00	1.26
Indian Bank	120	5570.00	0	0.00	0.00	80	298.00	1	0.30	0.10	4428	26877.00	1	5902.49	21.96
Indian Overseas Bank	260	1352.00	0	0.00	0.00	170	193.00	0	0.00	0.00	9188	12427.00	0	0.00	0.00
Oriental Bank of Commerce	160	1841.00	0	0.00	0.00	110	104.00	0	0.00	0.00	5867	8557.00	0	0.00	0.00
Punjab National Bank	440	2447.00	161	1815.27	74.18	280	438.00	62	67.11	15.32	15387	27691.00	718	199.84	0.72
Punjab & Sind Bank	60	270.00	0	0.00	0.00	40	20.00	0	0.00	0.00	2159	1977.00	160	2968.83	150.17
Syndicate Bank	190	880.00	0	0.00	0.00	125	130.00	0	0.00	0.00	6642	9951.00	1924	12336.39	123.97
State Bank of India	1975	14996.00	0	0.00	0.00	1300	1787.00	0	0.00	0.00	68413	111601.00	4321	108767.00	97.46
Union Bank of India	290	1748.00	301	1025.57	58.67	185	210.00	215	187.46	89.27	10350	17949.00	521	2426.00	13.52
United Bank of India	1360	12660.00	1361	15023.55	118.67	850	1436.00	163	539.56	37.57	47269	82895.00	6221	23789.45	28.70
UCO Bank	605	3276.00	0	0.00	0.00	410	470.00	0	0.00	0.00	21144	42194.00	1	1.45	0.00
Vijaya Bank	80	490.00	1	1.36	0.28	75	98.00	0	0.00	0.00	2990	3089.00	408	71723.58	2321.90
IDBI Bank	150	924.00	221	1240.17	134.22	90	122.00	98	125.12	102.56	5369	9367.00	0	0.00	0.00
Sub-Total of PSU Banks	8767	69015.00	2397	21927.73	31.77	5695	7874.00	595	1053.30	13.38	347761	549003.00	15477	340699.16	62.06
HDFC Bank	280	3503.00	0	0.00	0.00	230	332.00	0	0.00	0.00	50852	51701.00	930	200128.84	387.09
AXIS Bank Ltd.(UTI)	330	3545.00	301	1227.23	34.62	200	367.00	172	198.67	54.13	64979	49529.00	49686	18306.00	36.96
ICICI Bank	340	3790.00	0	0.00	0.00	225	342.00	0	0.00	0.00	32566	40480.00	0	0.00	0.00
Kotak Mahindra Bank Ltd	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	2660	1733.00	33	2327.20	134.29
Federal Bank	300	147.00	0	0.00	0.00	40	82.00	0	0.00	0.00	1771	1760.00	17	0.04	0.00
Indusind Bank	65	489.00	0	0.00	0.00	40	82.00	0	0.00	0.00	1771	1760.00	0	0.00	0.00
Bandhan Bank	500	5273.00	0	0.00	0.00	400	675.00	0	0.00	0.00	24256	51388.00	66671	33389.67	64.98
Ratnakar Bank Ltd.	6	10.00	0	0.00	0.00	15	12.00	0	0.00	0.00	221	750.00	22046	6233.08	831.08
South Indian Bank	25	37.00	0	0.00	0.00	20	26.27	0	0.00	0.00	996	652.00	23	8968.73	1375.57
Tamilnadu Mercantile Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
Utkarsh Small Finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
Ujivan Small Finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	89486	26730.82	#DIV/0!
Yes Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	197	40001.45	#DIV/0!
IDFC Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
Jana Small Finance Bank Ltd	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
Sub-Total of Pvt. Banks	1846	16794.00	301	1227.23	7.31	1170	1918.27	172	198.67	10.36	180072	199753.00	229089	336085.83	168.25
BGVB (UBI)	930	0.00	0	0.00	#DIV/0!	560	253.00	0	0.00	0.00	22240	10778.00	742	2707.00	25.12
PBGB (UCO)	365	0.00	0	0.00	#DIV/0!	240	270.50	0	0.00	0.00	12731	13160.50	538	822.45	6.25
UBKGB (CBI)	225	0.00	0	0.00	#DIV/0!	150	175.00	0	0.00	0.00	7860	9651.00	17310	24371.20	252.53
RRBs Total	1520	0.00	0	0.00	#DIV/0!	950	698.50	0	0.00	0.00	42831	33589.50	18590	27900.65	83.06
Total of Scheduled Comm.	12133	85809.00	2698	23154.96	26.98	7815	10490.77	767	1251.97	11.93	570664	782345.50	263156	704685.64	90.07
W.B. St. Co-op.Bk	2680	6449.00	0	0.00	0.00	500	723.00	0	0.00	0.00	6987	62723.00	68482	85190.32	135.82
WBSCARD Bank Ltd.	2100	1051.00	0	0.00	0.00	184	83.00	0	0.00	0.00	3356	11196.00	0	0.00	0.00
WBFC	1535	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	3577	0.00	0	0.00	#DIV/0!
Total of Co-optv. Banks	6315	7500.00	0	0.00	0.00	684	806.00	0	0.00	0.00	13920	73919.00	68482	85190.32	115.25
SIDBI	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
Grand Total	18448	93309.00	2698	23154.96	24.82	8499	11296.77	767	1251.97	11.08	584584	856264.50	331638	789875.96	92.25

Statement showing disbursement in Weaker Section under Priority Sector for the quarter ended December 2018									
Bank	Loans to weaker section under Priority Sector				Total Priority				
	Yearly Target under ACP	Disbursement upto the quarter ended Dec. 2018			Yearly Target under ACP		Disbursement upto the quarter ended Dec. 2018		
	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.
Allahabad Bank	236040.00	0	0.00	0.00	311581	865366.00	88179	280743.49	32.44
Andhra Bank	2666.94	425	39.43	1.48	31312	60143.00	4268	9624.65	16.00
Bank of Baroda	8350.16	450	372.50	4.46	119410	229978.54	20534	203398.55	88.44
Bank of India	68177.65	0	0.00	0.00	285184	538445.96	130980	332712.01	61.79
Bank of Maharashtra	1266.71	4	42.00	3.32	9471	19993.20	79	486.97	2.44
Canara Bank	40516.27	0	0.00	0.00	169672	459817.92	48778	182477.92	39.68
Central Bank of India	44564.52	15890	52101.52	116.91	186764	505139.63	66521	214587.68	42.48
Corporation Bank	2796.53	0	0.00	0.00	31064	71337.68	1217	7719.23	10.82
Dena Bank	2796.62	0	0.00	0.00	27964	53725.60	160	372.00	0.69
Indian Bank	9647.92	611	10803.26	111.98	40418	111137.72	2845	21835.32	19.65
Indian Overseas Bank	9543.95	0	0.00	0.00	72178	182465.45	5198	51378.05	28.16
Oriental Bank of Commerce	7378.89	1746	2791.72	37.83	44894	134080.70	4299	30085.98	22.44
Punjab National Bank	33068.18	57287	52117.34	157.61	208510	418769.91	101488	466478.86	111.39
Punjab & Sind Bank	1329.38	0	0.00	0.00	15055	26250.78	2282	35523.06	135.32
Syndicate Bank	9540.62	0	0.00	0.00	50007	155282.31	14584	142211.46	91.58
State Bank of India	144498.33	0	0.00	0.00	605434	1862587.93	400559	1298563.29	69.72
Union Bank of India	11145.24	0	0.00	0.00	76853	254565.16	4629	26456.03	10.39
United Bank of India	62810.45	19723	40275.89	64.12	264176	1154028.99	74137	318463.00	27.60
UCO Bank	70517.72	5730	14345.61	20.34	295150	562048.23	2141	151568.59	26.97
Vijaya Bank	2526.28	3766	15921.44	630.23	17535	37746.26	10593	155424.73	411.76
IDBI Bank	5299.22	72451	60099.09	1134.11	44714	138652.99	80826	148290.59	106.95
Sub-Total of PSU Banks	774481.58	178083	248909.80	32.14	2907346	7841563.96	1064297	4078401.46	52.01
HDFC Bank	36172.17	148116	39054.91	107.97	232737	669910.43	190072	722375.75	107.83
AXIS Bank Ltd.(UTI)	42373.17	0	0.00	0.00	207450	665987.78	100459	147193.30	22.10
ICICI Bank	34907.28	34003	38120.26	109.20	176459	643325.13	47103	480724.47	74.72
Kotak Mahindra Bank Ltd	1273.36	2354	8254.62	648.26	22485	51858.32	4647	80641.43	155.50
Federal Bank	10108.45	4019	99.30	0.98	55601	76146.00	6601	1479.99	1.94
Indusind Bank	8810.31	119406	27066.49	307.21	58567	118925.03	131173	99740.95	83.87
Bandhan Bank	77661.90	2029855	1302524.23	1677.17	295299	1455047.75	2201391	1491001.85	102.47
Ratnakar Bank Ltd.	55.60	131479	37613.21	67649.66	1742	66179.00	131534	45001.51	68.00
South Indian Bank	700.49	1	25.26	3.61	13476	10120.75	698	71340.71	704.90
Tamilnadu Mercantile Bank	0.00	0	0.00	#DIV/0!	101	345.00	2	10.25	2.97
Utkarsh Small Finance Bank	0.00	9735	3081.00	#DIV/0!	0	0.00	9735	3081.00	#DIV/0!
Ujjivan Small Finance Bank	0.00	84025	26197.38	#DIV/0!	0	0.00	260773	85182.71	#DIV/0!
Yes Bank	10.51	81	2048.36	19489.63	46	613.39	3680	236371.99	38535.35
IDFC Bank	0.00	0	0.00	#DIV/0!	0	0.00	71508	30796.64	#DIV/0!
Jana Small Finance Bank Ltd	0.00	0	0.00	#DIV/0!	0	0.00	2	8.13	#DIV/0!
Sub-Total of Pvt. Banks	212073.24	2563074	1484085.02	699.80	1063963	3758458.58	3159378	3494950.68	92.99
BGVB (UBI)	69652.71	23987	41621.27	59.76	291294	162339.00	127106	205720.21	126.72
PBGB (UCO)	93299.84	0	0.00	0.00	390089	165840.00	59943	127805.83	77.07
UBKGB (CBI)	35755.93	0	0.00	0.00	149523	114226.00	72428	66123.93	57.89
RRBs Total	198708.48	23987	41621.27	20.95	830906	442405.00	259477	399649.97	90.34
Total of Scheduled Comm.	1185263.30	2765144	1774616.09	149.72	4802215	12042427.54	4483152	7973002.11	66.21
W.B. St. Co-op.Bk	99740.45	18610	41253.48	41.36	709670	683183.00	1325447	448265.67	65.61
WBSCARD Bank Ltd.	64002.29	0	0.00	0.00	67606	142447.00	12139	19244.36	13.51
WBFC	1223.15	198	501.18	40.97	5112	0.00	35	526.00	#DIV/0!
Total of Co-optv. Banks	164965.89	18808	41754.66	25.31	782388	825630.00	1337621	468036.03	56.69
SIDBI	11221.28	1792	2928.56	26.10	46900	128000.00	31	302.18	0.24
Grand Total	1361450.47	2785744	1819299.31	133.63	5631503	12996057.54	5820804	8441340.32	64.95

Statement showing disbursement in Agriculture, Education & Housing under Non Priority Sector for the quarter ended December 2018

Bank	Agriculture					Education					Housing				
	Yearly Target under ACP		Disbursement upto the quarter ended Dec. 2018			Yearly Target under ACP		Disbursement upto the quarter ended Dec. 2018			Yearly Target under ACP		Disbursement upto the quarter ended Dec. 2018		
	No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.
Allahabad Bank	878	36378.26	0	0.00	0.00	289	8945.00	213	435.49	4.87	79	7462.15	342	5683.68	76.17
Andhra Bank	4	174.78	8	4.74	2.71	208	829.45	8	3.89	0.47	16	1492.43	19	33.05	2.21
Bank of Baroda	1	45.32	1	2600.00	5736.98	224	7985.46	47	145.75	1.83	110	10447.00	278	5202.87	49.80
Bank of India	780	32317.51	237	24512.29	75.85	430	10278.63	225	14981.22	145.75	36	3432.59	307	2526.21	73.59
Bank of Maharashtra	5	215.42	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!	8	746.21	0	0.00	0.00
Canara Bank	506	20974.61	0	0.00	0.00	246	5204.37	402	425.94	8.18	29	2731.15	556	3084.05	112.92
Central Bank of India	573	23727.16	0	0.00	0.00	289	5854.92	129	1221.51	20.86	55	5223.50	635	7297.39	139.70
Corporation Bank	7	274.36	0	0.00	0.00	289	2081.75	0	0.00	0.00	14	1298.41	17	417.98	32.19
Dena Bank	13	522.30	0	0.00	0.00	138	1382.41	0	0.00	0.00	2	208.94	0	0.00	0.00
Indian Bank	125	5182.38	0	0.00	0.00	55	1206.76	44	977.50	81.00	63	5969.72	129	1091.32	18.28
Indian Overseas Bank	58	2413.36	0	0.00	0.00	49	1626.37	0	0.00	0.00	14	1343.19	0	0.00	0.00
Oriental Bank of Commerce	59	2438.77	0	0.00	0.00	43	1138.46	10	229.29	20.14	6	555.18	67	2104.33	379.04
Punjab National Bank	383	15851.98	219	22674.41	143.04	141	1951.64	128	1551.23	79.48	52	4925.02	6	46.43	0.94
Punjab & Sind Bank	2	79.26	0	0.00	0.00	39	325.27	10	99.23	30.51	0	0.00	115	1783.08	#DIV/0!
Syndicate Bank	80	3312.66	0	0.00	0.00	100	3252.73	0	0.00	0.00	87	8208.36	0	0.00	0.00
State Bank of India	1628	67431.88	0	0.00	0.00	332	48790.99	0	0.00	0.00	236	22386.44	0	0.00	0.00
Union Bank of India	52	2174.57	122	13273.21	610.38	52	8619.74	146	2833.71	32.87	98	9253.06	0	0.00	0.00
United Bank of India	443	29761.95	141	15274.56	51.32	192	14247.39	1218	15539.44	109.07	142	13394.35	88	3264.89	24.38
UCO Bank	925	38308.95	0	0.00	0.00	244	6993.37	0	0.00	0.00	95	8954.58	0	0.00	0.00
Vijaya Bank	18	751.95	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
IDBI Bank	16	650.34	0	0.00	0.00	0	1301.09	0	0.00	0.00	39	3731.07	0	0.00	0.00
Sub-Total of PSU Banks	6556	282987.77	728	78339.21	27.68	3360	132015.80	2580	38444.20	29.12	1181	111763.35	2559	32535.28	29.11
HDFC Bank	22	914.54	0	0.00	0.00	138	2070.36	235	362.05	17.49	158	14924.29	0	0.00	0.00
AXIS Bank Ltd.(UTI)	63	2627.77	0	0.00	0.00	135	2927.46	0	0.00	0.00	158	14925.31	226	8090.32	54.21
ICICI Bank	84	3495.56	0	0.00	0.00	162	1841.05	0	0.00	0.00	158	14926.11	1614	102498.43	686.71
Kotak Mahindra Bank Ltd	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
Federal Bank	19	772.28	0	0.00	0.00	106	1414.94	5	0.38	0.03	0	0.00	101	28.48	#DIV/0!
Indusind Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	33	2238.64	0	0.00	0.00
Bandhan Bank	241	10039.59	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!	95	10145.70	0	0.00	0.00
Ratnakar Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	8	746.21	0	0.00	0.00
South Indian Bank	0	0.00	1	1844.78	#DIV/0!	0	0.00	5	26.72	#DIV/0!	8	746.21	48	2044.50	273.98
Tamilnad Mercantile Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
Utkarsh Small Finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
Ujjivan Small Finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	271	2271.07	#DIV/0!
Yes Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	8	746.21	0	0.00	0.00
IDFC Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
Jana Small Finance Bank Ltd	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
Sub-Total of Pvt. Banks	429	17849.74	1	1844.78	10.34	541	8253.81	245	389.15	4.71	626	59398.68	2260	114932.80	193.49
BGVB (UBI)	463	19170.73	0	0.00	0.00	93	605.01	0	0.00	0.00	5	447.73	53	2641.29	589.93
PBGB (UCO)	560	11793.00	0	0.00	0.00	68	471.00	0	0.00	0.00	3	336.00	30	601.50	179.02
UBKGB (CBI)	1130	46798.90	0	0.00	0.00	75	455.38	0	0.00	0.00	2	149.24	0	0.00	0.00
RRBs Total	2153	77762.63	0	0.00	0.00	236	1531.39	0	0.00	0.00	10	932.97	83	3242.79	347.58
Total of Scheduled Comm.	9138	378600.14	729	80183.99	21.18	4137	141801.00	2825	38833.35	27.39	1817	172095.00	4902	150710.87	87.57
W.B. St. Co-op.Bk	6069	251446.33	148	20862.53	8.30	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
WBSCARD Bank Ltd.	570	23615.82	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
WBFC	153	6338.98	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
Total of Co-optv. Banks	6792	281401.13	148	20862.53	7.41	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
SIDBI	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
Grand Total	15930	660001.27	877	101046.52	15.31	4137	141801.00	2825	38833.35	27.39	1817	172095.00	4902	150710.87	87.57

Statement showing disbursement in Others & Personal Loan under Non Priority Sector for the quarter ended December 2018

Bank	Others					Personal Loan under Non-PriSec				
	Yearly Target		Disbursement upto the			Yearly Target		Disbursement upto the		
	No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.
Allahabad Bank	396	54586.49	9126	29952.76	54.87	255	3504.17	839	1907.85	54.45
Andhra Bank	143	3011.46	5077	12988.94	431.32	0	0.00	508	3.02	#DIV/0!
Bank of Baroda	304	32303.84	2496	49223.49	152.38	105	306.74	374	732.68	238.86
Bank of India	99	33007.54	13398	40251.99	121.95	0	0.00	213	5.66	#DIV/0!
Bank of Maharashtra	25	3644.23	93	268.00	7.35	0	0.00	0	0.00	#DIV/0!
Canara Bank	38	27735.62	943	9893.88	35.67	0	0.00	182	365.27	#DIV/0!
Central Bank of India	593	10561.17	6733	4201.05	39.78	332	1276.11	3801	88.70	6.95
Corporation Bank	144	2066.21	1369	2929.07	141.76	0	0.00	70	77.51	#DIV/0!
Dena Bank	14	22065.92	177	690.00	3.13	0	0.00	0	0.00	#DIV/0!
Indian Bank	211	82892.86	4006	140791.97	169.85	0	0.00	1	49.35	#DIV/0!
Indian Overseas Bank	57	12852.34	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
Oriental Bank of Commerce	212	9073.56	2949	30830.19	339.78	0	0.00	10	151.47	#DIV/0!
Punjab National Bank	353	23712.84	194	1640.80	6.92	1153	4945.38	625	20.37	0.41
Punjab & Sind Bank	4	6681.66	180	1093.72	16.37	0	0.00	305	203.01	#DIV/0!
Syndicate Bank	3685	2872.87	0	0.00	0.00	0	1383.17	0	0.00	0.00
State Bank of India	0	41929.59	22368	24013.40	57.27	0	0.00	0	0.00	#DIV/0!
Union Bank of India	471	9422.45	1171	4157.00	44.12	0	0.00	0	0.00	#DIV/0!
United Bank of India	1259	155394.64	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
UCO Bank	1588	31160.23	7109	33590.70	107.80	0	0.00	1268	63.47	#DIV/0!
Vijaya Bank	215	1525.67	4189	3654.32	239.52	0	0.00	0	0.00	#DIV/0!
IDBI Bank	230	14520.88	3228	16459.13	113.35	0	0.00	0	0.00	#DIV/0!
Sub-Total of PSU Banks	10041	581022.07	84806	406630.4	69.99	1845	11415.57	8196	3668.36	32.13
HDFC Bank	625	14143.48	47705	25255.11	178.56	0	0.00	8394	1019.36	#DIV/0!
AXIS Bank Ltd.(UTI)	465	15157.90	3685	3159.64	20.84	0	0.00	0	0.00	#DIV/0!
ICICI Bank	588	20672.05	16654	11486.70	55.57	0	0.00	0	0.00	#DIV/0!
Kotak Mahindra Bank Ltd	0	0.00	4757	2408.59	#DIV/0!	0	0.00	0	0.00	#DIV/0!
Federal Bank	27	4756.27	4771	2060.58	43.32	0	0.00	244	4.93	#DIV/0!
Indusind Bank	48	2282.47	2932	3087.42	135.27	0	0.00	0	0.00	#DIV/0!
Bandhan Bank	9661	20863.25	13501	33211.06	159.18	0	0.00	0	0.00	#DIV/0!
Ratnakar Bank Ltd.	0	0.00	461	3319.73	#DIV/0!	0	0.00	0	0.00	#DIV/0!
South Indian Bank	0	0.00	663	1035.57	#DIV/0!	0	0.00	5	2.35	#DIV/0!
Tamilnad Mercantile Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
Utkarsh Small Finance Bank	0	0.00	1	25.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
Ujjivan Small Finance Bank	0	0.00	21888	10784.80	#DIV/0!	0	0.00	99	59.03	#DIV/0!
Yes Bank	0	0.00	1217	5445.88	#DIV/0!	0	0.00	1268	63.48	#DIV/0!
IDFC Bank	0	0.00	1271	1524.29	#DIV/0!	0	0.00	0	0.00	#DIV/0!
Jana Small Finance Bank Ltd	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
Sub-Total of Pvt. Banks	11414	77875.42	119506	102804.4	132.01	0	0.00	10010	1149.15	#DIV/0!
BGVB (UBI)	67	3569.01	932	48403.37	1356.21	0	0.00	1823	111.96	#DIV/0!
PBGB (UCO)	275	1083.00	4369	3875.79	357.88	0	0.00	709	2126.53	#DIV/0!
UBKGB (CBI)	251	1138.91	10855	13839.83	1215.18	0	0.00	0	0.00	#DIV/0!
RRBs Total	593	5790.92	16156	66118.99	1141.77	0	0.00	2532.00	2238.49	#DIV/0!
Total of Scheduled Comm.	22048	664688.41	220468	575553.77	86.59	1845	11415.57	20738	7056.00	61.81
W.B. St. Co-op.Bk	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
WBSCARD Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
WBFC	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
Total of Co-optv. Banks	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
SIDBI	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
Grand Total	22048	664688.41	220468	575553.8	86.59	1845	11415.57	20738	7056.00	61.81

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 Dec. 2018			Yearly Target under ACP		Disbursement upto the quarter ended Dec. 2018			Yearly Target under ACP		Disbursement upto the quarter ended Dec. 2018		
	No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.
Allahabad Bank	311581	865366.00	88179	280743.49	32.44	1897	110876.07	10520	37979.78	34.25	313478	976242.07	98699	318723.27	32.65
Andhra Bank	31312	60143.00	4268	9624.65	16.00	371	5508.12	5620	13033.64	236.63	31683	65651.12	9888	22658.29	34.51
Bank of Baroda	119410	229978.54	20534	203398.55	88.44	744	51088.36	3196	57904.79	113.34	120154	281066.90	23730	261303.34	92.97
Bank of India	285184	538445.96	130980	332712.01	61.79	1345	79036.27	14380	82277.37	104.10	286529	617482.23	145360	414989.38	67.21
Bank of Maharashtra	9471	19993.20	79	486.97	2.44	38	4605.86	93	268.00	5.82	9509	24599.06	172	754.97	3.07
Canara Bank	169672	459817.92	48778	182477.92	39.68	819	56645.75	2083	13769.14	24.31	170491	516463.67	50861	196247.06	38.00
Central Bank of India	186764	505139.63	66521	214587.68	42.48	1842	46642.86	11298	12808.65	27.46	188606	551782.49	77819	227396.33	41.21
Corporation Bank	31064	71337.68	1217	7719.23	10.82	454	5720.73	1456	3424.56	59.86	31518	77058.41	2673	11143.79	14.46
Dena Bank	27964	53725.60	160	372.00	0.69	167	24179.57	177	690.00	2.85	28131	77905.17	337	1062.00	1.36
Indian Bank	40418	111137.72	2845	21835.32	19.65	454	95251.72	4180	142910.14	150.03	40872	206389.44	7025	164745.46	79.82
Indian Overseas Bank	72178	182465.45	5198	51378.05	28.16	178	18235.26	0	0.00	0.00	72356	200700.71	5198	51378.05	25.60
Oriental Bank of Commerce	44894	134080.70	4299	30085.98	22.44	320	13205.97	3036	33315.28	252.27	45214	147286.67	7335	63401.26	43.05
Punjab National Bank	208510	418769.91	101488	466478.86	111.39	2082	51386.86	1172	25933.24	50.47	210592	470156.77	102660	492412.10	104.73
Punjab & Sind Bank	15055	26250.78	2282	35523.06	135.32	45	7086.19	610	3179.04	44.86	15100	33336.97	2892	38702.10	116.09
Syndicate Bank	50007	155282.31	14584	142211.46	91.58	3952	19029.79	0	0.00	0.00	53959	174312.10	14584	142211.46	81.58
State Bank of India	605434	1862587.93	400559	1298563.29	69.72	2196	180538.90	22368	24013.40	13.30	607630	2043126.83	422927	1322576.69	64.73
Union Bank of India	76853	254565.16	4629	26456.03	10.39	673	29469.82	1439	20263.92	68.76	77526	284034.98	6068	46719.95	16.45
United Bank of India	264176	1154028.99	74137	318463.00	27.60	2036	212798.33	1447	34078.89	16.01	266212	1366827.32	75584	352541.89	25.79
UCO Bank	295150	562048.23	2141	151568.59	26.97	2852	85417.13	8377	33654.17	39.40	298002	647465.36	10518	185222.76	28.61
Vijaya Bank	17535	37746.26	10593	155424.73	411.76	233	2277.62	4189	3654.32	160.44	17768	40023.88	14782	159079.05	397.46
IDBI Bank	44714	138652.99	80826	148290.59	106.95	285	20203.38	3228	16459.13	81.47	44999	158856.37	84054	164749.72	103.71
Sub-Total of PSU Banks	2907346	7841563.96	1064297	4078401.46	52.01	22983	1119204.56	98869	559617.46	50.00	2930329	8960768.52	1163166	4638018.92	51.76
HDFC Bank	232737	669910.43	190072	722375.75	107.83	943	32052.67	56334	26636.52	83.10	233680	701963.10	246406	749012.27	106.70
AXIS Bank Ltd.(UTI)	207450	665987.78	100459	147193.30	22.10	821	35638.44	3911	11249.96	31.57	208271	701626.22	104370	158443.26	22.58
ICICI Bank	176459	643325.13	47103	480724.47	74.72	992	40934.77	18268	113985.13	278.46	177451	684259.90	65371	594709.60	86.91
Kotak Mahindra Bank Ltd	22485	51858.32	4647	80641.43	155.50	0	0.00	4757	2408.59	#DIV/0!	22485	51858.32	9404	83050.02	160.15
Federal Bank	55601	76146.00	6601	1479.99	1.94	152	6943.49	5121	2094.37	30.16	55753	83089.49	11722	3574.36	4.30
Indusind Bank	58567	118925.03	131173	99740.95	83.87	81	4521.11	2932	3087.42	68.29	58648	123446.14	134105	102828.37	83.30
Bandhan Bank	295299	1455047.75	2201391	1491001.85	102.47	9997	41048.54	13501	33211.06	80.91	305296	1496096.29	2214892	1524212.91	101.88
Ratnakar Bank Ltd.	1742	66179.00	131534	45001.51	68.00	8	746.21	461	3319.73	444.88	1750	66925.21	131995	48321.24	72.20
South Indian Bank	13476	10120.75	698	71340.71	704.90	8	746.21	722	4953.92	663.88	13484	10866.96	1420	76294.63	702.08
Tamilnad Mercantile Bank	101	345.00	2	10.25	2.97	0	0.00	0	0.00	#DIV/0!	101	345.00	2	10.25	2.97
Utkarsh Small Finance Bank	0	0.00	9735	3081.00	#DIV/0!	0	0.00	1	25.00	#DIV/0!	0	0.00	9736	3106.00	#DIV/0!
Ujivan Small Finance Bank	0	0.00	260773	85182.71	#DIV/0!	0	0.00	22258	13114.90	#DIV/0!	0	0.00	283031	98297.61	#DIV/0!
Yes Bank	46	613.39	3680	236371.99	38535.35	8	746.21	2485	5509.36	738.31	54	1359.60	6165	241881.35	17790.63
IDFC Bank	0	0.00	71508	30796.64	#DIV/0!	0	0.00	1271	1524.29	#DIV/0!	0	0.00	72779	3320.93	#DIV/0!
Jana Small Finance Bank Ltd	0	0.00	2	8.13	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	2	8.13	#DIV/0!
Sub-Total of Pvt. Banks	1063963	3758458.58	3159378	3494950.68	92.99	13010	163377.65	132022	221120.25	135.34	1076973	3921836.23	3291400	3716070.93	94.75
BGVB (UBI)	291294	162339.00	127106	205720.21	126.72	628	23792.48	2808	51156.62	215.01	291922	186131.48	129914	256876.83	138.01
PBGB (UCO)	390089	165840.00	59943	127805.83	77.07	906	13683.00	5108	6603.82	48.26	390995	179523.00	65051	134409.65	74.87
UBKGB (CBI)	149523	114226.00	72428	66123.93	57.89	1458	48542.43	10855	13839.83	28.51	150981	162768.43	83283	79963.76	49.13
RRBs Total	830906	442405.00	259477	399649.97	90.34	2992	86017.91	18771	71600.27	83.24	833898	528422.91	278248	471250.24	89.18
Total of Scheduled Comm.	4802215	12042427.54	4483152	7973002.11	66.21	38985	1368600.12	249662	852337.98	62.28	4841200	13411027.66	4732814	8825340.09	65.81
W.B. St. Co-op.Bk	709670	683183.00	1325447	448265.67	65.61	6069	251446.33	148	20862.53	8.30	715739	934629.33	1325595	469128.20	50.19
WBS CARD Bank Ltd.	67606	142447.00	12139	19244.36	13.51	570	23615.82	0	0.00	0.00	68176	166062.82	12139	19244.36	11.59
WBFC	5112	0.00	35	526.00	#DIV/0!	153	6338.98	0	0.00	0.00	5265	6338.98	35	526.00	8.30
Total of Co-optv. Banks	782388	825630.00	1337621	468036.03	56.69	6792	281401.13	148	20862.53	7.41	789180	1107031.13	1337769	488898.56	44.16
SIDBI	46900	128000.00	31	302.18	0.24	0	0.00	0	0.00	#DIV/0!	46900	128000.00	31	302.18	0.24
Grand Total	5631503	12996057.54	5820804	8441340.32	64.95	45777	1650001.25	249810	873200.51	52.92	5677280	14646058.79	6070614	9314540.83	63.60

West Bengal												
BANK-WISE SECTORAL OUTSTANDING CREDIT UNDER PRIORITY SECTOR												
as on December 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.
PUBLIC SECTOR BANKS												
1	Allahabad Bank	172141	236259.69	148638	122330.45	73622	475644.93	26051	197151.26	271814	909055.88	40
2	Andhra Bank	325	4644.24	307	292.40	4760	78614.85	2346	14972.20	7431	98231.29	20
3	Bank of Baroda	29377	78427.54	29244	64695.00	17647	171658.00	15211	143683.77	62235	393769.31	30
4	Bank of India	226681	169618.00	226681	169618.00	71089	237846.00	28118	138526.00	325888	545990.00	30
5	Bank of Maharashtra	251	1729.54	216	611.28	1258	19925.92	1702	6498.02	3211	28153.48	14
6	Canara Bank	67119	69724.06	55146	34267.44	31846	154916.52	6407	34666.15	105372	259306.73	34
7	Central Bank of India	131510	117008.39	131510	117008.39	36793	133803.86	9933	65704.36	178236	316516.61	33
8	Corporation Bank	2325	13843.99	2325	13843.99	4680	43925.59	3367	27192.62	10372	84962.20	18
9	Dena Bank	749	6090.00	718	1860.00	3602	84356.00	1152	5475.00	5503	95921.00	33
10	Indian Bank	6671	21265.78	6620	17151.46	11001	45282.86	2446	16638.03	20118	83186.67	24
11	Indian Overseas Bank	12246	50700.00	12246	50700.00	16483	104619.00	15663	50635.00	44392	205954.00	29
12	Oriental Bank of Commerce	5978	61127.00	4713	62264.00	12720	249975.00	4609	30267.00	23307	341369.00	39
13	Punjab National Bank	213228	186524.00	213228	186524.00	42494	201392.90	15702	113708.00	271424	501624.90	30
14	Punjab & Sind Bank	155	4967.00	30	50.00	3944	52857.35	3031	24134.00	7130	81958.35	25
15	Syndicate Bank	13481	15738.00	13280	10687.00	12783	119888.14	3851	21945.00	30115	157571.14	20
16	State Bank of India	438338	390989.00	438338	390989.00	69515	628240.00	107168	913651.00	615021	1932880.00	26
17	Union Bank of India	6904	10983.00	6696	9921.00	4418	10088.00	2122	14132.00	13444	35203.00	3
18	United Bank of India	522614	573845.10	506936	487768.34	135019	513461.50	49767	300443.90	707400	1387750.50	42
19	UCO Bank	98252	166500.00	87802	165600.00	97330	310121.00	37110	87870.00	232692	564491.00	42
20	Vijaya Bank	2473	18103.92	2429	6821.45	5282	119037.22	3072	23093.29	10827	160234.43	39
21	IDBI	111138	53029.24	111108	48767.48	18305	135600.63	23080	179727.93	152523	368357.80	47
A. Public Sector Bks.Total		2061956	2251117.49	1998211	1961770.68	674591	3891255.27	361908	2410114.53	3098455	8552487.29	31
PRIVATE SECTOR BANKS												
22	HDFC Bank	144917	101873.46	144917	101873.46	345950	444783.76	17236	52272.05	508103	598929.27	29
23	AXIS Bank (UTI)	50151	138370.00	50151	138370.00	10659	307352.13	103620	79223.00	164430	524945.13	28
24	ICICI Bank	58444	81660.94	58391	42161.75	21615	432820.75	8309	83022.58	88368	597504.27	28
25	Federal Bank	6330	38635.48	6193	10447.54	504	27194.91	707	5401.42	7541	71231.81	33
26	Kotak Mahindra Bank	4163	32094.44	4126	16239.10	6418	136130.56	765	4223.21	11346	172448.21	127
27	Indusind Bank	181378	59127.19	181371	57166.94	160562	207356.12	3	30.37	341943	266513.68	41
28	Bandhan Bank	1623453	588956.96	1623453	588956.96	1902444	883434.21	77391	39620.46	3603288	1512011.63	141
29	Ratnakar Bank Ltd.	132056	24200.00	132056	24199.58	157157	35179.82	117843	19382.00	407056	78761.82	13
30	South Indian Bank	89	10163.91	77	9982.08	374	42642.66	155	9827.07	618	62633.64	31
31	Utkarsh Small Finance Bank	5428	1457.00	5428	1457.00	4251	1133.00	0	0.00	9679	2590.00	11
32	Yes Bank	1490	64443.00	1016	75.00	4704	69931.00	246	3134.00	6440	137508.00	31
33	IDFC Bank	37982	6924.21	37982	6924.21	50407	26660.13	239	3325.04	88628	36909.38	35
34	Jana Small Finance Bank	5911	2150.00	5911	2150.00	592	4750.00	190180	42339.00	196683	49239.00	159
35	Tamilnadu Mercantile Bank	1	26.85	0	0.00	90	3436.12	13	73.21	104	3536.18	12
36	Ujivan Small Finance Bank	148646	33988.30	130736	29879.56	72636	21033.96	213082	40855.50	434364	95877.76	96
B Private Sector Bks. Total		2400439	1184071.74	2381808	1029883.18	2738363	2643839.13	729789	382728.91	5868591	4210639.78	43
(A+B) Total of Comm.Bks.		4462395	3435189	4380019	2991654	3412954	6535094	1091697	2792843	8967046	12763127	34
REGIONAL RURAL BANKS												
37	BGVV (UBI)	370797	270973.83	370797	270973.83	242432	195364.12	51395	52847.99	664624	519185.94	91
38	PBGB (UCO)	115881	95926.00	115881	95926.00	91979	103289.00	4287	16519.00	212147	215734.00	92
39	UBKGB	131685	100422.00	131685	100422.00	9806	5065.00	41597	26025.00	183088	131512.00	96
C RRBs Total		618363	467321.83	618363	467321.83	344217	303718.12	97279	95391.99	1059859	866431.94	92
D	W.B. St. Co-op.Bk	1852382	487011.22	1852359	485173.30	24386	58029.77	173689	240229.71	2050457	785270.70	59
E	WBSCARD Bank Ltd.	11733	84474.25	11250	75124.95	237	6511.63	559	881.18	12529	91867.06	84
F	SIDBI	0	0.00	0	0.00	0	60521.03	0	0.00	0.00	60521.03	100
Grand Total (A+B+C+D+E+F)		6944873	4473996.53	6861991	4019273.94	3781794	6963874.95	1363224	3129346.32	12089891	14567217.80	32
Medium Enterprise							1836592.47				1836592.47	
Total MSME							8800467.42					
Total Prisec											16403810.27	36

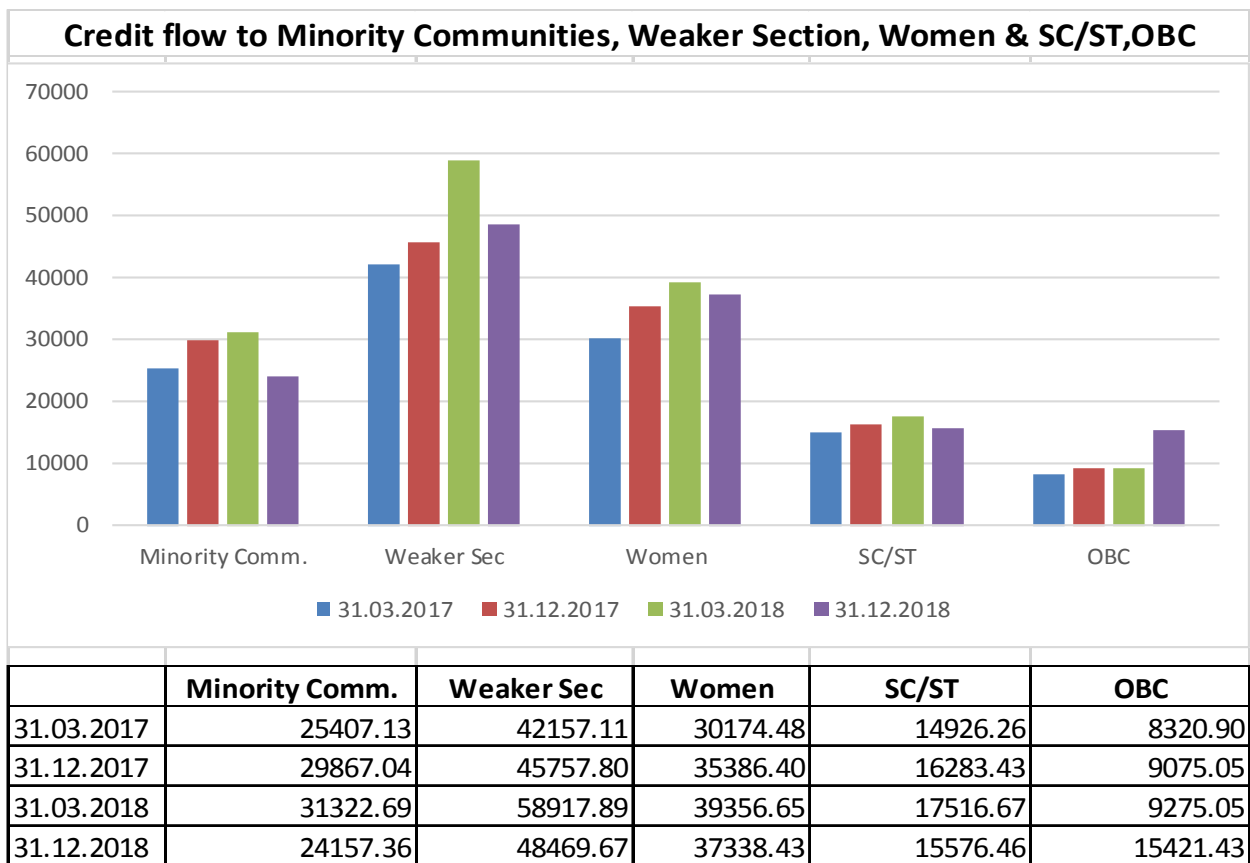
West Bengal													
BANK-WISE SECTORAL OUTSTANDING CREDIT UNDER PRIORITY SECTOR													
as on December 2018													
(Amt.in Rs. Lac)													
S No.	BANKS	Of Which Weaker		Of Which		Of Which Women		Of Which Minority		Outstanding Advance to		Of Which Under	
		Section		Under SC/ST		Entrepreneur		Community		OBC		DRI Scheme	
		A/C	Amount	A/C	Amount	A/C	Amount	A/C	Amount	A/C	Amount	A/C	Amount
PUBLIC SECTOR BANKS													
1	Allahabad Bank	163639	226376.13	65131	128211.40	53528	127668.98	77466	165632.60	65190	144570.44	26692	2310.90
2	Andhra Bank	765	661.11	472	1150.29	2861	7374.28	7117	48564.23	367	1587.27	25	5.04
3	Bank of Baroda	21730	32324.00	5147	13423.00	12397	28305.00	10012	19732.00	2021	5004.00	499	132.00
4	Bank of India	227453	143379.00	62572	17584.00	66237	17626.00	69668	100568.00	14774	15120.00	98	65.00
5	Bank of Maharashtra	741	5302.19	436	1481.59	261	401.44	285	864.99	0	0.00	0	0.00
6	Canara Bank	45531	27314.75	11200	9950.78	9347	3146.25	30662	42752.59	0	0.00	11180	1036.53
7	Central Bank of India	128919	100772.96	48055	40747.00	46621	44532.00	32709	52215.00	6986	8036.50	14431	938.43
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	4434	11795.83	8319	6379.72	1258	26.30	2132	4.58	988	7.06	66	0.65
11	Indian Overseas Bank	3927	5039.00	3825	3960.00	1808	1969.00	8916	9021.00	10743	8749.56	709	26.23
12	Oriental Bank of Commerce	9276	21270.00	2356	19821.00	4464	17580.00	1633	13965.00	936	3536.00	3	0.15
13	Punjab National Bank	200328	141844.00	4590	2559.00	69537	96342.00	19271	29476.00	126834	728164.00	1026	92.34
14	Punjab & Sind Bank	925	3111.00	701	2250.00	780	3770.00	890	3325.00	852	10020.00	0	0.00
15	Syndicate Bank	22474	63613.00	1330	1882.00	7501	44365.00	4806	6388.00	973	4029.00	94	7.00
16	State Bank of India	494413	807702.00	161845	208855.00	259814	399214.00	237362	406716.00	94561	191752.00	34645	5379.00
17	Union Bank of India	7755	9313.00	2829	5712.00	4506	6691.00	2742	5348.00	0	0.00	5	15.00
18	United Bank of India	276188	343198.41	182173	181019.39	234319	270826.54	201864	240392.41	112535	169792.14	28822	1517.21
19	UCO Bank	43271	143000.00	54903	214025.00	31634	71100.00	44905	90165.00	28990	8750.00	28989	3060.00
20	Vijaya Bank	3958	16457.04	1184	5828.88	2829	11364.94	1182	5307.26	1215	2479.92	11541	965.26
21	IDBI Bank	123442	79245.93	28177	19210.23	103460	59583.33	31511	24533.19	5368	10971.58	12	0.68
A	Public Sector Bks.Total	1782843	2193431.90	647464	887500.90	917203	1226169.46	788322	1316564.5	486588	1414538.25	158993	15617.21
PRIVATE SECTOR BANKS													
22	HDFC Bank	441988	93798.36	1945	1471.28	415407	68718.97	164683	48889.39	29851	4120.85	0	0.00
23	AXIS Bank (UTI)	44644	62720.00	37122	6346.00	134486	21172	3785	70188.81	1472	2028.93	0	0.00
24	Icici Bank	56311	68150.00	7500	8063.67	56974	535042.40	39993	76367.42	0	0.00	0	0.00
25	Federal Bank	5308	7220.89	113	195.92	2481	6389.74	3340	6570.17	1281	1470.32	0	0.00
26	Kotak Mahindra Bank	5191	25488.92	164	1019.10	0	0.00	2998	16634.05	0	0.00	0	0.00
27	Indusind Bank	329306	64416.40	86701	15860.90	9317	19990.96	74947	59895.57	0	0.00	0	0.00
28	Bandhan Bank	3362101	1296566.14	938320	390352.70	3530360	1398792.85	1266638	523162.89	71963	31967.33	0	0.00
29	Ratnakar Bank Ltd.	406879	72069.77	30545	5486.89	406895	72141.03	32028	7046.73	0	0.00	0	0.00
30	South Indian Bank	1	25.26	37	113.32	10	53.18	71	336.20	29	154.51	0	0.00
31	Utkarsh Small Finance Bank	9679	2590.00	3097	854.00	9769	2590.00	335	92.00	4065	1036.00	0	0.00
32	Yes Bank	1403	13043.00	2	11.00	1045	9319.00	356	3713.00	0	0.00	0	0.00
33	IDFC Bank	87643	16580.23	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
34	Jana Small Finance Bank	190180	42339.00	0	0.00	190180	42339.00	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	0.01
36	Ujjivan Small Finance Bank	134681	29044.41	82858	17681.59	71587	18621.36	35555	7843.85	16268	3518.97	0	0.00
B	Private Sector Bks. Total	5075315	1794052.4	1188404	429774.78	4828511	2195170.49	1624729	820740.08	108661	40777.94	1	0.01
(A+B)	Total of Comm.Bks.	6858158	3987484.3	1835868	1317275.7	5745714	3421339.95	2413051	2137304.6	595249	1455316.19	158994	15617.21
REGIONAL RURAL BANKS													
37	BGVB (UBI)	379127	300845.39	141512	91818.01	141526	40945.05	154852	114170.82	34840	12816.01	0	0.00
38	PBGB (UCO)	96245	118764.00	48712	31048.00	84814	116437.00	23981	36933.00	34172	27678.00	0	0.00
39	JBKGB	130258	95347.00	30219	18713.00	39562	36544.00	9475	3723.00	9607	3922.00	11	0.24
C	RRBs Total	605630	514956.39	220443	141579.01	265902	193926.05	188308	154826.82	78619	44416.01	11	0.24
D	W.B. St. Co-op.Bk	860287	343776.74	279411	95599.79	383202	117443.26	362658	118372.02	61891	41844.79	0	0.00
E	WBSCARD Bank Ltd.	505	750.11	2147	3192.32	763	1133.88	3520	5233.31	380	566.94	0	0.00
F	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Grand Total (A+B+C+D+E+F)		8324580	4846967.52	2337869	1557646.80	6395581	3733843.14	2967537	2415736.77	736139	1542143.93	159005	15617.45

Bank wise Disbursement of Loan & deployment of Credit to Minority Community for the State of West Bengal as on 31.12.2018									
(Rs.in lakh)									
Sl.No	Banks	Minority Community (Disbursement)				Outstanding	Of which to		% to
		2008 - 2018		01.04.18 to 31.12.2018		Prisec Advance	Minority community	Prisec	
		A/C	Amt.	A/C	Amt.	As on 31.12.2018		Advance	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
PUBLIC SECTOR BANKS									
1	Allahabad Bank	127393	377919.76	6054	5109.97	909055.88	165632.60	18	
2	Andhra Bank	1136	12204.12	91	72.89	98231.29	48564.23	49	
3	Bank of Baroda	16719	23569.30	348	624.00	393769.31	19732.00	5	
4	Bank of India	45027	239255.60	1280	9185.00	545990.00	100568.00	18	
5	Bank of Maharashtra	666	5096.03	3	15.00	28153.48	864.99	3	
6	Canara Bank	42301	103390.49	1542	4598.00	259306.73	42752.59	16	
7	Central Bank of India	63143	111204.88	3632	14436.00	316516.61	52215.00	16	
8	Corporation Bank	6785	24787.78	170	538.52	84962.20	28918.69	34	
9	Dena Bank	1247	4722.29	8	12.00	95921.00	22675.00	24	
10	Indian Bank	2180	3497.57	28	60.25	83186.67	4.58	0	
11	Indian Overseas Bank	10458	8674.59	331	366.75	205954.00	9021.00	4	
12	Oriental Bank Commerce	5375	23236.78	569	1268.00	341369.00	13965.00	4	
13	Punjab National Bank	55354	45722.810	4810	9613.00	501624.90	29476.00	6	
14	Punjab & Sind Bank	701	3056.55	10	175.00	81958.35	3325.00	4	
15	Syndicate Bank	27837	44126.10	3475	6474.00	157571.14	6388.00	4	
16	State Bank of India	462953	414314.05	20662	24794.00	1932880.00	406716.00	21	
17	Union Bank of India	10837	24777.33	449	865.27	35203.00	5348.00	15	
18	United Bank of India	301209	234020.62	3945	3645.76	1387750.50	240392.41	17	
19	UCO Bank	103937	141461.97	1605	5672.00	564491.00	90165.00	16	
20	Vijaya Bank	3712	11847.02	68	84.56	160234.43	5307.26	3	
21	IDBI Bank	70901	59902.37	17111	13211.70	368357.80	24533.19	7	
A	Comm.Bks.Total	1359871	1916788	66191	100822	8552487.29	1316564.54	15	
PRIVATE SECTOR BANKS									
22	HDFC Bank	58653	34770.37	64255	18175.03	598929.27	48889.39	8	
23	AXIS Bank (UTI)	16559	320045.99	16	22.68	524945.13	70188.81	13	
24	ICICI Bank	131370	130536.92	22980	34680.47	597504.27	76367.42	13	
25	South Indian Bank	48	89.66	16	30.15	62633.64	336.20	1	
26	Federal Bank	8872	121370.47	1971	9886.48	71231.81	6570.17	9	
27	Kotak Mahindra Bank	0	0	786	3160.45	172448.21	16634.05	10	
28	Indusind Bank	937	3679.14	44	141.26	266513.68	59895.57	22	
29	Bandhan Bank	2659694	1346141.12	315968	216060.14	1512011.63	523162.89	35	
30	Ratnakar Bank Ltd.	2415	945.40	14666	4288.58	78761.82	7046.73	9	
31	Utkarsh Small Finance Bank	0	0.00	335	92.00	2590.00	92.00	4	
32	Ujjivan Small Finance Bank	0	0.00	22242	7180.98	95877.76	7843.85	8	
33	Yes Bank	11	139.42	189	3197.00	137508.00	3713.00	3	
34	IDFC Bank	0	0.00	16	19.38	36909.38	0.00	0	
35	Jana Small Finance Bank	0	0.00	0	0.00	49239.00	0.00	0	
36	Tamilnad Mercantile Bank	0	0	0	0.00	3536.18	0	0	
B	Total	2878559	1957718	443484	296934.60	4210639.78	820740.08	19	
(A+B)		4238429.56	3874506.50	509675.00	397756.27	12763127.07	2137304.62	17	
REGIONAL RURAL BANKS									
37	BGVB (UBI)	198898	291964.75	9021	16481.63	519185.94	114170.82	22	
38	PBGB (UCO)	118415	80671.26	5783	11949.00	215734.00	36933.00	17	
39	UBKGB	80710	55370.45	1763	1737.00	131512.00	3723.00	3	
C	RRBs Total	398023	428006	16567	30167.63	866431.94	154826.82	18	
D	W.B. St. Co-op.Bk	1674807	518734.85	13487	1073.62	785270.70	118372.02	15	
E	WBSCARD Bank Ltd.	1993	2556.64	3520	5233.31	91867.06	5233.31	6	
F	SIDBI	0	0	0	0.00	60521.03	0.00	0	
(A+B+C+D+E+F)		6313253	4823804	543249	434230.83	14567217.80	2415736.77	17	
Medium Enterprise						1836592.47			
Total Prisec						16403810.27			

Bank wise Disbursement of Loan to Scheduled Caste & Scheduled Tribe for the State of West Bengal as on 31.12.2018					
(Rs.in lac)					
SI.No	Banks	Schedule Cast & Schedule Tribe			
		2013-18		01.04.18 to 31.12.2018	
		A/C	Amt.	A/C	Amt.
(1)	(2)	(3)	(4)	(5)	(6)
PUBLIC SECTOR BANKS					
1	Allahabad Bank	41929	41632.21	4658	4381.96
2	Andhra Bank	443	778.50	34	34.63
3	Bank of Baroda	3597	8634.71	377	448.00
4	Bank of India	9951	102371.59	750	6548.00
5	Bank of Maharashtra	203	583.26	3	20.00
6	Canara Bank	6269	3482.68	398	900.00
7	Central Bank of India	18555	22049.04	3931	12325.50
8	Corporation Bank	1609	3726.91	49	78.36
9	Dena Bank	877	1739.56	188	429.00
10	Indian Bank	3855	4231.76	179	581.15
11	Indian Overseas Bank	4420	4328.04	70	154.04
12	Oriental Bank of Commerce	1670	9640.72	541	940.00
13	Punjab National Bank	15918	12962.66	4073	5239.00
14	Punjab & Sind Bank	258	564.31	3	95.00
15	Syndicate Bank	6406	8709.43	741	1319.00
16	State Bank of India	298211	27174.22	6794	8832.00
17	Union Bank of India	5738	3792.35	432	542.31
18	United Bank of India	14242	8193.07	2941	1894.19
19	UCO Bank	25437	31159.76	398	4853.00
20	Vijaya Bank	1494	2909.64	214	148.56
21	IDBI Bank	53057	21436.66	16468	7672.47
A	Total	514139	320101.08	43242	57436.17
PRIVATE SECTOR BANKS					
22	HDFC Bank	2114	1768.80	177	149.43
23	AXIS Bank (UTI)	624	1044.30	6	2.57
24	ICICI Bank	25358	17008.06	3557	3567.11
25	Federal Bank	104	95.57	68	104.70
26	Bandhan Bank	2411471	1163135.13	209396	144067.41
27	Ratnakar Bank Ltd.	16179	1818.60	116729	114802.70
28	South Indian Bank	7	3.18	2	1.42
29	Indusind Bank	385	494.58	131519	16966.67
30	Ujjivan Small Finance Bank	0	0.00	152222	115940.77
31	Utkarsh Small Finance Bank	0	0.00	3097	854.00
32	Kotak Bank Ltd.	0	0.00	26	202.87
33	IDFC Bank	0	0.00	1	5.5
34	Jana Small Finance Bank	0	0.00	0	0.00
B	Total	2456242	1185368.22	461454	279662.01
(A+B)		2970381	1505469.30	504696	337098.18
REGIONAL RURAL BANKS					
36	BGVB (UBI)	49809	94861.02	9361	16255.57
37	PBGB (UCO)	39596	39423.34	9811	20015.00
38	UBKGB	61040	49960.62	10147	9694.00
C	RRBs Total	150445	184244.98	29319	45964.57
D	W.B. St. Co-op.Bk	902542	237558.98	61758	7721.31
E	WBSCARD Bank Ltd.	5068	6358.95	2147	3192.32
Grand Total (A+B+C+D+E)		4028436	1933632.21	597920	393976.38

Bank wise Disbursement of Loan to Other Backward Classes					
for the State of West Bengal as on 31.12.2018					
(Rs.in lakh)					
Sl.No	Banks	Other Backward Classes			
		2013-18		01.04.18 to 31.12.2018	
		A/C	Amt.	A/C	Amt.
(1)	(2)	(3)	(4)	(5)	(6)
PUBLIC SECTOR BANKS					
1	Allahabad Bank	50265	71226.25	5887	5924.83
2	Andhra Bank	418	9197.62	33	25.25
3	Bank of Baroda	2442	6720.85	185	363.00
4	Bank of India	7680	79511.50	550	5980.00
5	Bank of Maharashtra	184	751.36	2	12.00
6	Canara Bank	1613	945.89	62	64.75
7	Central Bank of India	18600	26275.96	2816	11415.25
8	Corporation Bank	558	1192.12	45	152.29
9	Dena Bank	2436	169773.91	287	525.00
10	Indian Bank	1894	2392.76	151	355.30
11	Indian Overseas Bank	6014	5677.32	153	311.97
12	Oriental Bank of Commerce	1066	2123.65	254	922.00
13	Punjab National Bank	15232	15320.28	9730	10927.00
14	Punjab & Sind Bank	251	784.33	2	102.00
15	Syndicate Bank	3372	5416.14	670	1158.00
16	State Bank of India	169736	28902.28	8103	9318.00
17	Union Bank of India	5119	9337.03	78	100.87
18	United Bank of India	8417	5684.64	1123	9283.69
19	UCO Bank	14143	35533.45	369	3645.00
20	Vijaya Bank	3067	21062.57	78	185.26
21	IDBI Bank	7855	12677.68	2612	4460.03
A	Total	320362	510507.59	33190	65231.49
PRIVATE SECTOR BANKS					
22	HDFC Bank	4397	2206.87	3179	760.33
23	AXIS Bank (UTI)	54	81.02	0	0
24	ICICI Bank	0	0.00	0	0
25	Federal Bank	1408	2144.39	789	680.86
26	Bandhan Bank	145975	71138.40	16960	12058.03
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	87887	20099.81
30	Ujjivan Small Finance Bank	0	0.00	9561	3075.63
31	Utkarsh Small Finance Bank	0	0.00	4065	1036
32	IDFC Bank	0	0.00	0	0.00
33	Jana Small Finance Bank	0	0.00	0	0.00
34	Tamilnad Mercantile Bank	0	0.00	0	0.00
B	Total	215064	82359.52	111876	36893.46
(A+B)	Commercial Banks	535426	592867.11	145066	102124.95
REGIONAL RURAL BANKS					
35	BGVB (UBI)	14804	18702.25	1221	1652.06
36	PBGB (UCO)	31232	50291.14	11055	22784.00
37	UBKGB (CBI)	20204	14311.3	1796	1929.00
C	RRBs Total	66240	83304.69	14072.00	26365.06
D	W.B. St. Co-op.Bk	490875	195398.29	67251	8924.52
E	WBSCARD Bank Ltd.	1076	1350.68	380	566.94
Grand Total (A+B+C+D+E)		1093617	872920.77	226769.00	137981.47

Minority Community						
Item	Disbursement Made				Otg. Bal. on 31.12.2018	% of PRISEC Adv.
	01.04.2008-31.03.2018		01.04.2018-31.12.2018			
	No.	Amount (in Cr.)	No.	Amount (in Cr.)		
Minority Community	6313253	48238.04	578225	4322.48	24157.36	17
SC/ST & OBC						
Item	Disbursement Made				Otg. Bal. on 31.12.2018	% of PRISEC Adv.
	01.04.2008-31.03.2018		01.04.2018-31.12.2018			
	No.	Amount (in Cr.)	No.	Amount (in Cr.)		
SC/ST	4028436	19336.32	597920	3939.76	15576.46	10
OBC	1093617	8729.21	226769	1369.81	15421.43	10



Agenda-7

Progress in Kisan Credit Card (KCC) & Fasal Bima Yojana

KCC: In continuation of the previous SLBC (141st) 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

(In numbers)			
Year	Target (No.)	Achievement (No.)	% of Achievement
2014-15	10,00,000	17,31,395	173
2015-16	20,00,000	17,53,590	88
2016-17	17,00,000	16,34,533	96
2017-18	17,00,000	19,89,626	117

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

Target	Issued upto June,2018	Issued upto Sept,2018	Issued upto Dec,2018	% of yearly achievement
20,00,000	765246	962418	1658632	82.93

All the banks operating in the State have issued 1658632 KCCs during the period April to December 2018 of F.Y. 2018-19 i.e. 83% of annual target of 20.00 lac. Total financial outlay for KCC stood at Rs.6244.44 crore as on 31.12.2018 which account for 31% of the farm credit.

Average per ticket KCC disbursement of Rs.51,016/- as on 30.09.2018 has decreased to Rs.37,648/- on 31-12-2018. Average credit per KCC of all the banks excluding West Bengal State Co-operative Bank is Rs.44,673/- while the average credit per KCC of West Bengal State Co-operative Bank is Rs.26,513/-. It is observed that average disbursement per KCC decreased from Rs.37,858/- on 31-12-2017 to Rs.37,648/- as on 31-12-2018.

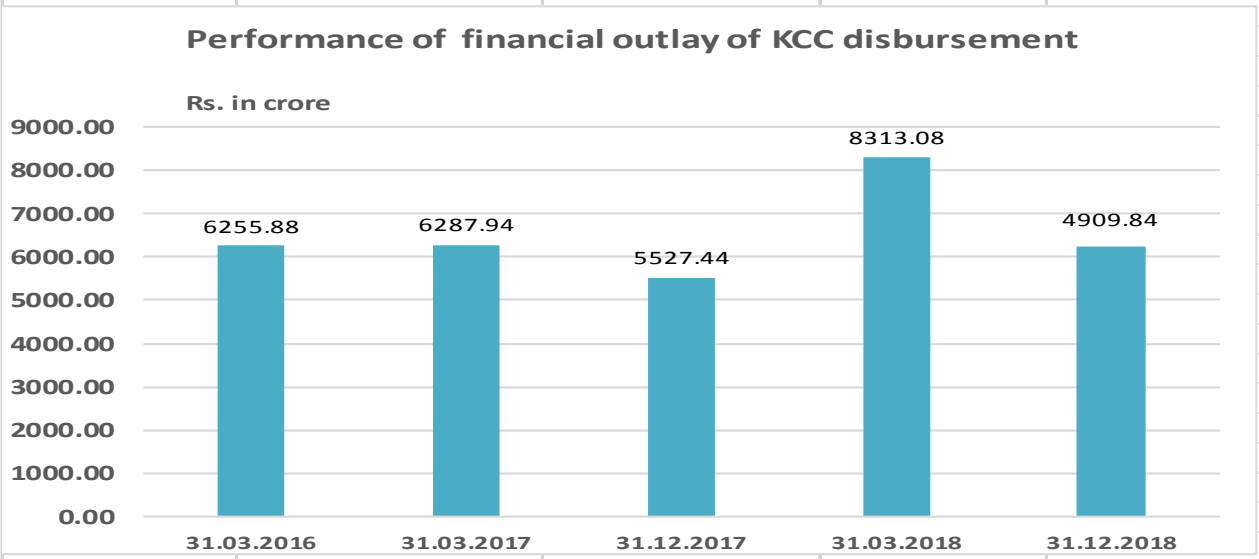
The decrease in ticket size of KCC and its share in Farm Credit is due to reclassification of data in case of Bandhan Bank wherein 1.70 lakh of accounts amounting to Rs.1731.29 crore are now categorized as non-KCC loans under Farm Credit.

Disbursement under Kisan Credit Card (2018-19)					
(Position from 01.04.2018- 31.12.2018)					
(Rs.in lac)					
S No.	Bank	Target	Issued		Achievement
		No	No.	Amt.	(No) in %
Public Sector Banks					
1	Allahabad Bank	71000	26944	19265.23	38
2	Andhra Bank	600	44	21.65	7
3	Bank of Baroda	7000	5744	4500.84	82
4	Bank of India	53000	43753	19272.00	83
5	Bank of Maharashtra	500	272	151.00	54
6	Canara Bank	9400	9387	6459.75	100
7	Central Bank of India	41000	19399	7479.99	47
8	Corporation Bank	900	85	55.19	9
9	Dena Bank	900	99	111.00	11
10	Indian Bank	9400	1727	1189.06	18
11	Indian Overseas Bank	7000	6455	2831.06	92
12	Oriental Bank of Commerce	7000	13047	11237.30	186
13	Punjab National Bank	21000	35388	22378.00	169
14	Punjab & Sind Bank	900	2	5.00	0
15	Syndicate Bank	7000	2992	2140.00	43
16	State Bank of India	87000	90197	88844.00	104
17	Union Bank of India	17600	789	499.28	4
18	United Bank of India	76500	47020	29816.20	61
19	UCO Bank	65000	5282	3252.10	8
20	Vijaya Bank	1100	456	277.72	41
21	IDBI Bank	4700	5438	5261.45	116
A	Total	488500	314520	225047.82	64
Private Sector Banks					
22	HDFC Bank	7000	67307	21757.50	962
23	ICICI Bank	7000	2874	2904.20	41
24	AXIS Bank (UTI)	3000	39769	19016.00	1326
25	Federal Bank	300	330	3444.11	110
26	Bandhan Bank	28000	0	0.00	0
B	Total	45300	110280	47121.81	243
(A+B)	Total of Comm.Bks.	533800	424800	272169.63	80
Regional Rural Banks					
28	BGVB (UBI)	47000	102839	24257.00	219
29	PBGB (UCO)	41000	22330	21270.36	54
30	UBKGB (CBI)	24000	13254	16311.00	55
C	RRBs Total	112000	138423	61838.36	124
D	W.B. St. Co-op.Bk	1353000	1095409	290435.64	81
E	WBSCARD Bank Ltd.	1200	0	0.00	0
Grand Total (A+B+C+D+E)		2000000	1658632	624443.63	83

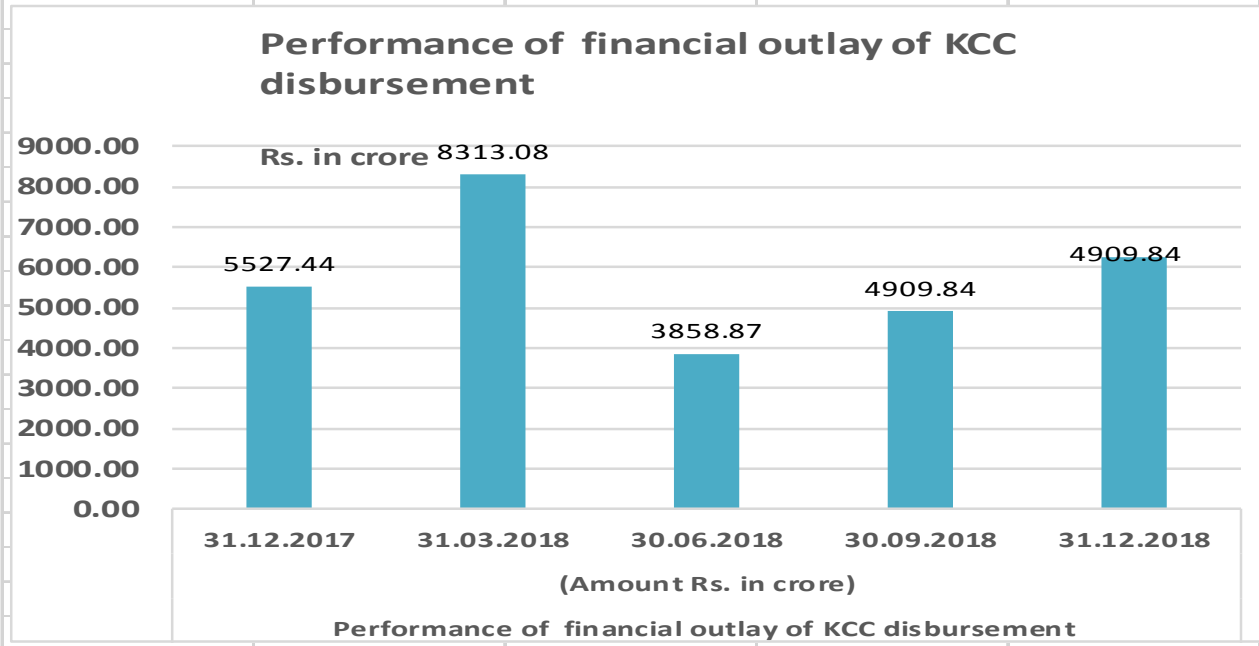
District wise disbursement position of KCC as on 31.12.2018			
S No.	Name of District	Disbursement	
		No.	Amount (Rs. in Lakh)
2	24 Pgs.(North)	60672	18552.71
1	24 Pgs.(South)	186257	66819.00
3	Alipurduar	38868	13892.61
4	Bankura	102056	43568.23
5	Birbhum	78520	29664.00
6	Cooch Behar	51903	22346.09
7	Dakshin Dinajpur	87601	27087.98
8	Darjeeling	3955	1396.74
9	Hooghly	102351	23817.56
10	Howrah	77083	21625.00
11	Jalpaiguri	12645	5382.11
12	Jhargram	2021	923.56
13	Kalimpong	1123	459.78
14	Kolkata Metro	0	0.00
15	Malda	74918	24553.89
16	Murshidabad	17783	7911.00
17	Nadia	22642	6072.87
18	Paschim Burdwan	95223	37361.76
19	Paschim Medinipur	193869	85400.99
20	Purba Burdwan	154709	67501.46
21	Purba Medinipur	183244	78875.29
22	Purulia	37921	14675.00
23	Uttar Dinajpur	73268	26556.00
Grand Total		1658632	624443.63

Bankwise Outstanding Position of KCC as on 31.12.2018			
S No.	Bank	No.	Amount (Rs. in Lac)
PUBLIC SECTOR BANKS			
1	Allahabad Bank	89109	52403.56
2	Andhra Bank	307	292.40
3	Bank of Baroda	26562	20312.99
4	Bank of India	161278	70918.00
5	Bank of Maharashtra	236	284.16
6	Canara Bank	30640	23869.46
7	Central Bank of India	75008	39863.37
8	Corporation Bank	3214	3440.61
9	Dena Bank	513	427.00
10	Indian Bank	4975	2668.47
11	Indian Overseas Bank	8363	3714.92
12	Oriental Bank of Commerce	2801	1538.00
13	Punjab National Bank	191175	134815.82
14	Punjab & Sind Bank	12	21.97
15	Syndicate Bank	8174	5371.00
16	State Bank of India	269689	167305.00
17	Union Bank of India	5165	3614.00
18	United Bank of India	303849	157333.54
19	UCO Bank	63519	40810.00
20	Vijaya Bank	2615	1895.75
21	IDBI Bank	12195	13686.05
A	Comm.Bks.Total	1259399	744586.07
PRIVATE SECTOR BANKS			
22	HDFC	144479	40724.92
23	ICICI	6251	9002.13
24	AXIS Bank (UTI)	43190	49604.00
25	Federal Bank	647	4458.13
26	Yes Bank	5401	262.00
27	Bandhan Bank	0	0.00
B	Total	199968	104051.18
(A+B)	Total of Comm.Bks.	1459367	848637.25
REGIONAL RURAL BANKS			
28	BGVB (UBI)	192672	151854.77
29	PBGB (UCO)	100480	57914.58
30	UBKGB (CBI)	70241	55104.00
C	RRBs Total	363393	264873.35
D	W.B. St. Co-op.Bk	1740425	434437.47
E	WBSCARD Bank Ltd.	0	0.00
Grand Total (A+B+C+D+E)		3563185	1547948.07

Performance of financial outlay of KCC disbursement				
(Amount Rs. in crore)				
31.03.2016	31.03.2017	31.12.2017	31.03.2018	31.12.2018
6255.88	6287.94	5527.44	8313.08	6244.43



Performance of financial outlay of KCC disbursement				
(Amount Rs. in crore)				
31.12.2017	31.03.2018	30.06.2018	30.09.2018	31.12.2018
5527.44	8313.08	3858.87	4909.84	6244.43



Bank wise flow of credit to Small & Marginal Farmers under ACP 2018-19					
(Position from 01.04.2018-31.12.2018)					
(Amt.in Rs. Lac)					
Sl.No	Name of Bank	Flow to Small & Marginal Farmers			
		Target	Achievement		% of Ach
		No.	No	Amt.	No.
(1)	(2)	(3)	(4)	(5)	(6)
1	Allahabad Bank	69000	35234	14149.00	51.06
2	Andhra Bank	1200	130	128.75	10.83
3	Bank of Baroda	15000	4001	2889.00	26.67
4	Bank of India	35100	101125	49710.00	288.11
5	Bank of Maharashtra	300	0	0.00	0.00
6	Canara Bank	7500	52727	28157.00	703.03
7	Central Bank of India	43700	40289	59528.00	92.19
8	Corporation Bank	500	163	114.85	32.60
9	Dena Bank	300	75	90.00	25.00
10	Indian Bank	11000	547	509.90	4.97
11	Indian Overseas Bank	8500	390	286.06	4.59
12	Oriental Bank of Commerce	8100	562	9494.00	6.94
13	Punjab National Bank	37600	49499	37659.00	131.65
14	Punjab & Sind Bank	0	0	0.00	0.00
15	Syndicate Bank	7100	6370	5091.00	89.72
16	State Bank of India	158000	357976	456942.00	226.57
17	Union Bank of India	16000	643	400.38	4.02
18	United Bank of India	102000	32210	27369.28	31.58
19	UCO Bank	48300	37390	30366.00	77.41
20	Vijaya Bank	1400	100	59.38	7.14
21	HDFC Bank	2500	34609	10860.00	1384.36
22	AXIS Bank	9000	10203	50657.00	113.37
23	ICICI Bank	4900	0	0.00	0.00
24	Indusind Bank	0	46903	10226.00	#DIV/0!
24	IDBI Bank	400	65657	33567.97	16414.25
25	Federal Bank	200	4389	3663.80	2194.50
26	RBL Bank	0	72442	20423.04	#DIV/0!
27	Utkarsh Small Finance Bank	0	5440	1620.00	#DIV/0!
28	Ujjivan Samll Finance Bank	0	91318	29178.00	#DIV/0!
29	Yes Bank	0	1019	7328.00	#DIV/0!
30	Kotak Bank	0	2101	5177.58	#DIV/0!
31	IDFC Bank	0	0	0.00	#DIV/0!
32	Bandhan Bank	0	0	0.00	#DIV/0!
A	Total Com.Bks.	587600	1053512	895644.99	179.29
33	BGVB	102500	218562	155421.98	213.23
34	PBGB	27500	31608	54628.00	114.94
35	UBKGB	28700	50564	18744.00	176.18
B	Total of RRBs	158700	300734	228793.98	189.50
C	WB. St. Coop.Bk.	223300	1143655	316217.77	512.16
D	WBSCARD Bank	30400	10586	14450.92	34.82
E	WBFC & Others	0	0	0.00	0.00
Grand Total (A+B+C+D+E)		1000000	2508487	1455107.66	250.85

Bank wise flow of Credit to Share Croppers /Oral Lessees under ACP 2018-19					
(Position from 01.04.2018 - 31.12.2018)					
(Amt. in Rs. Lac)					
Sl.No	Name of Bank	Flow to Share Croppers / Oral Lessees			
		Target	Achievement		% of Ach
		(No)	No	Amt.	(No)
(1)	(2)	(3)	(4)	(5)	(6)
1	Allahabad Bank	12000	408	431.23	3.40
2	Andhra Bank	100	0	0	0.00
3	Bank of Baroda	200	22	21.00	11.00
4	Bank of India	10000	1760	575.00	17.60
5	Bank of Maharashtra	100	0	0	0.00
6	Canara Bank	200	61	54.46	30.50
7	Central Bank of India	10000	619	121.50	6.19
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	4	30.00	0.40
13	Punjab National Bank	10000	1860	2335.00	18.60
14	Punjab & Sind Bank	100	0	0.00	0.00
15	Syndicate Bank	1000	24	20.58	2.40
16	State Bank of India	25000	3648	1124.00	14.59
17	Union Bank of India	2000	0	0	0.00
18	United Bank of India	20000	55	29.51	0.28
19	UCO Bank	10000	3152	3023.00	31.52
20	Vijaya Bank	200	0	0	0.00
21	AXIS Bank	3000	2	1.15	0.07
A	Total Com.Bks.	107100	11686	7797.17	10.91
22	BGVB	20000	1241	915.11	6.21
23	PBGB	13000	2595	4132.00	19.96
24	UBKGB	6900	956	356.62	13.86
B	Total of RRBs	39900	4792	5403.73	12.01
C	WB St.Coop.Bk.	60000	16026	1222.30	26.71
D	WBSCARD Bank	0	45	32.16	#DIV/0!
E	WBFC & Others	0	0	0	#DIV/0!
Grand Total (A+B+C+D+E)		207000	32549	14455.36	15.72

Bank wise flow of Credit to Patta Holders under ACP 2017-18					
(Position from 01.04.2018- 31.12.2018)					
(Amt.in Rs. Lac)					
Sl.No	Name of Bank	Flow to Patta Holders			
		Target	Achievement		% of Ach
		(No)	No	Amt.	(No)
(1)	(2)	(3)	(4)	(5)	(6)
1	Allahabad Bank	10000	775	501.48	7.75
2	Andhra Bank	100	0	0	0.00
3	Bank of Baroda	100	35	65.00	35.00
4	Bank of India	12800	7680	3072.00	60.00
5	Bank of Maharashtra	0	0	0	#DIV/0!
6	Canara Bank	350	102	86.26	29.14
7	Central Bank of India	5500	3536	1398.50	64.29
8	Corporation Bank	100	0	0	0.00
9	Dena Bank	0	8	7.00	0.00
10	Indian Bank	400	0	0	0.00
11	Indian Overseas Bank	700	16	5.26	2.29
12	Oriental Bank of Commerce	500	7	11.00	1.40
13	Punjab National Bank	7200	13600	8645.00	188.89
14	Punjab & Sind Bank	100	0	0.00	0.00
15	Syndicate Bank	500	0	0.00	0.00
16	State Bank of India	17500	1564	867.00	8.94
17	Union Bank of India	1500	0	0.00	0.00
18	United Bank of India	15000	1023	3319.11	6.82
19	UCO Bank	6000	8125	6180.00	135.42
20	Vijaya Bank	100	14	10.14	14.00
21	AXIS	0	0	0	0.00
22	ICICI Bank	0	0	0.00	0.00
A	Total Com.Bks.	78450	36485	24167.75	46.51
23	BGVB	18000	502	350.26	2.79
24	PBGB	8000	1698	2816.00	21.23
25	UBKGB	3000	272	94.56	9.07
B	Total of RRBs	29000	2472	3260.82	8.52
C	WBSt.Coop.Bk.	5000	20573	2594.00	411.46
D	WBCARD BANK LTD.	0	0	0.00	#DIV/0!
Grand Total (A+B+C+D)		112450	59530	30022.57	52.94

Bank wise flow of credit to New Farmers under ACP 2018-19					
(Position from 01.04.2018- 31.12.2018)					
(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	12137	8959.30	25.29
2	Andhra Bank	200	11	8.33	5.50
3	Bank of Baroda	7400	578	583.00	7.81
4	Bank of India	15800	9575	4375.00	60.60
5	Bank of Maharashtra	0	0	0	#DIV/0!
6	Canara Bank	5400	24685	15512.00	457.13
7	Central Bank of India	20400	2030	951.92	9.95
8	Corporation Bank	0	17	15.00	#DIV/0!
9	Dena Bank	200	8	7.00	4.00
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	457	2160.00	16.32
13	Punjab National Bank	10400	15460	10980.00	148.65
14	Punjab & Sind Bank	200	0	0.00	0.00
15	Syndicate Bank	3800	3673	3193.00	96.66
16	State Bank of India	77000	24635	21567.00	31.99
17	Union Bank of India	5400	643	400.38	11.91
18	United Bank of India	65000	5066	4476.13	7.79
19	UCO Bank	30000	9642	7101.00	32.14
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	822	822.04	#DIV/0!
25	South Indian Bank	0	38	21.56	#DIV/0!
26	Utkarsh Small Finance Bank	0	5440	1620.00	#DIV/0!
A	Total Com.Bks.	300000	115170	82892.38	38.39
27	BGVB	45000	2642	1509.70	5.87
28	PBGB	25000	3955	3726.00	15.82
29	UBKGB	20000	1634	947.00	8.17
B	Total of RRBs	90000	8231	6182.70	9.15
C	WB St.Coop.Bk.	110000	43571	7622.05	39.61
D	WBSCARD Bank	0	6247	8925.65	#DIV/0!
E	WBFC & Others	0	0	0	0.00
Grand Total (A+B+C+D+E)		500000	173219	105622.78	34.64

New development in KCC : Working Capital Loan for Animal Husbandry and Fisheries:

In terms of the budget announcement banks will now provide KCC loans for people engaged in Fishery and Animal Husbandry activities. It will meet the short term credit requirements upto Rs.2.00 lacs for dairy farming, pig-goat rearing, poultry (layers & broilers) business with all the benefits as available under KCC scheme.

RBI, FIDD, Central Office vide letter no. RBI/2018-19/118 dated 07.02.2019 has increased the limit for collateral free agricultural loans from the existing level of Rs.1 lakh to Rs.1.60 lakh.

IBA has recently directed the banks vide SB/Cir/KCC/2018-19/6778 dated 04-02-2019 to waive the processing, documentation, inspection, ledger folio and all other service charges for KCC/Crop Loans upto Rs.3.00 lacs.

Recently, Government of India has also directed the Banks to ensure saturation of KCC with proper awareness campaign followed by identification of the left out farmers and sanction/ disbursement of loans in co-ordination with the State Govt machinery. SLBC has intimated the LDMs and member banks vide its letter dated 05-02-2019.

Kisan Samman Nidhi:

The Kisan Yojana has been launched by GOI on 1.12.2018. Under the scheme an income support of Rs.6000/- per year in three equal installments will be provided to Small and Marginal Farmers having combined land holding/ownership upto 2 hectares. Definition of family for the scheme is husband, wife and minor children. State Government and UT Administration will identify the farmer families which are eligible for support as per scheme guidelines. The fund will be directly transferred to the bank accounts of the beneficiaries commencing from 24-02-2019. This will enable the farmers to cope up with the demanding situation in which there has been fall in market prices

Krishak Bandhu

Hon'ble Chief Minister, Govt. of West Bengal has announced the launching of Krishak Bandhu- a flagship scheme for the benefit of farmers. The scheme is effective from 1st January 2019. The scheme is expected to cover 72 lakh with farmland in the State, out of which 52 lakh people are directly associated with agricultural activities.

Investment support of Rs.5000 per year per acre will be provided by the State Government to the farmers in two equal instalments of Rs.2500 right at the onset of two crop seasons i.e. Kharif & Rabi. All the farmers in the age group (18-60 years) irrespective of their family income will be eligible under the scheme.

Details of said farmers including land holding will be captured in a chip based Smart Card along with Krishak Bandhu ID. It will assist the Banks in proper identification of farmers intending to avail KCC or any Agriculture loan in the state of West Bengal.

Non-loanee farmers will be identified after completion of the enrolment exercise. This process of identification will help the Banks to cover all eligible farmers under KCC and other Agri credit. This will in turn help the Banks to comply with national targets by boosting up Agri credit with enhanced lending to Small & Marginal farmers.

Report of KRISHAK BANDHU Scheme data submission as on 28.02.18		
Bank Name	Total No. of Accounts	No. of Submitted Accounts
PUBLIC SECTOR BANKS		
Allahabad Bank	89109	
Andhra Bank	307	48
Bank of Baroda	26562	9974
Bank of India	161278	
Bank of Maharashtra	236	
Canara Bank	30640	
Central Bank of India	75008	34403
Corporation Bank	3214	
Dena Bank	513	509
Indian Bank	4975	
Indian Overseas Bank	8363	
Oriental Bank of Commerce	2801	
Punjab National Bank	191175	
Punjab & Sind Bank	12	
Syndicate Bank	8174	6079
State Bank of India	269689	
Union Bank of India	5165	
United Bank of India	303849	79192
UCO Bank	63519	
Vijaya Bank	2615	
IDBI Bank	12195	9038
Sub-Total of Comm. Banks	1259399	139243
PRIVATE SECTOR BANKS		
HDFC Bank	144479	105
AXIS Bank Ltd.(UTI)	43190	3770
ICICI Bank	6251	3770
Federal Bank	647	636
YES Bank	5401	
Sub-Total	199968	8281
Total Commercial Banks	1459367	147524
REGIONAL RURAL BANKS		
BGVB (UBI)	192672	183982
PBGB (UCO)	100480	66271
UBKGB	70241	3661
RRBs Total	363393	253914
W.B. St. Co-op.Bk	1740425	13285
GRAND TOTAL	3563185	414723

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.

The enrolment in 2018 Kharif and Rabi season is appended below.

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

Loanee farmers (No.)		Non-Loanee Farmers (No.)	
Rabi 2017	Rabi 2018	Rabi 2017	Rabi 2018
1187908	1338348	1891	191

Noticeable improvement has been observed in enrolment process for loanee farmers while the same cannot be said of the non-loanee farmers.

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.

However with notification of Bangla Shasya Bima Scheme , the PMFBY will cease to be functional in West Bengal.

Bank wise progress of PMFBY for the Kharif Season 2018 as per portal data as on 31.12.2018							
Sr. No.	Bank Name	Loanee Application Count	Non Loanee Application Count	Total Undeclared Applications	Total Declared Pending with IC	Total Approved Applications	Total Rejected Applications
1	Allahabad Bank	42406	15	1511	1704	39133	115
2	Bank Of Baroda	5571	12	13	48	5520	2
3	Bank Of India	25395	4	215	294	24840	50
4	Bank Of Maharashtra	73	0	0	1	72	0
5	Canara Bank	4050	0	82	197	3719	52
6	Central Bank Of India	4634	12	194	621	3843	3
7	Corporation Bank	213	0	138	0	75	0
8	Dena Bank	278	0	53	1	221	3
9	Idbi Bank Limited	3642	0	25	69	3462	86
10	Indian Bank	438	0	7	154	273	4
11	Indian Overseas Bank	1589	1	197	386	1006	1
12	Oriental Bank Of Commerce	1803	1	278	5	1498	23
13	Punjab National Bank	53873	4	5394	1448	48446	2
14	State Bank Of India	32614	8	1090	619	30947	25
15	Syndicate Bank	1504	2	13	120	1372	1
16	Uco Bank	10147	4	96	75	9755	329
17	Union Bank Of India	3397	2	278	138	2953	33
18	United Bank Of India	25213	4	2353	2985	19880	13
19	Vijaya Bank	338	0	2	10	326	0
Total of PSU Banks		217178	69	11939	8875	197341	742
20	Axis Bank Limited	2466	0	0	84	2375	7
21	Hdfc Bank Ltd.	74	0	0	6	68	0
22	Icici Bank Limited	2689	0	0	591	2059	39
Total of PVT Banks		5229	0	0	681	4502	46
23	BGVB	32837	6	153	6487	26181	30
24	PBGB	34499	6	5	2210	32572	147
25	UBKGB	23748	0	99	7992	15649	8
Total of RRBs		91084	12	257	16689	74402	185
26	WB State Co-optv. Bank Ltd.	1198642	938	13401	14572	1173096	1276
Grand Total		1512133	1019	25597	40817	1449341	2249
Total progress of PMFBY for Kharif 2017		1523539	87925				

Bank wise progress of PMFBY for the RABI 2018 Season as per portal data as on 31.12.2018						
Sr. No.	Bank Name	Loanee Application Count	Non Loanee Application Count	Total Undeclared	Total Declared	
1	Allahabad Bank	32250	6	3441	28856	
2	Andhra Bank	14	0	0	14	
3	Bank Of Baroda	2936	0	309	2627	
4	Bank Of India	24228	4	2838	21407	
5	Canara Bank	2796	19	210	2605	
6	Central Bank Of India	7537	5	918	6634	
7	Corporation Bank	219	0	219	0	
8	Dena Bank	326	0	136	190	
9	Idbi Bank Limited	2039	0	102	1937	
10	Indian Bank	745	0	6	739	
11	Indian Overseas Bank	967	0	222	745	
12	State Bank Of India	37883	5	4047	33864	
13	Syndicate Bank	868	0	5	863	
14	Oriental Bank Of Commerce	1136	0	113	1023	
15	Punjab National Bank	53009	12	7142	45938	
16	Uco Bank	10438	3	1784	8657	
17	Union Bank Of India	3384	5	443	2954	
18	United Bank Of India	36661	6	1749	34925	
19	Vijaya Bank	6	0	0	6	
Total of PSU Banks		217442	65	23684	193984	
20	Axis Bank Limited	1631	0	73	1558	
21	Federal Bank Ltd	31	0	2	29	
22	Hdfc Bank Ltd.	66	0	0	66	
23	Icici Bank Limited	5558	0	5558	0	
Total of PVT. Banks		7286	0	5633	1653	
24	BGVB	33997	4	2833	31178	
25	PBGB	37709	6	1231	36497	
26	UBKGB	44203	1	30994	13236	
Total of RRBs		115909	11	35058	80911	
27	WB State Co-optv. Bank Ltd	997711		115	101215	898429
Grand Total		1338348	191	165590	1174977	
Total progress of PMFBY for RABI 2017		1187908				

Bangla Shasya Bima Scheme

Keeping in mind the interest of the farmers in the State, GoWB has launched the Bangla Shasya Bima (BSB) scheme, a 100% State Govt funded scheme with the objective of ensuring hassle free crop insurance facility to all the farmers along with timely claim settlement process through a transparent and simplified procedure. BSB is a replacement scheme of PMFBY.

The Operational Guidelines (Memo no .304-AG/O/ Crop Ins/7C-06/2018 dated 15-02-2019) have already been circulated among the member banks. All the farmers availing seasonal agricultural operational loans from financial institutions from financial institutions for the Notified Crops will be covered compulsorily under the scheme while it will be optional for the non-loanee farmers.

The State Govt will bear 100% of the premium for all field crops which will be notified. However a token amount of Rs.1/= (Rupees One only) may be charged from the registered bank account of the farmers to facilitate electronic updation of farmers' bank account details and rule out delay in claim settlement issues, if any.

For potato and sugarcane, the premium rate payable by the farmer will be capped at 4.85%. The Scheme will be Yield based and will be implemented on Area Approach.

A State Crop Insurance Portal will be developed by Agricultural Department to automate the whole process of crop insurance. The claim calculation will also be automated and disbursement of insurance claim will be done through DBT.

Swarozgar Credit Card (SCC) 2018-19					
(Position from 01.04.2018- 31.12.2018)					
(Rs.in lac)					
SI	Bank	Target	Issued		Achievement
		No	No.	Amt.	(No) in %
PUBLIC SECTOR BANKS					
1	Allahabad Bank	1490	4	6.12	0
2	Andhra Bank	90	0	0.00	0
3	Bank of Baroda	420	0	0.00	0
4	Bank of India	1050	150	149.02	14
5	Bank of Maharashtra	90	0	0.00	0
6	Canara Bank	240	2	5.53	1
7	Central Bank of India	1370	39	12.50	3
8	Corporation Bank	90	14	2.26	16
9	Dena Bank	90	6	1.26	7
10	Indian Bank	120	0	0.00	0
11	Indian Overseas Bank	120	7	3.68	6
12	Oriental Bank of Commerce	120	15	7.85	13
13	Punjab National Bank	1470	26	26.95	2
14	Punjab & Sind Bank	90	0	0.00	0
15	Syndicate Bank	180	14	2.85	8
16	State Bank of India	2820	44	17.52	2
17	Union Bank of India	300	50	100.00	17
18	United Bank of India	2620	34	15.95	1
19	UCO Bank	1550	0	0.00	0
20	IDBI Bank	200	62	139.84	31
21	Vijaya Bank	180	8	1.58	4
A	Total	14700	475	492.91	3
PRIVATE SECTOR BANKS					
22	HDFC	75	14	3.99	19
23	ICICI	75	0	0	0
24	AXIS Bank (UTI)	100	0	0	0
B	Total	250	14	3.99	6
(A+B)	Total of Comm.Bks.	14950	489	496.9	3
REGIONAL RURAL BANKS					
25	BGVB (UBI)	2550	5493	3450.00	215
26	PBGB (UCO)	1940	308	356.94	16
27	UBKGB	1510	93	46.50	6
C	RRBs Total	6000	5894	3853.44	98
D	W.B. St. Co-op.Bk	8000	0	0.00	0
E	WBSCARD Bank Ltd.	1000	39	25.65	4
Grand Total (A+B+C+D+E)		29950	6422	4375.99	21

General Credit Card (GCC) 2018-19			
(Position from 01.04.2018- 31.12.2018)			
(Rs.in lac)			
SI No	Bank	Issued	
		No	Amount
PUBLIC SECTOR BANKS			
1	Allahabad Bank	1523	411.21
2	Andhra Bank	20	10.26
3	Bank of Baroda	96	74.16
4	Bank of India	1550	1275.00
5	Bank of Maharashtra	0	0.00
6	Canara Bank	72	55.18
7	Central Bank of India	169	15.65
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	125	975.00
14	Punjab & Sind Bank	0	0.00
15	Syndicate Bank	534	193.00
16	State Bank of India	4856	2785.26
17	Union Bank of India	0	0.00
18	United Bank of India	1081	1542.86
19	UCO Bank	2022	1127.00
20	Vijaya Bank	0	0.00
21	IDBI Bank Ltd.	59	132.53
A	Total	12157	8640.07
PRIVATE SECTOR BANKS			
22	HDFC Bank	802	375.28
23	AXIS Bank (UTI)	0	0.00
24	ICICI Bank	0	0
B	Total	802	375.28
(A+B)	Total of Comm.Bks.	12959	9015.35
REGIONAL RURAL BANKS			
25	BGVB (UBI)	4829	1227.34
26	PBGB (UCO)	298	1125.00
27	UBKGB	70	17.50
C	RRBs Total	5197	2369.84
D	W.B. St. Co-op.Bk	0	0.00
E	WBSCARD Bank Ltd.	0	0.00
Grand Total (A+B+C+D+E)		18156	11385.19

Artisan Credit Card (ACC) 2018-19				
(Position from 01.04.2018- 31.12.2018)				
(Rs.in lac)				
SI No.	Bank	Target No.	Issued	
			No	Amount
(1)	(2)	(3)	(4)	(5)
COMMERCIAL BANKS				
1	Allahabad Bank	5000	68	18.54
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	11	7.61
7	Central Bank of India	2000	146	13.65
8	Corporation Bank	100	0	0.00
9	Dena Bank	100	0	0.00
10	Indian Bank	300	12	2.56
11	Indian Overseas Bank	400	2	0.25
12	Oriental Bank of Commerce	400	14	4.33
13	Punjab National Bank	1800	24	8.59
14	Punjab & Sind Bank	100	0	0.00
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	395	1127.22
19	UCO Bank	3000	1200	300.00
20	Vijaya Bank	100	16	5.58
21	AXIS Bank		25	61.28
Comm.Bks.Total		32100	2292	1785.93
22	BGVB	500	24	18.25
23	PBGB	200	21	39.00
24	UBKGB	200	18	14.15
Total RRBs		900	63	71.40
25	WB State Co-optv. Bank	0	0	0.00
TOTAL		33000	2355	1857.33

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.

1) 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.

Major Avenues for increasing Investment Credit

New Agricultural Marketing Infrastructure Scheme

The new scheme is effective from 22-10-2018 and presently valid upto 31-03-2020. The Scheme focuses on finance for construction of Rural Godowns and developing the Grameen Hats with active participation of the FPOs. The scheme provides ample scope for both forward and backward linkage opportunities. The Scheme has provision for back-ended capital subsidy for the beneficiaries. Refinance facility is also available for the banks. SLBC has furnished the operational guidelines of the Scheme to member banks on 08-02-2019.

National Livestock Mission - Entrepreneurship Development & Employment Generation

NABARD is the implementing Agency for the Scheme which is extended upto 2018-19. The Scheme includes, Poultry Venture Capital Fund, Pig Development, Integrated Development of Ruminants & Rabbit Salvaging of Male Buffalo Calves. The dedicated EDGE portal is to be accessed for uploading sanction & blocking the subsidy. Subsidy is back ended with a lock-in period of 3 years. Margin Money will be as per RBI guidelines. For West Bengal, an outlay of Rs.3.52 crore is earmarked for 2018-19. Banks are to scout for viable projects and ensure sanction/disbursement at the earliest. SLBC furnished the operational guidelines among the member banks vide letter dated 08-02-19.

Farmer Produce Organisations

302 FPOs are promoted by NABARD. It was also informed by SLBC that they have shared the list of the 79 registered FPOs to the member banks. It was advocated that for quantitative as well as qualitative growth in agri advances, credit linkage to FPOs is to be accelerated. In view of both forward & backward linkage opportunity, advances to FPOs will automatically contribute to Doubling of Farmers Income by 2022 Mission as well.

The Govt. of India in the Union budget for 2018-19, announced the following measures to promote FPOs for a prosperous and sustainable agriculture sector that enable farmers to enhance productivity through efficient, cost-effective and sustainable resource use and realize higher returns of the produce;

Launching of "Operation Greens" for onion, potato and tomato crops on the lines of Operation Flood with an allocation of Rs. 500 crores. The initiative aims to address price fluctuation in vegetables for the benefit of farmers and consumers. It will promote FPOs, agri-logistics, processing facilities and professional management.

(ii) With a view to encouraging enabling environment for aggregation of farmers into FPOs and take advantage of economies of scale, the Govt. announced 100% tax deduction for FPOs with annual turnover of up to Rs. 100 crores.

Govt also initiated measures to support Farmer Producer Companies (FPCs) viz., support to the equity base of FPCs by providing matching equity grants and Credit Guarantee support for facilitating collateral free lending to FPCs.

District	No of FPOs	Major Trading Activities
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 & 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 (Sanctioned)	
	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- Dec,17)	150000	400000	69953	292082	5048.13
2018-2019 (April- Dec,18)	150000	572874	75657	368697	7523.01

NB: Disbursed amount Rs. 4672.30 Cr. Against the sanctioned loans.

Quarterly Progress for 2018-19:

Category	April – June,2018		June – Sept,18		Sept – Dec,18		Total (April-Sept)	
	No.	Amount (Rs. In Cr.)	No.	Amount (Rs. In Cr.)	No.	Amount (Rs. In Cr.)	No.	Amount (Rs. In Cr.)
Deposit Linked	44911	48.99	18176	27.46	12570	129.59	75657	206.04
Credit Linked	71078	1196.72	89058	2277.36	208561	4048.93	346794	7523.01

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 December 2018, sanctioned credit linkage of SHG stood at Rs. 7523.01 crore (58 % of financial target) covering 3,46,794 nos. of groups (61% of physical target) as against Credit Linkage of Rs. 5048.13 crore covering 2,92,082 no of groups during the corresponding period of the last year.

As per NRLM portal average outstanding balance per SHG for the banks operating in the State for the quarter ended 31.12.2018 stood at Rs. 1,15,282/- with 5,70,559 SHGs amounting to Rs. 6577.57 crore. It is expected that full disbursement in current quarter will result in increase of the ticket size as anticipated.

N.B. During the Sub Committee meeting on SHG dated 14.02.19 it was reported that some of the Banks are not allowing the limit of Rs. 1.50 Lakh after first grading. It is to be noted that SLBC have already adopted the resolution in this regard as stated below.

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 limit of Rs.1.50 lacs:

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.)

During the meeting the following action points have been earmarked for the member Banks.

- ☆ Claim for WBSSP Subsidy upto 31.03.2018 must be lodged by 28-02-2019 and for the half-year ending on Sept, 2018 by 31-03-2019.
- ☆ It is reiterated that all the pending proposals are to be disposed off by the banks within 28-02-2019 to avoid complication arising out of probable poll notification in the first part of March,19.Also all the SHGs are to be allowed to draw the funds as per requirement without any restriction.
- ☆ In hilly and sparsely populated remote areas SHGs may be formed with minimum 5 members as per guidelines and Banks should extend need based finance to this 5 member SHGs.

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

BANK WISE ACHIEVEMENT OF CREDIT LINKAGE AS ON 31.12.2018 Report submitted by WBSRLM								
SL	Name of the Bank	Target for 2018-19		Achievement as on DEC 18		% of achievement		Average
		No	Amt in Lakh	No	Sanction Amt in Lakh	No	Amt in Lakh	
1	Allahabad Bank	44370	105070.66	29012	62447.45	65	59	2.15
2	Andhra Bank	360	758.00	121	235.70	34	31	1.95
3	Bank of Baroda	6558	15249.35	3677	7688.08	56	50	2.09
4	Bank of India	18218	42113.38	10263	20247.57	56	48	1.97
5	Canara Bank	7205	15943.94	4781	8633.70	66	54	1.81
6	Central Bank of India	33114	79725.31	20072	44637.99	61	56	2.22
7	Dena Bank	111	234.65	12	13.50	11	6	1.13
8	Indian Bank	1520	3687.55	817	1885.30	54	51	2.31
9	Indian Overseas Bank	2337	5611.79	1481	3135.42	63	56	2.12
10	Oriental Bank of Commerce	523	1197.50	318	641.67	61	54	2.02
11	Punjab National Bank	19014	47256.79	12682	28904.50	67	61	2.28
12	State Bank of India	75720	177330.41	48353	99516.97	64	56	2.06
13	Syndicate Bank	3464	8175.36	2466	5227.35	71	64	2.12
14	Union Bank of India	5641	12710.16	3270	6245.11	58	49	1.91
15	United Bank of India	81657	196527.82	50991	108481.88	62	55	2.13
16	Uco Bank	19866	46709.81	13656	30224.85	69	65	2.21
17	Vijaya Bank	280	668.00	150	285.55	54	43	1.90
18	IDBI	181	314.50	174	254.50	96	81	1.46
19	Corporation Bank	41	76.50	16	25.50	39	33	1.59
PSB total		320180	759361.48	202312	428732.59	63	56	2.12
20	BGVB	111866	273764.47	71672	162269.45	64	59	2.26
21	PBGB	50124	129448.50	31315	85960.02	62	66	2.75
22	UBKGB	29704	74903.68	22643	53343.26	76	71	2.36
RRB Total		191694	478116.65	125630	301572.73	66	63	2.40
23	Bandhan Bank	0	0	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!
24	HDFC	0	0	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!
25	ICICI	0	0	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!
Pvt. Bank total		0	0	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!
26	Co-Operative Bank	61000	65000.00	18852	21995.69	31	34	1.17
WB Co-Op Bank total		61000	65000.00	18852	21995.69	31	34	1.17
Grand Total		572874	1302478.13	346794	752301.01	61	58	2.17

DISTRICT WISE CREDIT LINKAGE POSITION AS ON 31.12.2018 report submitted by WBSRLM			
Sr. No.	District	No. of SHG	Sanction Amount (Rs. In lac)
1	Bankura	17460	36298.22
2	Birbhum	20489	46834.07
3	Purba Bardhamanan	15773	37452.00
4	Cooch Behar	19497	43441.16
5	Dakshin Dinajpur	5491	12203.90
6	Darjeeling (GTA)	837	1886.25
7	Hooghly	15705	40221.60
8	Howrah	12565	33396.25
9	Jalpaiguri	21072	48409.86
10	Alipurduar	6816	14320.09
11	Malda	24778	56257.50
12	Murshidabad	31710	66016.80
13	Nadia	21700	29782.15
14	North 24 Parganas	24117	53641.18
15	Paschim Bardhaman	2698	5457.63
16	Jhargram	5351	11537.30
17	Kalimpong	379	832.95
18	Paschim Medinipur	22718	49903.78
19	Purba Medinipur	27260	65824.93
20	Puruliya	8313	16604.00
21	Siliguri MP	4503	10886.00
22	South 24 Parganas	27410	52531.33
23	Uttar Dinajpur	10152	18562.06
Total		346794	752301.01

NATIONAL RURAL LIVELIHOODS MISSION BANK LINKAGE as per NRLM Portal												
Bank Wise Achievement Report 31-12-2018 Amount Rupees in Lakhs												
S.No	Bank Name	Target					Achievement			Achievement Percentage(%)		
		SHGs			Total Disbursement Amt.	Total Outstanding Amt.	Total SHGs	Total Disbursement Amt.	Total Outstanding Amt.	SHGs(8/5*100)	Disbursement (9/6*100)	Outstanding (10/7*100)
		Fresh SHG's	Repeat/Renewals/Enhancement	Total SHG's								
1	ALLAHABAD BANK	7,563	31,249	38,812	42,650.00	66,370.00	34,370	39,373.39	50,049.77	88.56	92.32	75.41
2	ANDHRA BANK	15	58	73	100.00	100.00	126	160.88	136.25	100.00	100.00	100.00
3	BANK OF BARODA	533	2,130	2,663	3,000.00	4,760.00	3,648	3,491.38	4,924.35	100.00	100.00	100.00
4	BANK OF INDIA	1,168	4,669	5,837	7,320.00	11,300.00	8,595	6,657.33	10,915.30	100.00	90.95	96.60
5	BANK OF MAHARASHTRA	0	0	0	0.00	0.00	5	3.67	2.83	100.00	100.00	100.00
6	CANARA BANK	482	1,925	2,407	2,900.00	4,510.00	3,042	3,455.67	3,921.08	100.00	100.00	86.94
7	CENTRAL BANK OF INDIA	4,352	17,404	21,756	25,060.00	43,560.00	20,676	22,245.82	30,365.26	95.04	88.77	69.71
8	CORPORATION BANK	9	34	43	60.00	60.00	23	17.35	31.36	53.49	28.92	52.27
9	DENA BANK	0	0	0	0.00	0.00	40	46.51	11.91	100.00	100.00	100.00
10	IDBI BANK	935	3,972	4,907	9,050.00	10,510.00	768	2,089.05	3,813.90	15.65	23.08	36.29
11	INDIAN BANK	195	777	972	1,210.00	2,750.00	633	753.52	1,956.45	65.12	62.27	71.14
12	INDIAN OVERSEAS BANK	216	862	1,078	1,410.00	2,580.00	1,030	1,416.79	1,624.40	95.55	100.00	62.96
13	ORIENTAL BANK OF COMMERCE	0	0	0	0.00	0.00	108	137.65	178.38	100.00	100.00	100.00
14	PUNJAB AND SIND BANK	0	0	0	0.00	0.00	14	33.94	31.41	100.00	100.00	100.00
15	PUNJAB NATIONAL BANK	1,973	7,890	9,863	12,180.00	20,410.00	13,790	14,339.15	17,505.30	100.00	100.00	85.77
16	STATE BANK OF INDIA	10,189	38,613	48,802	58,480.00	86,560.00	39,879	61,085.83	74,377.45	81.72	100.00	85.93
17	SYNDICATE BANK	486	1,942	2,428	2,920.00	5,790.00	2,271	2,204.75	3,557.11	93.53	75.51	61.44
18	UCO BANK	2,586	10,339	12,925	16,280.00	32,700.00	18,199	16,368.38	25,204.84	100.00	100.00	77.08
19	UNION BANK OF INDIA	205	819	1,024	1,300.00	6,710.00	838	378.98	5,717.45	81.84	29.15	85.21
20	UNITED BANK OF INDIA	10,890	43,557	54,447	68,150.00	87,830.00	78,326	44,415.36	77,363.78	100.00	65.17	88.08
21	VIJAYA BANK	36	142	178	200.00	280.00	96	156.71	223.51	53.93	78.36	79.83
SubTotal		41,833	1,66,382	2,08,215	2,52,270.00	3,86,780.00	2,26,477	2,18,832.11	3,11,912.09	100.00	86.75	80.64
Regional Rural Banks		39,959	160,823	200,782	247,830.00	403,550.00	142,220	248,397.73	342,983.39	70.83	100	84.99
21	Bangiya Gramin Vikash Bank	21,389	86,552	1,07,941	1,29,640.00	1,85,000.00	82,659	1,28,860.62	1,83,150.86	76.58	99.40	99.00
22	PaschimBangaGramin Bank	12,821	51,279	64,100	84,530.00	1,68,550.00	37,039	87,120.85	1,12,564.84	57.78	100.00	66.78
23	Uttarbanga Kshetriya Gramin Bank	5,749	22,992	28,741	33,660.00	50,000.00	22,522	32,416.26	47,267.69	78.36	96.30	94.54
SubTotal		39,959	1,60,823	2,00,782	2,47,830.00	4,03,550.00	1,42,220	2,48,397.73	3,42,983.39	70.83	100.00	84.99
24	HDFC BANK	0	0	0	0.00	0.00	0	0.00	18.49	0.00	0.00	100.00
25	ICICI BANK	0	0	0	0.00	0.00	0	0.00	2.17	0.00	0.00	100.00
SubTotal		0	0	0	0.00	0.00	0	0.00	20.66	0.00	0.00	100.00
Co-operative Banks		0	0	0	0	0	0	0	0	0	0	0
26	WEST BENGAL STATE CO-OP BANK LTD.	0	0	0	0.00	0.00	0	0.00	0.00	0.00	0.00	0.00
SubTotal		0	0	0	0.00	0.00	0	0.00	0.00	0.00	0.00	0.00
Grand Total		81,792	327,205	408,997	500,100.00	790,330.00	368,697	467,229.84	654,916.14	90.15	93.43	82.87

NATIONAL RURAL LIVELIHOODS MISSION BANK LINKAGE as per NRLM Portal							
Bank Wise Loan Delinquency Report 31.12.2018 Amount in Lakhs							
S.No	Bank	Outstanding		NPA		% of NPA	
		No of Account	Amount	No of Account	NPA Amount	No of Account	NPA Amount
1	2	3	4	5	6	7	8
1	ALLAHABAD BANK	46,674	50,049.77	605	570.78	1.30	1.14
2	ANDHRA BANK	192	136.25	0	0	0.00	0.00
3	BANK OF BARODA	5,711	4,924.35	207	95.42	3.62	1.94
4	BANK OF INDIA	13,471	10,915.30	467	197.45	3.47	1.81
5	BANK OF MAHARASHTRA	5	2.83	0	0	0.00	0.00
6	CANARA BANK	4,316	3,921.08	237	133.24	5.49	3.40
7	CENTRAL BANK OF INDIA	31,022	30,365.26	1,925	1,351.09	6.21	4.45
8	CORPORATION BANK	62	30.74	3	0.83	4.84	2.71
9	DENA BANK	42	11.91	1	0.57	2.38	4.77
10	IDBI	3,244	3,813.90	3	3.47	0.09	0.09
11	INDIAN BANK	1,978	1,956.45	214	258.36	10.82	13.20
12	INDIAN OVERSEAS BANK	2,756	1,704.10	8	2.13	0.29	0.12
13	ORIENTAL BANK OF COMMERCE	306	178.38	6	1.86	1.96	1.04
14	PUNJAB AND SIND BANK	34	31.41	5	0.78	14.71	2.48
15	PUNJAB NATIONAL BANK	17,480	17,505.30	814	432.21	4.66	2.47
16	STATE BANK OF INDIA	66,657	74,377.45	4,481	2,317.57	6.72	3.12
17	SYNDICATE BANK	3,410	3,557.11	91	56.18	2.67	1.58
18	UCO BANK	24,303	25,204.84	0	0	0.00	0.00
19	UNION BANK OF INDIA	7,568	5,717.45	523	141.36	6.91	2.47
20	UNITED BANK OF INDIA	98,445	80,115.88	2,715	1,411.60	2.76	1.76
21	VIJAYA BANK	302	229.77	1	0.37	0.33	0.16
SubTotal of PSU Banks		327,978	314,749.56	12,306	6,975.27	3.75	2.22
22	BANGIYA GRAMIN VIKASH BANK	140,559	183,150.86	8,132	6,700.23	5.79	3.66
23	PASCHIMBANGAGRAMIN BANK	63,134	112,562.74	3,301	3,414.33	5.23	3.03
24	UTTARBANGA KSHETRIYA GRAMIN BANK	38,866	47,267.69	1,075	568	2.77	1.20
SubTotal of PVT. Banks		242,559	342,981.29	12,508	10,682.56	5.16	3.11
25	HDFC BANK	15	18.49	0	0	0.00	0.00
26	ICICI BANK	3	2.17	1	0.05	33.33	2.44
	SubTotal	18	20.66	1	0.05	5.56	0.26
27	Dakshin Dinajpur DCCB	4	6.00	0	0	0.00	0.00
SubTotal of Co-optv. Bank		4	6.00	0	0	0.00	0.00
Grand Total		570,559	657,757.51	24,815	17,657.88	4.35	2.68

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.

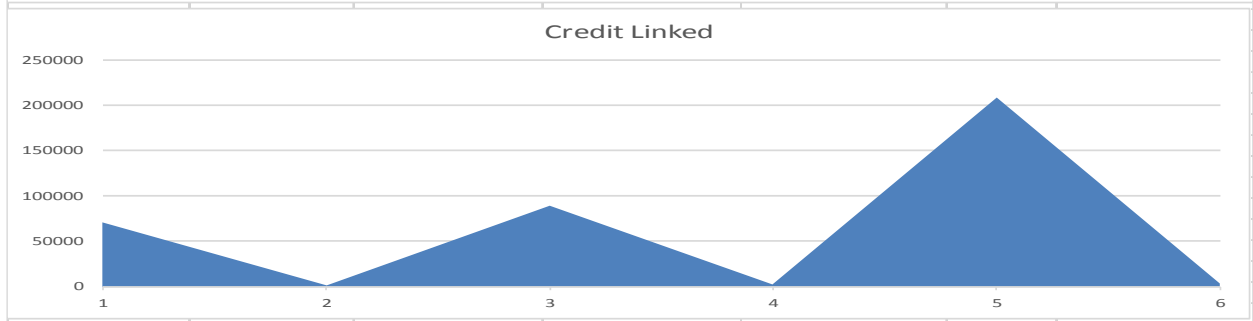
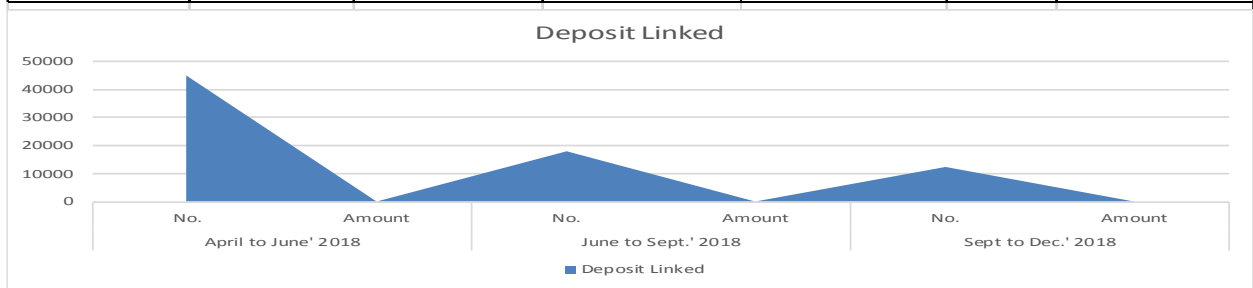
NPCI is working on some solution for inter-operable Dual Authentication system for servicing other bank's SHGs. Once implemented the entire system will undergo a dramatic changes.

E- Shakti portal of NABARD

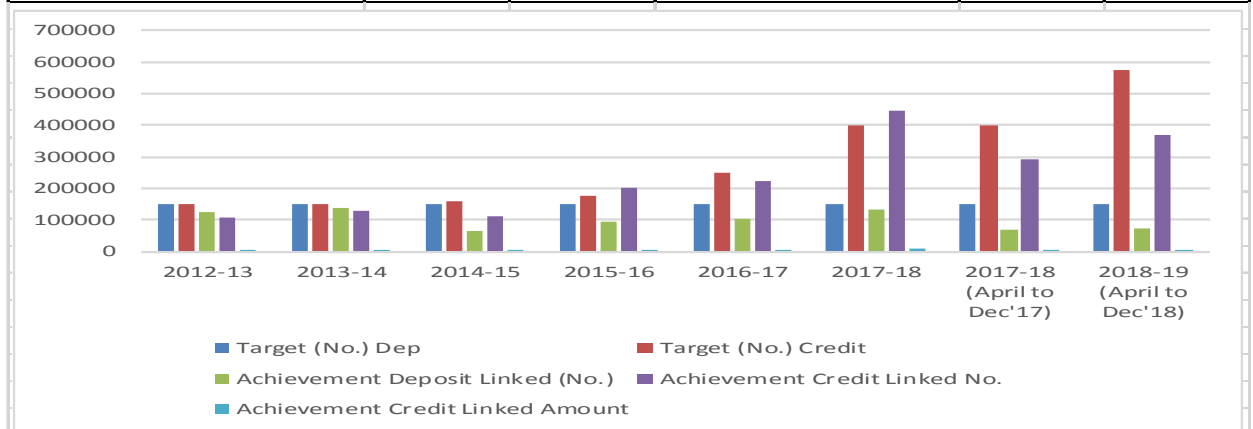
E-Shakti project has been launched by NABARD as pilot project in Paschim Midnapore district in 2016 and has been found to be useful in assessing the SHG credit proposals with online grading exercise in a better way by the Banks. Banks can rely on system based MIS reports and transactions on real time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

It is reported that the scheme will be extended to other districts and the member banks are to ensure putting in place an effective IT based platform at respective branches for effectively utilization of the portal which will strengthen the SHG eco system.

Quarterly progress of Deposit & Credit Linked to SHGs under NRLM for 2018-2019						
Category	April to June' 2018		June to Sept.' 2018		Sept to Dec.' 2018	
	No.	Amount	No.	Amount	No.	Amount
	(Amount in Crore)					
Deposit Linked	44911	48.99	18176	27.46	12570	129.59
Credit Linked	71078	1196.72	89058	2277.36	208561	4048.93



FY	Target (No.)		Achievement	Achievement	
	Dep	Credit	Deposit Linked (No.)	No.	Amount
	2012-13	150000	150000	126398	108924
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 Dec'17)	150000	400000	69953	292082	5048.13
2018-19 (April to Dec'18)	150000	572874	75657	368697	7523.01



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 the FY 2018-19.

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

At the end of December 2018, 2150 SEP-Individual proposals are sponsored to banks, out of which only 634 cases have so far been sanctioned & disbursed. 52 proposals under SEP- Groups are sponsored to the banks, out of which 15 cases have so far been sanctioned & disbursed and 8460 proposals have been sponsored under SHG Credit Linkage, out of which 4947 cases have been sanctioned & disbursed by Member banks.

April to December , 2018			
Target 2018-19 (No.)	Proposals sponsored (No.)	Proposals Disbursed	
17164		No.	Amount (Rs. in Lac)
April to June	9733	985	1303.33
June to September	112	1702	2376.02
September to December	817	2909	4267.24
Total	10662	5596	7946.59

In the SLBC Sub-committee meeting dated 14.02.19 the following action points have been emerged for DAY-NULM.

- The proposals lying pending with the Banks should be disposed off by 28th February 2019 followed by disbursement within March 2019.
- The Municipal Committee Chairman / Executive Officer should be invited for participation in DCC / DLRC meeting.

Bank wise and District wise performance of SEP under DAY-NULM as on 31st December 2018 for the financial year 2018-19 furnished in Annexure.

NULM - Bank wise performance as on 31.12.2018

Sl. No.	Name of the Bank	SEP-I					SEP-G					SHG Credit Linkage					
		SEP-I Target in FY 2018-19	SEP-I Loan applications are sponsored in FY 2018-19	Number of SEP-I cases Disbursed in FY 18-19	Amount of SEP-I loan disbursed	Total Number of SEP-I cases Pending	SEP-G Target in FY 2018-19	SEP-G Loan applications are sponsored in FY 2018-19	Number of SEP-G cases Disbursed in FY 18-19	Amount of SEP-G loan disbursed	Total Number of SEP-G cases Pending	Active Groups (TCG+SHG)	SEP-SHG (Credit Linkage) Target in FY 2018-19	No. of SHG loan applications are sponsored in FY 18-19	Number of SHGs are Credit Linked in FY 18-19	Amount of SEP-SHG loan disbursed	Total Number of Credit Linkage cases pending
1	Allahabad Bank	548	330	82	86.82	503	89	6	1	1.53	5	5593	1752	1172	658	964.64	951
2	Andhra Bank	43	16	9	9.53	67	0	0	0	0.00	0	732	91	42	21	30.79	91
3	Bank of Baroda	223	113	26	27.53	131	13	3	0	0.00	2	1463	441	257	162	237.49	186
4	Bank of India	296	160	57	60.35	313	21	1	0	0.00	111	2989	875	543	281	411.93	566
5	Bank of Maharashtra	1	0	0	0.00	3	0	0	0	0.00	0	1	0	0	0	0	0
6	Canara Bank	120	64	16	16.94	93	5	0	0	0.00	0	889	336	194	141	206.71	128
7	Central Bank of India	145	63	20	21.18	160	6	1	0	0.00	1	1296	349	288	102	149.53	370
8	Corporation Bank	1	1	0	0.00	13	0	0	0	0.00	0	136	31	21	2	2.93	19
9	Dena Bank	34	10	0	0.00	24	2	0	0	0.00	0	292	100	57	7	10.26	56
10	IDBI	72	42	7	7.41	49	5	0	0	0.00	0	517	164	127	26	38.12	103
11	Indian Bank	53	25	5	5.29	93	1	3	1	1.30	5	492	134	83	42	61.57	132
12	Indian Overseas Bank	71	38	23	24.35	101	2	0	0	0.00	0	881	242	146	48	70.37	137
13	Oriental Bank of Commerce	38	19	4	4.24	24	2	0	0	0.00	0	420	126	23	19	27.85	89
14	Punjab & Sind Bank	9	9	3	3.18	4	0	0	0	0.00	0	333	78	55	20	29.32	85
15	Punjab National Bank	157	78	25	26.47	117	23	1	0	0.00	1	1836	489	264	191	280.01	138
16	State Bank of India	596	225	46	48.71	524	30	5	0	0.00	6	5647	1458	1230	578	847.36	1380
17	Syndicate Bank	66	26	13	13.76	41	3	1	0	0.00	0	445	147	119	119	174.46	49
18	UCO	393	240	97	102.70	211	23	4	1	1.73	5	3188	979	673	305	447.13	686
19	Union Bank of India	192	80	21	22.24	132	9	3	0	0.00	6	1303	298	287	154	225.77	337
20	United Bank of India	921	439	163	172.59	698	69	11	5	7.64	29	9616	2727	1578	1076	1577.43	1522
21	Vijaya Bank	16	1	1	1.06	7	0	0	0	0.00	0	280	43	39	19	27.85	54
Total of PSU Banks		3995	1979	618	654.35	3308	303	39	8	12.23	171	38349	10860	7198	3971	5821.54	7079
22	Axis Bank	0	0	0	0.00	6	0	0	0	0.00	0	40	5	5	0	0	5
23	Bandhan Bank	11	0	0	0.00	0	0	0	0	0.00	0	13	20	0	0	0	5
24	HDFC Bank	8	0	0	0.00	12	0	0	0	0.00	0	14	8	0	0	0	0
25	ICICI	8	0	0	0.00	3	1	0	0	0.00	0	0	5	0	0	0	0
Total of PVT. Banks		27	0	0	0.00	21	1	0	0	0.00	0	67	38	5	0	0	10
26	BGVB	200	153	14	14.82	169	17	0	0	0.00	2	2065	878	726	603	884.01	258
27	PGBV	47	11	1	1.06	10	6	2	2	3.06	0	267	92	95	67	98.22	79
28	UBKGB	24	5	1	1.06	18	5	1	0	0.00	4	852	175	181	126	184.72	249
Total of RRBs		271	169	16	16.94	197	28	3	2	3.06	6	3184	1145	1002	796	1166.95	586
29	WB St. Co-optv. Bank	27	2	0	0.00	76	7	10	5	7.64	5	1823	462	255	180	263.88	91
Grand Total		4320	2150	634	671.29	3602	339	52	15	22.93	182	43423	12505	8460	4947	7252.37	7766

District Wise Performance SEP as on 31/12/2018 under NULM													
Name of the District	SEP-I				SEP-G				SHG Credit Linkage				
	Sum of SEP-I Target in FY 2018-19	Sum of SEP-I Loan applications are sponsored in FY 2018-19	Sum of Number of SEP-I cases Disbursed in FY 18-19	Sum of Total Number of SEP-I cases Pending	Sum of SEP-G Target in FY 2018-19	Sum of SEP-G Loan applications are sponsored in FY 2018-19	Sum of Number of SEP-G cases Disbursed in FY 18-19	Sum of Total Number of SEP-G cases Pending	Sum of Active Groups (TCG+SHG)	Sum of SEP-SHG (Credit Linkage) Target in FY 2018-19	Sum of No. of SHG loan applications are sponsored in FY 18-19	Sum of Number of SHGs are Credit Linked in FY 18-19	Sum of Total Number of Credit Linkage cases pending
BANKURA	100	3	12	76	13	0	0	115	2427	420	291	359	296
BIRBHUM	205	134	36	226	16	1	0	0	1737	673	238	101	285
COOCH BEHAR	125	56	5	61	5	1	1	0	871	197	155	169	139
DAKSHIN DINAJPUR	90	67	10	39	5	2	0	2	1113	265	193	60	14
DARJEELING	130	16	0	1	5	1	0	0	1343	300	316	102	957
HOOGLY	498	246	44	525	29	1	0	1	4128	1355	694	360	667
HOWRAH	166	29	0	42	3	4	0	2	1087	284	121	55	78
JALPAIGURI	113	89	14	195	6	3	0	6	927	305	238	117	172
JHARGRAM	48	10	0	10	3	0	0	0	389	133	70	56	16
KALIMPONG	5	2	0	2	0	0	0	0	0	0	0	0	0
MALDA	50	28	2	199	3	3	1	2	370	80	74	43	48
MURSHIDABAD	264	111	31	254	61	4	0	31	2813	752	414	214	669
NADIA	344	174	74	147	30	6	0	5	4262	1032	643	434	515
NORTH 24PARGANAS	931	609	214	959	78	14	5	13	9604	2805	2071	953	1890
PASCHIM BARDHAMAN	198	5	0	113	8	2	2	0	1245	434	173	63	289
PASCHIM MEDINIPUR	283	159	55	241	21	4	4	0	2936	1001	888	529	505
PURBA BARDHAMAN	178	51	10	82	10	0	0	0	1884	527	645	338	618
PURBA MEDINIPUR	222	92	8	70	14	1	0	1	2582	637	418	346	95
PURULIA	27	104	100	111	2	5	2	4	785	80	66	110	11
SOUTH 24PARGANAS	243	42	7	123	19	0	0	0	2100	505	154	80	279
UTTAR DINAJPUR	100	123	12	126	8	0	0	0	820	720	598	458	223
Grand Total	4320	2150	634	3602	339	52	15	182	43423	12505	8460	4947	7766

Statement for the progress Report of JLG (Joint Liability Groups) of Farmers for the quarter ended Dec-2018						
S No.	Name of Bank	Bank wise Target of JLGs for 2018-19	No. of JLGs credit linked during the quarter Dec. 2018		Cummulative No. of JLGs credit linked upto 31.12.2018	Cummulative Loan disbursed upto 31.12.2018 (Amount Rs. in lac)
			No.	Amount (Rs. In lac)		
1	Allahabad Bank	4500	2	1.42	43	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	650	100.00	5027	1410.34
5	Bank of Maharastra	80	8	4.12	16	36.85
6	Canara Bank	1200	32	45.69	678	956.24
7	Central Bank of India	3000	62	59.50	258	58.65
8	Corporation Bank	100	8	4.12	26	14.01
9	Dena Bank	80	0	0.00	0	0.00
10	IDBI Bank	450	1	1.10	66	38.20
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	1	0.08	3	0.08
16	State Bank of India	10000	1645	191.00	9493	3752.00
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	0	0.00	0	0.00
20	United Bank of India	8000	4024	4916.13	17992	34515.29
21	Vijaya Bank	50	0	0.00	0	0.00
22	HDFC	200	25727	35586.13	25727	35586.13
23	ICICI	200	0	0.00	0	0.00
24	Axis Bank	200	48228	9411	48228	9411
25	Ratnakar Bank Ltd.	0	105434	138301.00	14365	20125.00
26	Yes Bank	0	0	0.00	197	14.00
Sub Total of Commercial Banks		40940	186169	188726.23	128100	90179.88
27	BGVB	8060	926	217.00	13378	10764.00
28	PBGB	3500	306	1410.17	12146	3011.35
29	UBKGB	2500	259	129.00	8715	6983.11
30	Utkarsh Small Finance Bank	1000	11682	3081.00	11682	3081.00
31	Ujjivan Small Finance Bank	1000	114	1567.00	6014	1567.00
Sub Total of RRBs		14060	1491	1756.17	51935	20758.46
32	W.B St.Co-op Bank	25000	7816	387.90	8354	1777.86
33	WBSCARD Bank	1000	202	45.85	902	573.93
Sub Total of Co-op. Bank		25000	7816	387.90	9256	1777.86
GRAND TOTAL		80000	195476	190870.30	189291	112716.20

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 2017, March, June, September and December 2018 is annexed for review by the House. The summary position is as under:

Outstanding Position: (Amount Rs in crore)

31.03.2017	31.03.2018	30.06.2018	30.09.2018	31.12.2018
2281.92	2407.36	2361.40	2331.23	2368.65

Disbursement Position:

April to June 2019		June to Sept. 19		Sept. to Dec. 19		Total Disb. Upto Dec.19	
No.	Amt.	No.	Amt	No.	Amt.	No.	Amt.
3972	129.76	3478	130.05	8229	396.03	15679	655.84

The increase is due to seasonal disbursement of existing loans as well as first time loans during the commencement of academic year.

Disbursement position of Banks under Education Loan as on 31.12.18			
Sr. No.	Bank Name	No. of A/c	Amount in Lakh
1	Allahabad Bank	2141	2167.56
2	Andhra Bank	88	16.66
3	Bank of Baroda	318	877.81
4	Bank of India	1750	16992.22
5	Bank of Maharashtra	14	6.50
6	Canara Bank	2002	2129.73
7	Central Bank of India	917	2227.49
8	Corporation Bank	14	33.78
9	Dena Bank	2	5.00
10	Indian Bank	278	3035.48
11	Indian Overseas Bank	129	406.23
12	Oriental Bank of Commerce	119	883.14
13	Punjab National Bank	2047	8053.33
14	Punjab & Sind Bank	68	185.40
15	Syndicate Bank	471	610.64
16	State Bank of India	1011	3766.00
17	Union Bank of India	146	2833.71
18	United Bank of India	1993	16192.00
19	UCO Bank	1	3.00
20	Vijaya Bank	652	1374.99
21	IDBI Bank	214	461.34
Sub-Total of PSU Banks		14375	62262.01
22	HDFC Bank	547	866.59
23	AXIS Bank Ltd.(UTI)	461	2194.00
24	ICICI Bank	28	91.87
25	Kotak Mahindra Bank Ltd	0	0.00
26	Federal Bank	22	0.65
27	Indusind Bank	0	0.00
28	Bandhan Bank	0	0.00
29	Ratnakar Bank Ltd.	155	43.09
30	South Indian Bank	19	57.13
31	Tamilnadu Mercantile Bank	0	0.00
32	Utkarsh Small Finance Bank	0	0.00
33	Ujjivan Small Finance Bank	0	0.00
34	Yes Bank	1	3.00
35	IDFC Bank	0	0.00
36	Jana Small Finance Bank Ltd	0	0.00
Sub-Total of Pvt. Banks		1233	3256.33
37	BGVV (UBI)	45	37.94
38	PBGB (UCO)	11	15.96
39	UBKGB (CBI)	15	12.09
RRBs Total		71	65.99
Total of Scheduled Comm. Bank		15679	65584.33
40	W.B. St. Co-op.Bk	0	0.00
41	WBSCARD Bank Ltd.	0	0.00
42	WBFC	0	0.00
Total of Co-optv. Banks		0	0
43	SIDBI	0	0.00
Grand Total		15679	65584.33

Outstanding Position of Banks under Education Loan as on 31.12.2018			
(Rs.in lac)			
SL. No	Banks	Education	
		No. of A/c	Amount
(1)	(2)	(3)	(4)
PUBLIC SECTOR BANKS			
1	Allahabad Bank	4971	13830.69
2	Andhra Bank	291	1125.37
3	Bank of Baroda	2016	6807.00
4	Bank of India	4674	12233.00
5	Bank of Maharashtra	219	592.00
6	Canara Bank	2819	10350.25
7	Central Bank of India	2958	11746.00
8	Corporation Bank	307	967.51
9	Dena Bank	308	816.00
10	Indian Bank	356	1689.35
11	Indian Overseas Bank	880	2121.00
12	Oriental Bank of Comme	1228	3997.00
13	Punjab National Bank	5447	23429.00
14	Punjab & Sind Bank	275	518.00
15	Syndicate Bank	1188	4785.00
16	State Bank of India	22470	76030.00
17	Union Bank of India	756	589.00
18	United Bank of India	19656	43163.00
19	UCO Bank	3220	6170.00
20	Vijaya Bank	629	1558.95
21	IDBI Bank	627	1907.83
A	Total	75295	224425.95
PRIVATE SECTOR BANKS			
22	HDFC Bank	1745	4032.79
23	AXIS Bank (UTI)	917	5546.00
24	ICICI Bank	231	881.10
25	Federal Bank	41	187.88
26	Bandhan Bank	0	0.00
27	South Indian Bank	19	57.13
28	Ratnakar Bank Ltd.	743	128
29	Yes Bank	2	7.00
30	Indusind Bank	110	192.89
B	Total	3808	11032.79
(A+B)	Total of Comm.Bks.	79103	235458.74
REGIONAL RURAL BANKS			
31	BGVB (UBI)	546	518.83
32	PBGB (UCO)	260	605
33	UBKGB	145	230.00
C	RRBs Total	951	1353.83
D	WBSCARD Bank Ltd.	0	0.00
E	W.B. St. Co-op.Bk	200	52.95
Grand Total (A+B+C+D+E)		80254	236865.52

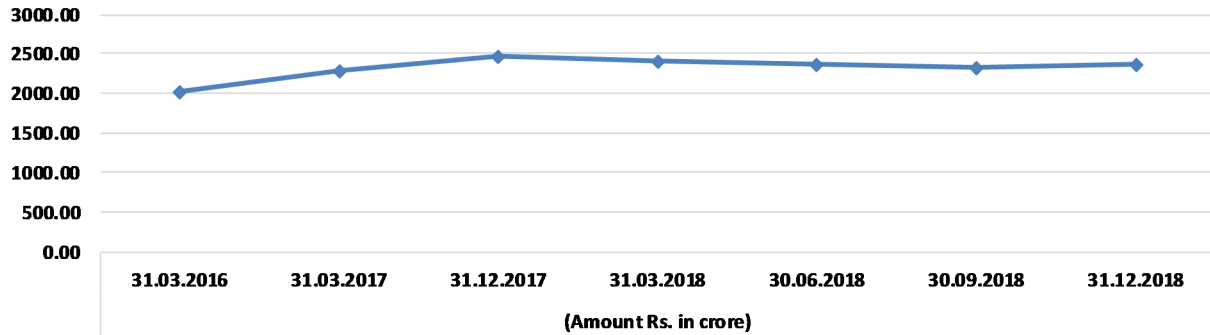
Outstanding Performance under Education Loan

(Amount Rs. in crore)

31.03.2016	31.03.2017	31.12.2017	31.03.2018	30.06.2018	30.09.2018	31.12.2018
2017.98	2281.92	2470.96	2407.36	2361.40	2331.23	2368.65

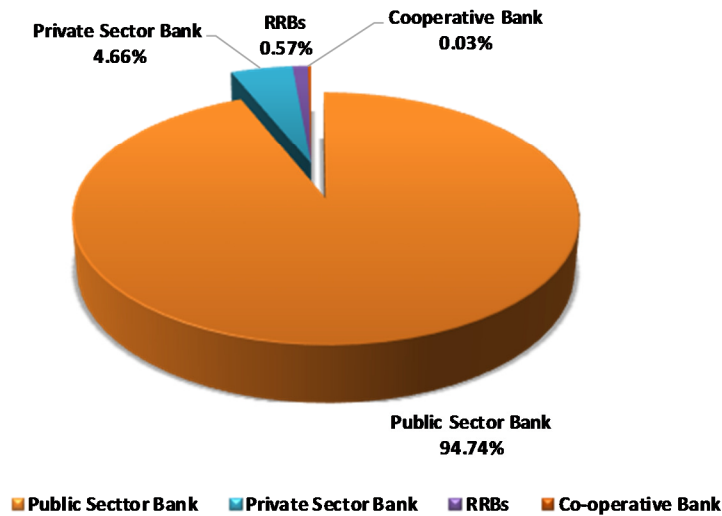
Education Loan outstanding

Rs. in crore



Outstanding Performance under Education Loan

% Share in Education Loan outstanding as on 31.12.2018



(Rs. in crore)

Banking Group	Outstanding Education Loan	
	A/cs	Amount
Public Sector Bank	75295	2244.26
Private Sector Bank	3808	110.33
RRBs	951	13.53
Co-operative Bank	200	0.53
State Total	80254	2368.65

2. Housing Loan:

The Bank wise break up of disbursement during the period from 01.04.2018 to 31.12.2018 and outstanding balance at the end of December 2018 is annexed. All Banks have collectively disbursed Rs. 3105.08 crore against 34302 accounts during the period April to September 2018.

Outstanding Position: (Amount Rs in crore)

31.03.2017	31.03.2018	30.06.2018	30.09.2018	31.12.2018
30960.60	40803.99	36652.31	38210.02	39253.76

Disbursement Position:

April to June, 19		June to Sept, 19		Sept. to Dec, 19		Total Disb upto Dec.19	
No.	Amt.	No.	Amt	No.	Amt.	No.	Amt.
22407	1233.49	18239	1071.53	43577	2963.06	84223	5268.08

It is expected that the momentum that has pick up in the last quarter will continue in the current quarter. The benefit under PMAY and the pickup of demand in Housing sector after streamlining through RERA Act will galvanize this 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 is 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.

Disbursement position of Banks under Housing Loan as on 31.12.18			
Sr. No.	Bank Name	No. of A/c	Amount in Lakh
1	Allahabad Bank	4661	36235.03
2	Andhra Bank	138	132.57
3	Bank of Baroda	2301	7835.89
4	Bank of India	5342	47178.21
5	Bank of Maharashtra	25	38.47
6	Canara Bank	2779	15420.29
7	Central Bank of India	2239	15241.23
8	Corporation Bank	104	1534.42
9	Dena Bank	12	120.00
10	Indian Bank	536	1832.78
11	Indian Overseas Bank	206	5056.00
12	Oriental Bank of Commerce	486	8102.68
13	Punjab National Bank	1038	7686.35
14	Punjab & Sind Bank	1003	9948.33
15	Syndicate Bank	215	11827.95
16	State Bank of India	13253	113858.00
17	Union Bank of India	0	0.00
18	United Bank of India	6359	34802.00
19	UCO Bank	50	73.94
20	Vijaya Bank	2006	16531.72
21	IDBI Bank	4287	32092.64
Sub-Total of PSU Banks		47040	365548.50
22	HDFC Bank	6785	6370.72
23	AXIS Bank Ltd.(UTI)	2489	12048.32
24	ICICI Bank	2845	120434.00
25	Kotak Mahindra Bank Ltd	147	299.04
26	Federal Bank	187	37.82
27	Indusind Bank	0	0.00
28	Bandhan Bank	300	1789.64
29	Ratnakar Bank Ltd.	758	207.50
30	South Indian Bank	166	2872.43
31	Tamilnadu Mercantile Bank	0	0.00
32	Utkarsh Small Finance Bank	0	0.00
33	Ujjivan Small Finance Bank	22697	9288.07
34	Yes Bank	74	104.50
35	IDFC Bank	3	61.72
36	Jana Small Finance Bank Ltd.	0	0.00
Sub-Total of Pvt. Banks		36451	153513.76
37	BGVB (UBI)	172	3485.80
38	PBGB (UCO)	219	2109.07
39	UBKGB (CBI)	172	1347.87
RRBs Total		563	6942.74
Total of Scheduled Comm. Bank		84054	526005.00
40	W.B. St. Co-op.Bk	0	0.00
41	WBSCARD Bank Ltd.	169	803.73
42	WBFC	0	0.00
Total of Co-optv. Banks		169	803.73
43	SIDBI	0	0.00
Grand Total		84223	526808.73

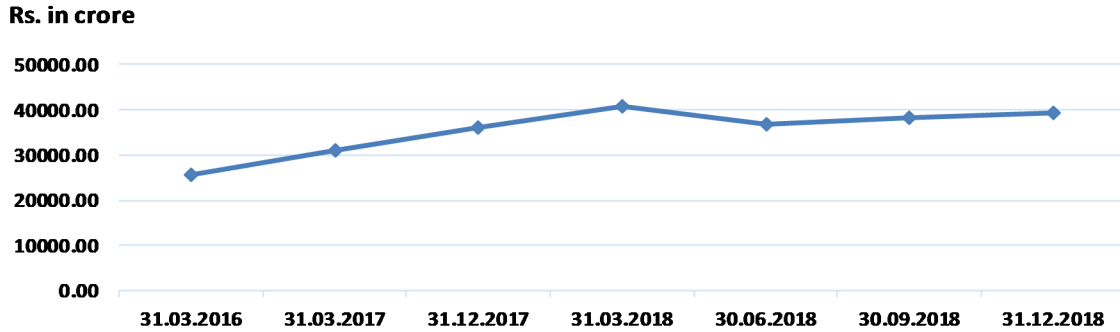
West Bengal			
Outstanding Position of Housing Loan as on 31.12.2018			
(Rs.in lac)			
SL. No	Banks	Outstanding Balance	
		No.	Amount
PUBLIC SECTOR BANKS			
1	Allahabad Bank	21243	195637.30
2	Andhra Bank	1006	9550.63
3	Bank of Baroda	18971	193468.00
4	Bank of India	19058	118156.00
5	Bank of Maharashtra	967	7354.00
6	Canara Bank	6293	71796.30
7	Central Bank of India	9587	93529.06
8	Corporation Bank	2800	30551.73
9	Dena Bank	888	8094.00
10	Indian Bank	2765	23387.12
11	Indian Overseas Bank	3246	27607.00
12	Oriental Bank of Commerce	4525	35529.00
13	Punjab National Bank	10904	112255.00
14	Punjab & Sind Bank	2530	21051.00
15	Syndicate Bank	3011	37764.00
16	State Bank of India	151897	1510964.00
17	Union Bank of India	485	3301.00
18	United Bank of India	97621	373440.00
19	UCO Bank	13426	101042.00
20	Vijaya Bank	2129	24130.90
21	IDBI Bank	22446	177792.43
A	Total	395798	3176400.47
PRIVATE SECTOR BANKS			
22	HDFC Bank	12939	47945.13
23	AXIS Bank (UTI)	7337	46048.00
24	ICICI Bank	17294	479768.97
25	Kotak Mahindra Bank Ltd.	741	1395.43
26	Federal Bank	1106	14732.38
27	Ratnakar Bank Ltd.	3181	1212.00
28	South Indian Bank	166	2872.43
29	Bandhan Bank	626	4075.37
30	Yes Bank	258	1157.00
B	Total	44468	606202.12
(A+B)	Total of Comm.Bks.	440266	3782602.59
REGIONAL RURAL BANKS			
31	BGVB (UBI)	17940	52429.37
32	PBGB (UCO)	3201	14982.00
33	UBKGB	2174	9173.00
C	RRBs Total	23315	76584.37
D	WBSCARD Bank Ltd.	0	0.00
E	W.B. St. Co-op.Bk	4014	66189.56
Grand Total (A+B+C+D+E)		467595	3925376.52

Outstanding Performance under Housing Loan

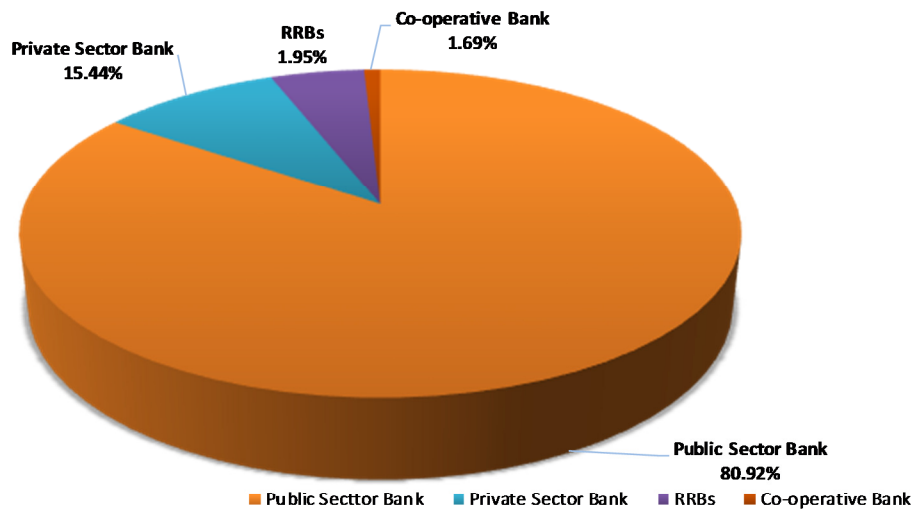
(Amount Rs. in crore)

31.03.2016	31.03.2017	31.12.2017	31.03.2018	30.06.2018	30.09.2018	31.12.2018
25485.35	30960.61	36070.87	40803.99	36652.31	38210.02	39253.76

Housing Loan Outstanding



% Share in Housing Loan outstanding as on 31.12.2018



(Rs. in crore)

Banking Group	Outstanding Housing Loan	
	A/cs	Amount
Public Sector Bank	395798	31764.00
Private Sector Bank	44468	6062.02
RRBs	23315	765.84
Co-operative Bank	4014	661.90
State Total	467595	39253.76

Agenda-11

Deployment of credit in MSME

Considering the potential in the State in the avenues of manufacturing units, trading activities etc. the target for MSME sector was 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 disbursed Rs. 37898/- crore under MSME as against the target of Rs. 50000/- crore i.e.75.80 % of the total target upto December during the financial year 2018-19. Sustained effort by MSME & Textiles Department coupled with concerted action on the part of the banks contributed a lot. This augers well for the coming days. It is also logical to expect that with MSME sector being the mainstay of Exports from the State , there will be corresponding increase in exports which is expected to reach 70000 crore as targeted by GoWB

Achievement of MSME for the last 3 financial years along with this year is given below

Plan Year	Target (Cr)	Achievement (Cr)	% of Achievement
2015-2016	21762	22887	105
2016-2017	26000	29186	112
2017-2018	38000	44059	116
(April-Dec.2017)	38000	29033	76
(April-Dec.2018)	50000	37899	75

Quarterly progress in 2018-19

April - June		June - September		September - December		Total	Achievement
Target	Achiev.	Target	Achiev.	Target	Achiev.		
50000	10217	50000	10070	50000	17615	37899	75

The disbursement during the period April to December of financial year 2018-19 is Rs.37899 crore recording an increase of 30% over the disbursement of Rs.29033 crore made during the corresponding period of last F.Y. 2017-18.

Exports & MSME

MSME constitute the bulk of the export business (around 75-80%) in West Bengal. As suggested by the Hon'ble Finance Minister ,SLBC has conducted a series of meetings for awareness and also a workshop for bankers on 16-11-2018. Thereafter another promotional Brainstorming Session was held by MSME & Textiles Deptt on 20-12-2018.

The onus is now on the banks to pay focused attention on improving the exposure to Exports. It is observed that there is substantial improvement in credit deployment in exports with the amount touching Rs.776 crore upto Dec,2018 quarter as against the annual target of Rs.401 crore.

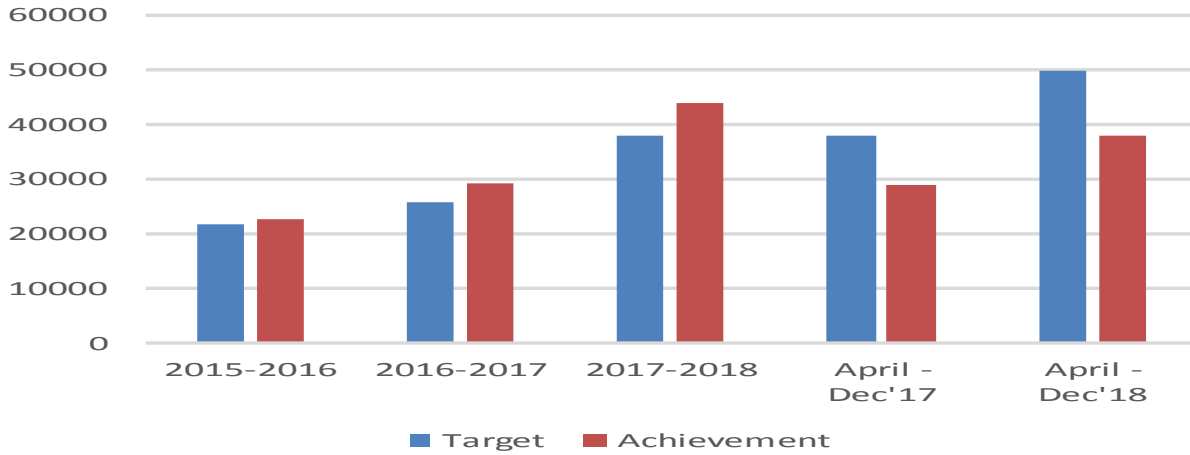
Bank - wise Targets and Achievement in MSME for 2018-19							
for the State of West Bengal under ACP 2018-19 as on December 2018							
(Rs.in crore)							
Sl.No.	Name of Bank	MSME					
		2017-18			2018-19		
		Target	Achievement (April- Dec.)	% of Achievement	Target	Achievement (April-Dec.)	% of Achievement
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Allahabad Bank	2708.95	1553.51	57.35	3195.22	1001.55	31.35
2	Andhra Bank	208.22	128.59	61.76	224.74	88.85	39.53
3	Bank of Baroda	756.65	486.42	64.29	854.82	431.11	50.43
4	Bank of India	1805.54	767.88	42.53	2007.02	1265.32	63.04
5	Bank of Maharashtra	74.32	40.15	54.02	83.54	4.12	4.93
6	Canara Bank	1433.60	316.45	22.07	1585.08	966.79	60.99
7	Central Bank of India	1482.53	986.83	66.56	1595.04	1243.70	77.97
8	Corporation Bank	249.23	172.52	69.22	273.95	59.27	21.64
9	Dena Bank	196.51	148.16	75.40	217.13	0.96	0.44
10	Indian Bank	280.43	190.47	67.92	309.05	46.72	15.12
11	Indian Overseas Bank	603.72	335.76	55.62	667.50	197.70	29.62
12	Oriental Bank of Commerce	416.35	276.35	66.37	460.00	203.93	44.33
13	Punjab National Bank	1315.34	1399.56	106.40	1441.15	1633.45	113.34
14	Punjab & Sind Bank	88.85	78.65	88.52	101.04	235.00	232.58
15	Syndicate Bank	514.18	930.86	181.04	575.87	1062.66	184.53
16	State Bank of India	5930.20	3767.43	63.53	7260.36	4260.59	58.68
17	Union Bank of India	839.41	491.56	58.56	924.69	43.17	4.67
18	United Bank of India	4132.06	2286.56	55.34	3658.95	465.21	12.71
19	UCO Bank	1970.80	614.81	31.20	2148.71	1077.71	50.16
20	Vijaya Bank	117.64	68.65	58.36	132.75	521.41	392.78
21	IDBI Bank Ltd.	453.27	199.86	44.09	505.60	780.31	154.33
A	Total of PSUs	25577.80	15241.03	1390.14	28222.21	15589.53	55.24
23	AXIS Bank	841.85	1503.67	178.61	3060.20	734.41	24.00
24	HDFC Bank	669.11	1620.79	242.23	2974.36	3364.91	113.13
25	ICICI Bank	618.59	2834.65	458.24	2917.25	4100.78	140.57
26	Bandhan Bank	1963.56	5250.84	267.41	6957.98	8923.03	128.24
27	South Indian Bank	150.66	14.54	9.65	47.05	513.49	1091.37
28	Yes Bank	0.00	63.74	#DIV/0!	0.87	1302.64	149728.74
29	Federal Bank	61.90	27.59	44.57	117.02	4.64	3.97
30	Indusind Bank	150.45	22.82	15.17	490.12	809.53	165.17
31	Ratnakar Bank Ltd.	0.00	0.00	#DIV/0!	0.00	261.47	#DIV/0!
32	Kotak Bank Ltd.	0.00	0.00	#DIV/0!	500.21	635.96	127.14
33	IDFC Bank	0.00	0.00	#DIV/0!	0.00	218.74	#DIV/0!
34	Utkarsh Small Finance Bank	0.00	0.00	#DIV/0!	0.00	14.61	#DIV/0!
35	Ujjivan Small Finance Bank	0.00	0.00	#DIV/0!	0.00	196.58	#DIV/0!
B	Total of PVTs	4456.12	11338.64	#DIV/0!	17065.06	21080.79	123.53
34	BGVB	3700.00	1487.51	40.20	520.35	206.72	39.73
35	PBGB	1025.04	285.02	27.81	563.03	554.42	98.47
36	UBKGB	661.10	218.16	33.00	450.50	15.51	3.44
B	Total of RRBs	5386.14	1990.69	101.01	1533.88	776.65	50.63
C	WB St.Coop.Bk.	2036.80	407.48	20.01	1646.30	433.77	26.35
D	WBFC & Others	65.21	21.48	32.94	252.55	5.26	0.00
E	WBSCARDB	477.93	32.15	6.73	0.00	9.96	#DIV/0!
F	SIDBI	0.00	1.52	#DIV/0!	1280.00	3.02	0.00
Grand Total (A+B+C+D+E+F)		38000.00	29032.99	76.40	50000.00	37898.98	75.80

Achievement of MSME under ACP for the last 3 FY

(Rs. In Crore)

Plan Year	Target	Achievement
2015-2016	21762	22887
2016-2017	26000	29186
2017-2018	38000	44059
April - Dec'17	38000	29033
April - Dec'18	50000	37899

Chart Title

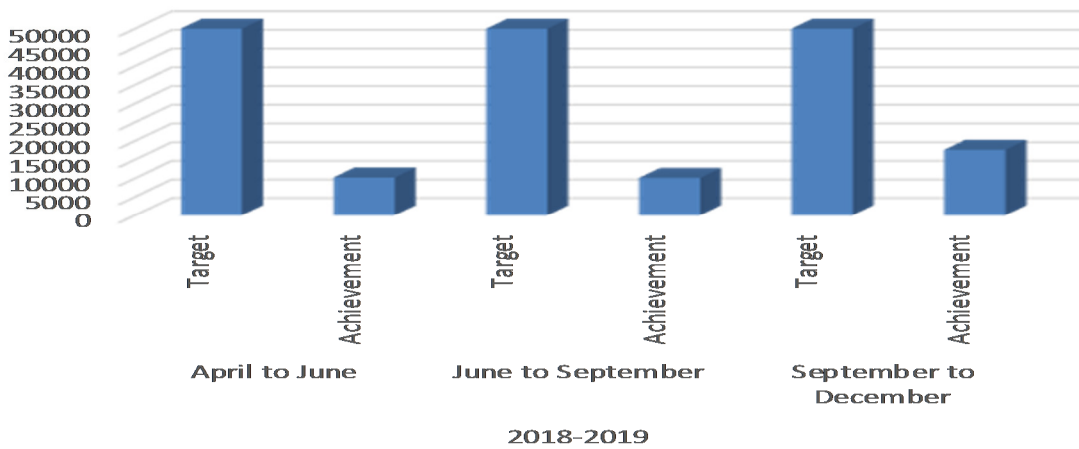


Quarterly Progress in 2018-2019

(Rs. In Crore)

2018-2019					
April to June		June to September		September to December	
Target	Achievement	Target	Achievement	Target	Achievement
50000	10217	50000	10070	50000	17615

Chart Title



New development in MSME sector

Interest Subvention Scheme for MSMEs:

Government of India, on November 2, 2018, announced the Interest Subvention Scheme for MSMEs, 2018. SIDBI is the nodal implementation agency for the scheme. Ministry of MSME (MoMSME) has decided that "Interest Subvention Scheme for Incremental credit to MSMEs 2018" will be implemented over 2018-19 and 2019-20. With relief by way of Interest Subvention of 2% it is expected to galvanize the MSME sector entrepreneurs.

All MSMEs who meet the following criteria shall be eligible as beneficiaries under the Scheme:

- a. Valid Udyog Aadhar Number [UAN]
- b. Valid GSTN Number

Incremental term loan or fresh term loan or incremental or fresh working capital extended during the current FY viz. from 2nd November 2018 and next FY would be eligible for coverage.

The term loan or working capital should have been extended by Scheduled Commercial Banks. In order to ensure maximum coverage and outreach, all working capital or term loan would be eligible for coverage to the extent of ₹100 lakh only during the period of the Scheme.

MSMEs already availing interest subvention under any of the Schemes of the State / Central Govt. will not be eligible under the proposed Scheme.

RBI Guidelines on restructuring of advances to MSMEs:

It is a fact that MSMEs are contributing significantly to the country's GDP, exports, employment generation, etc. However, the sector witnessed a slowdown due to Demonetization & GST to an extent. As such, it is considered necessary to provide some relief measures for the affected entities. Accordingly RBI has permitted a one-time restructuring of existing loans in stressed MSMEs upto Rs.25.00 crore on 01-01-2019. This will enable the entrepreneurs to tide over the cash flow problem and manage their business without any lingering issues.

The aggregate exposure, including non-fund based facilities to the borrower should not exceed Rs.25 crore as on January 1, 2019.

The borrower's account is in default but is a 'standard asset' as on 01-01-2019 and the account continues to be classified as a Standard Asset till the date of implementation of restructuring.

The borrowing entity is GST-registered on the date of implementation of the restructuring. However, this condition will not apply to MSMEs that are exempt from GST-registration.

The restructuring of the borrower account is implemented on or before 31st March, 2020.

Interest Subvention to Weavers

GoWB has recently issued the notification on 08-02-2019 for providing Interest Subvention to the weavers of the State. Banks are presently providing loans with maximum of Rs.5.00 lacs @ 6% rate of interest .The Interest Subvention scheme proposes providing 4% additional interest subvention over and above the existing maximum of 7% p.a. interest subvention on working capital loan to handloom weavers.

This will result in effective ROI of 2% p.a. to be borne by the borrowers and expected to be a game changer in the local economy as Handloom & Textiles constitute a sizeable portion in MSME. Banks will also reap the benefit through accelerated finance to the identified weavers who will be sponsored by Handloom Department.

The details and the operational guidelines will be circulated among the member banks after receipt from the Department by SLBC.

MSME Support & Outreach Program

A 100 day campaign was launched in 104 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 objective was to 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

- Opening of Jan Dhan ac, 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.

The three (3) Aspirational Districts of Nadia, Murshidabad & Bankura did exceptionally well in the campaign which contributed a lot to the MSME movement. The performance is appended below.

MSME Support & Outreach Campaign: As on 26.02.2019												(Amount in Lakh)		
West Bengal	Target (No.)	59-Min Loan sanctioned in Camp				Restructure of MSME		MUDRA (PMMY) sanctioned		CGTSME Cover		PMJDY	PMJJBY	PMSBY
Aspirational District		In principal approval	No. of Loans Sanctioned	Amount Sanctioned	Amount Disbursed	No.	Amount	No.	Amount	No.	Amount			
MURSHIDABAD	23000	81	47	1411.20	486.21			145513	54711.00	72	518.70	2420	3247	10472
NADIA	26000	70	50	1182.71	278.21	636	1663.00	106145	42104.00	100	679.74	5558	853	2230
BANKURA	15000	25	21	641.56	220.00			24942	11336.00	86	374.81	6533	882	1533
TOTAL	64000	176	118	3235.47	984.42	636	1663.00	276600	108151.00	258	1573.25	14511	4982	14235

Agenda-12

Review of MUDRA, Stand Up India, PMEGP & SVSKP Loans:

A. MUDRA

In the financial year 2018-19, all the Financial Institutions together disbursed Rs. 12037 crore up to Dec- 2018.

Performances of the Banks in the State of West Bengal from 01.04.2018 to 31.12.2018 are furnished hereunder:

Achievement of Mudra Loan in 2018-19 on 31-12-2018

(Rupees in Crore)

Category of Banks	SISHU		KISHORE		TARUN		TOTAL	
	No. of A/Cs	Sanction	No. of A/Cs	Sanction	No. of A/Cs	Sanction	No. of A/Cs	Sanction
PSU Bank	36250	124.39	79444	1715.71	14643	1182.77	130337	3022.87
Pvt. Bank	907579	3298.23	13604	211.26	3505	239.03	924588	3748.52
RRB	6379	26.60	22098	514.29	775	74.02	29252	614.91
Non-NBFC MFI	11976	11.47	X	X	X	X	11976	11.47
NBFC (MFI)	1582246	3944.67	20	0.12	X	X	1582266	3944.79
NBFC	23395	69.79	21176	227.01	1059	68.77	45630	365.57
Small Finance Bank	193449	638.64	9783	119.36	24	1.88	203256	759.88
Total	2761174	8113.79	146125	2787.75	20006	1566.47	2927305	12468.01

Position as on	SISHU		KISHORE		TARUN		TOTAL	
	No. of A/Cs	Disb.	No. of A/Cs	Disb.	No. of A/Cs	Disb.	No. of A/Cs	Disb.
30.06.2018	689090	1587.87	40550	710.36	5798	414.90	735438	2713.13
30.09.2018	1521245	5272.57	80533	1550.29	14436	1064.24	1616214	7887.10
31.12.2018	2761174	8113.79	146125	2787.75	20006	1566.47	2927305	12468.01

It is noteworthy that in the current there is an increase of 1311091 number of Mudra beneficiaries with sanction of Rs. 4580.91 crore which has contributed to the overall achievement of 75 % MSME target up to 31.12.2018.

Bank wise and District wise details of disbursement is Annexed below.

BANK WISE ACHIEVEMENT UNDER MUDRA AS ON 31.12.2018 AS PER PORTAL

[Amount Rs. in Crore]

Sr No	Bank Name	Shishu (Loans up to Rs. 50,000)			Kishore (Loans from Rs. 50,001 to Rs. 5.00 Lakh)			Tarun (Loans from Rs. 5.00 to Rs. 10.00 Lakh)			Total		
		No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt
		1	Allahabad Bank	1562	5.51	5.47	15455	284.08	280.7	1378	101.25	100.62	18395
2	Andhra Bank	608	2.78	2.74	620	14.19	13.62	194	16.52	15.99	1422	33.49	32.35
3	Bank of Baroda	1016	3.77	3.59	3031	74.34	71.9	903	76.73	75.97	4950	154.84	151.46
4	Bank of India	3450	14.39	14.06	7220	151.34	143.78	849	66.34	59.47	11519	232.07	217.31
5	Bank of Maharashtra	30	0.13	0.12	183	5.83	4.66	163	14.3	12.7	376	20.26	17.48
6	Canara Bank	4173	13.3	13.23	5043	106.24	100.23	1105	89.8	83.54	10321	209.34	197
7	Central Bank of India	1683	6.87	4.52	3428	78.22	62.39	415	33.55	27.36	5526	118.64	94.27
8	Corporation Bank	211	0.8	0.61	228	5.94	5.73	99	8.29	8.2	538	15.03	14.54
9	Dena Bank	11	0.05	0.05	36	0.73	0.68	8	0.65	0.65	55	1.43	1.38
10	Indian Bank	114	0.28	0.28	550	12.95	12.49	97	7.13	6.85	761	20.36	19.62
11	Indian Overseas Bank	1203	4.14	4.08	1723	32.7	31.53	186	14.42	13.86	3112	51.26	49.47
12	Oriental Bank of Commerce	1671	5.36	4.42	1770	44.72	42.36	686	57.04	56.87	4127	107.12	103.65
13	Punjab National Bank	2820	11.85	7.02	5260	116.76	91.11	1132	94.86	80.01	9212	223.47	178.14
14	Syndicate Bank	262	1.1	0.88	1070	28.51	21.42	225	19.73	13.22	1557	49.34	35.52
15	State Bank of India	2247	7.81	7.7	10874	295.34	291.41	3983	326.03	325.79	17104	629.18	624.9
16	Union Bank of India	438	1.87	1.68	2843	63.1	54.46	489	36.4	31.34	3770	101.37	87.48
17	United Bank of India	2856	9.97	9.52	12847	248.91	232.71	1258	100.33	97.12	16961	359.21	339.35
18	Punjab & Sind Bank	131	0.42	0.36	316	7.55	6.49	131	10.75	10.35	578	18.72	17.2
19	UCO Bank	9179	24.99	19.8	5539	108.39	88.6	788	65.33	51.17	15506	198.71	159.57
20	Vijaya Bank	363	1.68	1.68	280	7.24	7.07	144	10.82	10.75	787	19.74	19.5
21	IDBI Bank Limited	2222	7.32	7.32	1128	28.63	28.63	410	32.5	32.5	3760	68.45	68.45
Sub Total Public Sector Commercial Banks		36250	124.39	109.13	79444	1715.71	1591.97	14643	1182.77	1114.33	130337	3022.87	2815.43
22	Federal Bank	3	0.01	0.01	1	0.03	0.02	0	0	0	4	0.04	0.03
23	Jammu & Kashmir Bank	2	0	0	7	0.29	0.29	2	0.13	0.13	11	0.42	0.42
24	Karnataka Bank	7	0.02	0	26	0.76	0.27	13	0.85	0.46	46	1.63	0.73
25	Karur Vysya Bank	0	0	0	7	0.27	0.26	4	0.25	0.19	11	0.52	0.45
26	Ratnakar Bank	1743	3.57	3.57	0	0	0	0	0	0	1743	3.57	3.57
27	South Indian Bank	0	0	0	7	0.3	0.3	9	0.65	0.65	16	0.95	0.95
28	Tamilnad Mercantile Bank	0	0	0	0	0	0	0	0	0	0	0	0
29	ICI Bank	4546	13.14	13.14	1948	55.89	55.82	1160	86.04	86.01	7654	155.07	154.97
30	Axis Bank	83286	203.42	203.42	557	21.71	21.71	886	66.23	66.23	84729	291.36	291.36
31	IndusInd Bank	36803	110.55	110.55	3963	69.14	69.14	705	41.36	41.36	41471	221.05	221.05
32	Yes Bank	0	0	0	1	0.05	0.05	6	0.53	0.53	7	0.58	0.58
33	HDFC Bank	100387	225.44	225.44	2377	37.89	37.89	643	37.02	37.02	103407	300.35	300.35
34	DCB Bank	2	0	0	0	0	0	1	0.06	0.06	3	0.06	0.06
35	Kotak Mahindra Bank	0	0	0	33	1.21	1.21	54	4.13	4.13	87	5.34	5.34
36	Bandhan Bank	624696	2584.49	2584.49	0	0	0	0	0	0	624696	2584.49	2584.49
37	IDFC Bank Limited	56004	157.59	157.59	4660	23.3	23.3	0	0	0	60664	180.89	180.89
38	Citibank	0	0	0	17	0.42	0.42	22	1.78	1.78	39	2.2	2.2
Sub Total Private Sector Commercial Banks		907479	3298.23	3298.23	13604	211.26	210.68	3505	239.03	238.55	924588	3748.52	3747.44
39	Bangiya Gramin Vikash Bank	2309	6.01	5.61	5915	111.97	103.69	93	7.44	6.92	8310	125.42	116.22
40	Paschim Banga Gramin Bank	3858	19.55	19.55	14084	371.12	371.12	682	66.58	61.1	18624	457.25	451.77
41	Uttar Banga Kshetriya Gramin Bank	212	1.04	1.04	2099	31.2	31.2	0	0	0	2311	32.24	32.24
Sub Total Regional Rural Banks		6379	26.6	26.2	22098	514.29	506.01	775	74.02	68.02	29252	614.91	600.23
42	NON NBFC-Micro Finance Institutions	11976	11.47	11.44	0	0	0	0	0	0	11976	11.47	11.44
Sub Total Micro Finance Institutions		11976	11.47	11.44	0	0	0	0	0	0	11976	11.47	11.44
43	VEDIKA CREDIT CAPITAL LTD	55223	134.92	134.92	0	0	0	0	0	0	55223	134.92	134.92
44	Annapurna Microfinance Pvt. Ltd.	280	0.65	0.65	0	0	0	0	0	0	280	0.65	0.65
45	Village Financial Services Pvt Ltd	142230	425.65	425.65	0	0	0	0	0	0	142230	425.65	425.65
46	Muthoot Microfin Ltd	543	1.21	1.21	0	0	0	0	0	0	543	1.21	1.21
47	ASA International India Microfinance Pvt.	32873	96.39	96.39	6	0.03	0.03	0	0	0	32879	96.42	96.42
48	JAGARAN MICROFIN PVT LTD.	16496	33.05	33.05	0	0	0	0	0	0	16496	33.05	33.05
49	Spandana Sphoorty Financial Limited	10951	26.46	26.46	0	0	0	0	0	0	10951	26.46	26.46
50	SHARE MICROFIN LIMITED	5376	13.38	13.38	0	0	0	0	0	0	5376	13.38	13.38
51	Satin Creditcare Network Limited	83110	229.36	229.36	0	0	0	0	0	0	83110	229.36	229.36
52	Asirvad Microfinance Pvt. Ltd	72009	127.96	127.96	0	0	0	0	0	0	72009	127.96	127.96
53	Fusion Microfinance Pvt. Ltd.	16855	40.16	39.24	0	0	0	0	0	0	16855	40.16	39.24
54	Arohan Financial Services Pvt. Ltd.	262479	669.39	669.39	14	0.09	0.09	0	0	0	262493	669.48	669.48
55	SKS Microfinance Limited	883821	2146.09	1939.98	0	0	0	0	0	0	883821	2146.09	1939.98
Sub Total NBFC-Micro Finance Institutions		1582246	3944.67	3737.64	20	0.12	0.12	0	0	0	1582266	3944.79	3737.76
56	Reliance Capital Ltd	16803	42.24	42.24	753	5.54	5.54	30	2.2	2.2	17586	49.98	49.98
57	CAPITAL FIRST LIMITED	6592	27.55	27.3	18558	156.81	156.81	287	18.31	18.31	25437	202.67	202.42
58	Magma Fincorp Limited	0	0	0	1865	64.66	64.66	742	48.26	48.26	2607	112.92	112.92
Sub Total Non Banking Financial Companies		23395	69.79	69.54	21176	227.01	227.01	1059	68.77	68.77	45630	365.57	365.32
59	Utkarsh Small Finance Bank	2611	7.85	7.8	28	1.14	1.14	8	0.58	0.58	2647	9.57	9.52
60	Fincare Small Finance Bank	3	0.16	0.12	0	0	0	0	0	0	3	0.16	0.12
61	Ujjivan Small Finance Bank	131016	437.34	437.34	6298	52.63	52.63	0	0	0	137314	489.97	489.97
62	JANALAKSHMI FINANCIAL SERVICES LIMITED	53962	187.88	187.85	3457	65.59	65.59	16	1.3	1.3	57435	254.77	254.74
63	North East Small Finance Bank Limited	5857	5.41	5.41	0	0	0	0	0	0	5857	5.41	5.41
Sub Total Small Finance Banks		193449	638.64	638.52	9783	119.36	119.36	24	1.88	1.88	203256	759.88	759.76
Grand Total		2761174	8113.79	7890.68	146125	2787.75	2655.15	20006	1566.47	1491.55	2927305	12468.01	12037.38

District wise achievement under MUDRA as on 31.12.2018

[Amount Rs. in Crore]													
Sr No	State/District	Shishu			Kishore			Tarun			Total		
		No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt
1	West Bengal												
2	Alipurduar	52844	164.25	164.22	601	7.19	7.12	13	1.01	1.00	53458	172.45	172.34
3	Bankura	49044	140.48	132.52	3094	63.62	58.52	628	48.25	45.43	52766	252.35	236.47
4	Bardhaman	247206	703.4	686.9	12615	305.82	294.64	2217	179.65	167.75	262038	1188.87	1149.29
5	Birbhum	90501	276.14	270.48	8772	178.20	172.38	696	53.14	50.49	99969	507.48	493.34
6	Cooch Behar	88088	292.06	291.6	2706	50.06	47.51	271	22.00	21.20	91065	364.12	360.31
7	Dakshin Dinajpur	52548	156.95	149.47	1808	34.25	31.41	251	19.10	18.55	54607	210.3	199.44
8	Darjiling	87050	263.51	258.04	2914	61.85	57.41	757	60.20	57.29	90721	385.56	372.73
9	Howrah	163984	494.71	485.57	8623	196.59	188.76	931	76.40	71.70	173538	767.7	746.03
10	Hugli	161672	487.96	477.17	9366	222.55	210.47	1296	105.62	100.80	172334	816.13	788.45
11	Jalpaiguri	133749	357.85	346.38	4407	86.39	77.00	608	48.64	46.10	138764	492.88	469.48
12	Kalimpong	667	2.53	2.53	0	0.00	0.00	0	0.00	0.00	667	2.53	2.53
13	Kolkata	190909	530.22	512.73	9425	231.32	222.88	3840	300.92	291.32	204174	1062.46	1026.93
14	Maldah	107062	325.42	314.48	4330	81.32	78.04	504	37.58	36.27	111896	444.33	428.8
15	Murshidabad	251919	744.75	714.46	7286	135.67	129.49	672	52.98	51.08	259877	933.4	895.03
16	Nadia	193560	562.72	537.74	5311	113.26	107.87	888	72.15	69.54	199759	748.14	715.15
17	North 24 Parganas	280671	820.26	797.61	11539	221.74	209.23	1670	131.53	122.51	293880	1173.52	1129.34
18	Jhargaram	91375	238.85	238.57	25836	250.32	250.32	1059	68.77	68.77	118270	557.94	557.65
19	Paschim Medinipur	102858	296.32	286.38	7850	160.11	145.75	1261	96.91	91.27	111969	553.34	523.41
20	Purba Medinipur	85246	258.42	253.74	5628	116.94	110.00	918	73.83	68.72	91792	449.19	432.46
21	Puruliya	26874	72.28	72.03	2607	51.39	48.47	287	23.19	21.93	29768	146.87	142.44
22	South 24 Parganas	227100	666.57	646.12	8580	163.11	156.05	904	68.43	64.64	236584	898.11	866.81
23	Uttar Dinajpur	76247	258.12	251.96	2827	56.09	51.87	335	26.16	25.21	79409	340.37	329.04
Total		2761174	8113.8	7890.69	146125	2787.77	2655.19	20006	1566.48	1491.58	2927305	12468.05	12037.46

B. STAND-UP INDIA (SUI)

SUI Scheme facilitates bank loans between Rs.10 lakh and Rs.100 lakh to Scheduled Caste (SC) or Scheduled Tribe (ST) and 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 4918 such SCs/STs/Women beneficiaries since inception with outstanding amount of Rs.879.95 crore as on 31.12.2018.

Summarized progress report under Stand Up India scheme for the State of West Bengal as on 31.12.2018 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	
1227	3691	4918	172.89	707.06	879.95

Progress report for 2018-19

Loan sanctioned upto Dec. 18		Total no of beneficiary	Sanctioned Amount (Rs.in crore)	
No. of SC/ST	No. of Women		Loan to SC/ST	Loan to Women
512	425	937	75.26	57.41

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 DECEMBER 2018

S No.	Name of the Bank	Total no. of branches in the State / UT	Number of branches which have given loan under 'Start up India' to SC / ST and Women	Loans given to		Total	Loan Outstanding under the Scheme		Total
				No. of SC/ST	No. of Women		SC/ST	Women	
1	Allahabad Bank	543	261	56	202	258	663.40	3437.47	4100.87
2	Andhra Bank	61	158	94	66	160	1052.63	749.72	1802.35
3	BOB	216	187	91	280	371	1209.00	4641.00	5850.00
4	BOI	372	393	261	390	651	3275.50	6371.55	9647.05
5	Bank of Maharashtra	33	17	3	21	24	63.12	443.33	506.45
6	Canara Bank	301	10	1	9	10	22.00	165.66	187.66
7	CBI	328	6	3	4	7	20.86	68.50	89.36
8	Corp. Bank	58	10	6	4	10	35.09	80.59	115.68
9	Dena Bank	54	10	7	3	10	80.00	45.00	125.00
10	IDBI Bank	97	43	20	58	78	221.01	649.90	870.91
11	Indian Bank	87	14	12	93	105	147.00	1414.09	1561.09
12	IOB	156	61	81	36	117	962.61	362.74	1325.35
13	OBC	107	6	10	6	16	80.00	64.00	144.00
14	Punjab & Sind Bank	39	27	0	29	29	0.00	439.00	439.00
15	PNB	274	57	5	71	76	78.00	2161.73	2239.73
16	SBI	1233	701	212	455	667	4158.00	11451.80	15609.80
17	Syndicate Bank	140	59	85	425	510	998.00	8125.00	9123.00
18	UCO Bank	386	116	29	131	160	622.96	2954.12	3577.08
19	Union Bank of India	132	34	14	43	57	288.72	1048.78	1337.50
20	United Bank of India	873	851	171	1125	1296	2527.46	20818.65	23346.11
21	Vijaya Bank	58	26	22	20	42	313.42	307.03	620.45
TOTAL PSB		5548	3047	1183	3471	4654	16818.78	65799.66	82618.44
22	Axis Bank	278	3	0	2	2	0.00	38.78	38.78
23	Federal Bk.	31	0	0	0	0	0.00	0.00	0.00
24	HDFC Bank	192	21	12	33	45	21.41	1055.90	1077.31
25	Indusind BK	64	1	16	117	133	289.98	2433.31	2723.29
26	Kotak Mahindra Bank	36	0	0	0	0	0.00	0.00	0.00
27	ICICI Bank	234	27	0	38	38	0.00	870.02	870.02
30	Bandhan Bank	619	0	0		0	0.00	0.00	0.00
TOTAL PVT. BK.		1454	52	28	190	218	311.39	4398.01	4709.40
31	BGVB	587	33	10	23	33	57.48	373.91	431.39
32	PBGB	230	11	6	7	13	101.83	134.40	236.23
33	UBKGB	142	0	0	0	0	0.00	0.00	0.00
TOTAL RRB		959	44	16	30	46	159.31	508.31	667.62
GRAND TOTAL		7961	3143	1227	3691	4918	17289.48	70705.98	87995.46

C. PMEGP loans

2nd dose loan for performing PMEGP loanees:

In order to incentivize successful PMEGP beneficiaries, Ministry of MSME has implemented the 2nd dose loan under PMEGP scheme vide circular no. PMEGP/Policy/2018-19 dated 07.06.2018 which has been already circulated by SLBC to all the member Banks vide mail dated 17.09.2018. Total number of 80 units amounting to Rs. 3.87 crore has been set aside for assistance under 2nd dose loan in West Bengal. The existing PMEGP beneficiaries from 2008-2009 to 30.06.2018 will be eligible for availing this finance.

Objectives:

- To fulfill the need of additional financial assistance for upgrading and expansion to the successful / well-performing units .
- To cater to the need of the entrepreneurs for bringing new technology/ automation so as to modernize the existing unit.
- To enhance the productivity of the existing units with the inclusion of additional dose of funding.
- To enhance the capacity of the existing unit with the additional financial assistance assuring additional wage employment.

Eligible amount	Upto Rs. 1 Crore for manufacturing unit
	Upto Rs. 25 lakh for Service / trading unit.
Margin	10 %
Subsidy	15 % of project cost (20 % for Hill states)
Other condition	Eligible unit must be making profit for last 3 years.
	Registration of Udyog Aadhar Memorandum is mandatory.
	Separate application/disposal/sanction details link through PMEGP e-portal.

Banks are to scout the existing profile of successful PMEGP beneficiaries and ensure success of the programme with sanction and disbursement.

Exemption of EDP Training to disburse the loan under PMEGP: As a special dispensation for accelerating the pace of deployment of credit , Ministry of MSME vide circular dated 17-01-2019 has exempted the stipulated regarding EDP training criteria to disburse loan under PMEGP till 31.03.2019. The said exemption will facilitate the financial bank to commence disbursement of loan and claim/upload Margin Money subsidy on the PMEGP online portal without waiting for completion of EDP training and to achieve the enhanced targets for the year 2018-19. However Department will ensure completion of the EDP training for these cases during the first quarter to next financial year.

Position of PMEGP for 2018-19 programme year is given hereunder: (Amount in Lakh)

Bank Type	No. of Appl. Forwarded to Banks	Sanctioned By Bank		Rejection by Bank (No.)	Pending at Bank	
		No.	Margin Money Amount		No.	MM Amount
PSU	6289	969	3194.26	2404	3330	9310.72
PVT.	59	1	8.75	0	58	176.36
RRB	614	61	135.19	98	474	1089.35
Co-Op Bank	751	163	813.85	11	688	3118.88
Total	7713	1194	2575.29	2513	4550	13695.31

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.

PMEGP Disbursement in West Bengal from 01.04.2018 to 31.12.2018															
(MM / Amount in Lakh)															
Sr. No.	Bank Name	Forwarded to Bank		Sanctioned by Bank		Margin Money Claimed		MM Disbursed		Rejected by Bank		Pending at bank		Pending for MM Disbursement	
		No of Prj.	MM Involve	No of Prj.	MM Involve	No of Prj.	MM Involve	No of Prj.	MM	No of Prj.	MM	No of Prj.	MM Involve	No of Prj.	MM
1	ALLAHABAD BANK	862	2504.09	176	554.78	135	381.91	156	444.13	364	1045.4	386	1113.31	2	5.07
2	ANDHRA BANK	43	92.02	2	4.25	1	3.49	2	10.49	30	62.97	11	24.8	0	0
3	BANK OF BARODA	272	950.43	52	268.98	44	229.46	44	246.41	158	478.64	77	249.9	1	0.51
4	BANK OF INDIA	440	1260.52	96	243.61	78	190.4	84	201.61	75	221.73	321	899.03	4	8.4
5	BANK OF MAHARASHTRA	9	34.59	2	8.62	0	0	0	0	3	13.06	5	20.29	0	0
6	CANARA BANK	280	704.84	44	118.72	31	72.19	37	91.62	27	77.52	225	534.63	1	3.75
7	CENTRAL BANK OF INDIA	354	865.83	31	111.12	47	127.93	48	134.84	65	143.11	270	651.41	3	9.65
8	CORPORATION BANK	27	62.63	1	3.85	0	0	0	0	1	0.5	25	58.28	0	0
9	DENA BANK	30	124.05	2	13.91	1	0.84	3	5.33	25	109.53	5	14.52	0	0
10	IDBI BANK	86	435.63	27	190.74	5	36.95	7	46.72	27	134.84	37	123.29	1	8.75
11	INDIAN BANK	63	209.42	8	25.43	11	60.74	15	77.24	4	15.67	54	180.37	0	0
12	INDIAN OVERSEAS BANK	102	272.73	28	65.31	25	64.41	29	84.63	25	51.8	62	181.66	0	0
13	OBC	47	136.81	27	91.93	16	70.04	17	72.14	38	108.17	5	20.62	0	0
14	PUNJAB AND SIND BANK	19	56.96	4	11.44	5	18.42	4	17.37	3	14	10	26.97	1	1.05
15	PUNJAB NATIONAL BANK	424	1351.46	108	379.48	81	272.58	106	376.11	236	651.59	119	461.31	5	13.54
16	STATE BANK OF INDIA	1400	3446.42	61	142.53	63	151.37	76	188.19	1046	2479.2	332	879.09	3	4.18
17	SYNDICATE BANK	104	289.27	23	54.43	16	34.02	22	45.86	16	50.3	73	193.35	1	1.2
18	UCO BANK	253	673.49	35	69.74	31	52.47	37	59.24	77	202.52	158	433.43	1	1.25
19	UNION BANK OF INDIA	150	405.82	25	58.28	22	46.46	27	56.85	16	41.16	127	337.93	1	1.75
20	UNITED BANK OF INDIA	1300	3838.27	210	745.86	238	778.65	257	867.9	167	507.38	1012	2822.41	9	18.61
21	VIJAYA BANK	24	120.44	7	31.25	4	19.99	6	34.28	1	3.46	16	84.12	0	0
TOTAL OF PSU BANK		6289	17835.72	969	3194.26	854	2612.32	977	3060.96	2404	6412.55	3330	9310.72	33	77.71
22	AXIS BANK LTD	22	78.4	0	0	0	0	0	0	0	0	22	78.4	0	0
23	BANDHAN BANK LTD	23	47.26	0	0	0	0	0	0	0	0	23	47.26	0	0
24	CITY UNION BANK LTD	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25	DBS BANK LTD	0	0	0	0	0	0	0	0	0	0	0	0	0	0
26	FEDERAL BANK	1	1.26	0	0	0	0	0	0	0	0	1	1.26	0	0
27	HDFC BANK	7	31.68	1	8.75	0	0	0	0	0	0	6	22.93	0	0
28	ICICI BANK LTD	3	15.54	0	0	0	0	0	0	0	0	3	15.54	0	0
29	IDFC BANK LTD	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30	INDUSIND BANK	1	3.49	0	0	0	0	0	0	0	0	1	3.49	0	0
31	ING VVSYA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
32	KARNATAKA BANK LTD	2	7.48	0	0	0	0	0	0	0	0	2	7.48	0	0
33	KOTAK MAHINDRA BANK LTD	0	0	0	0	0	0	0	0	0	0	0	0	0	0
34	LAXMI VILAS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
35	SOUTH INDIAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
36	UJIVAN SMALL FIN. BANK LTD	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL OF PVT. BANK		59	185.11	1	8.75	0	0	0	0	0	0	58	176.36	0	0
37	BGVB	507	1216.31	52	120.38	103	206.48	137	304.05	77	187.37	392	926.68	1	1.75
38	PBGB	3	7.58	0	0	0	0	0	0	0	0	3	7.58	0	0
39	UBKGB	104	209.28	9	14.81	8	14.05	8	14.05	21	39.8	79	155.09	0	0
TOTAL OF RRBs		614	1433.17	61	135.19	111	220.53	145	318.1	98	227.17	474	1089.35	1	1.75
40	WBSCARD	1	7.7	0	0	0	0	0	0	0	0	1	7.7	0	0
41	WBSCB LTD	750	3481.25	163	813.85	128	566.53	141	626.41	11	60.94	687	3111.18	2	9.46
GRAND TOTAL		7713	22942.95	1194	4152.05	1093	3399.38	1263	4005.5	2513	6700.66	4550	13695.31	36	88.92

D. 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. The Sub-Committee meeting dated 14.02.2019 dealt with initiatives taken by SHG & SE Department and the steps taken by SLBC regarding SVSKP loans. Some of the action points as emerged in the meeting is given below.

- Checklist for SVSKP loans, devised by SLBC has been ratified and will be used as part of the loan application/proposal disposal process by PICs/ Banks w.e.f. from next financial year.
- All the pending SVSKP proposals must be disposed of by 28-02-2019 and disbursement must commence immediately after receipt of Subsidy to avert probable Poll implications.
- Banks are to extensively utilize the services of the Motivators engaged at Block Offices for recovery in SVSKP loans.
- All the pending SVSKP proposals must be disposed of by 28-02-2019 and disbursement must commence immediately after receipt of Subsidy.
- The branch-wise & district/block-wise details of pending SVSKP loan applications are to submitted by the department at an early date for following up by controlling offices.
- The pending subsidy released for the loans before 2016-17 but not yet disbursed, must be returned to WBSCL immediately.
- No proposals should be returned to the sponsoring agency on vague & flimsy ground.

Performance of SVSKP Year-wise for past 3 years

(Amount in Lakh)

F Y	Sponsored	Loan Sanctioned		Subsidy Disbursed		Subsidy 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	3316	2420.48
Upto Sept-18	55818	21140	58246.96	7156	5680.16	8765	6767.27
Upto Dec-18	80114	31283	85384.08	13444	10623.79	7637	5937.48

Swami Vivekananda Swanirbhar Karmasanasthan Prakalpa (SVSKP) performace (Urban+Rural) as on 31.12.2018										
District	No. of cases		Total Project cost involved in sanctioned cases	Subsidy involved in sanctioned cases (Rs in Lakhs)	Subsidy released		Disbursement		Pending with Bank for	
	Sponsored	Sanctioned			No. of cases	Amount (Rs in Lakhs)	No. of cases	Amount of subsidy (Rs in Lakhs)	No. of cases	Amount of subsidy (Rs in Lakhs)
BANKURA	3538	1234	2979.99	888.71	912	620.29	479	321.58	433	298.71
PURBA BARDHAMAN	6113	2794	8102.87	2276.35	2054	1782.63	404	374.64	1650	1407.99
BIRBHUM	3751	2096	4143.33	1253.03	1451	838.12	1242	720.52	209	117.6
COOCHBEHAR	4255	1600	3374.84	1000.93	1052	652.59	504	342.88	548	309.71
DAKSHIN 24 PARAGANAS	5303	1805	3756.36	1126.91	956	667.43	578	392.13	378	275.3
DAKSHIN DINAJPUR	1215	607	1436.01	450.29	421	272.75	132	94.54	289	178.21
DARJEELING	700	291	1016.6	300.47	120	121.72	80	83.74	40	37.98
HOOGLY	6801	2261	6864.77	2038.92	1692	1464.58	1606	1389.44	80	66.74
HOWRAH	2637	1374	3277.52	969.31	1264	855.83	844	547.41	420	308.42
JALPAIGURI	4567	2076	5529.66	1608.29	1182	757.3	940	598.88	242	158.42
KOLKATA	886	437	1731.23	493.58	387	450.22	268	309.72	119	140.5
MALDA	2943	1698	4559.89	1367.96	1105	894.89	1016	808.1	89	86.79
MURSHIDABAD	4781	2558	7624.42	2263.78	1245	1066.02	895	802.93	350	263.09
NADIA	5403	1765	4600.28	1879.49	821	649.35	607	452.54	214	196.81
PASCHIM MEDINIPUR	7207	2354	7203.18	2221.3	1426	1348.6	1377	1336	49	12.6
PURBA MEDINIPUR	2793	1562	4300.95	1270.15	1157	905.07	492	281.55	664	622.77
PURULIA	3272	788	2086.68	612.78	730	566.18	479	359.58	251	206.6
UTTAR 24 PARAGANAS	5407	1580	3793.16	1144.51	867	609.05	471	326.03	396	283.02
UTTAR DINAJPUR	2110	1027	2750.61	846.99	1304	1070.53	688	569.18	616	501.35
ALIPURDUAR	1572	541	1865.27	581.97	368	387.33	138	123.46	230	263.87
PASCHIM BARDHAMAN	984	289	866.4	257.02	100	74.31	72	49.51	21	16.61
JHARGRAM	3773	527	3434.8	723.82	462	503.21	113	318.82	349	184.39
KALIMPONG	103	19	85.26	23.89	19	20.61	19	20.61	0	0.00
TOTAL	80114	31283	85384.08	25600.45	21095	16578.61	13444	10623.79	7637	5937.48

Swami Vivekananda Swanirbhar karmasanasthan Prakalpa (SVSKP) synopsis of pending cases for disbursement with different Banks					
(Amount in Lakh)					
SL.	BANKNAME	Upto 31.03.2017		From 01.04.17 to 31.03.18	
		CASES	AMOUNT	CASES	AMOUNT
1	ALLAHABAD BANK	43	29.74	792	538.75
2	ANDHRA BANK	0	0.00	8	6.45
3	BANK OF BARODA	9	6.39	40	39.47
4	BANK OF INDIA	24	14.04	91	73.77
5	BANK OF MAHARASHTRA	1	1.05	4	2.94
6	CANARA BANK	18	12.02	77	54.37
7	CENTRAL BANK OF INDIA	12	10.83	233	175.44
8	CORPORATION BANK	1	0.60	1	1.35
9	DENA BANK	0	0.00	23	13.03
10	IDBI BANK	1	0.23	2	1.47
11	INDIAN BANK	7	5.86	47	34.06
12	INDIAN OVERSEAS BANK	2	1.50	5	3.84
13	ORIENTAL BANK OF COMMERCE	2	1.95	26	20.68
14	PUNJAB & SINDBANK	1	0.16	1	1.50
15	PNB	18	15.51	139	116.07
16	SBI	233	132.78	693	472.68
17	SBIBIKANEER & JAIPUR	1	1.50	0	0.00
18	SYNDICATE BANK	7	3.30	38	23.54
19	UBI	52	33.60	333	267.33
20	UCO BANK	20	6.71	63	28.20
21	UNION BANK OF INDIA	10	6.29	37	27.52
22	VJAYA BANK	0	0.00	4	4.95
Total of PSU Banks		462	284.07	2657	1907.40
23	BGVB	61	46.04	323	218.66
24	PBGB	4	2.36	129	105.18
25	UBKGB	46	26.84	165	147.11
Total of RRBs		111	75.25	617	470.96
26	ARDB	19	14.82	11	7.80
27	BDCCB	0	0.00	15	13.77
28	MCCB	0	0.00	1	0.61
29	RCCB	1	0.30	0	0.00
30	SCDB	0	0.00	12	18.00
31	WBFC	0	0.00	1	0.90
32	WBSCB	0	0.00	2	1.04
Total of Co-Optv. Banks		20	15.12	42	42.12
Grand Total		593	374.44	3316	2420.48

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. The Banks and LDMs are to play a pivotal role in accelerating the credit linkage in these clusters.

In terms of the resolution in the subsequent SLBC Sub-Committee on MSME meeting on 04-02-2019, SLBC has identified the potential MSME Clusters in select districts for adopting and providing credit linkage to the core activities as assessed by SLBC . The same has been shared with the MSME Department on 28-02-2019 for ratification. On confirmation the same will be shared with the member banks for initiating a focused approach in developing the clusters through accelerated need based credit. The list is appended hereunder,

Sr	District	Cluster area	Activity	Units (no)	Employed persons
1	24 Parganas (North)	Basirhat	Gauge & Bandage making	300	18000
		Naihati	Bori Manufacturing	500	2500
2	24 Parganas (South)	Mograhat	Silver filigree works	600	1500
		Budge Budge	Zari works	3000	10000
3	Bankura	Kenjakura	Brass & Bell matel works	250	2000
		Saltora	Roofing tiles making	200	2000
4	Darjeeling	Kawakhali	Bags, Garments & Pickle making	150	600
5	Howrah	Liluah	Metal Casting	900	40000
		Domjur	Imitation jewellery	3000	24000
		Bargachia	Metal spare parts	900	5000
6	Jalpaiguri	Rajganj	Plastic processing & Steel works	200	1200
7	Malda	Harichandrapur	Food Processing	250	1000
		Old Malda	Honey making	600	1500
8	Murshidabad	Ramnagar	Diversified Jute products	1500	3000
		Beldanga	Light Gold work	500	1000
9	Nadia	Krishnanagar	Garments	600	4000
		Jafarnagar	Silver works	1000	3000
10	Paschim Burdwan	Salapur	Bricks making	135	4500
11	Purba Burdwan	Jardouji Sehera GP	Silver works	1350	2000
12	Purba Medinipur	Ramnagar	Sea Shell products	500	2000
		Contai	Cashew processing	700	50000
13	Purulia	Balarampur	Shellac making	125	1500
14	Uttar Dinajpur	Mudaghat	Diversified Jute products	450	1000
		Kaliagunj	Mustard Oil & Dal mills	250	3000

Below is the list of total 281 MSME Clusters in West Bengal with major activities.

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, Rexin 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
Total		281		63382	515669

AGENDA- 14

Recovery Position 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

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 31.12.2018 stood at 60%.

Recovery Status of PRISEC loans as on 31.12.2018: (Amt. Rs. in crore)

Sector	Sept, 2017			Sept, 2018		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	12422.44	6438.67	51.83	13196.25	7479.24	56.68
MSE	10104.14	5561.27	55.03	14414.92	9051.51	62.79
OPS	4555.28	2452.96	53.84	7049.08	4330.61	61.44
TOTAL	27081.86	14452.90	53.36	34660.25	20861.36	60.19

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 13.52% on 31-12-2018 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 Demonetization improvement in economy have contributed to the reduction in NPA.

STATUS OF PDR CASES AS ON 31.12.2018:

The issue of posting of Certificate Officers at the Sub Division & Districts to dispose of the pending cases as well as to take care of the future cases has been discussed in 139th SLBC Meeting. Subsequently, as directed, a separate letter has been written to the Chief Secretary, GoWB in this regard. As on 31.12.2018 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)
31-03-2018	13695	169.27	4937	34.48
31-12-2018	14856	189.70	4970	34.97

DISPOSAL OF CERTIFICATE CASES AS ON 31.12.2018					
(Rs.in lac)					
SI No	Bank	Cases filed		Cases Settled	
		No	Amount	No	Amount
(1)	(2)	(3)	(4)	(5)	(6)
PUBLIC SECTOR BANKS					
1	Allahabad Bank	1911	373.88	169	67.69
2	Andhra Bank	0	0.00	0	0.00
3	Bank of Baroda	0	0.00	0	0.00
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	0.00	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	0.00
18	United Bank of India	4918	5872.97	1182	1525.38
19	UCO Bank	3852	544.02	2754	340.96
20	Vijaya Bank	0	0.00	0	0.00
A	Total	14107	14993.38	4828	2887.42
PRIVATE SECTOR BANKS					
21	HDFC Bank	0	0.00	0	0.00
22	AXIS Bank (UTI)	0	0.00	0	0.00
23	ICICI Bank	0	0.00	0	0.00
B	Total	0	0	0	0
REGIONAL RURAL BANKS					
24	BGVB (UBI)	0	0.00	0	0.00
25	PBGB (UCO)	0	0.00	0	0.00
26	UBKGB	0	0.00	0	0.00
C	RRBs Total	0	0.00	0	0
D	W.B. St. Co-op.Bk	749	3976.63	142	609.83
E	WBSCARD Bank Ltd.	0	0.00	0	0.00
Grand Total (A+B+C+D+E)		14856	18970.01	4970	3497.25

Recovery under SARFAESI Act,2002

It is observed that over 1645 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
120	268	301	956	1645

District wise pending of DM's permission under SARFAESI as on 31.12.2018						
Sr. No.	District Name	Pending below 60 dyas	Above 60 days below 6 months	6 months to 1 year	1 year and above	Total Pending as on 31.12.2018
1	24 Pgs. (N)	23	118	20	62	223
2	24 Pgs. (S)	13	27	56	282	378
3	Bankura	0	2	2	10	14
4	Birbhum	5	8	0	9	22
5	Dakshin Dinajpur	0	1	13	16	30
6	Darjeeling	1	5	1	7	14
7	Hooghly	24	17	15	75	131
8	Howrah	20	14	10	45	89
9	Jalpaiguri	2	4	11	8	25
10	Jhargram	0	0	5	0	5
11	Kolkata	2	1	4	25	32
12	Malda	2	5	14	44	65
13	Murshidabad	18	2	82	128	230
14	Nadia	0	10	19	54	83
15	Paschim Bardhaman	3	10	11	16	40
16	Paschim Medinipur	1	9	6	24	40
17	Purba Bardhaman	6	17	11	21	55
18	Purba Medinipur	0	4	12	83	99
19	Purulia	0	0	0	4	4
20	Uttar Dinajpur	0	2	9	22	33
21	Alipurduar	0	0	0	6	6
22	Coochbehar	0	12	0	15	27
23	Kalimpong	0	0	0	0	0
	Total	120	268	301	956	1645

Status of Applications with DM office for permission under SARFAESI Act, 2002 as on 31-12-2018						
Sr. No.	Bank Name	Pending below 60 dyas	Above 60 days below 6 months	6 months to 1 year	1 year and above	Total Pending as on 30.09.18
1	Allahabad Bank	40	124	40	127	331
2	Bank of Baroda	6	5	40	76	127
3	IOB	2	4	6	6	18
4	IDBI Bank	0	3	13	65	81
5	Indian Bank	0	0	5	1	6
6	United Bank of India	26	52	134	457	669
7	Syndicate Bank	4	1	1	36	42
8	State Bank of India	15	18	24	68	125
9	Union Bank of India	2	2	6	32	42
10	BGVB	1	12	22	68	103
11	PBGB	23	38	3	6	70
12	UBKGB	1	11	6	13	31
	Total	120	270	300	955	1645

BANK-WISE AND SECTOR-WISE RECOVERY PERFORMANCE AS ON 31.12.2018													
													(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)
PUBLIC SECTOR BANKS													
1	Allahabad Bank	144544.21	66027.80	45.68	393235.83	252771.99	64.28	186966.21	138149.33	73.89	724746.25	456949.12	63.05
2	Andhra Bank	50.00	0.00	0.00	550.00	97.00	17.64	1000.00	200.00	20.00	1600.00	297.00	18.56
3	Bank of Baroda	7985.00	5149.00	64.48	3967.00	2177.00	54.88	1495.00	687.00	45.95	13447.00	8013.00	59.59
4	Bank of India	68845.00	34355.00	49.90	106555.00	50787.14	47.66	98825.45	45228.00	45.77	274225.45	130370.14	47.54
5	Bank of Maharashtra	30.00	2.00	6.67	2800.00	36.00	1.29	13500.00	56.00	0.41	16330.00	94.00	0.58
6	Canara Bank	24163.00	15060.40	62.33	28665.14	12146.00	42.37	4853.26	1794.00	36.96	57681.40	29000.40	50.28
7	Central Bank of India	11330.00	5620.00	49.60	33988.43	3949.56	11.62	3339.59	430.94	12.90	48658.02	10000.50	20.55
8	Corporation Bank	4440.14	2415.12	54.39	9789.15	4014.11	41.01	2447.14	689.56	28.18	16676.43	7118.79	42.69
9	Dena Bank	350.00	90.00	25.71	12300.00	3250.00	26.42	475.00	177.00	37.26	13125.00	3517.00	26.80
10	Indian Bank	4685.26	1680.25	35.86	26852.14	14689.26	54.70	7257.26	3780.29	52.09	38794.66	20149.80	51.94
11	Indian Overseas Bank	3214.18	1614.10	50.22	3286.91	1868.74	56.85	1190.85	634.74	53.30	7691.94	4117.58	53.53
12	Oriental Bank of Commerce	19562.02	9041.28	46.22	17452.03	7451.62	42.70	3106.85	1420.65	45.73	40120.90	17913.55	44.65
13	Punjab National Bank	14583.00	10583.00	72.57	148260.00	122368.00	82.54	68585.00	54566.00	79.56	231428.00	187517.00	81.03
14	Punjab & Sind Bank	1754.26	620.34	35.36	10451.26	4051.64	38.77	9985.26	4085.26	40.91	22190.78	8757.24	39.46
15	Syndicate Bank	3755.00	2545.00	67.78	17528.00	11412.00	65.11	7412.00	4956.00	66.86	28695.00	18913.00	65.91
16	State Bank of India	41873.00	28929.00	69.09	56234.00	36264.00	64.49	81435.00	56988.00	69.98	179542.00	122181.00	68.05
17	Union Bank of India	14562.23	6122.74	42.05	6186.26	2591.47	41.89	4185.26	1895.62	45.29	24933.75	10609.83	42.55
18	United Bank of India	162795.29	81772.21	50.23	67528.13	39522.31	58.53	45782.11	26321.87	57.49	276105.53	147616.39	53.46
19	UCO Bank	11745.12	4451.02	37.90	6795.23	2214.65	32.59	15854.02	6987.56	44.07	34394.37	13653.23	39.70
20	Vijaya Bank	730.26	310.20	42.48	8056.23	3216.45	39.93	2241.16	1148.15	51.23	11027.65	4674.80	42.39
21	IDBI Bank	5123.31	2584.16	50.44	21746.31	11954.66	54.97	15856.34	8290.17	52.28	42725.96	22828.99	53.43
A	Total	546120.28	278972.62	51.08	982227.05	586833.60	59.75	575792.76	358486.14	62.26	2104140.09	1224292.36	58.18
PRIVATE SECTOR BANKS													
22	HDFC Bank	9955.48	9031.73	90.72	30332.59	29215.84	96.32	5097.46	4523.44	88.74	45385.53	42771.01	94.24
23	AXIS Bank (UTI)	36582.16	15134.16	41.37	96856.27	60159.48	62.11	189.57	99.52	52.50	133628.00	75393.16	56.42
24	ICICI Bank	11582.64	9853.32	85.07	62529.31	47532.17	76.02	13982.21	8737.58	62.49	88094.16	66123.07	75.06
B	Total	58120.28	34019.21	58.53	189718.17	136907.49	72.16	19269.24	13360.54	69.34	267107.69	184287.24	68.99
(A+B)	Total of Comm.Bks	604240.56	312991.83	51.80	1171945.22	723741.09	61.76	595062.00	371846.68	62.49	2371247.78	1408579.60	59.40
REGIONAL RURAL BANKS													
25	BGVB (UBI)	99459.26	67094.22	67.46	96979.41	59780.27	61.64	59345.02	42298.85	71.28	255783.69	169173.34	66.14
26	PBGB (UCO)	81342.56	59471.14	73.11	30742.63	19711.82	64.12	4856.70	4131.72	85.07	116941.89	83314.68	71.24
27	UBKGB	40915.00	31100.00	76.01	3423.00	2565.00	74.93	16900.00	13201.00	78.11	61238.00	46866.00	76.53
C	RRBs Total	221716.82	157665.36	71.11	131145.04	82057.09	62.57	81101.72	59631.57	73.53	433963.58	299354.02	68.98
D	W.B. St. Co-op.Bk	453653.71	272358.11	60.04	132081.71	98886.08	74.87	22714.25	21285.04	93.71	608449.67	392529.23	64.51
E	WBSCARD Bank Ltd.	40013.27	4908.49	12.27	6321.00	466.78	7.38	7459.04	1489.77	19.97	53793.31	6865.04	12.76
Grand Total (A+B+C+D+E)		1319624.36	747923.79	56.68	1441492.97	905151.04	62.79	704907.80	433061.73	61.44	3466025.13	2086136.56	60.19

BANK-WISE AND SCHEME-WISE RECOVERY PERFORMANCE AS ON 31.12.2018

(Rs.in lac)

Sl No	Bank	IRDP			SGSY(I)			SGSY(G)			SJSRY			PMRY			PMEGP		
		Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
COMMERCIAL BANKS																			
1	Allahabad Bank	0.00	0.00	#DIV/0!	281.04	154.18	54.86	912.38	509.02	55.79	569.99	129.84	22.78	311.88	102.08	32.73	887.59	525.81	59.24
2	Andhra Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	8.26	3.56	43.10	16.52	9.02	54.60	110.03	44.62	40.55
3	Bank of Baroda	0.00	0.00	#DIV/0!	15.00	5.00	33.33	45.00	11.00	24.44	25.00	0.38	1.52	19.00	4.00	21.05	2.00	0.16	8.00
4	Bank of India	10.00	2.00	20.00	142.00	80.00	56.34	5833.00	2687.00	46.07	0.00	0.00	#DIV/0!	37.00	10.00	27.03	0.00	0.00	#DIV/0!
5	Bank of Maharashtra	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	0.00	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	57.02	35.00	9.97	28.49	4.00	2.73	68.25	17.28	12.00	69.44	210.00	69.86	33.27
7	Central Bank of India	9.26	0.95	10.26	346.51	23.14	6.68	49.35	4.62	9.36	51.57	8.07	15.65	351.26	28.35	8.07	410.23	93.89	22.89
8	Corporation Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	4.56	1.26	27.63	11.45	5.87	51.27	46.85	20.16	43.03
9	Dena Bank	6.80	0.22	3.24	5.90	2.14	36.27	0.00	0.00	#DIV/0!	2.26	0.00	0.00	32.16	7.50	23.32	32.26	7.15	22.16
10	Indian Bank	0.00	0.00	#DIV/0!	18.90	4.26	22.54	0.00	0.00	#DIV/0!	61.23	6.40	10.45	215.25	16.28	7.56	96.40	5.94	6.16
11	Indian Overseas Bank	0.00	0.00	#DIV/0!	32.68	10.14	31.03	41.26	4.84	11.73	8.41	2.16	25.68	19.51	1.26	6.46	34.06	12.23	35.91
12	Oriental Bank of Commerce	0.00	0.00	#DIV/0!	3.15	1.64	52.06	0.00	0.00	#DIV/0!	2.47	0.58	23.48	2.67	0.74	27.72	2.95	2.17	73.56
13	Punjab National Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	338.59	217.48	64.23	370.14	48.58	13.12	462.25	49.85	10.78	304.56	53.29	17.50
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	24.32	22.56	1.25	5.54
15	Syndicate Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	265.00	201.00	75.85	16.54	4.62	27.93	138.46	41.52	29.99	160.00	48.16	30.10
16	State Bank of India	8.00	5.00	62.50	259.00	159.00	61.39	178.00	109.00	61.24	145.00	59.00	40.69	469.00	234.16	49.93	1167.02	495.02	42.42
17	Union Bank of India	0.00	0.00	#DIV/0!	42.15	33.02	78.34	52.18	16.24	31.12	26.84	4.62	17.21	96.54	7.15	7.41	26.57	7.26	27.32
18	United Bank of India	0.00	0.00	#DIV/0!	235.11	139.23	59.22	1572.98	711.23	45.22	89.75	48.53	54.07	342.11	88.23	25.79	1631.72	811.92	49.76
19	UCO Bank	4.56	1.96	42.98	426.35	315.74	74.06	234.18	118.47	50.59	73.58	19.24	26.15	424.25	52.28	12.32	241.16	92.65	38.42
20	Vijaya Bank	0.00	0.00	#DIV/0!	10.16	1.70	16.73	0.00	0.00	#DIV/0!	35.89	10.16	28.31	10.45	3.65	34.93	9.56	2.16	22.59
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	38.62	10.13	26.23	2018.21	1043.37	51.70	9556.92	4599.87	48.13	1495.49	349.73	23.39	2977.78	674.12	22.64	5395.52	2293.70	42.51
REGIONAL RURAL BANKS																			
22	BGVB (UBI)	0.00	0.00	#DIV/0!	0.00	0.00	0.00	17458.23	13524.11	77.47	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	48.35	350.36	221.47	63.21	898.34	876.96	97.62	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.28	0.26	92.86
24	UBKGB	596.54	21.14	3.54	656.28	132.18	20.14	13956.22	11415.12	81.79	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	390.76	67.13	17.18
B	RRBs Total	864.69	150.78	17.44	1006.64	353.65	35.13	32312.79	25816.19	79.89	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	391.04	67.39	17.23
C	AXIS Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	231.16	182.44	78.92	14.02	3.24	23.11	48.57	21.24	43.73	100.12	49.85	49.79
D	HDFC	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.10	0.10	100.00	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
E	W.B. St. Co-op.Bk	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	368.07	299.07	81.25	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	1568.22	1125.64	71.78
	Grand Total (A+B+C+D+E)	903.31	160.91	17.81	3024.85	1397.02	46.18	42468.94	30897.57	72.75	1509.61	353.07	23.39	3026.35	695.36	22.98	7454.90	3536.58	47.44

BANK-WISE AND SCHEME-WISE RECOVERY PERFORMANCE AS ON 31.12.2018

(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)
COMMERCIAL BANKS																
1	Allahabad Bank	0.00	0.00	#DIV/0!	258.41	104.16	40.31	426.34	182.77	42.87	3824.24	2703.35	70.69	51.62	8.26	16.00
2	Andhra Bank	0.00	0.00	#DIV/0!	0.00	0	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	0.00
3	Bank of Baroda	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	54.00	24.00	44.44	104.00	38.00	36.54	0.00	0.00	#DIV/0!
4	Bank of India	0.00	0.00	#DIV/0!	907.00	421.00	46.42	0.00	0.00	#DIV/0!	6958.00	3855.00	55.40	510.00	263.00	51.57
5	Bank of Maharashtra	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0	0	#DIV/0!
6	Canara Bank	0.00	0.00	#DIV/0!	126.47	65.21	51.56	30.69	12.74	41.51	802.00	796.76	99.35	5.53	2.16	39.06
7	Central Bank of India	8.54	3.26	38.17	24.58	7.95	32.34	36.89	15.64	42.40	244.25	36.25	14.84	13.25	1.25	9.43
8	Corporation 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!
9	Dena Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	1.62	0.00	0.00	0.00	0.00	#DIV/0!	1.00	0.08	8.00
10	Indian Bank	0.00	0.00	#DIV/0!	20.16	4.25	21.08	6.84	0.26	3.80	856.26	215.25	25.14	0.09	0.02	22.22
11	Indian Overseas Bank	0.00	0.00	#DIV/0!	4.16	0.40	9.62	22.18	0.89	4.01	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!	0.00	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	46.29	1468.59	841.08	57.27	4156.22	4032.45	97.02	54.00	10.24	18.96
14	Punjab & Sind Bank	0.00	0.00	#DIV/0!	10.52	3.02	28.71	0.00	0	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
15	Syndicate Bank	0.00	0.00	#DIV/0!	56.12	32.16	57.31	0.00	0.00	#DIV/0!	280.00	224.00	80.00	0.00	0.00	#DIV/0!
16	State Bank of India	26.14	4.18	15.99	2318.46	1157.45	49.92	762.28	42.52	5.58	106597.00	88489.00	83.01	7.14	3.28	45.94
17	Union Bank of India	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	108.56	26.84	24.72	860.23	179.51	20.87	374.16	120.14	32.11
18	United Bank of India	17.23	5.32	30.88	131.43	57.88	44.04	701.89	311.33	44.36	5121.48	2011.89	39.28	31.22	15.45	49.49
19	UCO Bank	40.11	20.01	49.89	2085.99	980.12	46.99	80.35	38.04	47.34	1012.64	580.74	57.35	2.16	0.56	25.93
20	Vijaya Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	8.16	1.52	18.63	32.16	6.96	21.64	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	92.02	32.77	35.61	5967.45	2844.78	47.67	3708.39	1497.63	40.38	130848.48	103169.16	78.85	1050.17	424.44	40.42
REGIONAL RURAL BANKS																
22	BGVV (UBI)	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	1214.16	486.25	40.05	21746.82	11568.87	53.20	3941.16	2024.16	51.36
23	PBGB (UCO)	1074.12	539.17	50.20	47.48	37.91	79.84	59.63	52.19	87.52	19116.42	18378.53	96.14	283.54	162.55	57.33
24	UBKGB	0.00	0.00	#DIV/0!	28.56	17.54	61.41	450.30	45.12	10.02	980.86	932.15	95.03	120.47	47.58	39.50
B	RRBs Total	1074.12	539.17	50.20	76.04	55.45	72.92	1724.09	583.56	33.85	41844.10	30879.55	73.80	4345.17	2234.29	51.42
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	85.83	0.00	0.00	#DIV/0!
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	33.95	0.00	0.00	#DIV/0!
Grand Total (A+B+C+D)		1166.14	571.94	49.05	6043.49	2900.23	47.99	5432.48	2081.19	38.31	222803.42	167609.78	75.23	5395.34	2658.73	49.28

BANK-WISE AND SCHEME-WISE RECOVERY PERFORMANCE AS ON 31.12.2018

(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)
COMMERCIAL BANKS																
1	Allahabad Bank	367.13	94.58	25.76	1143.63	286.59	25.06	0.00	0.00	#DIV/0!	21.27	5.13	24.12	0.00	0.00	#DIV/0!
2	Andhra 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!
3	Bank of Baroda	75.18	42.95	57.13	40.00	1.00	2.50	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
4	Bank of India	5978.00	2956.00	49.45	66.00	28.00	42.42	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
5	Bank of Maharashtra	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!
6	Canara Bank	16.95	9.26	54.63	7342.00	3574.95	48.69	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	37.90	30.20	9.15	30.30	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
8	Corporation 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!
9	Dena Bank	0.00	0.00	#DIV/0!	4.58	1.26	27.51	0.00	0.00	0.00	0.00	0.00	#DIV/0!	22.16	11.68	52.71
10	Indian Bank	0.00	0.00	#DIV/0!	34.16	6.94	20.32	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
11	Indian Overseas Bank	0.00	0.00	#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!
12	Oriental Bank of Commerce	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!
13	Punjab National Bank	1354.48	868.58	64.13	2.33	1.89	81.12	24.58	10.12	41.17	6.98	3.44	49.28	0.00	0.00	#DIV/0!
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!	0.00	0.00	#DIV/0!
15	Syndicate Bank	4.95	2.16	43.64	1.00	1.00	100.00	1.95	0.15	7.69	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	73.68	11.00	3.00	27.27	0.40	0.00	0.00	79.00	6.00	7.59
17	Union Bank of India	75.86	36.68	48.35	1057.48	158.62	15.00	50.26	12.97	25.81	0.00	0.00	#DIV/0!	75.86	25.98	34.25
18	United Bank of India	0.00	0.00	#DIV/0!	29.59	15.21	51.40	10.02	3.41	34.03	9.11	2.32	25.47	6.24	3.51	56.25
19	UCO Bank	30.14	14.85	49.27	5.60	1.70	30.36	22.65	7.48	33.02	0.75	0.32	42.67	1.62	0.40	24.69
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!
A	Comm.Bks Total	8101.25	4100.32	50.61	9775.57	4100.31	41.94	120.46	37.13	30.82	38.51	11.21	29.11	184.88	47.57	25.73
REGIONAL RURAL BANKS																
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)	42.21	39.81	94.31	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	RRBs Total	42.21	39.81	94.31	28.56	1.58	5.53	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
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	WBSCARD 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!
Grand Total (A+B+C+D)		8143.46	4140.13	50.84	9804.13	4101.89	41.84	120.46	37.13	30.82	38.51	11.21	29.11	184.88	47.57	25.73

BANK-WISE AND SCHEME-WISE RECOVERY PERFORMANCE AS ON 31.12.2018

(Rs in lac)

Sl No	Bank	REGP(MWS)			BSKP			ONFWM			ACC			LUCC			KCC		
		Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
COMMERCIAL BANKS																			
1	Allahabad Bank	19.21	2.93	15.25	11541.24	5450.93	47.49	31.99	14.88	46.51	79.92	18.28	22.87	259.33	83.32	32.13	12028.74	6757.75	56.18
2	Andhra Bank	0.00	0.00	#DIV/0!	186.56	55.16	29.57	0.00	0.00	#DIV/0!	0.00	#DIV/0!	0.00	0.00	0.00	#DIV/0!	50.26	16.02	31.87
3	Bank of Baroda	0.00	0.00	#DIV/0!	33.00	1.25	3.79	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	3052.00	2486.00	81.45
4	Bank of India	298.00	74.00	24.83	7125.00	2657.00	37.29	0.00	0.00	#DIV/0!	2507.00	1004.00	40.05	2358.00	803.00	34.05	35088.00	21958.00	62.58
5	Bank of Maharashtra	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!
6	Canara Bank	22.81	12.22	53.57	140.74	88.26	62.71	0.00	0.00	#DIV/0!	28.16	20.08	71.31	294.83	179.81	60.99	11063.00	1671.38	15.11
7	Central Bank of India	1174.16	412.16	35.10	592.26	6.84	1.15	21.56	3.26	15.12	24.89	0.32	1.29	10.32	4.36	42.25	2529.00	315.15	12.46
8	Corporation 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!	1068.16	662.51	62.02	393.37	164.13	41.72
9	Dena Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	0.00	0.00	0.00	0.00	30.26	22.16	73.23	160.00	72.00	45.00
10	Indian Bank	0.00	0.00	#DIV/0!	241.16	52.82	21.90	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	3090.56	690.17	22.33
11	Indian Overseas Bank	0.00	0.00	#DIV/0!	54.19	37.46	69.13	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	1785.26	468.50	26.24
12	Oriental Bank of Commerce	0.00	0.00	#DIV/0!	32.00	16.00	50.00	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	278.62	92.14	33.07
13	Punjab National Bank	0.00	0.00	#DIV/0!	134.52	83.62	62.16	0.00	0.00	#DIV/0!	138.59	31.11	22.45	5.00	2.00	40.00	11522.88	3456.34	30.00
14	Punjab & Sind Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.62	0.00	0.00	2.14	0.08	3.74	24.59	8.15	33.14
15	Syndicate Bank	0.00	0.00	#DIV/0!	135.00	67.00	49.63	0.00	0.00	#DIV/0!	55.00	28.00	50.91	25.00	18.00	72.00	586.00	146.00	24.91
16	State Bank of India	1041.18	152.26	14.62	43.18	20.65	47.82	12.00	4.00	33.33	81.16	29.57	36.43	0.00	0.00	#DIV/0!	107146.00	80992.00	75.59
17	Union Bank of India	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!	805.26	306.15	38.02
18	United Bank of India	2782.59	911.22	32.75	5011.23	1928.51	38.48	76.41	26.23	34.33	101.13	51.62	51.04	1212.91	523.12	43.13	44313.65	23622.11	53.31
19	UCO Bank	77.95	36.20	46.44	442.84	176.18	39.78	2.12	0.00	0.00	25.16	5.30	21.07	38.94	9.78	25.12	3745.62	1157.16	30.89
20	Vijaya Bank	0.00	0.00	#DIV/0!	55.26	11.26	20.38	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	105.26	15.42	14.65
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	5415.90	1600.99	29.56	25768.18	10652.94	41.34	144.08	48.37	33.57	3041.63	#DIV/0!	#DIV/0!	5304.89	2308.14	43.51	237768.07	144394.57	60.73
REGIONAL RURAL BANKS																			
22	BGV B	0.00	0.00	#DIV/0!	6147.16	2684.15	43.66	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	788.51	480.02	60.88	64512.02	40521.17	62.81
23	PBGB (UCO)	552.36	293.52	53.14	1383.21	556.60	40.24	0.00	0.00	#DIV/0!	111.09	59.08	53.18	0.38	0.31	81.58	29973.82	20337.24	67.85
24	UBKGB	0.00	0.00	#DIV/0!	1829.00	472.18	25.82	0.00	0.00	#DIV/0!	512.48	171.46	33.46	0.00	0.00	#DIV/0!	45392.00	37624.00	82.89
B	RRBs Total	552.36	293.52	53.14	9359.37	3712.93	39.67	0.00	0.00	#DIV/0!	623.57	230.54	36.97	788.89	480.33	60.89	139877.84	98482.41	70.41
C	W.B. St. Co-op.Bk	420.35	105.34	25.06	1667.18	545.23	32.70	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	395684.26	289064.32	73.05
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!	0.00	0.00	#DIV/0!
E	HDFC 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!	3256.18	2014.16	61.86
F	Federal 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!	274.15	168.41	61.43
	Grand Total (A+B+C+D+E+F)	6388.61	1999.85	31.30	36794.73	14911.10	40.53	144.08	48.37	33.57	3665.20	#DIV/0!	#DIV/0!	6093.78	2788.47	45.76	776860.50	534123.87	68.75

NPA Position of Banks as on 31.12.2018

(Rs.in lac)													
SL. No	Banks	Agriculture & Allied		MSE		OPS		Total Prisec		Non. Prisec		Total of Bank	
		Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
PUBLIC SECTOR BANKS													
1	Allahabad Bank	236259.69	29934.60	475644.93	24564.76	197151.26	9105.14	909055.88	63604.50	1242693.40	417134.23	2151749.28	480738.73
2	Andhra Bank	4644.24	83.83	78614.85	43622.37	14972.20	408.41	98231.29	44114.61	314405.37	3088.11	412636.66	47202.72
3	Bank of Baroda	78427.54	5000.22	171658.00	37511.00	143683.77	11217.36	393769.31	53728.58	373138.75	124133.42	766908.06	177862.00
4	Bank of India	169618.00	24861.00	237846.00	65063.00	138526.00	16345.00	545990.00	106269.00	844676.00	124677.00	1390666.00	230946.00
5	Bank of Maharashtra	1729.54	39.00	19925.92	329.00	6498.02	851.26	28153.48	1219.26	182384.42	47688.00	210537.90	48907.26
6	Canara Bank	69724.06	7980.00	154916.52	41026.00	34666.15	3592.00	259306.73	52598.00	545373.29	148121.00	804680.02	200719.00
7	Central Bank of India	117008.39	9504.94	133803.86	36435.95	65704.36	3114.78	316516.61	49055.67	560853.16	197956.33	877369.77	247012.00
8	Corporation Bank	13843.99	4440.14	43925.59	2304.92	27192.62	2447.14	84962.20	9192.20	128149.02	35747.64	213111.22	44939.84
9	Dena Bank	6090.00	655.00	84356.00	16475.00	5475.00	1022.00	95921.00	18152.00	153261.00	22045.00	249182.00	40197.00
10	Indian Bank	21265.78	518.51	45282.86	343.14	16638.03	122.21	83186.67	983.86	302442.76	76.77	385629.43	1060.63
11	Indian Overseas Bank	50700.00	23723.00	104619.00	36828.00	50635.00	15450.27	205954.00	76001.27	470980.00	314960.73	676934.00	390962.00
12	Oriental Bank of Commerce	61127.00	17767.00	249975.00	49430.00	30267.00	5280.00	341369.00	72477.00	214391.00	41987.00	555760.00	114464.00
13	Punjab National Bank	186524.00	61981.00	201392.90	114288.00	113708.00	21614.00	501624.90	197883.00	1131580.00	324568.00	1633204.90	522451.00
14	Punjab & Sind Bank	4967.00	55.00	52857.35	2650.00	24134.00	4725.00	81958.35	7430.00	183626.00	38292.00	265584.35	45722.00
15	Syndicate Bank	15738.00	2853.00	119888.14	20676.00	21945.00	7834.00	157571.14	31363.00	653012.00	151048.00	810583.14	182411.00
16	State Bank of India	390989.00	30597.00	628240.00	77340.00	913651.00	17045.00	1932880.00	124982.00	4667454.00	1016953.00	6600334.00	1141935.00
17	Union Bank of India	10983.00	8515.02	10088.00	2728.99	14132.00	209.84	35203.00	11453.85	17863.27	9.88	53066.27	11463.73
18	United Bank of India	573845.10	58921.29	513461.50	78119.41	300443.90	39122.62	1387750.50	176163.32	2173492.65	282604.66	3561243.15	458767.98
19	UCO Bank	166500.00	32806.00	310121.00	56782.00	87870.00	30754.00	564491.00	120342.00	858109.00	488028.00	1422600.00	608370.00
20	Vijaya Bank	18103.92	4840.33	119037.22	9039.72	23093.29	1748.52	160234.43	15628.57	441357.64	58469.74	601592.07	74098.31
21	IDBI Bank	53029.24	1579.70	135600.63	41728.50	179727.93	7515.65	368357.80	50823.85	332331.34	41347.39	700689.14	92171.24
A	Total	2251117.49	326655.58	3891255.27	757285.76	2410114.53	199524.20	8552487.29	1283465.54	15791574.07	3878935.90	24344061.36	5162401.44
PRIVATE SECTOR BANKS													
22	HDFC Bank	101873.46	2068.68	444783.76	8646.26	52272.05	103.10	598929.27	10818.04	1737197.12	38028.12	2336126.39	48846.16
23	AXIS Bank (UTI)	138370.00	6951.00	307352.13	12682.00	79223.00	583.00	524945.13	20216.00	1704775.50	101344.00	2229720.63	121560.00
24	ICICI Bank	81660.94	0.00	432820.75	0.00	83022.58	0.00	597504.27	0.00	1892750.29	0.00	2490254.56	0.00
25	Federal Bank	38635.48	271.93	27194.91	528.57	5401.42	109	71231.81	909.50	189170.63	5701.32	260402.44	6610.82
26	Bandhan Bank	588956.96	0.00	883434.21	0.00	39620.46	0	1512011.63	0.00	49790.66	0.00	1561802.29	0.00
27	Indusind Bank	59127.19	551.79	207356.12	1682.00	30.37	8.04	266513.68	2241.83	554608.36	72.40	821122.04	2314.23
28	Ratnakar Bank Ltd.	24200.00	15.80	35179.82	30.88	19382.00	68.70	78761.82	115.38	620109.00	450.00	698870.82	565.38
29	Kotak Mahindra Bank	32094.44	57.63	136130.56	4204.26	4223.21	58.64	172448.21	4320.53	285702.07	14083.55	458150.28	18404.08
30	South Indian Bank	10163.91	1195.26	42642.66	306.85	9827.07	21.95	62633.64	1524.06	123687.20	2485.62	186320.84	4009.88
31	Yes Bank	64443.00	0.00	69931.00	63.00	3134.00	4.00	137508.00	67.00	503455.00	793.00	640963.00	860.00
32	Tamilnad Mercantile Bk.	26.85	0.00	3436.12	0.00	73.21	0.04	3536.18	0.04	12879.87	229.89	16416.05	229.93
33	Ujivan Small Finance Bk.	33988.30	35.85	21033.96	57.87	40855.50	104.99	95877.76	198.71	20649.78	611.66	116527.54	810.37
34	Utkarsh Small Finance Bk.	1457.00	0.00	1133.00	0.00	0.00	0.00	2590.00	0.00	25.00	0.00	2615.00	0.00
35	IDFC Bank	6924.21	13.39	26660.13	0.86	3325.04	0.00	36909.38	14.25	197.20	73.82	37106.58	88.07
36	Jana Small Finance Bank Ltd.	2150.00	0.00	4750.00	0.00	42339.00	0.00	49239.00	0.00	0.00	0.00	49239.00	0.00
B	Total	1139525.38	11147.94	2612429.00	28201.69	337064.87	1061.46	4210639.78	40411.09	7694800.48	163799.56	11905637.46	204210.65
(A+B)	Total of Comm.Bks.	3390642.87	337803.52	6503684.27	785487.45	2747179.40	200585.66	12763127.07	1323876.63	23486374.55	4042735.46	36249698.82	5366612.09
REGIONAL RURAL BANKS													
37	BGVB (UBI)	270973.83	24340.84	195364.12	48712.11	52847.99	23022.98	519185.94	96075.93	69740.43	12278.11	588926.37	108354.04
38	PBGB (UCO)	95926.00	17821.00	103289.00	20896.00	16519.00	1116.00	215734.00	39833.00	37616.00	2653.00	253350.00	42486.00
39	UBKGB	100422.00	5919.00	5065.00	2979.00	26025.00	6609.00	131512.00	15507.00	30794.00	2480.00	162306.00	17987.00
C	RRBs Total	467321.83	48080.84	303718.12	72587.11	95391.99	30747.98	866431.94	151415.93	138150.43	17411.11	1004582.37	168827.04
D	W.B. St. Co-op.Bk	487011.22	25916.87	58029.77	8911.69	240229.71	18232.50	785270.70	53061.06	710359.16	13501.33	1495629.86	66562.39
E	WBS CARD Bank Ltd.	84474.25	25597.14	6511.63	0.00	881.18	0.00	91867.06	25597.14	19029.67	0.00	110896.73	25597.14
F	SIDBI	0.00	0	60521.03	20461.00	0.00	0.00	60521.03	20461.00	0.00	0.00	60521.03	20461.00
Grand Total (A+B+C+D+E+F+G)		4429450.17	437398.37	6932464.82	887447.25	3083682.28	249566.14	14567217.80	1574411.76	24353913.81	4073647.90	38921328.81	5648059.66
G	Medium Enterprises							1836592.47					
	Total Prisec							16403810.27					

NPA position of Banks as on 31.12.2018													
(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)
PUBLIC SECTOR BANKS													
1	Allahabad Bank	195637.30	8123.30	13830.69	1761.62	755.53	248.08	13991.09	7596.78	1615.17	341.28	6979.31	382.18
2	Andhra Bank	9550.63	1084.54	1125.37	49.47	22.48	5.40	438.80	25.14	37.60	0.78	1080.59	118.68
3	Bank of Baroda	193468.00	4216.00	6807.00	510.00	532.00	92.00	1444.00	159.00	36.32	3.20	178.00	18.00
4	Bank of India	118156.00	4071.00	12233.00	815.00	518.00	518.00	18025.00	4980.00	373.00	315.00	1079.00	917.00
5	Bank of Maharashtra	7354.00	178.00	592.00	14.00	0.00	0.00	0.00	0.00	1.56	0.00	0	0.00
6	Canara Bank	71796.30	5006.00	10350.25	414.00	144.03	10.00	144.15	19.52	22.70	4.00	83.08	0.00
7	Central Bank of India	93529.06	3555.63	11746.00	686.24	508.84	318.68	9515.65	1849.50	67.02	39.13	85.37	60.23
8	Corporation Bank	30551.73	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	23387.12	72.58	1689.35	16.11	161.22	61.04	332.11	61.44	36.89	27.95	2965.01	464.18
11	Indian Overseas Bank	27607.00	598.26	2121.00	309.25	1081.15	256.44	950.25	251.14	443.20	49.86	8089.54	1252.95
12	Oriental Bank of Commerce	35529.00	926.00	3997.00	388.00	46.00	21.00	315.26	22.47	7.00	5.00	8.00	3.00
13	Punjab National Bank	112255.00	17359.00	23429.00	5478.00	3584.16	388.45	966.36	120.44	1096.88	112.41	39242.56	3790.56
14	Punjab & Sind Bank	21051.00	1021.00	518.00	32.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	Syndicate Bank	37764.00	3419.00	4785.00	0.00	4.00	1.00	553.00	6.00	1.00	1.00	1465.00	109.00
16	State Bank of India	1510964.00	3383.00	73030.00	3122.00	151.00	30.00	580.14	118.62	145.00	52.00	573.00	276.00
17	Union Bank of India	3301.00	0.00	589.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	United Bank of India	373440.00	4673.00	13163.00	1842.00	21611.25	8125.39	15632.14	3841.22	1219.31	743.22	329.63	319.75
19	UCO Bank	101042.00	8993.00	6170.00	2738.00	2363.00	1612.00	5226.00	3445.00	729.00	268.00	56858.74	4685.26
20	Vijaya Bank	24130.90	864.15	1558.95	192.52	25.03	4.75	48.95	11.22	12.35	0.55	4.70	0.24
21	IDBI Bank	177792.43	7463.22	1907.83	52.43	24.15	11.27	16.11	6.73	8.20	3.18	11046.62	2044.18
A	Total	3176400.47	76673.60	191411.94	18632.40	31699.29	11734.56	68223.26	22518.40	5865.15	1971.63	136903.51	15532.85
PRIVATE SECTOR BANKS													
22	HDFC Bank	47945.13	73.57	4032.79	19.07	0.00	0.00	0.00	0.00	2.00	0.73	0.00	0.00
23	AXIS Bank (UTI)	46048.00	208.00	5546.00	69.00	295.25	28.15	302.25	38.14	26.95	2.19	2.52	0.05
24	ICICI Bank	479768.97	0.00	881.10	0.00	8.94	0.00	0.00	0.00	0.00	0.00	0.00	0.00
25	Federal Bank	14732.38	106.52	187.88	2.48	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
26	Bandhan Bank	4075.37	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
27	Indusind Bank	30.37	16.80	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
28	Kotak Mahindra Bank Ltd.	1395.43	58.64	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
28	Yes Bank	1157.00	4.00	7.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
29	South Indian Bank	2872.43	114.56	57.13	2.56	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
30	Ratnakar Bank Ltd.	1212.00	13.15	128.00	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B	Total	599237.08	595.24	10839.90	93.15	304.19	28.15	302.25	38.14	28.95	2.92	2.52	0.05
(A+B)	Total of Comm.Bks.	3775637.55	77268.84	202251.84	18725.55	32003.48	11762.71	68525.51	22556.54	5894.10	1974.55	136906.03	15532.90
REGIONAL RURAL BANKS													
31	BGVB (UBI)	52429.37	1162.21	518.83	178.82	11653.23	124.56	25151.11	2141.01	18952.63	0.00	181750.22	7172.41
32	PBGB (UCO)	14982.00	851.00	605.00	131.00	0.00	0.00	7312.00	1378.00	1953.00	101.00	64921	2019.00
33	UBKGB	9173.00	499.00	230.00	94.00	890.25	134.16	5298.00	1278.00	0.00	0.00	47495	1084.00
C	RRBs Total	76584.37	2512.21	1353.83	403.82	12543.48	258.72	37761.11	4797.01	20905.63	101.00	294166.22	10275.41
D	WBCARD Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
E	W.B. St. Co-op.Bk	66189.56	2742.41	52.95	17.48	713.05	362.81	4416.47	1638.79	0.00	0.00	1692.85	151.55
Grand Total (A+B+C+D+E)		3918411.48	82523.46	203658.62	19146.85	45260.01	12384.24	110703.09	28992.34	26799.73	2075.55	432765.10	25959.86

Agenda .15 :
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
Dec, 18	670	16836	257	7808	927	24644

Observation :It is observed that the performance in the last quarter was not upto the mark.While FLCs will hold minimum of one (1) FLC in a month , the Rural Branches will also hold an FLC per month. SLBC has directed the LDMs vide letter dt 18-02-2019.

Performing districts in terms of number of camps during the last quarter

Murshidabad (117) ,PurbaMedinipur (97) &PaschimBurdwan (95)

Districts with below 10 Camps :Birbhum, Coochbehar, Darjeeling, Kalimpong & Jalpaiguri

QUARTERLY REPORT ON CONDUCT OF CAMPS BY RURAL BRANCHES OF BANKS FOR THE QUARTER ENDED DECEMBER-2018

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	Target Group Addressed
BANKURA	231	7	398	7	393	14	791	1,2,4
PURULIA	111	21	609	9	421	30	1030	1,3,4,5,6
MALDA	184	7	327	12	485	19	812	1,2,4,6
UTTAR DINAJPUR	96	15	611	24	775	39	1386	1,4
DAKSHIN DINAJPUR	79	57	1122	3	111	60	1233	1,2,3,4,6
PURBA MEDINIPUR	299	79	1907	18	387	97	2294	1,2,3,4,6
PASCHIM MEDINIPUR	326	11	427	21	521	32	948	1,3,4
JHARGRAM	54	3	75	9	175	12	250	1,2,3,6
NADIA	201	9	221	9	182	18	403	1,3,4,5
24-PARGANAS (SOUTH)	239	59	1594	21	638	80	2232	2,3,4
MURSHIDABAD	292	92	2134	25	722	117	2856	1,2,3,4,5,6
BIRBHUM	210	4	86	4	94	8	180	1,2,4,6
PURBA BURDWAN	267	77	1997	9	326	86	2323	1,4,5,6
PASCHIM BURDWAN	374	73	1792	22	745	95	2537	1,4,6
HOWRAH	177	81	1881	4	108	85	1989	2,3,5
HOOGHLY	16	10	227	10	327	20	554	2,3,5,6
COOCHBEHAR	142	4	79	5	142	9	221	1,2,3
DARJEELING	76	3	69	3	69	6	138	1,3,6
KALIMPONG	14	3	53	2	44	5	97	1,2,3,6
JALPAIGURI	77	3	50	6	182	9	232	1,3,5,6
24-Parganas (North)	246	34	728	18	379	52	1107	1,2,3,4,5
ALIPURDUAR	73	18	449	16	582	34	1031	1,2,4
Total	3784	670	16836	257	7808	927	24644	

1. Farmers 2. Small entrepreneurs 3. School students 4. SHGs 5. Senior citizens 6. Others

AGENDA- 16

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 Credit 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	331	8923	2906	32.57 %	1698
Since inception	3982	105372	76367	72.47 %	43065

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

RSETIs with below 65% settlement: Purulia , 24 PGS(S) : UBI

N.B. The Sub-Committee meeting on RSETI was held on 14-02-19. The action points,

- RSETI Directors will focus for more settlement through MUDRA loans.
- Possession should be immediately effected where land has been allocated.

RSETI Wise Settlement & Credit Linkage Percentage Since Inception upto 31.12.2018 (Cumulative) for the state of West Bengal										
RSETI Name	Sponsored Bank	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	200	5823	3841	2816	1025	6	3847	66.07	73.31
West Midnapore (Debra)	Allahabad Bank	169	5473	3968	3172	796	251	4219	77.09	79.94
North 24 Parganas	Bank of India	224	5779	4486	2626	1860	2	4488	77.66	58.54
Coochbehar	Central Bank of India	107	2604	1853	862	991	21	1874	71.97	46.52
Darjeeling	Central Bank of India	78	2001	1489	816	673	38	1527	76.31	54.80
Jalpaiguri	Central Bank of India	227	4639	3621	3015	606	96	3717	80.13	83.26
Purba Midnapore	Punjab National Bank	189	5448	4029	1921	2108	43	4072	74.74	47.68
Murshidabad Berhampore	Syndicate & Canara Bank	260	7585	5364	2708	2656	0	5364	70.72	50.48
Malda	State Bank of India	182	5525	3634	2022	1612	590	4224	76.45	55.64
Nadia (Haringhata)	State Bank of India	169	4384	2856	1126	1730	73	2929	66.81	39.43
Burdwan	UCO Bank	202	5112	3386	1866	1520	0	3386	66.24	55.11
Hooghly	UCO Bank	222	5745	3944	3309	635	0	3944	68.65	83.90
Howrah	UCO Bank	167	4972	3454	3435	19	0	3454	69.47	99.45
Bankura (Ranbahal)	United Bank of India	261	6075	3478	1877	1601	548	4026	66.27	53.97
Dakshin Dinarpur(Balurghat)	United Bank of India	169	4699	3351	2129	1222	206	3557	75.70	63.53
Howrah	United Bank of India	567	14263	11579	2736	8843	604	12183	85.42	23.63
Purulia	United Bank of India	147	3737	1916	1216	700	0	1916	51.27	63.47
South 24 Parganas	United Bank of India	263	7024	4404	3655	749	40	4444	63.27	82.99
Uttar Dinajpur	United Bank of India	179	4484	3127	1758	1369	69	3196	71.28	56.22
Total		3982	105372	73780	43065	30715	2587	76367	72.47	58.37

RSETI Wise Settlement & Credit Linkage Percentage from 01.04.2018 to 31.12.2018 for the state of West Bengal										
RSETI Name	Sponsored Bank	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	13	361	191	110	81	0	191	52.91	57.59
West Midnapore (Debra)	Allahabad Bank	14	425	149	130	19	0	149	35.06	87.25
North 24 Parganas	Bank of India	19	475	54	54	0	0	54	11.37	100.00
Coochbehar	Central Bank of India	10	259	22	0	22	0	22	8.49	0.00
Darjeeling	Central Bank of India	7	171	46	43	3	0	46	26.90	93.48
Jalpaiguri	Central Bank of India	14	367	40	30	10	0	40	10.90	75.00
Purba Midnapore	Punjab National Bank	19	550	265	188	77	3	268	48.73	70.94
Murshidabad Berhampore	Syndicate & Canara Bank	19	544	279	123	156	0	279	51.29	44.09
Malda	State Bank of India	16	484	157	8	149	116	273	56.40	5.10
Nadia (Haringhata)	State Bank of India	19	523	124	122	2	0	124	23.71	98.39
Burdwan	UCO Bank	16	451	94	41	53	0	94	20.84	43.62
Hooghly	UCO Bank	18	439	192	186	6	0	192	43.74	96.88
Howrah	UCO Bank	17	421	72	72	0	0	72	17.10	100.00
Bankura (Ranbahal)	United Bank of India	24	601	86	21	65	0	86	14.31	24.42
Dakshin Dinarpur(Balurghat)	United Bank of India	20	614	274	271	3	0	274	44.63	98.91
Howrah	United Bank of India	34	940	496	167	329	12	508	54.04	33.67
Purulia	United Bank of India	12	292	125	51	74	0	125	42.81	40.80
South 24 Parganas	United Bank of India	23	612	61	58	3	0	61	9.97	95.08
Uttar Dinajpur	United Bank of India	17	394	48	23	25	0	48	12.18	47.92
Total position os trained & settlement for FY 2018-2019		331	8923	2775	1698	1077	131	2906	32.57	61.19

Agenda 17

Digitization and Social Security Schemes.

PMJDY Report as on 31.12.2018 (Cumulative)

Bank Type	Total A/c	Deposit (in lakh)	Zero Balance A/c
PSU Bank	26712032	1279632	2195646
PVT. Bank	172700	2445	61376
RRB	4907504	130931	1022562
Co-Op Bank	1637	54	747
Total	31793873	1413062	3280331

Bank Type	No. of Rupay Debit card Issued	Aadhar Seeding
PSU Bank	23616833	21113304
PVT. Bank	167478	73532
RRB	2458212	3381515
Co-Op Bank	1250	1637
Total	26243773	24569988

PMSBY, PMJJBY, APY Progress Status

Status as on	PMSBY	PMJJBY	APY
31.03.2018	5585206	1253089	472248
30.06.2018	5267407	1199305	522226
30.09.2018	6499195	1704341	482235
31.12.2018	2423860	708298	1865160

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

Bank Name	PMJDY as on 31.12.2018			Rs. In lakh	
	Total No. of A/c opened	Amount Balance	Zero Balance Account	Rupay Card Issued	Aadhar Seeding
Allahabad Bank	2161258	68400.23	35835	1108249	1631494
Andhra Bank	24693	541.50	5128	19375	0
Bank of Baroda	1277969	25559.00	82531	1460407	1195697
Bank of India	1058755	26995.00	153371	953165	899041
Bank of Maharastra	17034	6304.00	894	14526	14901
Canara Bank	437617	12313.39	48335	267498	311347
Central Bank of India	910548	18132.43	102696	836891	715145
Corporation Bank	0	0.00	0	0	0
Dena Bank	44850	905.00	5395	32710	31982
Indian Bank	150913	3354.12	16558	124091	114441
IOB	225449	5880.05	36862	170569	396117
OBC	163425	14999.00	14664	144999	114975
PNB	987550	23584.00	327916	910617	876576
Punjab & Sind Bank	19987	23.52	25	3695	7729
Syndicate Bank	170118	290025.00	5799	116138	198803
SBI	12142429	321879.00	528675	11704719	9449936
UCO	62	1.43	9	62	43
United Bank of India	6855618	459217.83	827752	5710615	5107301
Union Bank of India	0	0.00	0	0	0
Vijaya Bank	33720	674.00	97	16289	26052
IDBI	30037	843.08	3104	22218	21724
Total of PSUs	26712032	1279632	2195646	23616833	21113304
ICICI	42439	384.08	25832	42439	32390
HDFC	78472	675.57	24875	78459	19704
AXIS Bank	27038	1132.00	6856	23884	8709
Federal Bank	5560	75	461	4007	1013
Yes Bank	62	1.69	10	61	43
Ratnakar Bank Ltd.	0	0.00	0	0.00	0
Kotak Bank Ltd.	0	0.00	0	0.00	0
Bandhan Bank	0	0.00	0	0.00	0
Indusind Bank	19129	176.59	3342	18628	11673
Total of PVTs	172700	2444.93	61376	167478	73532
BGVB	3835332	100919.49	816347	2092912	2505171
PBGB	680674	16959.06	155497	52621	572924
UBKGB	391498	13052	50718	312679	303420
Total of RRBs	4907504	130930.6	1022562	2458212	3381515
WB St. Co-optv. Bank	1637	54.54	747	1250	1637
Grand Total	31793873	1413062	3280331	26243773	24569988

Bank Name	PMJDY Overdraft Facility Amt. In Lakh					
	Eligible A/c		Sanctioned		Disbursed	
	No.	Amount	No.	Amount	No.	Amount
Allahabad Bank	10407	520.35	1286	64.30	516	25.30
Andhra Bank	816	51.97	2	0.01	0	0.00
Bank of Baroda	503125	9691.00	8106	99.00	1065	24.00
Bank of India	98330	2524.00	1965	98.00	1965	98.00
Bank of Maharashtra	55	1.00	55	1.00	55	1.00
Canara Bank	0	0.00	3500	7.68	3500	7.68
Central Bank of India	0	0.00	0	0.00	0	0.00
Corporation Bank	0	0.00	0	0.00	0	0.00
Dena Bank	0	0.00	0	0.00	0	0.00
Indian Bank	7810	175.23	5572	129.30	3699	84.13
IOB	250	10.35	250	10.35	250	10.35
OBC	8735	266.00	1184	77.00	1184	77.00
PNB	194640	9483.00	960	17.31	792	6.31
Punjab & Sind Bank	2371	16.40	1982	15.00	1890	1.00
Syndicate Bank	159319	8475.33	696	29.52	412	7.12
SBI	308674	15433.21	146255	4710.00	146255	4710.00
UCO	0	0.00	0	0.00	0	0.00
United Bank of India	1465483	116046.30	4557	160.78	4557	160.78
Union Bank of India	0	0.00	0	0.00	0	0.00
Vijaya Bank	0	0.00	0	0.00	0	0.00
IDBI	0	0.00	0	0.00	0	0.00
Total of PSUs	2760015	162694.14	176370	5419.25	166140	5212.67
ICICI	0	0.00	0	0.00	0	0.00
HDFC	2	0.05	2	0.05	2	0.05
AXIS Bank	0	0.00	0	0.00	0	0.00
Federal Bank	0	0.00	0	0.00	0	0.00
Yes Bank	0	0.00	0	0.00	0	0.00
Ratnakar Bank Ltd.	0	0.00	0	0.00	0	0.00
Kotak Bank Ltd.	0	0.00	0	0.00	0	0.00
Bandhan Bank	0	0.00	0	0.00	0	0.00
Indusind Bank	0	0.00	0	0.00	0	0.00
Total of PVTs	2	0.05	2	0.05	2	0.05
BGVB	1598362	14568.58	529	18.43	529	18.43
PBGB	259782	4347.00	50	2.20	50	2.20
UBKGB	154404	772.02	115794	578.97	8252	26.85
Total of RRBs	2012548	19687.60	116373	599.60	8831	47.48
WB St. Co-optv. Bank	0	0.00	0	0.00	0	0.00
Grand Total	4772565	182381.79	292745	6018.90	174973	5260.20

Bank Name	Enrolment for the Period of 01.04.2018 to 31.12.2018		As on 31.12.2018 (Since Inception)
	PMSBY(No.)	PMJJB(No.)	APY(No.)
Allahabad Bank	33697	188810	100054
Andhra Bank	2046	226	5357
Bank of Baroda	82386	17128	41015
Bank of India	17850	5085	45245
Bank of Maharashtra	357	101	1287
Canara Bank	21027	8782	41850
Central Bank of India	174777	68646	72377
Corporation Bank	349	161	4205
Dena Bank	2130	497	1290
Indian Bank	1266	415	4098
IOB	4327	2079	7281
OBC	1224	551	6623
PNB	2792	428	6626
Punjab & Sind Bank	877	179	2830
Syndicate Bank	3847	5182	9937
SBI	1375265	246407	1257798
UCO	279	220	17
United Bank of India	181750	48648	160347
Union Bank of India	0	0	0
Vijaya Bank	709	509	1809
IDBI	5147	912	4873
Total of PSUs	1912102	594966	1774919
ICICI	33082	11899	2907
HDFC	70746	36652	14273
AXIS Bank	27236	8276	27960
Federal Bank	195	75	163
Yes Bank	282	219	17
Ratnakar Bank Ltd.	116	64	1
Kotak Bank Ltd.	137	69	66
Bandhan Bank	0	0	0
Indusind Bank	8035	231	26
Total of PVTs	139829	57485	45413
BGVB	347848	46371	9583
PBGB	13070	4516	10451
UBKGB	5977	3348	24709
Total of RRBs	366895	54235	44743
WB St. Co-optv. Bank	5034	1612	85
Grand Total	2423860	708298	1865160

Details of claim & Settlement in PMSBY & PMJJBY

As on	Scheme	Claims Made	Claims Settled	Pending	Rejected
31.03.2018	PMSBY	2863	2636	160	67
	PMJJBY	2608	2313	236	59
30.06.2018	PMSBY	3014	2747	179	88
	PMJJBY	2821	2535	199	87
30.09.2018	PMSBY	803	500	249	54
	PMJJBY	4045	3580	334	131
31.12.2018	PMSBY	2730	2229	259	259
	PMJJBY	3273	2893	268	178

Claim Position under Insurance Schemes as on 31.12.2018 for the State of West Bengal								
Bank Name	PMSBY				PMJJBY			
	Claims Made	Claims Settled	Pending	Rejected	Claims Made	Claims Settled	Pending	Rejected
Allahabad Bank	37	12	25	13	110	4	106	65
Andhra bank	0	0	0	0	0	0	0	0
Bank of Baroda	134	110	18	6	147	145	1	3
Bank of India	30	28	6	0	20	18	2	0
Bank of Maharastra	1	1	0	0	0	0	0	0
Canara Bank	45	2	43	0	131	46	83	2
Central Bank of India	67	56	10	1	259	237	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
Punjab & Sind Bank	28	22	6	0	15	11	4	0
PNB	46	22	13	11	78	64	9	5
Syndicate Bank	8	6	2	0	28	28	0	0
SBI	1838	1719	0	119	964	935	0	29
UCO	0	0	0	0	0	0	0	0
Union Bank of India	0	0	0	0	0	0	0	0
United Bank of India	288	134	64	90	988	935	1	52
Vijaya Bank	0	0	0	0	0	0	0	0
IDBI	0	0	0	0	0	0	0	0
Total of PSUs	2545	2129	190	243	2750	2431	228	158
ICICI	0	0	0	0	0	0	0	0
HDFC	9	3	5	1	29	5	22	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
Total of PVTs	10	3	6	1	44	18	23	3
BGVB	108	62	37	9	248	241	3	4
PBGB	44	21	21	2	143	126	8	9
UBKGB	13	7	4	2	62	56	5	1
Total of RRBs	165	90	62	13	453	423	16	14
WB St. Co-optv. Bank	10	7	1	2	26	21	1	3
Grand Total	2730	2229	259	259	3273	2893	268	178

AGENDA- 18:

Calendar of SLBC Meetings & issues related to DCC/DLRC

SLBC proposes to hold the quarterly review meeting in the FY 2019-20 as given hereunder. Same may be ratified accordingly.

Quarter ended March, 2019	13.05.2019 (Monday)
Quarter ended June, 2019	13.08.2019 (Tuesday)
Quarter ended September, 2019	15.11.2019 (Friday)
Quarter ended December, 2019	12.02.2020 (Wednesday)

The member banks and line departments are requested to take note of the proposed Calendar of Meetings for SLBC in order to prepare & participate with necessary preparedness.

Member banks : They must ensure submission of quarterly progress data within 15 days from the date of end of the quarter as per Lead Bank Scheme so as to enable SLBC to compile/ analyze the data and prepare the background notes/agenda note in time.

LDMs : LDMs are to prepare the annual calendar of meetings (DCC/DLRC) in consultation with the District Magistrates under intimation of RBI officials in charge of respective districts. The said meetings are to be held with 30 days from the end of the quarter and minutes be forwarded to SLBC within 1 week for necessary action, if any. LDM's must intimate all DCOs well in advance for attending the meetings. Action Points emerging in the DCC/DLRC are to be acted upon by concerned banks/ Departments and action taken reports should be discussed in next meeting

BLBC forum to be strengthened with participation of all the banks & regular holding of meeting under supervision of LDMs.



युनाइटेड बैंक ऑफ इंडिया : United Bank of India
अग्रणी बैंक प्रभाग : LEAD BANK DIVISION

Ref : SLBC-WB/KCC/ 582/2019

Dated, the 18th January, 2019

All member Banks under SLBC, West Bengal

Re : Bank-wise KCC loan data reporting

Govt of West Bengal has recently announced the launching of the flagship scheme titled "Krishak Bandhu", for the benefit of the farmers in the State. In order to implement the scheme covering all the farmers with proper land records, GoWB has approached SLBC for collection of relevant data from the banks by 25-01-2019. The matter was shared by SLBC with the member banks accordingly for furnishing the data in the format prescribed by GoWB.

Considering the urgency and importance attached to the matter, SLBC convened a special meeting of the participating banks with KCC loans in their portfolio. GoWB was represented by Shri M.Dhar, Advisor, Institutional Finance and Shri P Dutta, Director, Institutional Finance. The meeting was also attended by Shri B Sinha, Dy Gen Manager, NABARD.

At the outset, Sri Dhar explained the backdrop regarding the requirement of the data as requested for along with the outline of the proposed Krishak Bandhu scheme. It was informed that ,

- The scheme envisages a data base of proper land record of the farmers.
- The data as available with the Land & Land Reforms Deptt, GoWB will be validated with the land records available with the banks for KCC loans.
- The details of the farmers thus enrolled along with land holding details will be captured in a chip based Smart Card with unique ID.
- It will assist banks in proper identification of the farmers for credit purposes.
- It will enable the banks to cover the left out farmers for bringing them under ambit of bank credit.
- It will eliminate the risk of non-farmers availing loans under agricultural credit.
- With provision for incentives to the farmers per crop year there will be regular transactions.
- Since the Krishak Bandhu scheme is expected to be rolled out shortly, the target date for receiving the KCC data from the Banks has been fixed at 25th January, 2019.

Thereafter, the modality for obtaining the data was taken up for discussion along with suggestions from the banks. While the representatives from the banks appreciated the provisions of the scheme which is bound to contribute immensely to the growth of agricultural credit and address the issue of multiple finance, non-farmers, etc there was common apprehension regarding completion of the task as per timeframe suggested by the GoWB. It was informed that in view of the limited time and manpower resources, particularly in the rural branches, the banks may be inconvenienced to cover the KCC loans numbering more than 33 lacs active accounts on date.

Sri M Dhar and Sri M R Ray, Convenor, SLBC appreciated the efforts of the banks in various programs in past and urged upon the banks to take up the present task on missionary mode for timely completion of this one time exercise. Sri Sinha, DGM, NABARD also opined that the process will enable the banks to streamline their loan monitoring process and improvement in the asset quality of the loans is anticipated.

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Following suggestions have been made w.r.t. the reporting for the KCC loans in the prescribed format.

- Date of Birth is to be submitted in **dd/mm/yyyy** format .
- Census Village Code to be reported by Census **Village Name** instead of Code.
- If the farmer has land in more than one Mouza then reporting for respective field under Mouza, J L Number, Khatian Number and Area of farming land are be provided in the same respective boxes in the same row by putting **oblique (/)** sign.
- Reporting of KCC data should be made covering all the accounts (**including written off a/cs**) as on the date of submission of the report.
- In case of a farmer having land in more than one district specially in the border areas reporting is to be made in a separate row without changing the Sr Number.
- "Remarks " column has been added in the format which may be used for furnishing relevant information regarding the loanee, if deemed fit by the reporting branch,
- **The reporting is to be made in Excel format only.**

The Revised format is appended hereunder.

KCC Details for the state of West Bengal											
Bank Name:											
Sr. No.	Name	Father's Name	Mobile No.	Date of Birth (DD/MM/YYYY)	KCC A/c No.	Census Village Name	Mouza Name	J.L. No	Khatian No.	Area of farming land (acre)	Remarks

The meeting ended with the Convener, SLBC thanking the participants with a request to advise the respective branches and submit the consolidated bank-wise report as scheduled.


Dy General Manager
Prisec-Agri & SLBC, West Bengal



युनाइटेड बैंक ऑफ़ इंडिया : United Bank of India
अग्रणी बैंक प्रभाग : LEAD BANK DIVISION

Ref : SLBC-WB/MSME/Minutes/ 635/2019

Dated, the 09th February, 2019

Re : Minutes of the Sub-Committee Meeting on Agriculture on 04-02-2019

The quarterly meeting of SLBC Sub-Committee on Agriculture was held on 04.02.2019 to review progress in credit deployment under Agri loans, KCC, BFMY/PMFBY, Land Records for Krishak Bandhu scheme, Finance in Fishery & Allied activities, FPO linkage, etc. At the outset, Sri S K Bhuyan, Assistant General Manager, Lead Bank, welcomed the members. The point of discussion and the action points that have emerged are given hereunder,

Sri Bhuyan started with the Action Taken Report for the residual matters and action points for the last Sub-Committee meeting which are summarized below

- The decrease in KCC loans due to data clearing exercise during the digitisation of Rupay credit card was clarified by WBSCB with final reporting of 15.20 lac accounts.

(Action : WBSCB to maintain/report the data as accepted with initiating of proper measures for further augmenting the KCC loanee base with higher dose of finance in applicable cases)

- Insurance Companies are to be invited for Sub-Committee meetings in case of persisting issues relating to crop insurance, if any.
- Disaggregated data for agri & allied activities in the format devised by SLBC is to be submitted by the member banks once the online data reporting portal is made live.
- Regarding FPO it was informed by SBI, Bank of Baroda & Canara Bank that the banks have provision for adoption & financing the FPOs.

Thereafter the agenda-wise discussion was initiated.

- 1) Farm Credit : Sri B R Pattanaik, GM & Sri P Mitra spoke on various facets of Agri advances and expressed concern that despite efforts made by the NABARD and other stakeholders the position has remained static for last couple of years. It was advocated that banks should focus more on Investment Credit component by targeting the farm mechanisation and allied activities. Sri Pattanaik said despite enormous potential the State has a deficit of 40% in milk yields and 25% in egg production. Similarly the State depends on Andhra Pradesh for supply of fish. It is high time that banks should realise the potential and work out a road map for finance under Animal Husbandry and Fishery schemes. Sri Mitra also highlighted the features of NLM-EDGE & DEDS and requested SLBC to sensitize the banks for promotion of the schemes through circulation of the operational guidelines.

(Action : SLBC & Member banks)



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- 2) Sri Bhuyan also mentioned about the recent budget announcement wherein Interest Subvention Scheme has been proposed for Animal Husbandry and Fishery loanes. It is expected that the measures will provide major incentive for the banks to tap these potential segments with support from the line Departments of GoWB.

(Action : Member banks & Animal Husbandry/Fishery Deptt)

- 3) KCC & BFBY/PMFBY : The Fasal Bima Yojana enrolment data has reflected a marginal improvement in YOY enrolment from 11.87 loanee farmers under Rabi, 2017-18 to 13.30 lacs in Rabi, 2018-19 season. However, a very low level of non-loanee participation has remained a cause of worry. The banks and the Agri Department are expected to play a pivotal role by creating an awareness and promotional drive for better result.

(Action : Member banks & Agri Deptt)

- 4) Krishak Bandhu Scheme : The Committee took a stock of the progress report. It has been gathered that only 0.69 lac loanee details out of 32.83 lacs loanees have been furnished by 7 banks so far. While the banks have spoken about the time consuming manual process involving searching of old records as the reason for delay in compilation of the data and asked for more time for submission of data, SLBC requested the banks to consider this one time exercise as an business opportunity for inclusion of the left out farmers and urged for completion of the task at the very earliest. Sri P Dutta, Dy Director, Institution Finance, GoWB also highlighted the major benefits of the proposed Scheme and requested the banks to proceed on a war footing basis. The Committee took a call that all the banks should send the available data on 11-02-2019 to SLBC.

(Action : Member banks)

- 5) FPO: During the discussion ,Sri Pattanaik informed that 302 FPOs are promoted by NABARD. It was also informed by SLBC that they have shared the list of the 79 registered FPOs to the member banks. It was advocated that for quantitative as well as qualitative growth in agri advances, credit linkage to FPOs is to be accelerated. In view of both forward & backward linkage opportunity, advances to FPOs will automatically contribute to Doubling of Farmers Income by 2022 Mission as well.

(Action : Member banks)

- 6) Misc : Similarly banks should encourage adoption of JLG mode of finance and promote Customer Hiring Centres / Agri Clinic, etc. Banks are to take up alternative modes of finance like advances against Negotiable Warehouse Receipt. Sri M R Ray informed about the recent tie up arrangement made by UBI with CNS Corp Ltd in this regard.



- 7) Responding to the request of M R Ray, Convener of SLBC for support in promotional & Credit drives on cluster basis , Sr B R Pattanaik suggested that bankers should follow the Area Development Scheme of NABARD and target specified activities in select potential areas for achieving the optimum result. He requested the Nodal Officers to contact the NABARD for necessary information & action in this regard. The branches may also contact the respective DDMs accordingly.

(Action : Member banks)

Sri M R Ray then requested all the banks to submit the quarterly progress report data in time for enabling the Sub Committee meetings to address the credit deployment related issues also in time. The meeting ended with vote of thanks by Sri S K Bhuyan.


Sri M R Ray
General Manager
Prisec-Agri & Convener, SLBC.





युनाइटेड बैंक ऑफ़ इंडिया : United Bank of India
अग्रणी बैंक प्रभाग : LEAD BANK DIVISION

Ref : SLBC-WB/MSME/Minutes/633/2019

Dated, the 09th February, 2019

Re : Minutes of the Sub-Committee Meeting on MSME on 04-02-2019

The quarterly meeting on SLBC Sub-Committee on MSME was held on 04.02.2019 to review progress in credit deployment under PMMY, PMEGP, SUI & SVSKP, credit linkage in MSME Clusters, pending proposals under PMEGP & SVSKP, Recovery of NPA in MSME loans, MSME Support & Outreach Program in Aspirational Districts etc. At the outset, Sri S K Bhuyan, Assistant General Manager, Lead Bank, welcomed the members. The point of discussion and the action points that have emerged are given hereunder,

Sri Bhuyan started with the Action Taken Report for the residual matters and action points for the last Sub-Committee meeting which are summarized below :

1. The ongoing program on "Strengthening of Ecosystem for MSME" in the Aspirational Districts is nearing completion and the State achieved the target set by Government of India by covering MSME entrepreneurs under PMJDY, PMSBY & PMJJBY, restructuring of MSME loans, proper awareness of GST registration, sanction of loans in 59 minutes etc.
2. The list of 281 MSME Clusters has been finalized with relevant details and shared with the member banks by SLBC on 15.12.2018. Sri Vijay Bharti, Director, MSME Deptt, GoWB highlighted the cluster approach and spoke on the importance of credit linkage in these 281 clusters. He also assured of all support to the bankers in this respect. In the last SLBC meeting banks were advised to adopt one activity per district for growth of clusters and the banks operating in the area for identifying one MSME specialized branch. SBI has already started the procedure. Sri Bharti suggested that ten core activities related clusters should be adopted for the growth of the Clusters. The Convener, Sri Ray requested MSME & T Deptt to identify and send the names of a few clusters for exclusive adoption & credit linkage in the initial stage. On finalization the same will be shared with the member banks for necessary action.

Sri Supriyo Dey, Chief Manager, Central Bank of India informed the house that their Bank will conduct the awareness camps in North Bengal in February, 2019. It was also discussed that Corporation Bank will go for credit linkage to silver filigree workers of 24 Parganas (South) district.

(Action point : SLBC , MSME & T Deptt)



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3. RSETIs are expected to focus on better settlement, preferably through credit linkage and it is observed the credit linkage has improved from 56.55% to 61.19%. However it is reported that many branches decline them or keep pending for a long time resulting in settlement of cases much in lower side.

The Convener, Sri Ray then requested the member banks to advise the branches to attach due importance for the proposals recommended by RSETIs while Sri Bharti desired that they should put emphasis on skill development programs related to the localised demand & potential.

(Action Point : RSETIs)

4. The environment-friendly E-Rickshaw scheme which is also reportedly subsidized by State Government are to be pushed by the bankers. Sri Bhavesh Mishra, Dy Gen Manager from Allahabad Bank said that their bank has already a loan product for the E-Rickshaw as is done by United Bank of India. It is gathered that the banks have their specific product or financing E-Rickshaws under Small Road Transport category loans.
5. Sri Bhuyan also requested the member banks to expedite on disposal of pending proposals of sponsored programmes . Sri V Chaudhary, OSD, SHG & SE Deptt told that there the SVSKP loans pending since long should be disposed off immediately. Sri M R Ray, SLBC Convener opined that the applied cases under SVSKP should be disposed off within 28-02-2019 followed by disbursement in sanctioned cases. Unutilized subsidy if could not be disbursed for any genuine reasons must be returned as communicated by SLBC earlier.

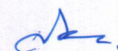
Sri V Chaudhary, OSD, SHG& SE Septt. GoWB, informed that subsidy kept in the banks which has not been disbursed should be refunded to the sponsoring agency. Sri Bhuyan informed that there was a resolution that all the pending subsidy of sanctioned loan up to 2017 but not disbursed should be returned as decided in previous meeting. Sri M R Ray also informed that such subsidy received but could not be released for any genuine reasons must be returned in this quarter with necessary information

(Action point : Member Banks)

6. Regarding PMEGP loans, Sri R K Middy, Jt. Director, MSME observed that since last two years all the applications are submitted online unlike in past when hard copies were sent to Branches for disposal and as such the pace of sanction/disbursement is assessed to be not picking up. Sri M R Ray requested the Nodal Officers to advise the branches for commencing interview of the proposed loanees by Feb, 2019 and dispose of the cases before declaration of the ensuing Poll notification. Regarding PMEGP for the year 2018-19, 4550 cases are still pending at bank out of 7713 cases forwarded to banks and only 1194 has been sanctioned.

(Action point : Member Banks)



 2

7. It was discussed that the target for credit deployment in MSME is Rs.50,000 crore but only 40% has been achieved till Sept 2019. All the banks are requested to accelerate finance in MSME sector in the remaining days of the March, 2019 quarter so that the yearly target is achieved. Particular emphasis is to be given to the export oriented MSME segments in view of the improved scenario and efforts given by State Govt. For quantitative growth in MSME, banks are to focus on Stand Up India loans as well as 2nd dose of finance under PMEGP. For SUI, there is not much improvement to mention about as in about 8453 Branches in West Bengal, beneficiaries for last 3 years is 4527 only whereas target for SUI was 2 loans per branch per year.

(Action Point : Member Banks)

8. Sri R K Middya commented on the fact that many banks have not finalized Sick Industry Rehabilitation Committee to take care of the MSMEs which are stressed for reasons beyond their control. Sri M R Ray then discussed elaborately the issue of restructuring of MSME accounts, including NPA accounts.. He requested all the nodal officers to arrange for State wise Committee for restructuring of sick and viable MSME units. He emphasized on the rehabilitation, nurturing and handholding of MSME units in light of recent RBI guidelines dated 01-01-2019.

(Action Point : Member Banks)

Sri M R Ray requested all the banks to submit the quarterly progress report data in time so that in addition to the operational issues a meaningful discussion can be held in Sub Committee meetings to initiate remedial measures in case of shortfall in any area. The meeting ended with vote of thanks by Sri S K Bhuyan.


Sri M R Ray
General Manager
Prisec-Agri & Convener,SLBC.





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11, Hemanta Basu Sarani
Kolkata- 700 001

Ref : SLBC/Minutes/SHG-SE/ 652/2019

dated, the 22nd February, 2019

- 1) All Member banks under SLBC, West Bengal
- 2) All Lead District Managers in West Bengal
- 3) All the members of the SLBC Sub-Committee on SHG

Re : Minutes of the meeting dated 14-02-2019 SLBC Sub-Committee on SHG meeting.

The meeting of the SLBC Sub Committee on SHG for the March, 2019 quarter was held on 14-02-2019. The meeting was attended by Mr Anoop Kumar Agrawal, Principal Secretary, SHG & SE Deptt ; Ms Choten Dhendup Lama, SMD & CEO, SRLM; Ms. Debrati Datta Gupta, Director, SUDA ; Mr Bibhu Ranjan Pattanaik, Gen Manager, NABARD, Mr Partha Chakraborty, Asstt Gen Manager, RBI, Mr Manas Dhar, Advisor, Institutional Finance & other members of the Sub-Committee.

After the welcome address by the Convener, Mr M R Ray, the meeting commenced with brief outline of the schemes and initiatives taken by SRLM & SHS & SE Deptt. During the course of the meeting the Action Taken Report for the points noted in the last meeting dated 11-10-2018 was also tabled. We are appending herewith the major points of discussion and the Actions points emerged thereof.

- ☆ SHG & SE Deptt is in the final stage of developing the portal which would take care of converging the various verticals of the Department, namely, WBSSP subsidy, SVSKP loans, etc. The creation of the proposed master database of all the SHGs in the State which will enable the authorities to keep track of the various benefits /subsidies availed by them and push for inclusion of the left out families in the programs.
- ☆ As per NRLM portal data, disbursement has been made in 3.68 lacs SHG accounts in 2018-19 as on 31-01-2019 against the target of 4.09 lacs. However, overall disbursement position has no improvement with substantial amount still yet to be drawn by the groups. Also, renewal has not taken place in number of eligible cases for enhancement of limit.

It is reiterated that all the pending proposals are to be disposed off by the banks within 28-02-2019 to avoid complication arising out of probable poll notification in the first part of March, 19. Also all the SHGs are to be allowed to draw the funds as per requirement without any cap.

(Action : All the member banks)

- ☆ It was reported by SRLM that some of the banks are not adhering to the SLBC resolution regarding the base limit of Rs.1.50 lacs for credit linkage after 1st grading and subsequently Rs.2.50 lacs & 3.50 lacs on satisfactory performance.

SLBC clarified that the said enhancement was already passed by 138th SLBC Meeting and communicated to all concerned through LBD/SLBC(WB)/DAY-NRLM/1488/2017 dated 01-11-2017. The rationale for the benchmark is 6 times of the existing corpus with minimum of Rs.1.50 lacs with the corpus being the total of revolving fund, own savings of the SHG, interest earning by SHG from on lending to its members, income from other sources and fund from other sources in case of promotion by other institutes/NGOs.



(Action : All the member banks are to circulate the said SLBC stipulation of the minimum limit of Rs.1.50 lacs to their respective branches for necessary compliance)

- ☆ All member Banks should issue circular to the Branches with copy endorsed to WBSRLM, advising them to accept the Common Loan Application Forms, devised by IBA, and printed by WBSRLM (as decided in the meeting of Sub-Committee on SHG held on 07.02.2017).

(Action : All the member banks)

- ☆ All the Banks should ensure uploading of SHG data on monthly basis in correct format. Banks are also to look into the rejected files regularly for necessary correction and uploading accordingly. Claim for WBSSP Subsidy upto 31.03.2018 must be lodged by 28-02-2019 and for the half-year ending on Sept, 2018 by 31-03-2019.

(Action : All the member banks)

- ☆ Mr.M Dhar observed that the Banks and SRLM need to reconcile the data regarding the exact number of SHGs eligible for interest subvention. The number of SHGs for which interest subsidy has been claimed, is much on lower side than the number of SHGs reported by SRLM. It is observed that the reconciliation process should be initiated by individual bank branches through scrutiny /verification of SHG database as available in the system with the record available with SRLM. Left out SHGs are to be identified and provided with intt subsidy.

(Action : The member banks are to advise the respective branches suitably while SRLM is to advise Block & other field level functionaries for providing the inputs and necessary support to the branches. Left out SHGs are to be identified and provided with intt subsidy.)

- ☆ Ms Lama informed of the guidelines that in hilly and sparsely populated remote areas SHGs may be formed with minimum 5 members. Accordingly it has been decided that banks, particularly in Darjeeling & Kalimpong districts are to adopt and extend need based credit linkage to SHGs with 5 members.

(Action : All the member banks . SRLM to finalize the quantum of loan for 5 member groups)

- ☆ Ms Datta Gupta from SUDA stressed on early disposal of the 7000 odd pending NULM proposals.

(Action : All member banks to complete the disposal process at the earliest in view of the ensuing Poll)

- ☆ It was informed by SUDA that ULB Heads should be invited to DCC / DLRC meetings. SLBC has already advised the 23 LDMs in West Bengal to this effect vide mail dt 25-01-19.

(Action : All the LDMs in West Bengal)

- ☆ Mr A Agrawal opined that in view of the substantial exposure of WB Co-Op Bank Ltd in NRLM & SVSKP schemes, the Deptt of Cooperatives should be invited for this meeting.

(Action : SLBC)

- ☆ Regarding applicability of CGTSME guarantee for SVSKP loans it was informed by SLBC that the guarantee is available for Retail Trade category loans of Rs.10 lacs & above. In view of the uncertainty/confusion regarding loans below Rs.10 lacs under for Retail Trade activities, it was decided that SLBC would provide necessary information.

(Action : SLBC)



☆ Checklist for SVSKP loans, devised by SLBC has been ratified and will be used as part of the loan application/proposal disposal process by PICs/ Banks w.e.f. from next financial year.

☆ All the pending SVSKP proposals must be disposed of by 28-02-2019 and disbursement must commence immediately after receipt of Subsidy to avert probable Poll implications BGVB is reportedly not sanctioning any loans in Dakshin Dinajpur district.

(Action : All the member banks & BGVB)

☆ As suggested by UCO Bank & Canara Bank, the branch-wise & district/block-wise details of pending SVSKP loan applications are required for following up by controlling offices.

(Action : SHG & SE Deptt)

☆ w.r.t. the administration of WBSKP Subsidy ,it was opined that Department would release the Subsidy henceforth only after disbursement of the loan.

SLBC suggests that necessary Notification be issued by the Department for onward circulation by SLBC .It is also suggested that the lodgement of claim is to be made by banks after 1st phase of disbursement similar to the provisions of PMEGP scheme and be made effective for loans from the next program year to maintain uniformity for the current year .

(Action : SLBC and SHG & SE Deptt)

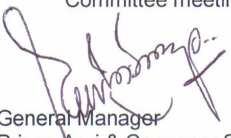
☆ All the branches must attend the BLBC meetings without fail and participate in PIC meetings whenever invited for screening the eligible SVSKP candidates. District Level Monitoring Committees are to be held regularly. Motivators may be invited to Project Implementation Committee meetings for sorting out the persisting issues.

(Action : LDMs are to take note. Member banks are to advise the respective branches)

☆ Mr Agrawal and Ms Lama also informed about monitoring the recovery process at Block & District level by the respective departments. The performance in NRLM with lowest rate of NPA at national level was applauded. Sri Agrawal urged upon the banks to extensively utilize the services of the Motivators engaged at Block Offices for recovery in SVSKP loans where NPA is perceived to be on higher side. These motivators are paid incentives as per their performance including recovery and can contribute to the recovery process.

(Action : Member banks are to advise the respective branches accordingly)

☆ Mr Agrawal elaborated on the various facets of the concept paper presented by the Deptt for improved implementation & monitoring the development of SVSKP schemes. Some of the points which need detailed deliberation like introduction of back ended subsidy, return of unutilised subsidy ,working capital component, training through RSETIs, vetting of model schemes by NABARD, etc, are flagged off for discussion & resolution in the SVSKP Committee meeting to be convened by the Department.


General Manager
Prisec-Agri & Convener,SLBC





युनाइटेड बैंक ऑफ़ इंडिया : United Bank of India
अग्रणी बैंक प्रभाग : LEAD BANK DIVISION

Ref : SLBC-WB/RSETI/Minutes/ 648 /2019

Dated, the 16th February, 2019

- 1) The Directors of the 19 RSETIs in West Bengal
- 2) Members of the Sub-Committee on RSETIs

Re : Minutes of the Sub-Committee Meeting on RSETI on 14-02-2019

A meeting on SLBC Sub-Committee on MSME was held on 14.02.2019 to review the functioning & performance of the 19 RSETIs in the State. The meeting attended by Ms C D Lama, State Mission Director (WBSRLM), Mr Manas Dhar, Advisor (Institutional Finance, GoWB), Sri Arapendu Banerjee, State Director (RSETI) was also graced by Mr V K Kalkundri, Director of NACER and Ms P Champakavalli, Project Director of NIRD & PR, among others.

At the outset, Mr S K Bhuyan, Assistant General Manager, Lead Bank, welcomed the members. The points of discussion and the action points that have emerged during the meeting are given hereunder,

- It has been reported that encroachment has been made by outsiders in the land allocated immediately after possession made by the RSETI, Coochbehar. It was opined by the House that RSETI should move the District Administration for necessary action.

(Action : RSETI, Coochbehar & sponsoring UCO Bank)

- Mr M.Dhar opined that whenever possession has been affected, RSETIs should arrange for construction of the boundary wall and the same should not be treated at par with the provisions of restrictions under PCA as imposed by RBI on some of the sponsoring banks regarding capital construction. He also requested NACER for taking up the matter regarding consideration of relaxing the upper cap of Rs.1.00 crore grant for setting up RSETIs in hilly and remote areas or reduction in built up area from the minimum level of 8000 sq ft.
- Mr Kundkarli stressed on the credit linkage of the RSETI sponsored cases under PMMY. It was observed that the overall settlement of sponsored under the ongoing MSME Outreach campaign needs further improvement

(Action : RSETIs)

- Mr Arapendu Banerjee informed that all the 19 RSETIs have submitted the Annual Financial Plans which have since been forwarded by NACER to MoRD for sanction. Same are to be ratified by the respective sponsoring banks.

(Action ; RSETIs and sponsoring banks)

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- Mr Vaibhab Choudhury, OSD, Deptt of SHG & SE, raised the feasibility of imparting training of SVSKP loan candidates by RSETIs. Mr Dhar requested SHG & SE Deptt to directly take up the matter with the RESTI Directors so as to consider accommodating SVSKP candidates in their training schedule subject to suitability of the training modules available with them. It was mentioned by Ms Champakavalli that RESTIs have around 58 training modules and on an average imparting 24-30 such trainings covering 25-30 trainees per program. SLBC informed that the updated details of the RSETIs were circulated on 13-02-2019.

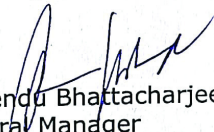
(Action : RESTIs and Department of SHG & SE)

- The Committee observed that while the cumulative settlement position has improved to 72% in the State, the current year performance stood at 33% only. Greater effort is needed to improve the performance and RSETIs should pursue the settlement and training cases on urgent basis in view of the impending Poll notification which may adversely impact the fresh program/linkage activities.

(Action : RSETIs)

- Ms Lama informed the Committee of the decision taken by the SRLM to get the members of well performing SHGs trained through RSETIs and subsequent absorption by Banks as Bank Mitras on successful completion of the eligibility process. She requested the banks to extend necessary support in this regard which will further the cause of financial inclusion and strengthen the SHG movement.

The meeting ended with vote of thanks by Mr.Ramendu Bhattacharjee on behalf of SLBC.


Mr Ramendu Bhattacharjee
Dy General Manager
Priority Sector & Lead Bank.







**United Bank of India : LEAD BANK DIVISION
and Convener, SLBC, West Bengal**

Ref : SLBC-WB/Steering Comm/ 655/2019

dated, the 26th February, 2019

- 1) Member banks under SLBC, West Bengal
- 2) Deptt of Finance/Deptt of Agriculture/Deptt of MSME & T of Govt of West Bengal

Minutes of the SLBC Steering Committee meeting on 25-02-2019

The meeting of the SLBC Steering Committee was convened on 25-02-2019 to finalize the agenda for the forthcoming 144th SLBC meeting pertaining to the quarter ended Dec, 2019. The major points of discussion and action points emerging during the deliberation with participation of the member banks, RBI, NABARD are appended below.

- a) The Committee discussed the feasibility of implementing the Gold Monetization Scheme, 2015 in West Bengal. It has been decided that the scheduled commercial banks are to obtain the necessary approval from their respective Boards, if not done already, for implementation of the Scheme through an authorized branch at Kolkata. It is suggested that SBI, CBI, UCO Bank, UBI, Allahabad Bank should do the needful in the first phase)

(Action : Member banks)

- b) The Committee discussed the status of opening of Banking Outlets in the State. SLBC informed that

- As against the allocation of 72 URCS (out of 284 URCS as per list sent by DFS) to 12 banks on 31-10-2018, so far 45 Outlets have been opened. The allottee banks must complete the exercise by 31-03-2019. Also, after opening of the Outlets, the respective banks must update the status thereof in the DFS portal through their designated officers.

(Action : Allottee Banks)

- SLBC allocated 204 unbanked centres with population of 5000 and above (as identified by RBI from a list of 717 centres) for opening of B & M branches on 20-09-2017. It was gathered that due to PCA imposed on majority of the banks further expansion of branches was impacted. SLBC reiterates that the opening of Banking Outlets in the said 204 centres is binding on the allottee banks. SLBC has asked for status report from the 27 banks in this regard on 08-02-2019 and has received information from 9 banks. As gathered so far 48 Banking Outlets have been opened in 71 centres allocated to these 9 banks. The remaining 18 banks are to send the report by 02-03-2019 and all the allottee banks should ensure opening of Banking Outlets by next quarter.

(Action : Allottee Banks)

- It was also informed that SLBC is also proceeding with survey of 651 GP Hd Quarter centres reportedly without banking facilities as per list sent by GoWB. Survey reports have been received from 13 LDMS and on receipt of remaining districts survey reports, roadmap for allocation of centres for opening of Banking Outlets will be finalized by SLBC.

(Action : SLBC & LDMS)



- c) The Committee discussed the development in finalization of the land record related data under Krishak Bandhu scheme initiated by GoWB. SLBC informed that it has received the details in parts/full from 15 banks for 4.06 lacs accounts against total 32.83 lacs loan accounts which has been shared with the authorities. The Committee urged upon the banks to complete the exercise immediately and send the final report by 04-03-2019.

(Action : Member banks)

- It was decided to include the Krishak Bandhu and KCC Saturation campaign as agenda item.

(Action : SLBC)

- d) The Committee also took stock of MSME sector. It is suggested by SLBC that the Restructure package as per RBI directive dated 01-01-2019 should be stepped up.

(Action : Member banks)

- SLBC proposes to identify 10-12 MSME clusters for focused credit linkage in consultation with MSME & T Deptt .

(Action : SLBC and MSME & T Deptt)

- e) Regarding NABARD query on disaggregated data for Agric Activities, SLBC informed that the format has been devised and ratified also in the Agri Sub Committee meeting on 04-02-2019. It is also being incorporated in the data format under SLBC portal. The Committee decides that till standardization of the uniform data structure, the member banks will submit the data separately. The report for the period ending on 31-12-2018 should be asked for and reach SLBC by 04-02-2019.

(Action : Member banks)

- f) RBI has expressed concern that the member banks are not giving due attention for participation in BLBC / DCC / DLRC meetings. The process should be streamlined with necessary instructions from controlling bank offices for ensuring representation of the bank officials at appropriate level.

(Action : Member banks)

- g) Convener of SLBC informed of the members of the constitution of the Working Group by RBI for an Uniform System for Standardization of Data Flow & Management. He urged upon the member banks to arrange for mapping of the branches on Block and Municipal basis for correct extraction of MIS data as reiterated by SLBC earlier at different fora previously.

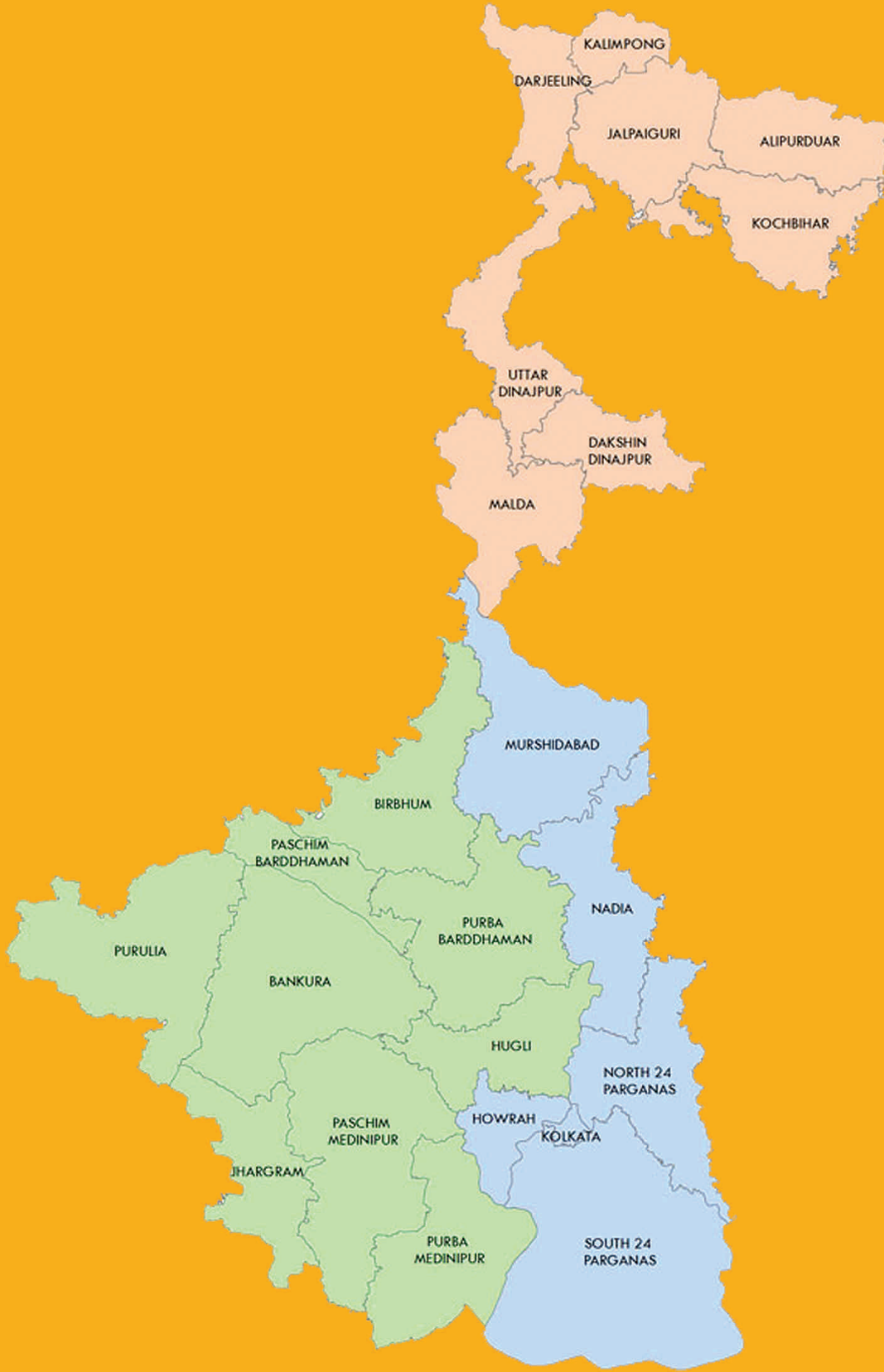
(Action : Member banks)

- h) The Committee decides to stick to the list of agenda as suggested by RBI in the Revamped Lead Bank Scheme for discussion & review in the next SLBC meeting as well.

General Manager
Prisec-Agri & Convener, SLBC



Status of SLBC report submitted by Banks for December 2018			
S No.	Bank Name	Status	Received on
1	Allahabad Bank	Submitted	16.02.2019
2	Andhra Bank	Submitted	30.01.2019
3	Bank of Baroda	Submitted	06.02.2019
4	Bank of India	Submitted	25.01.2019
5	Bank of Maharashtra	Submitted	05.02.2019
6	Canara Bank	Submitted	06.02.2019
7	Central Bank of India	Submitted	01.02.2019
8	Corporation Bank	Submitted	14.01.2019
9	Dena Bank	Submitted	22.01.2019
10	Indian Bank	Submitted	08.02.2019
11	Indian Overseas Bank	Submitted	30.01.2019
12	Oriental Bank of Commerce	Submitted	30.01.2019
13	Punjab National Bank	Submitted	02.02.2019
14	Punjab & Sind Bank	Submitted	25.02.2019
15	Syndicate Bank	Submitted	02.02.2019
16	State Bank of India	Submitted	05.02.2019
17	Union Bank of India	Submitted	26.02.2019
18	United Bank of India	Submitted	21.01.2019
19	UCO Bank	Submitted	19.02.2019
20	Vijaya Bank	Submitted	21.01.2019
21	IDBI Bank	Submitted	12.02.2019
22	HDFC Bank	Submitted	19.01.2019
23	AXIS Bank Ltd.(UTI)	Submitted	18.01.2019
24	ICICI Bank	Submitted	21.01.2019
25	Kotak Mahindra Bank Ltd	Submitted	22.02.2019
26	Federal Bank	Submitted	06.02.2019
27	Indusind Bank	Submitted	22.01.2019
28	Yes Bank	Submitted	23.01.2019
29	Jana Small Finance Bank	Submitted	15.02.2019
30	Bandhan Bank	Submitted	19.01.2019
31	Ratnakar Bank Ltd.	Submitted	15.02.2019
32	South Indian Bank	Submitted	02.02.2019
33	Tamilnad Mercantile Bank	Submitted	22.02.2019
34	Ujjivan Small Finance Bank	Submitted	26.02.2019
35	Utkarsh Small Finance Bank	Submitted	29.01.2019
36	IDFC	Submitted	22.02.2019
37	BGVB (UBI)	Submitted	18.01.2019
38	PBGB (UCO)	Submitted	16.01.2019
39	UBKGB	Submitted	01.02.2019
40	W.B. St. Co-op.Bk	Submitted	22.02.2019
41	WBSCARD Bank Ltd.	Submitted	05.02.2019



CONVENOR BANK

ইউনাইটেড ব্যাঙ্ক অফ ইণ্ডিয়া



युनाइटेड बैंक ऑफ इंडिया

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