

147 वी th

पश्चिम बंगाल हेतु राज्य स्तरीय बैंकर्स समिति की बैठक

STATE LEVEL BANKERS' COMMITTEE MEETING FOR WEST BENGAL

Quarterly Review September, 2019

Date : 20.12.2019
Time : 12.00 Noon
KOLKATA

कार्यसूची टिप्पण AGENDA NOTES

CONVENOR BANK

ইউনাইটেড ব্যাঙ্ক অফ ইণ্ডিয়া | युनाइटेड बैंक ऑफ़ इंडिया

United Bank of India

(A GOVT. OF INDIA UNDERTAKING) (The Bank That Begins With "U")

युनाइटेड बैंक ऑफ़ इं डिया
अग्रणी बैंक विभाग
प्रधान कार्यालय
11, हेमंत बसु सरणी
कोलकाता-700 001

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

संयोजक: पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति

Convener: State level Bankers' Committee for West Bengal.

संदर्भ:एलबीडी/एसएलबीसी/पश्चिम बंगाल/675 से 745/2019

Ref: LBD/SLBC/West Bengal/675 to 745/2019

दिनांक: 09.12.2019.

Date: 09.12.2019.

प्रिय महोदय /महोदया,

Dear Sir/ Madam,

विषय: पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति की 147 वीं बैठक की कार्यसूची टिप्पण।

Subject: Agenda Notes for 147th Meeting of SLBC West Bengal.

उपर्युक्त संदर्भ में हम आपको सूचित करते हैं कि पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति की 147 वीं बैठक दिनांक 20.12.2019 को पूर्वाह्न 12:00 बजे "होटल हिंदुस्तान इंटरनेशनल" कोलकाता में आयोजित की जाएगी।

With reference to the above, we are forwarding herewith the set of Agenda Notes for the 147th meeting of State level Bankers' Committee for West Bengal scheduled to be held at "Hotel Hindustan International", Kolkata on 20.12.2019 at 12:00 Noon.

अनुरोध है कि आप उक्त बैठक में अवश्य भाग लें।

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

भवदीय,

Yours faithfully,

महाप्रबंधक
प्राथमिकता प्राप्त क्षेत्र (कृषि) एवं संयोजक राज्य स्तरीय बैंकर्स समिति, पश्चिम बंगाल

General Manager
Prisec - Agri Credit and Convener, SLBC, West Bengal

Flow of Events for 147th SLBC Meeting

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

Agenda items for 147th SLBC, West Bengal.

1. Confirmation of minutes of the 146th SLBC meeting dated 17-09-2019.
2. Action taken Report for the resolutions adopted in the last SLBC meeting.
3. Review of credit disbursement by Banks as per ACP 2019-20 for Sept, 19 quarter.
4. CD Ratio & review of districts with CD Ratio below 40%.
5. (A) Progress in Agriculture Credit.
   (B) Progress in KCC saturation, BSBS coverage & Progress in Animal Husbandry & Fishery.
   (C) Doubling of Farmers' Income by 2022.
6. (A) Deployment of credit in MSME.
   (B) Adoption of MSME Clusters & Credit Linkage.
   (C) Review of MUDRA, Stand Up India, PMEGP & SVSKP Loans.
7. Progress in SHG-NRLM & Progress in NULM & Progress in JLG Finance.
8. Progress in Education Loan & Housing Loan.
9. Progress on Data Management System as per Revamped Lead Bank Scheme.
10. Digitization and Digital District.
11. Recovery position and Status of SARFAESI cases & Certificate cases etc.
12. Financial Literacy Camps & Awareness Drive.
13. Review of functioning of RSETIs.
14. Review of status of opening of Banking Outlets in unbanked centres / GP Hd quarters.
15. Social Security Schemes, Payments Banks etc.
16. Market Intelligence Issues & others.
17. Calendar of SLBC Meeting/Events & issues related to DCC/DLRC.

- Vote of Thanks and conclusion

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United Bank of India
Lead Bank Division
Head Office

Convener: State Level Banker's Committee for West Bengal

Agenda Notes for the 147th 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	342
No. of Municipalities	127
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 September, 2019)	11467
No. of Minority concentrated districts.	#13
Principal Language	Bengali
Airport	Kolkata, Bagdogra,Andal
Ports	Kolkata, Haldia

#(1) Howrah, (1) Kolkata, (2) PurbaBurdwan, (3) Nadia, (4) 24-Parganas North, (5) 24-Parganas South, (6) Malda, (7) Murshidabad, (8) Uttar Dinajpur, (9) DakshinDinajpur, (10) Coochbehar, (11) Birbhum, (12) PaschimBurdwan,(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 30.09.2019)	Rs.87078
Per Capita Advance (as on 30.09.2019)	Rs.54143

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), PurbaMedinipur, PaschimMedinipur&Jhargram
UCO Bank	4	Howrah, Hooghly, Birbhum &PurbaBurdwan
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 Brick & Mortar Branch in the State of West Bengal:

Population group	**March 2018**	**March 2019**	**June 2019**	**September 2019**
Rural	3531 (42.92%)	3417 (41.51%)	3564 (42.74)	3536 (42.26)
Semi- urban	1412 (17.16%)	1544 (18.76%)	1453 (17.43)	1475 (17.63)
Urban	1655 (20.11%)	1688 (20.51%)	1706 (20.46)	1755 (20.97)
Metro	1630 (19.81%)	1582 (19.22%)	1615 (19.37)	1602 (19.14)
TOTAL	**8228**	**8230**	**8338**	**8368**

Position of ATMs in the State of West Bengal:

Population group	**March 2018**	**March 2019**	**June 2019**	**September 2019**
Rural	2571	2761	2731	2792
Semi- urban	2191	2161	2180	2202
Urban	3041	3120	3159	3178
Metro	2346	2693	2792	2820
TOTAL	**10149**	**10735**	**10862**	**10992**

VITAL BANKING STATISTICS OF WEST BENGAL

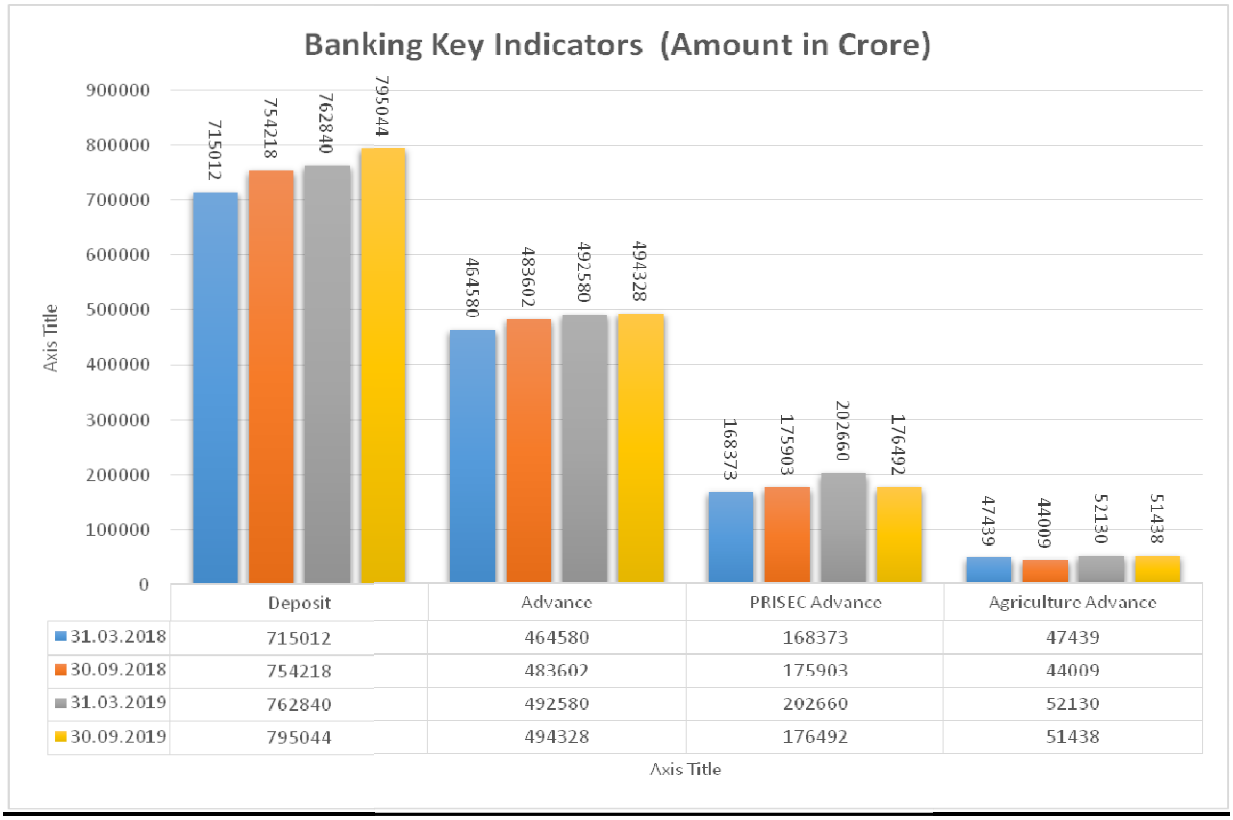
(Amount Rs in crore)

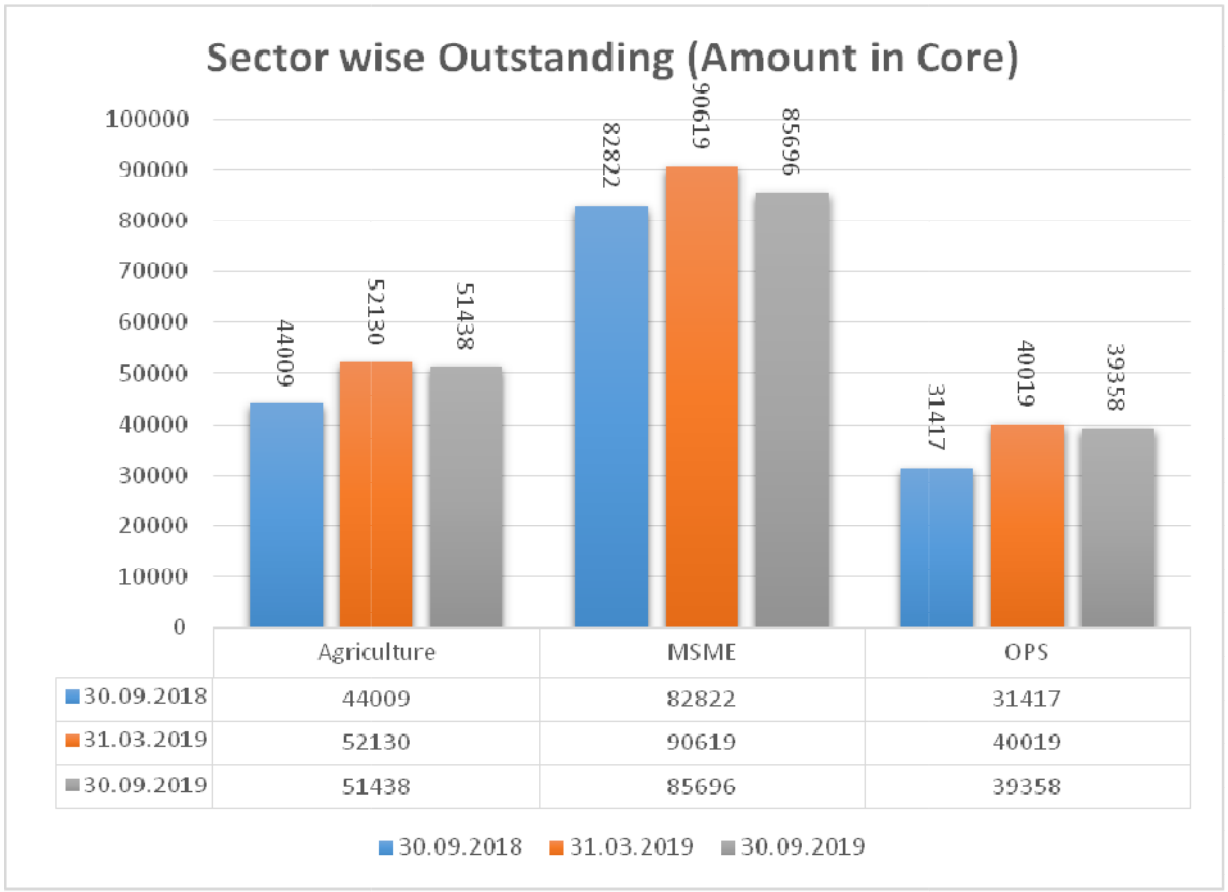
Sl. No	Parameter	March 2018	Sept 2019	March 2019	June 2019	Sept 2019
1	No. of Branches	8228	8253	8230	8338	8368
2	Total Deposits	710512	754218	762840	772748	795044
3	Total Advances (with RIDF)	464580	483602	492580	487748	494328
4	CD Ratio	65	64	64	63	62
5	C+I: Deposit Ratio	77	82	75	74	72
6	Priority Sector Advances (PSA)	168373	175903	202660	184959	176492
7	% of PSA to ANBC	40	39	42	38	37
8	Agriculture Advances	47439	44009	52130	52103	51438
9	% of Agri Advances to ANBC	11	10	13	12	11
10	MSME	87275	100107	100510	96595	85696
11	Education Loans	2396	2331	2627	2348	2273
12	Housing Loans	40804	38210	44194	45466	47034
13	DRI Advances	153	162	420	338	736
14	% of DRI Advances to ANBC	0.04	0.04	0.09	0.07	0.15
15	Advances to SC/ST Communities	17517	16482	16430	16754	31656
16	Advances to Women Entrepreneurs	39357	38143	39287	49875	52235
17	% of Advances to Women to ANBC	9	8	8	11	11
18	Weaker Section Advances	58918	48378	56423	65082	49780
19	% of Weaker Advances to ANBC	14	11	12	14	11
20	Minority Community Advances	31323	34554	31122	27143	38720
21	% of Minority Co Advances to Prisec	19	20	16	14	21

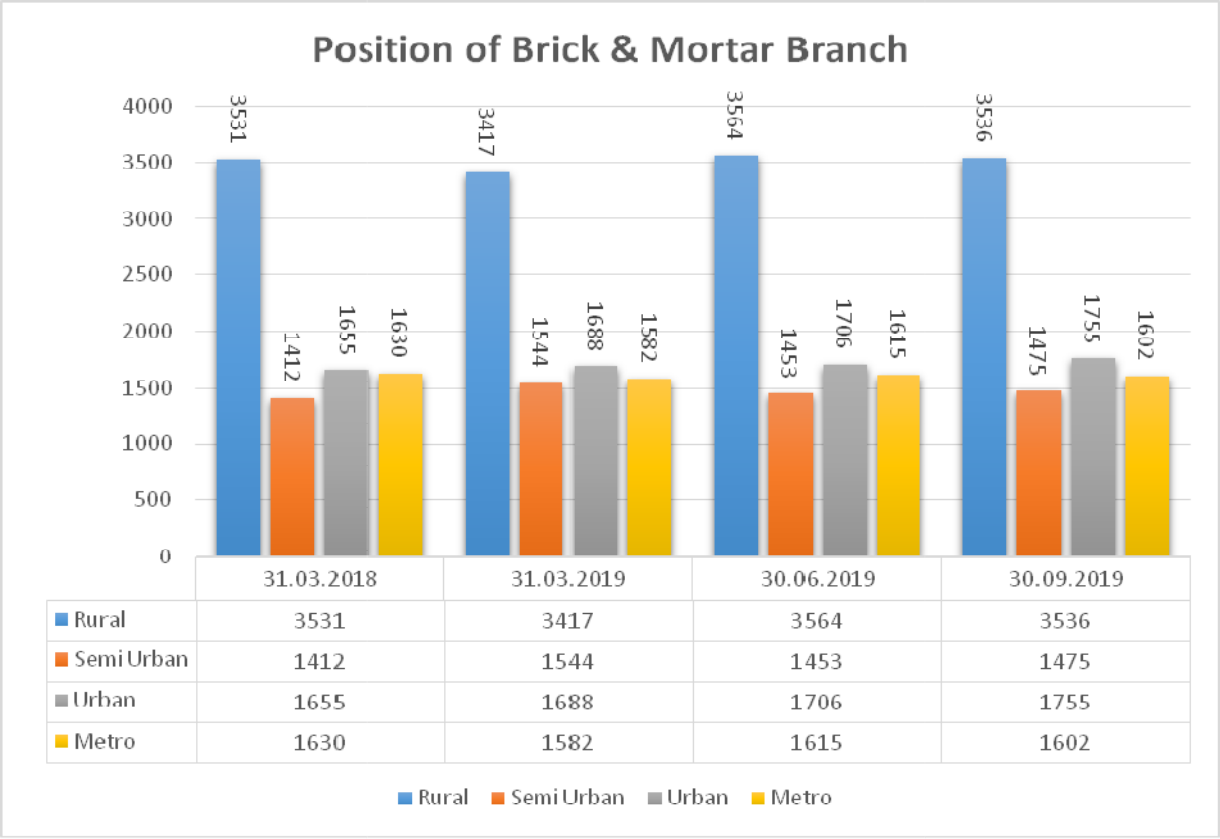
DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

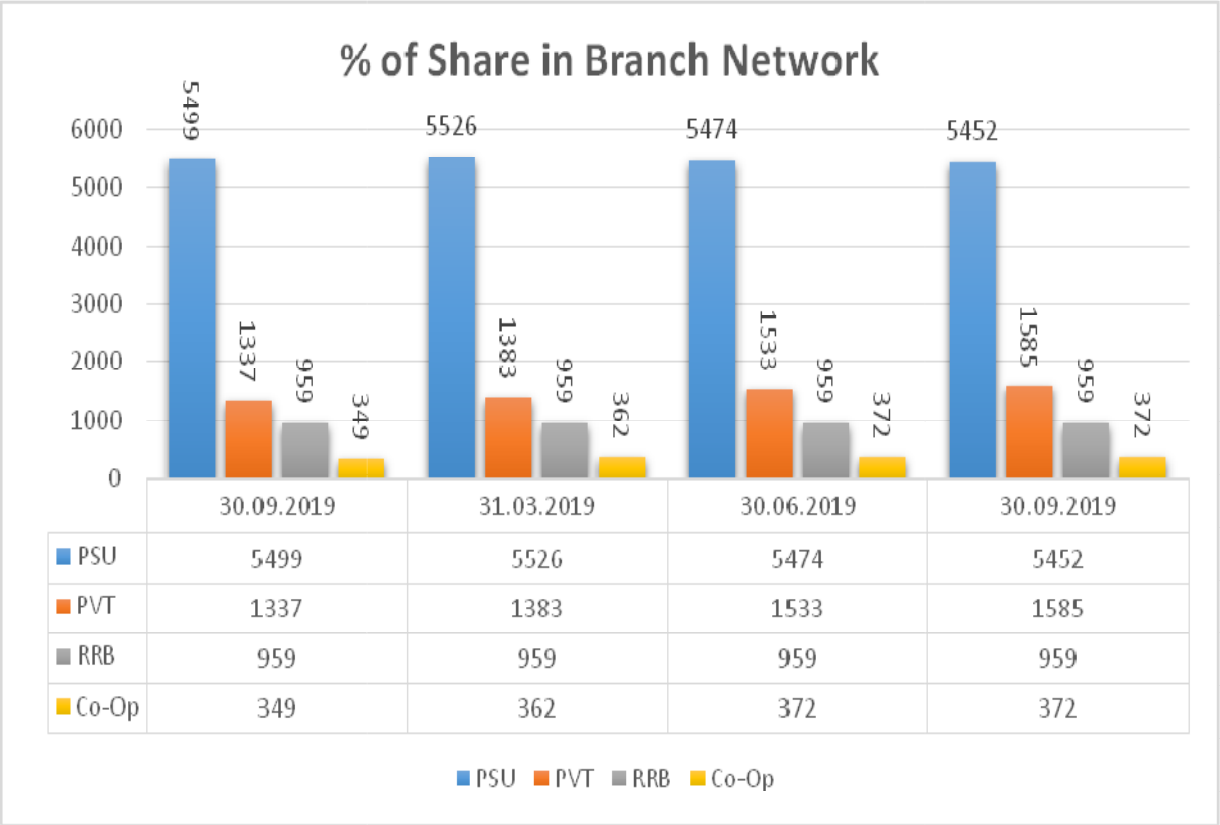
(Amount Rs in crore)

Sl. No.	Parameter	ACP Plan 2018-19	ACP achieved (Sept,19)	% Achiev.	ACP Plan18-19	ACP achieved (Sept,19)	% Achie.
1	Agriculture	64071	23391	37	55000	21524	39
2	MSME	50000	20287	41	70000	35089	50
3	OPS	15890	6418	41	23000	6087	26
Total PRISEC		129961	50096	39	148000	62700	42
4	NPS	16500	4545	28	18000	79785	443
Grand Total		146461	54641	37	166000	142485	86


Banking Key Indicators (Amount in Crore)
Axis Title
900000
800000
700000
600000
500000
400000
300000
200000
100000
0
715012
754218
762840
795044
464580
483602
492580
494328
168373
175903
202660
176492
47439
44009
52130
51438
Deposit
Advance
PRISEC Advance
Agriculture Advance
31.03.2018 715012 464580 168373 47439
30.09.2018 754218 483602 175903 44009
31.03.2019 762840 492580 202660 52130
30.09.2019 795044 494328 176492 51438
Axis Title


Sector wise Outstanding (Amount in Core)
100000
90000
80000
70000
60000
50000
40000
30000
20000
10000
0
44009
52130
51438
82822
90619
85696
31417
40019
39358
Agriculture
MSME
OPS
30.09.2018 44009 82822 31417
31.03.2019 52130 90619 40019
30.09.2019 51438 85696 39358
30.09.2018
31.03.2019
30.09.2019


Position of Brick & Mortar Branch
4000
3500
3000
2500
2000
1500
1000
500
0
3531
1412
1655
1630
3417
1544
1688
1582
3564
1453
1706
1615
3536
1475
1755
1602
31.03.2018
31.03.2019
30.06.2019
30.09.2019
Rural 3531 3417 3564 3536
Semi Urban 1412 1544 1453 1475
Urban 1655 1688 1706 1755
Metro 1630 1582 1615 1602
Rural
Semi Urban
Urban
Metro


% of Share in Branch Network
6000
5000
4000
3000
2000
1000
0
5499
1337
959
349
5526
1383
959
362
5474
1533
959
372
5452
1585
959
372
30.09.2019
31.03.2019
30.06.2019
30.09.2019
PSU 5499 5526 5474 5452
PVT 1337 1383 1533 1585
RRB 959 959 959 959
Co-Op 349 362 372 372
PSU
PVT
RRB
Co-Op

EXECUTIVE SUMMARY OF AGENDA FOR 147th SLBC

AGENDA- 1 (Confirmation of the minutes for 146th SLBC dt 17-09-2019)

The proceedings and action points of 146thSLBC Meeting for West Bengal held in Kolkata on 17th September, 2019 was circulated under cover of Convener Bank's letter to the members on 23-09-2019. The same may please be confirmed by the House.

AGENDA: 2

Action Taken Report for the Resolutions adopted in 146th SLBC meet dt 17-09-19

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

Sr.	Action Points	Action taken for compliance
1	The sanction & disbursement process must be stepped up for attaining the target of Rs.55000 crore in Agriculture sector which was realistically set by SLBC.	Banks have disbursed 21524 crore upto Sept,19 at 40% yearly target. Banks are to accelerate the credit outflow in the busy season to achieve the target. Focus should be on Agri Infrastructure and Agri Ancillary sectors.
2	Banks are to target the 28 lakh non-loanee farmers registered under Bangla Shasya Bima Scheme of GoWB based on the available land records.	Decision has been taken in the meeting dated 25-09-2019 to extract the non-loanee farmers' details from the BSBS data base for sharing with LDMs/ADAs for generating proposals for onward sponsoring to the banks.
3	The momentum in credit deployment for MSME sector is to be sustained for achieving the yearly target of Rs.70000 crore.	Banks have already achieved 50% of the target with disbursement of Rs.35089 Crore upto Sept, 2019 and is in course to attain the target.
4	The negative trend observed in CD Ratio of 13 districts is to be contained and the banks must step up the delivery of credit across the State & improve on this score.	Regarding the negative growth in CD Ratio the position has improved with 7 districts showing negative growth trend in Sept, 19 quarter vis-à-vis the previous June quarter. The 7 Districts are Darjeeling, Jalpaiguri, Murshidabad, Paschim Burdwan, Purba Burdwan, Purba Medinipur & Uttar Dinajpur.
5	SLBC to convene a meeting of bankers & stakeholders for preparing the roadmap w.r.t the identification of 100 MSME clusters as suggested by Hon'ble Finance Minister.	A special meeting for MSME was held on 27-09-19 and 152 clusters (82 MSME.50 Handloom & 20 WBKVIB) have been adopted. Strategy for identification & coverage of target group through Orientation-cum-Sensitization camps has been prepared.

6	Credit to Animal Husbandry & Fishery sector is to be accelerated with group approach.	Clusters identified by SLBC have been ratified by ARD Dept. Sanction of Dairy loans increased from 3079 to 63814, Poultry loans from 7875 to 18376, Fishery loans from 10904 to 23354 during Sept,19.
7	A special meeting is to be immediately convened by SLBC for improvement in enrolment and better convergence of action plans among the stakeholders & banks for saturation in KCC loans.	A special meeting was held on 25-09-19. It was decided to identify the left out farmers from the data base of non-loanee farmers in the Bangla Shasya Bima Scheme which will be shared through LDMs with the ADAs for collection of applications for onward sponsoring to respective banks on camp mode.
8	Subsidy under National Livestock Mission, Dairy Entrepreneurship Dev Scheme is to be booked with immediate sanction of loans	473 Dairy loans have been sanctioned under DEDS while 66 Poultry & 123 Pig-rearing loans sanctioned under NLM scheme upto Sept, 2019 quarter.
9	Identification of clusters for GoWB 4% Intt Subvention scheme for Weavers should be taken up on pilot basis initially and scaling up of business afterwards.	50 Handloom Clusters have been identified by Handloom Department and adopted by SLBC for accelerated credit linkage to the weavers under the GoWB Scheme.
10	The pending proposals under NRLM need to be disposed off at the earliest and the Bank-wise list is to be shared with banks.	The bulk of the pending lot has been cleared and the sanction under NRLM has increased from 55925 SHGs on June, 19 to 295051 SHGs as on Sept,19.
11	Insurance companies are to complete the process of settling claims under the crop insurance schemes.	In the last review meeting of Crop Insurance scheme held on 01-11-19 by Agriculture Department, the ICs informed that the process would be completed in the current quarter,
12	Banks are to send the list of long pending cases requiring permission from District Magistrates under SARFAESI Act, 2002 for onward submission by SLBC.	Details of 2068 loans for Rs.1324 crore under SARFAESI Act, 2002 have been received from 21 banks and the district-wise lists for DM Permission are being sent to the State Govt authorities.

AGENDA - 3

Review of Credit Disbursement by Banks as per ACP 2019-20 for Sept-19 quarter:

All the banks operating in the State put together disbursed Rs. 62700 crore in Priority Sector,i.e. 42% of the Annual Target for Rs.148000 crore during the period April to September of the financial year 2019-20. The percentage of achievement was 39% during the corresponding period in April-Sept, 2018 in Prisec .The yearly target is expected to be achieved with increased credit delivery in the busy 2nd half of the year..

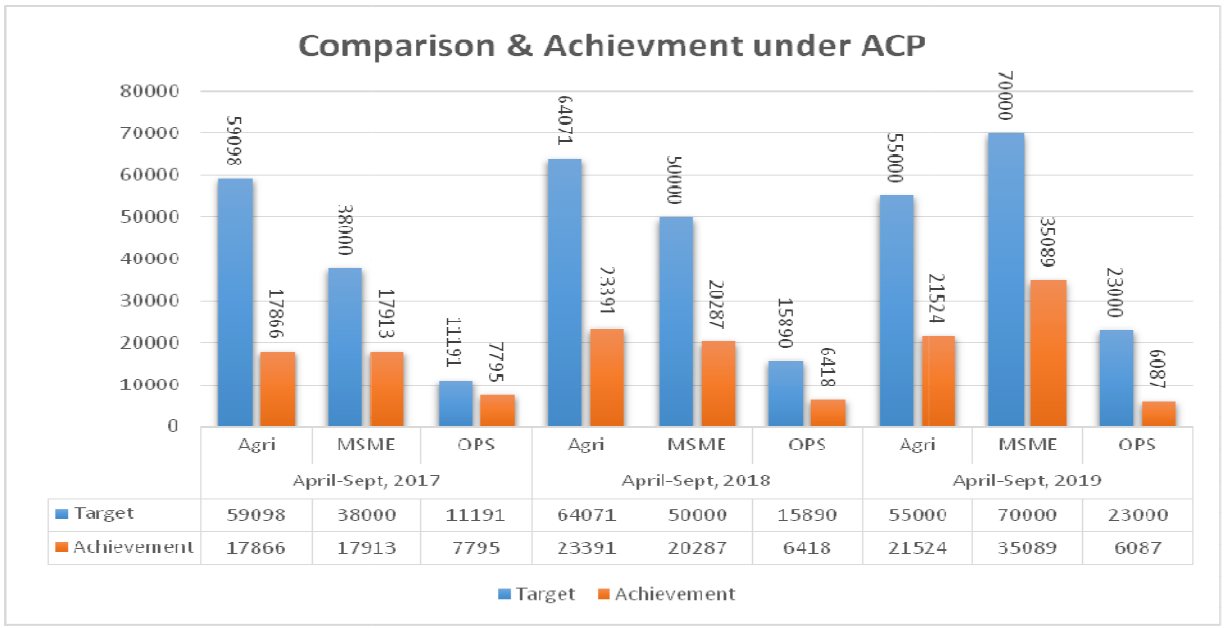
While achievement under Agriculture sector is 40%, the achievement in MSME and Other Prisec (OPS) are 50% and 26% of the ACP respectively as on 30-09-2019.

Disbursement in Non-Priority sector is Rs. 79785 crore i.e. 443% of the Annual Target of Rs. 18000 crore which results in overall disbursement of Rs. 142485 crore i.e. 86% of annual target of Rs.166000 crore. Banks may revisit the sector classification made in the system to rule out the possibility of wrong sector classification.

A comparative position of achievement in disbursement under ACP 2019-20 as on 30.09.2019 with the corresponding quarter of last 2 years is as under:

	2017-18 (April-Sept)			2018-19 (April-Sept)			2019-20 (April-Sept)		
	Plan	Achv.	%	Plan	Achv.	%	Plan	Achv.	%
AGRI	59098	17866	30	64071	23391	37	55000	21524	39
MSME	38000	17913	47	50000	20287	41	70000	35089	50
OPS	11191	7795	69	15890	6418	41	23000	6087	26
PRISEC	108289	43574	40	129961	50096	39	148000	62700	42

Bank-wise position of achievement for disbursement under the respective sectors. e.g. Agri, MSME,OPS ,etc are reported in the respective sector wise notes.



Bank-wise achievement position is annexed herewith as reported by banks.

Statement showing disbursement in Agriculture under Priority Sector for the quarter ended Sept. 2019												
(No. in actuals, Amt. in Lakh)												
Sr. No.	Bank	Agriculture						Total Agriculture				
		Farm Credit		Agriculture Infrastructure		Agriculture Ancilliary Activities						
		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Yearly Target under ACP		Disbursement upto the end of the quarter		
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	% of Ach.
1	Allahabad bank	37417	46170.25	2	88.00	4622	38330.58	362010	350257.83	42041	84588.83	24.15
2	Andhra Bank	179	271.00	0	0.00	23	4544.00	24574	19779.76	202	4815.00	24.34
3	Bank of Baroda	17452	27536.12	572	2543.26	2031	28388.16	161334	155836.26	20055	58467.54	37.52
4	Bank of India	45815	58002.00	16	515.00	4345	13025.00	239074	217088.92	50176	71542.00	32.96
5	Bank of Maharastra	199	4.70	0	0.00	0	0.00	20851	16585.27	199	4.70	0.03
6	Canara Bank	57812	26187.55	719	1264.87	3779	7000.28	236145	197293.00	62310	34452.70	17.46
7	Central Bank of India	34830	44808.46	13	204.21	202	7557.76	292303	227870.84	35045	52570.43	23.07
8	Corporation Bank	556	529.00	0	0.00	0	0.00	30871	22804.71	556	529.00	2.32
9	Indian Bank	554	3120.21	0	0.00	23	1816.11	54538	42762.68	577	4936.32	11.54
10	IOB	1022	631.00	0	0.00	0	0.00	89758	68929.12	1022	631.00	0.92
11	OBC	1647	1069.00	20	726.00	46	1433.00	56470	55876.89	1713	3228.00	5.78
12	PNB	61839	45973.52	579	1329.84	238	36040.11	254176	197599.25	62656	83343.47	42.18
13	Punjab & Sind Bank	5	30.00	0	0.00	0	0.00	27737	21581.38	5	30.00	0.14
14	SBI	106538	167812.00	19	5897.00	29	5221.00	923991	796106.52	106586	178930.00	22.48
15	Syndicate Bank	5288	5218.00	15	1799.00	72	3367.00	130474	92392.67	5375	10384.00	11.24
16	UBI	63082	204060.56	88	1082.31	727	14828.70	646031	524009.18	63897	219971.57	41.98
17	UCO	21532	32812.00	0	0.00	169	478.12	254025	240671.50	21701	33290.12	13.83
18	Union Bank of India	847	14223.00	306	9765.00	185	7887.00	111093	105847.80	1338	31875.00	30.11
Total PSU		**456614**	**678458.37**	**2349**	**25214.49**	**16491**	**169916.82**	**3915454**	**3353293.54**	**475454**	**873589.68**	**26.05**
19	Axis Bank	5370	5000.00	191	5000.00	2687	9800.00	108036	100470.87	8248	19800.00	19.71
20	Bandhan Bank	720717	505528.31	0	0.00	5178	4391.66	847732	511394.12	725895	509919.97	99.71
21	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
22	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
23	Federal Bank	4982	4813.07	0	0.00	95	13133.69	7719	6931.79	5077	17946.76	258.90
24	HDFC Bank	49792	19631.21	21	12905.12	249	49303.68	99296	84811.01	50062	81840.01	96.50
25	ICICI	30096	19781.54	0	0.00	25	23634.70	86717	82233.01	30121	43416.24	52.80
26	IDBI	42039	20632.40	0	0.00	4	486.35	69967	56941.86	42043	21118.75	37.09
27	IDFC	22421	6523.00	0	0.00	0	0.00	0	0.00	22421	6523.00	#DIV/0!
28	Indusind Bank	8203	13458.71	0	0.00	0	0.00	13973	9700.98	8203	13458.71	138.74
29	Jana Small Finance Bank	9691	4126.00	0	0.00	0	0.00	1733	1521.00	9691	4126.00	271.27
30	Karnataka Bank Ltd.	2	72.93	0	0.00	206	2204.47	0	0.00	208	2277.40	#DIV/0!
31	Karur Vysya Bank	0	0.00	0	0.00	116	113.00	0	0.00	116	113.00	#DIV/0!
32	Kotak Mahindra Bank	881	3200.78	0	0.00	110	12883.75	5317	2551.22	991	16084.53	630.46
33	Ratnakar Bank Ltd	113853	33388.57	0	0.00	1	5.00	73847	3580.32	113854	33393.57	932.70
34	South Indian Bank Ltd.	20	2065.00	2	34.55	6	14.25	2982	1520.34	28	2113.80	139.03
35	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
36	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	215	125.00	0	0.00	0.00
37	Ujjivan Small Finance Bank	90971	30783.88	0	0.00	0	0.00	46646	34862.33	90971	30783.88	88.30
38	Utkarsh Small Finance Bank	3427	1048.00	0	0.00	0	0.00	11142	750.00	3427	1048.00	139.73
39	YES Bank	259	56.00	3	2000.00	99	42738.00	3940	3781.16	361	44794.00	1184.66
Total PVT		**1102724**	**670109.40**	**217**	**19939.67**	**8776**	**158708.55**	**1379262**	**901175.01**	**1111717**	**848757.62**	**94.18**
40	BGVB (UBI)	222180	142921.71	4	299.12	105	620.27	548307	543505.83	222289	143841.10	26.47
41	PBGB (UCO)	33968	64842.30	0	0.00	0	0.00	227980	217058.87	33968	64842.30	29.87
42	UBKGB (CBI)	33996	15708.00	0	0.00	0	0.00	138618	117498.40	33996	15708.00	13.37
Total RRB		**290144**	**223472.01**	**4**	**299.12**	**105**	**620.27**	**914905**	**878063.10**	**290253**	**224391.40**	**25.56**
43	WB State Co-Op Bank Ltd.	782589	198435.40	9	151.72	80	43.27	607440	357021.46	782678	198630.39	55.64
44	WBSCARD Bank Ltd.	854	7074.58	0	0.00	0	0.00	33878	10447.00	854	7074.58	67.72
Total Co-Optv		**783443**	**205509.98**	**9**	**151.72**	**80**	**43.27**	**641318**	**367468.46**	**783532**	**205704.97**	**55.98**
Grand Total		**2632925**	**1777549.76**	**2579**	**45605.00**	**25452**	**329288.91**	**6850939**	**5500000.11**	**2660956**	**2152443.67**	**39.14**

Statement showing disbursement in MSME under Priority Sector for the quarter ended Sept. 2019

(No. in actuals, Amt. in Lakh)

Sr. No.	Bank	Micro, Small & Medium Enterprise										Total MSME under PRISEC				
		Micro Entpz.		Small Entpz.		Medium Entpz.		Khadi & Village Industries		Other under MSME						
		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Yearly Target under ACP		Disbursement upto the end of the quarter		
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	% of Ach.
1	Allahabad bank	18049	105203.05	952	90048.95	65	34482.19	48	308.17	0	0.00	113525	488368.02	19114	230042.36	47.10
2	Andhra Bank	2274	11930.00	248	25045.00	77	49743.00	0	0.00	0	0.00	13929	56617.88	2599	86718.00	153.16
3	Bank of Baroda	1779	11180.11	1887	22041.41	372	4649.60	11	101.00	89	1195.45	72278	299165.60	4138	39167.57	13.09
4	Bank of India	7951	59103.00	165	4536.00	9	4245.00	0	0.00	0	0.00	85828	324198.27	8125	67884.00	20.94
5	Bank of Maharastra	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	9117	29631.24	0	0.00	0.00
6	Canara Bank	15236	37834.40	2071	35217.29	111	13141.73	0	0.00	0	0.00	48461	241012.54	17418	86193.42	35.76
7	Central Bank of India	9617	22318.83	1425	45975.80	38	10076.32	889	3185.11	0	0.00	83466	268255.31	11969	81556.06	30.40
8	Corporation Bank	329	396.00	31	330.00	3	374.38	0	0.00	0	0.00	16779	58423.62	363	1100.38	1.88
9	Indian Bank	494	1454.52	60	58343.62	26	95.47	0	0.00	0	0.00	15145	82988.02	580	59893.61	72.17
10	IOB	2937	10999.15	0	0.00	0	0.00	0	0.00	0	0.00	32723	148875.20	2937	10999.15	7.39
11	OBC	1293	7009.00	99	2132.00	4	173.00	0	0.00	3	3500.00	25837	103517.38	1399	12814.00	12.38
12	PNB	17714	69795.26	953	57997.89	89	66758.76	78	45.68	0	0.00	60309	245640.72	18834	194597.59	79.22
13	Punjab & Sind Bank	5	1.75	0	0.00	0	0.00	0	0.00	0	0.00	10043	32120.12	5	1.75	0.01
14	SBI	27862	155231.00	2301	102952.00	57	21309.00	0	0.00	0	0.00	232899	986053.94	30220	279492.00	28.34
15	Syndicate Bank	7947	75748.00	525	20994.00	170	3049.00	0	0.00	0	0.00	31522	119297.47	8642	99791.00	83.65
16	UBI	5571	26286.67	2368	21954.50	48	5201.19	92	189.13	0	0.00	148083	553417.00	8079	53631.49	9.69
17	UCO	34302	39208.00	15803	26628.00	3102	22534.00	218	223.00	13514	29604.00	90750	374806.81	66939	118197.00	31.54
18	Union Bank of India	6371	26039.75	683	32607.82	15	13302.00	46	1.53	0	0.00	18904	92174.00	7115	71951.10	78.06
Total PSU		**159731**	**659738.49**	**29571**	**546804.28**	**4186**	**249134.64**	**1382**	**4053.62**	**13606**	**34299.45**	**1109596**	**4504563.14**	**208476**	**1494030.48**	**33.17**
19	Axis Bank	1828	30200.00	699	24600.00	465	16700.00	0	0.00	46919	18400.00	115255	237554.16	49911	89900.00	37.84
20	Bandhan Bank	745863	594854.58	3650	15279.91	35	4461.64	0	0.00	0	0.00	990951	606139.90	749548	614596.13	101.40
21	Catholic Syrian Bank Ltd.	54	286.00	6	763.00	0	0.00	0	0.00	0	0.00	0	0.00	60	1049.00	#DIV/0!
22	Dhanlaxmi 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!
23	Federal Bank	439	21007.34	223	37125.55	51	23296.28	0	0.00	0	0.00	6296	22680.00	713	81429.17	359.04
24	HDFC Bank	80946	76213.34	2107	110228.55	433	21829.77	0	0.00	0	0.00	63090	180470.21	83486	208271.66	115.41
25	ICICI	5345	205579.71	2373	177621.19	340	89919.47	0	0.00	0	0.00	76102	224045.00	8058	473120.37	211.17
26	IDBI	7842	50598.84	220	9240.55	31	6230.92	0	0.00	0	0.00	32670	125665.20	8093	66070.31	52.58
27	IDFC	40789	13594.00	32	705.00	12	185.00	0	0.00	0	0.00	1633	9446.00	40833	14484.00	153.33
28	Indusind Bank	21400	10206.91	1178	123397.67	10	1495.37	0	0.00	0	0.00	192713	72242.00	22588	135099.95	187.01
29	Jana Small Finance Bank	1448	2769.00	78	320.00	0	0.00	0	0.00	0	0.00	3666	16903.00	1526	3089.00	18.27
30	Karnataka Bank Ltd.	25	1346.53	5	186.69	1	388.00	0	0.00	0	0.00	0	0.00	31	1921.22	#DIV/0!
31	Karur Vysya Bank	22	1125.00	1	124.00	5	212.00	0	0.00	0	0.00	0	0.00	28	1461.00	#DIV/0!
32	Kotak Mahindra Bank	330	9429.38	1734	30383.23	234	16888.77	0	0.00	0	0.00	9055	30473.69	2298	56701.38	186.07
33	Ratnakar Bank Ltd	45051	16817.62	13	2903.01	7	1006.68	0	0.00	0	0.00	26062	7116.33	45071	20727.31	291.26
34	South Indian Bank Ltd.	26	812.00	2	3306.00	0	0.00	0	0.00	0	0.00	7035	16337.00	28	4118.00	25.21
35	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	16	9.80	1117	2963.62	16	9.80	0.33
36	Tamilnad Mercantile Bank	1	0.16	0	0.00	0	0.00	0	0.00	0	0.00	144	702.00	1	0.16	0.02
37	Ujjivan Small Finance Bank	41683	18168.96	9	271.51	0	0.00	0	0.00	0	0.00	12585	35086.78	41692	18440.47	52.56
38	Utkarsh Small Finance Bank	3439	1229.00	0	0.00	0	0.00	0	0.00	0	0.00	181	351.00	3439	1229.00	350.14
39	YES Bank	1289	59369.00	985	57077.00	91	32480.00	0	0.00	0	0.00	11005	39200.00	2365	148926.00	379.91
Total PVT		**997820**	**1113607.37**	**13315**	**593532.86**	**1715**	**215093.90**	**0**	**0.00**	**46935**	**18409.80**	**1549561**	**1627375.88**	**1059785**	**1940643.93**	**119.25**
40	BGVB (UBI)	11014	6389.00	5628	2852.40	0	0.00	0	0.00	0	0.00	117227	359002.74	16642	9241.40	2.57
41	PBGB (UCO)	12046	51157.72	141	1879.72	0	0.00	0	0.00	0	0.00	76865	163404.00	12187	53037.44	32.46
42	UBKGB (CBI)	1159	974.00	0	0.00	0	0.00	0	0.00	0	0.00	42053	64562.94	1159	974.00	1.51
Total RRB		**24219**	**58520.72**	**5769**	**4732.12**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**236144**	**586969.68**	**29988**	**63252.84**	**10.78**
43	WB State Co-Op Bank Ltd.	3087	9268.73	16	31.73	0	0.00	372	75.99	65	790.21	109371	272753.00	3540	10166.66	3.73
44	WBSCARD Bank Ltd.	112	865.29	0	0.00	0	0.00	0	0.00	0	0.00	4037	8338.58	112	865.29	10.38
Total Co-Optv		**3199**	**10134.02**	**16**	**31.73**	**0**	**0.00**	**372**	**75.99**	**65**	**790.21**	**113408**	**281091.58**	**3652**	**11031.95**	**3.92**
Grand Total		**1184969**	**1842000.60**	**48671**	**1145100.99**	**5901**	**464228.54**	**1754**	**4129.61**	**60606**	**53499.46**	**3008709**	**7000000.28**	**1301901**	**3508959.20**	**50.13**

Statement showing disbursement in Export, Education & Housing under Priority Sector for the quarter ended Sept. 2019																
(No. in actuals, Amt. in Lakh)																
Sr. No.	Bank	Export					Education					Housing				
		Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter		
		No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.
1	Allahabad bank	216	7797.31	9	7987.62	102.44	2322	16389.16	624	585.53	3.57	8377	53132.67	1969	15654.76	29.46
2	Andhra Bank	24	1289.56	46	11543.00	895.11	1183	4073.00	7	8.00	0.20	1544	6410.00	100	742.00	11.58
3	Bank of Baroda	188	10800.00	0	0.00	0.00	2273	20499.00	1377	2975.92	14.52	6266	45370.00	6861	87655.50	193.20
4	Bank of India	157	4751.55	9	3256.00	68.52	2444	15099.00	373	1924.00	12.74	8302	47281.00	1828	23064.00	48.78
5	Bank of Maharastra	20	1101.57	0	0.00	0.00	516	1606.50	0	0.00	0.00	631	4193.00	0	0.00	0.00
6	Canara Bank	111	4656.41	57	62737.58	1347.34	2339	11264.60	994	1419.53	12.60	3286	27488.14	675	6102.51	22.20
7	Central Bank of India	126	4440.63	0	0.00	0.00	2059	11270.51	578	702.96	6.24	4347	29185.04	926	4794.86	16.43
8	Corporation Bank	27	1133.12	0	0.00	0.00	1171	5861.00	6	27.00	0.46	1877	10641.00	40	512.00	4.81
9	Indian Bank	43	2341.66	0	0.00	0.00	1261	3305.83	165	425.46	12.87	1788	9393.12	257	1650.30	17.57
10	IOB	94	4812.01	82	435.84	9.06	1475	8837.00	184	206.00	2.33	3035	23089.00	505	4124.29	17.86
11	OBC	51	2086.23	0	0.00	0.00	1351	3423.92	313	470.00	13.73	2009	16207.32	425	3039.00	18.75
12	PNB	122	4035.27	23	1733.82	42.97	1993	7169.07	1684	4858.24	67.77	3096	29477.64	558	4612.70	15.65
13	Punjab & Sind Bank	16	766.93	0	0.00	0.00	398	1281.91	14	30.00	2.34	532	4315.04	131	2000.00	46.35
14	SBI	550	22083.58	0	0.00	0.00	6123	44822.70	5895	10722.00	23.92	14943	155200.99	7501	19045.00	12.27
15	Syndicate Bank	52	2648.32	0	0.00	0.00	1717	4750.78	426	437.00	9.20	2012	13346.23	335	1366.00	10.24
16	UBI	368	13546.97	0	0.00	0.00	9044	46475.00	6	15.09	0.03	11258	122308.00	3903	36671.40	29.98
17	UCO	125	6116.52	41	5211.00	85.20	1982	13406.14	741	1823.00	13.60	5333	38881.74	2719	22125.00	56.90
18	Union Bank of India	139	555.00	0	0.00	0.00	823	3846.00	321	21260.00	552.78	2068	7677.00	311	7268.00	94.67
Total PSU		**2427**	**94962.66**	**267**	**92904.86**	**97.83**	**40474**	**223381.12**	**13708**	**47889.73**	**21.44**	**80704**	**643596.92**	**29044**	**240427.32**	**37.36**
19	Axis Bank	115	5414.89	0	0.00	0.00	1883	10690.00	229	1600.00	14.97	3392	31911.00	1432	1900.00	5.95
20	Bandhan Bank	194	4145.11	0	0.00	0.00	1535	11105.72	0	0.00	0.00	1340	26588.98	233	1125.49	4.23
21	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	6	47.00	#DIV/0!
22	Dhanlaxmi 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!
23	Federal Bank	9	48.73	0	0.00	0.00	1035	2143.00	17	24.27	1.13	445	4487.00	76	813.58	18.13
24	HDFC Bank	106	9877.00	0	0.00	0.00	1584	10169.00	188	271.40	2.67	3296	30441.00	4565	3990.46	13.11
25	ICICI	134	7247.36	6	2281.37	31.48	1736	8651.03	60	209.35	2.42	3454	50580.42	462	8642.82	17.09
26	IDBI	46	1573.00	0	0.00	0.00	607	3015.00	221	308.80	10.24	1381	7521.00	2986	19837.46	263.76
27	IDFC	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	15	200.00	21	234.00	117.00
28	Indusind Bank	29	2647.00	0	0.00	0.00	1106	3981.00	0	0.00	0.00	778	6347.00	0	0.00	0.00
29	Jana Small Finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	25	300.00	477	316.00	105.33
30	Karnataka Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	48	698.01	#DIV/0!
31	Karur Vysya Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	9	131.00	#DIV/0!
32	Kotak Mahindra Bank	28	2916.00	4	36.01	1.23	1040	3968.00	0	0.00	0.00	1143	15151.00	9	151.15	1.00
33	Ratnakar Bank Ltd	13	535.83	0	0.00	0.00	219	947.00	145	421.10	44.47	221	1578.00	577	165.84	10.51
34	South Indian Bank Ltd.	16	1061.57	0	0.00	0.00	222	1089.13	1	2.01	0.18	430	2651.18	2	44.32	1.67
35	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!
36	Tamilnad Mercantile Bank	0	0.00	0	0.00	#DIV/0!	13	50.00	0	0.00	0.00	15	250.00	0	0.00	0.00
37	Ujjivan Small Finance Bank	3	73.82	0	0.00	0.00	369	1666.00	0	0.00	0.00	623	3945.00	14090	6102.77	154.70
38	Utkarsh Small Finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	12	50.00	0	0.00	0.00
39	YES Bank	5	37.14	0	0.00	0.00	13	56.60	1	8.00	14.13	14	133.00	47	68.00	51.13
Total PVT		**698**	**35577.45**	**10**	**2317.38**	**6.51**	**11362**	**57531.48**	**862**	**2844.93**	**4.94**	**16584**	**182134.58**	**25040**	**44267.90**	**24.31**
40	BGVB (UBI)	197	1023.00	0	0.00	0.00	3548	5267.00	28	26.48	0.50	991	15050.00	459	1485.80	9.87
41	PBGB (UCO)	17	353.61	0	0.00	0.00	1038	1212.00	25	89.51	7.39	802	10343.00	225	2128.32	20.58
42	UBKGB (CBI)	0	0.00	0	0.00	#DIV/0!	1126	4105.00	12	10.00	0.24	489	5998.00	167	1098.00	18.31
Total RRB		**214**	**1376.61**	**0**	**0.00**	**0.00**	**5712**	**10584.00**	**65**	**125.99**	**1.19**	**2282**	**31391.00**	**851**	**4712.12**	**15.01**
43	WB State Co-Op Bank Ltd.	89	567.00	0	0.00	0.00	1403	2044.00	1	0.67	0.03	1175	3581.00	1193	3730.54	104.18
44	WBSCARD Bank Ltd.	0	0.00	0	0.00	#DIV/0!	146	172.00	0	0.00	0.00	125	592.00	48	766.11	129.41
Total Co-Optv		**89**	**567.00**	**0**	**0.00**	**0.00**	**1549**	**2216.00**	**1**	**0.67**	**0.03**	**1300**	**4173.00**	**1241**	**4496.65**	**107.76**
Grand Total		**3428**	**132483.72**	**277**	**95222.24**	**71.87**	**59097**	**293712.60**	**14636**	**50861.32**	**17.32**	**100870**	**861295.50**	**56176**	**293903.99**	**34.12**

Statement showing disbursement in Social Infrastructure, Renewable Energy & Others under Priority Sector for the quarter ended Sept. 2019																
(No. in actuals, Amt. in Lakh)																
Sr. No.	Bank	Social Infrastructure					Renewable Energy					Others				
		Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter		
		No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.
1	Allahabad bank	583	10080.20	0	0.00	0.00	2018	3488.14	0	0.00	0.00	30067	45716.89	290	2057.36	4.50
2	Andhra Bank	87	1474.12	0	0.00	0.00	77	626.73	0	0.00	0.00	3609	11137.00	107	750.00	6.73
3	Bank of Baroda	462	10284.31	11	527.00	5.12	721	4137.20	5	21.00	0.51	13687	19723.88	5511	12782.01	64.80
4	Bank of India	456	6256.56	0	0.00	0.00	1113	2168.88	0	0.00	0.00	21327	30284.98	0	0.00	0.00
5	Bank of Maharastra	81	1281.44	0	0.00	0.00	38	540.06	0	0.00	0.00	689	884.50	0	0.00	0.00
6	Canara Bank	475	6383.12	0	0.00	0.00	1111	2149.62	0	0.00	0.00	19383	27741.57	0	0.00	0.00
7	Central Bank of India	526	6692.15	0	0.00	0.00	1248	2134.96	0	0.00	0.00	23525	34601.66	15	5.54	0.02
8	Corporation Bank	262	1435.05	0	0.00	0.00	208	533.46	0	0.00	0.00	4270	3750.91	26	35.00	0.93
9	Indian Bank	189	2607.40	0	0.00	0.00	321	1164.63	0	0.00	0.00	4791	4945.05	1	0.50	0.01
10	IOB	220	5035.60	0	0.00	0.00	500	2381.34	0	0.00	0.00	6678	8716.52	0	0.00	0.00
11	OBC	186	2374.32	0	0.00	0.00	343	967.11	0	0.00	0.00	6789	7705.26	0	0.00	0.00
12	PNB	275	5622.56	3	5.62	0.10	1233	2015.12	0	0.00	0.00	29618	32702.41	608	161.46	0.49
13	Punjab & Sind Bank	43	804.39	0	0.00	0.00	46	377.97	0	0.00	0.00	3193	4974.00	0	0.00	0.00
14	SBI	1601	31788.56	19	41.00	0.13	4484	9475.15	0	0.00	0.00	83903	96220.00	0	0.00	0.00
15	Syndicate Bank	203	3142.99	0	0.00	0.00	464	1300.38	1	5.00	0.38	14829	14835.76	6	6.00	0.04
16	UBI	843	26440.00	9	67.97	0.26	3781	6103.07	0	0.00	0.00	57253	86340.75	0	0.00	0.00
17	UCO	302	7010.51	456	2103.45	30.00	1519	2959.62	286	373.56	12.62	23769	33915.07	4285	19666.53	57.99
18	Union Bank of India	296	1932.00	2	3.06	0.16	693	1165.00	2	1.02	0.09	11911	1584.00	230	5837.00	368.50
Total PSU		**7091**	**130645.28**	**500**	**2748.10**	**2.10**	**19918**	**43688.44**	**294**	**400.58**	**0.92**	**359291**	**465780.22**	**11079**	**41301.40**	**8.87**
19	Axis Bank	313	14842.00	0	0.00	0.00	626	2223.03	0	0.00	0.00	19329	45068.00	0	0.00	0.00
20	Bandhan Bank	372	5671.91	0	0.00	0.00	1012	1630.90	0	0.00	0.00	27128	30848.57	76854	32819.34	106.39
21	Catholic Syrian 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!
22	Dhanlaxmi 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!
23	Federal Bank	106	1208.00	0	0.00	0.00	17	709.00	0	0.00	0.00	1891	1543.26	59	10.38	0.67
24	HDFC Bank	268	14522.00	0	0.00	0.00	456	5505.00	0	0.00	0.00	18996	51707.00	2	1.12	0.00
25	ICICI	303	5881.11	0	0.00	0.00	517	3139.01	0	0.00	0.00	13002	12491.87	1	20.00	0.16
26	IDBI	145	1238.00	2	1.01	0.08	375	1672.00	0	0.00	0.00	11968	3429.00	0	0.00	0.00
27	IDFC	5	300.00	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
28	Indusind Bank	51	2553.00	0	0.00	0.00	140	1044.00	0	0.00	0.00	2633	3137.00	0	0.00	0.00
29	Jana Small Finance Bank	5	200.00	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	45354	14691.00	#DIV/0!
30	Karnataka Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	63	19.76	#DIV/0!
31	Karur Vysya 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!
32	Kotak Mahindra Bank	30	1470.94	1	200.00	13.60	31	958.39	0	0.00	0.00	979	269.58	3	308.59	114.47
33	Ratnakar Bank Ltd	12	482.96	0	0.00	0.00	85	297.94	0	0.00	0.00	1159	380.53	5332	1165.11	306.18
34	South Indian Bank Ltd.	17	816.10	0	0.00	0.00	16	532.60	0	0.00	0.00	43	132.67	76	174.92	131.85
35	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!
36	Tamilnad Mercantile Bank	5	100.00	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
37	Ujjivan Small Finance Bank	55	284.48	0	0.00	0.00	97	55.81	0	0.00	0.00	3787	10651.00	79339	24391.14	229.00
38	Utkarsh Small Finance Bank	4	100.00	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
39	YES Bank	54	51.00	0	0.00	0.00	78	51.00	0	0.00	0.00	538	63.00	0	0.00	0.00
Total PVT		**1745**	**49721.50**	**3**	**201.01**	**0.40**	**3449**	**17818.69**	**0**	**0.00**	**0.00**	**101454**	**159721.47**	**207083**	**73601.36**	**46.08**
40	BGVB (UBI)	844	13277.80	0	0.00	0.00	2720	1216.70	0	0.00	0.00	65125	79800.67	712	639.75	0.80
41	PBGB (UCO)	279	675.43	0	0.00	0.00	1094	230.45	7	0.69	0.30	21218	15880.00	204	307.93	1.94
42	UBKGB (CBI)	128	952.00	0	0.00	0.00	454	163.00	0	0.00	0.00	7955	27704.00	14539	19119.00	69.01
Total RRB		**1252**	**14905.23**	**0**	**0.00**	**0.00**	**4268**	**1610.15**	**7**	**0.69**	**0.04**	**94298**	**123384.67**	**15455**	**20066.68**	**16.26**
43	WB State Co-Op Bank Ltd.	466	4115.00	27	1284.00	31.20	1676	668.51	0	0.00	0.00	65874	134.00	36558	29070.45	21694.37
44	WBSCARD Bank Ltd.	227	181.00	0	0.00	0.00	664	68.00	0	0.00	0.00	304	66.00	0	0.00	0.00
Total Co-Optv		**693**	**4296.00**	**27**	**1284.00**	**29.89**	**2340**	**736.51**	**0**	**0.00**	**0.00**	**66178**	**200.00**	**36558**	**29070.45**	**14535.23**
Grand Total		**10781**	**199568.01**	**530**	**4233.11**	**2.12**	**29975**	**63853.79**	**301**	**401.27**	**0.63**	**621222**	**749086.35**	**270175**	**164039.89**	**21.90**

Statement showing disbursement in Weaker Section under Priority Sector for the quarter ended Sept. 2019

(No. in actuals, Amt. in Lakh)

Sr. No.	Bank	Loans to weaker section under Priority Sector					Total Priority				
		Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter		
		No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.
1	Allahabad bank	185000	155000	16159	8706.30	5.62	519119	975230.23	64047	340916.46	34.96
2	Andhra Bank	25000	15000	327	348.00	2.32	45027	101408.05	3061	104576.00	103.12
3	Bank of Baroda	175000	90000	6450	35178.91	39.09	257208	565816.24	37958	201596.54	35.63
4	Bank of India	195000	105000	12345	17524.00	16.69	358702	647129.16	60511	167670.00	25.91
5	Bank of Maharastra	15000	10000	0	0.00	0.00	31943	55823.57	199	4.70	0.01
6	Canara Bank	170000	85000	4303	8822.46	10.38	311311	517989.00	81454	190905.74	36.86
7	Central Bank of India	165000	95000	23123	23367.99	24.60	407600	584451.11	48533	139629.85	23.89
8	Corporation Bank	30000	16000	347	837.00	5.23	55464	104582.87	991	2203.38	2.11
9	Indian Bank	40000	20000	247	2917.18	14.59	78076	149508.37	1580	66906.19	44.75
10	IOB	75000	45000	0	0.00	0.00	134482	270675.79	4730	16396.28	6.06
11	OBC	50000	30000	2567	3160.00	10.53	93036	192158.42	3850	19551.00	10.17
12	PNB	190000	85000	63677	49769.06	58.55	350822	524262.04	84366	289312.90	55.18
13	Punjab & Sind Bank	25000	15000	0	0.00	0.00	42008	66221.75	155	2061.75	3.11
14	SBI	290000	240000	74245	37113.00	15.46	1268493	2141751.45	150221	488230.00	22.80
15	Syndicate Bank	95000	40000	10990	54559.00	136.40	181272	251714.61	14785	111989.00	44.49
16	UBI	280000	225000.00	7641	15002.98	6.67	876662	1378639.97	75894	310357.52	22.51
17	UCO	100500	110000.00	11879	48227.00	43.84	377805	717767.90	97168	202789.66	28.25
18	Union Bank of India	80000	35000.00	1239	47300.00	135.00	145927	214780.80	9319	138195.18	64.34
Total PSU		**2185500**	**1416000.00**	**235539**	**352832.88**	**24.92**	**5534956**	**9459911.32**	**738822**	**2793292.15**	**29.53**
19	Axis Bank	155000	60000.00	12713	27500.00	45.83	248950	448173.94	59820	113200.00	25.26
20	Bandhan Bank	1500000	1150000.00	1261833	810157.84	70.45	1870265	1197525.21	1552530	1158460.93	96.74
21	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	66	1096.00	#DIV/0!
22	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
23	Federal Bank	10000	20000.00	3569	9269.31	46.35	17517	39750.78	5942	100224.16	252.13
24	HDFC Bank	180000	90000.00	129198	38995.52	43.33	187093	387502.22	138303	294374.65	75.97
25	ICICI	85000	30000.00	28598	49731.75	165.77	181967	394268.81	38708	527690.15	133.84
26	IDBI	125000	65000.00	44330	27876.20	42.89	117159	201055.06	53345	107336.33	53.39
27	IDFC	100000	5000.00	63174	18597.00	371.94	1653	9946.00	63275	21241.00	213.56
28	Indusind Bank	6000	12000.00	21591	11485.43	95.71	211423	101651.98	30791	148558.66	146.14
29	Jana Small Finance Bank	3000	4000.00	53884	19375.00	484.38	5429	18924.00	57048	22222.00	117.43
30	Karnataka Bank Ltd.	0	0.00	76	109.54	#DIV/0!	0	0.00	350	4916.39	#DIV/0!
31	Karur Vysya Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	153	1705.00	#DIV/0!
32	Kotak Mahindra Bank	9000	10000.00	996	4700.78	47.01	17623	57758.82	3306	73481.66	127.22
33	Ratnakar Bank Ltd	225000	100000.00	164921	48441.72	48.44	101617	14918.90	164979	55872.93	374.51
34	South Indian Bank Ltd.	6000	5500.00	0	0.00	0.00	10760	24140.60	135	6453.05	26.73
35	SIDBI	500	600.00	0	0.00	0.00	1117	2963.62	16	9.80	0.33
36	Tamilnad Mercantile Bank	200	300.00	0	0.00	0.00	392	1227.00	1	0.16	0.01
37	Ujjivan Small Finance Bank	135000	50000.00	32179	10633.60	21.27	64165	86625.22	226092	79718.26	92.03
38	Utkarsh Small Finance Bank	25000	5500.00	6316	2094.00	38.07	11339	1251.00	6866	2277.00	182.01
39	YES Bank	10000	10000.00	324	756.00	7.56	15647	43372.90	2774	193796.00	446.81
Total PVT		**2574700**	**1617900.00**	**1823702**	**1079723.69**	**66.74**	**3064115**	**3031056.06**	**2404500**	**2912634.13**	**96.09**
40	BGVB (UBI)	225000	135000.00	102149	82274.30	60.94	738957	1018143.75	240130	155234.53	15.25
41	PBGB (UCO)	160000	95000.00	29245	69527.18	73.19	329294	409157.35	46616	120406.19	29.43
42	UBKGB (CBI)	95000	55000.00	35420	253.75	0.46	190823	220983.34	49873	36909.00	16.70
Total RRB		**480000**	**285000.00**	**166814**	**152055.23**	**53.35**	**1259074**	**1648284.44**	**336619**	**312549.72**	**18.96**
43	WB State Co-Op Bank Ltd.	235000	155000.00	233233	68746.11	44.35	787494	640883.96	823997	242882.71	37.90
44	WBSCARD Bank Ltd.	20000	5000.00	5698	10856.71	217.13	39381	19864.58	1014	8705.98	43.83
Total Co-Optv		**255000**	**160000.00**	**238931**	**79602.82**	**49.75**	**826875**	**660748.54**	**825011**	**251588.69**	**38.08**
Grand Total		**5495200**	**3478900.00**	**2464986**	**1664214.62**	**47.84**	**10685020**	**14800000.35**	**4304952**	**6270064.69**	**42.37**

Statement showing disbursement in Agriculture, Education & Housing under Non Priority Sector for the quarter ended Sept. 2019

(No. in actuals, Amt. in Lakh)

Sr. No.	Bank	Agriculture					Education					Housing				
		Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter		
		No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.
1	Allahabad bank	454	45860.00	2	1000.00	2.18	536	8050.50	52	228.37	2.84	593	14924.30	111	7656.41	51.30
2	Andhra Bank	24	3262.00	6	40.00	1.23	358	1747.00	0	0.00	0.00	220	5985.00	22	431.00	7.20
3	Bank of Baroda	484	32670.00	1	2600.00	7.96	393	7186.91	84	451.56	6.28	825	20894.00	764	9317.33	44.59
4	Bank of India	536	56476.00	0	0.00	0.00	846	9250.77	0	0.00	0.00	270	6865.18	0	0.00	0.00
5	Bank of Maharastra	26	2324.00	0	0.00	0.00	85.25	291.18	0	0.00	0.00	60	1492.42	0	0.00	0.00
6	Canara Bank	808	9462.00	0	0.00	0.00	441	1684.00	13	325.68	19.34	218	3462.00	325	5536.11	159.91
7	Central Bank of India	916	63590.00	0	0.00	0.00	536	5269.43	69	541.62	10.28	413	10447.00	229	21.34	0.20
8	Corporation Bank	8	411.54	0	0.00	0.00	535	1873.58	1	8.00	0.43	105	2596.82	12	235.00	9.05
9	Indian Bank	150	15175.00	0	0.00	0.00	121	1086.08	39	192.69	17.74	473	11939.44	86	1165.69	9.76
10	IOB	670	23620.00	0	0.00	0.00	308	10464.00	0	0.00	0.00	1105	32686.00	0	0.00	0.00
11	OBC	71	3658.16	2	176.00	4.81	94.6	1024.61	0	0.00	0.00	45	1110.36	138	3283.00	295.67
12	PNB	862	79152.00	7	2819.33	3.56	310.20	10756.00	0	0.00	0.00	1390	49850.00	258	4348.45	8.72
13	Punjab & Sind Bank	14	118.89	0	0.00	0.00	85.8	292.74	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
14	SBI	954	109509.00	0	0.00	0.00	630	33912.00	1180	2144.00	6.32	1570	44772.88	3886	116180.00	259.49
15	Syndicate Bank	96	4968.99	5	49.00	0.99	220	20927.00	0	0.00	0.00	1453	46417.00	116	16044.00	34.56
16	UBI	932	10642.00	10	24347.44	228.79	322	2823.00	406	1266.40	44.86	1065	16789.00	383	9377.02	55.85
17	UCO	911	11464.00	0	0.00	0.00	337	2294.00	162	719.00	31.34	713	17909.16	912	9624.00	53.74
18	Union Bank of India	62	3261.86	0	0.00	0.00	114	2578.00	111	9053.00	351.16	735	18506.12	183	18056.00	97.57
Total PSU		**7979**	**475625.43**	**33**	**31031.77**	**6.52**	**6273**	**121510.81**	**2117**	**14930.32**	**12.29**	**11251**	**306646.68**	**7425**	**201275.35**	**65.64**
19	Axis Bank	76	3941.66	0	0.00	0.00	297	2634.71	0	0.00	0.00	685	19851.00	0	0.00	0.00
20	Bandhan Bank	49	1559.39	0	0.00	0.00	28	112.23	0	0.00	0.00	513	20291.40	0	0.00	0.00
21	Catholic Syrian 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!
22	Dhanlaxmi 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!
23	Federal Bank	23	1158.42	0	0.00	0.00	303	573.00	4	19.79	3.45	10	32.00	91	2633.26	8228.94
24	HDFC Bank	26	1371.81	0	0.00	0.00	853	1863.32	186	295.11	15.84	785	29848.58	0	0.00	0.00
25	ICICI	101	5243.34	0	0.00	0.00	356	1656.95	5	98.29	5.93	985	18852.00	929	74095.96	393.04
26	IDBI	19	1300.68	1	87.00	6.69	185	1170.98	3	10.28	0.88	293	7462.14	606	14002.21	187.64
27	IDFC	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
28	Indusind Bank	22	168.00	0	0.00	0.00	55	241.12	0	0.00	0.00	248	4477.28	0	0.00	0.00
29	Jana Small Finance Bank	22	38.00	0	0.00	0.00	2	5.00	0	0.00	0.00	2	7.00	0	0.00	0.00
30	Karnataka Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	39	1275.27	#DIV/0!
31	Karur Vysya Bank	0	0.00	43	51.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	1	0.60	#DIV/0!
32	Kotak Mahindra Bank	24	1028.48	0	0.00	0.00	206	899.56	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
33	Ratnakar Bank Ltd	12	477.77	0	0.00	0.00	14	62.75	0	0.00	0.00	60	1492.42	0	0.00	0.00
34	South Indian Bank Ltd.	10	495.18	3	799.87	161.53	14	61.31	2	30.07	49.05	60	1492.42	3	950.39	63.68
35	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!
36	Tamilnad Mercantile Bank	6	26.00	0	0.00	0.00	6	15.00	0	0.00	0.00	2	7.00	0	0.00	0.00
37	Ujjivan Small Finance Bank	30	325.82	60	21.62	6.64	14	60.78	0	0.00	0.00	2	7.00	33	189.90	2712.86
38	Utkarsh Small Finance Bank	6	26.00	0	0.00	0.00	6	15.00	0	0.00	0.00	2	5.00	0	0.00	0.00
39	YES Bank	18	484.13	0	0.00	0.00	28	128.13	0	0.00	0.00	60	1492.42	0	0.00	0.00
Total PVT		**443**	**17644.65**	**107**	**959.49**	**5.44**	**2364**	**9499.84**	**200**	**453.54**	**4.77**	**3706**	**105317.66**	**1702**	**93147.59**	**88.44**
40	BGVB (UBI)	556	7756.00	0	0.00	0.00	225	544.51	0	0.00	0.00	38	895.46	375	712.45	79.56
41	PBGB (UCO)	672	7290.00	0	0.00	0.00	162	423.90	0	0.00	0.00	23	672.00	23	658.87	98.05
42	UBKGB (CBI)	1356	7298.00	0	0.00	0.00	165	409.84	0	0.00	0.00	15	298.48	0	0.00	0.00
Total RRB		**2584**	**22344.00**	**0**	**0.00**	**0.00**	**552**	**1378.25**	**0**	**0.00**	**0.00**	**75**	**1865.94**	**398**	**1371.32**	**73.49**
43	WB State Co-Op Bank Ltd.	882	376.00	0	0.00	0.00	28	98.16	0	0.00	0.00	35	178.00	0	0.00	0.00
44	WBSCARD Bank Ltd.	684	354.00	0	0.00	0.00	6	19.85	0	0.00	0.00	15	85.00	0	0.00	0.00
Total Co-Optv		**1566**	**730.00**	**0**	**0.00**	**0.00**	**33**	**118.01**	**0**	**0.00**	**0.00**	**50**	**263.00**	**0**	**0.00**	**0.00**
Grand Total		**12571**	**516344.08**	**140**	**31991.26**	**6.20**	**9222**	**132506.91**	**2317**	**15383.86**	**11.61**	**15082**	**414093.28**	**9525**	**295794.26**	**71.43**

Statement showing disbursement in Others & Personal Loan under Non Priority Sector for the quarter ended Sept. 2019											
(No. in actuals, Amt. in Lakh)											
Sr. No.	Bank	Personal Loan under Non-Prisec					Others under Non-Prisec				
		Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter		
		No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.
1	Allahabad bank	21945	94350.00	225	510.16	0.54	1327	4760.43	5703	349354.81	7338.73
2	Andhra Bank	15715	11256.00	335	2111.00	18.75	545	1586.88	3295	20241.00	1275.53
3	Bank of Baroda	16520	40108.45	1664	2811.70	7.01	1258	4516.85	5417	41604.78	921.10
4	Bank of India	35495	10603.36	0	0.00	0.00	295	1278.08	886	8725.00	682.67
5	Bank of Maharastra	475	452.23	0	0.00	0.00	1126	3012.78	0	0.00	0.00
6	Canara Bank	190	416.71	0	0.00	0.00	164	563.08	0	0.00	0.00
7	Central Bank of India	27965	6904.75	2671	7665.68	111.02	461	3190.28	10414	87228.64	2734.20
8	Corporation Bank	5720	2441.25	37	49.00	2.01	1120	2755.28	501	19187.00	696.37
9	Indian Bank	11055	3591.77	0	0.00	0.00	1536	970.55	2680	143969.53	14833.81
10	IOB	29785	40924.00	190	3920.14	9.58	1859	12028.00	0	0.00	0.00
11	OBC	6060	11265.73	1005	127023.00	1127.52	726	1762.78	74	23326.00	1323.25
12	PNB	26710	54475.00	11032	44826.12	82.29	1603	12363.45	2714	500863.66	4051.16
13	Punjab & Sind Bank	7125	8295.95	0	0.00	0.00	267	763.08	0	0.00	0.00
14	SBI	29380	59519.00	0	0.00	0.00	2515	6013.28	106996	52972.00	880.92
15	Syndicate Bank	38425	63567.00	368	1082.00	1.70	1034	3457.93	7226	633015.00	18306.21
16	UBI	6295	42938.00	3168	6031.28	14.05	895	1882.95	2500	12307.91	653.65
17	UCO	7940	38688.54	1755	2119.00	5.48	571	806.88	15718	304079.00	37686.01
18	Union Bank of India	6355	11698.91	787	19445.00	166.21	695	1013.08	6521	17399.00	1717.44
Total PSU		**293155**	**501496.65**	**23237**	**217594.08**	**43.39**	**17997**	**62725.58**	**170645**	**2214273.33**	**3530.10**
19	Axis Bank	2325	18820.05	0	0.00	0.00	1911	5317.23	23530	232300.00	4368.82
20	Bandhan Bank	18305	25903.81	0	0.00	0.00	132	328.20	11240	29330.13	8936.66
21	Catholic Syrian Bank Ltd.	0	0.00	0	0	#DIV/0!	0	0.00	309	486.00	#DIV/0!
22	Dhanlaxmi Bank Ltd.	0	0.00	0	0	#DIV/0!	0	0.00	0	0.00	#DIV/0!
23	Federal Bank	135	4905.00	234	578.12	11.79	434	1953.20	3422	163181.70	8354.58
24	HDFC Bank	3125	17560.54	20695	79029.29	450.04	1744	5895.63	58364	1891194.53	32077.93
25	ICICI	2940	25666.42	0	0.00	0.00	1564	5187.95	240187	1101192.66	21225.97
26	IDBI	1150	18029.12	748	2671.80	14.82	1571	3807.00	1185	81679.10	2145.50
27	IDFC	0	0.00	0	0.00	#DIV/0!	0	0.00	174566	167684.00	#DIV/0!
28	Indusind Bank	240	2833.91	0	0.00	0.00	460	1638.05	58766	241700.66	14755.39
29	Jana Small Finance Bank	8	9.00	0	0.00	0.00	11	12.00	13638	7088.00	59066.67
30	Karnataka Bank Ltd.	0	0.00	84	769.08	#DIV/0!	0	0.00	612	2785.88	#DIV/0!
31	Karur Vysya Bank	0	0.00	423	604.00	#DIV/0!	0	0.00	4	9.00	#DIV/0!
32	Kotak Mahindra Bank	2060	12486.63	0	0.00	0.00	521	1973.08	3845	270908.11	13730.25
33	Ratnakar Bank Ltd	225	569.87	0	0.00	0.00	21	188.20	664	437655.30	232547.98
34	South Indian Bank Ltd.	260	1063.78	10	8.97	0.84	21	182.98	30	236.62	129.32
35	SIDBI	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
36	Tamilnad Mercantile Bank	15	29.00	53	509.66	1757.45	25	29.00	1	0.30	1.03
37	Ujjivan Small Finance Bank	375	472.00	259	507.33	107.49	42	263.20	17607	15834.09	6015.99
38	Utkarsh Small Finance Bank	15	37.00	0	0.00	0.00	28	29.00	8	1091.00	3762.07
39	YES Bank	255	3595.21	1285	6817.00	189.61	1711	4895.70	15915	384560.00	7855.06
Total PVT		**31433**	**131981.36**	**23791**	**91495.25**	**69.32**	**10196**	**31700.40**	**623893**	**5028917.08**	**15863.89**
40	BGVB (UBI)	335	4431.28	3420	7555.31	170.50	2485	462.00	4251	33035.78	7150.60
41	PBGB (UCO)	175	1344.65	3132	4205.11	312.73	2577	596.00	1202	1142.25	191.65
42	UBKGB (CBI)	155	1414.07	2988	5405.00	382.23	1658	292.00	6386	6684.00	2289.04
Total RRB		**665**	**7190.01**	**9540**	**17165.42**	**238.74**	**6721**	**1350.00**	**11839**	**40862.03**	**3026.82**
43	WB State Co-Op Bank Ltd.	95	245.00	6937	11437.35	4668.31	93	163.00	19189	13633.06	8363.84
44	WBSCARD Bank Ltd.	55	108.00	0	0.00	0.00	33	96.00	0	0.00	0.00
Total Co-Optv		**150**	**353.00**	**6937**	**11437.35**	**3240.04**	**126**	**259.00**	**19189**	**13633.06**	**5263.73**
Grand Total		**325403**	**641021.02**	**63505**	**337692.10**	**52.68**	**35039**	**96034.98**	**825566**	**7297685.50**	**7598.99**

Statement showing disbursement in Total of Priority Sector & Non Priority Sector under ACP 2019-20 as on 30.09.2019 for West Bengal

(No. in actuals, Amt. in Lakh)

Sr. No.	Bank	Total Priority Sector					Total Non Priority Sector					Grand Total				
		Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter		
		No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.
1	Allahabad bank	519119	975230.23	64047	340916.46	34.96	24855	167945.23	6093	358749.75	213.61	543974	1143175.46	70140	699666.21	61.20
2	Andhra Bank	45027	101408.05	3061	104576.00	103.12	16862	23836.88	3658	22823.00	95.75	61889	125244.92	6719	127399.00	101.72
3	Bank of Baroda	257208	565816.24	37958	201596.54	35.63	19480	105376.21	7930	56785.37	53.89	276688	671192.45	45888	258381.91	38.50
4	Bank of India	358702	647129.16	60511	167670.00	25.91	37442	84473.39	886	8725.00	10.33	396143	731602.55	61397	176395.00	24.11
5	Bank of Maharastra	31943	55823.57	199	4.70	0.01	1772	7572.60	0	0.00	0.00	33715	63396.17	199	4.70	0.01
6	Canara Bank	311311	517989.00	81454	190905.74	36.86	1821	15587.78	338	5861.79	37.61	313131	533576.78	81792	196767.53	36.88
7	Central Bank of India	407600	584451.11	48533	139629.85	23.89	30291	89401.45	13383	95457.28	106.77	437891	673852.56	61916	235087.13	34.89
8	Corporation Bank	55464	104582.87	991	2203.38	2.11	7489	10078.46	551	19479.00	193.27	62953	114661.33	1542	21682.38	18.91
9	Indian Bank	78076	149508.37	1580	66906.19	44.75	13334	32762.85	2805	145327.91	443.58	91410	182271.22	4385	212234.10	116.44
10	IOB	134482	270675.79	4730	16396.28	6.06	33727	119722.00	190	3920.14	3.27	168209	390397.79	4920	20316.42	5.20
11	OBC	93036	192158.42	3850	19551.00	10.17	6996	18821.64	1219	153808.00	817.19	100032	210980.06	5069	173359.00	82.17
12	PNB	350822	524262.04	84366	289312.90	55.18	30875	206596.45	14011	552857.56	267.60	381697	730858.49	98377	842170.46	115.23
13	Punjab & Sind Bank	42008	66221.75	155	2061.75	3.11	7492	9470.66	0	0.00	0.00	49500	75692.40	155	2061.75	2.72
14	SBI	1268493	2141751.45	150221	488230.00	22.80	35049	253726.16	112062	171296.00	67.51	1303542	2395477.61	262283	659526.00	27.53
15	Syndicate Bank	181272	251714.61	14785	111989.00	44.49	41228	139337.92	7715	650190.00	466.63	222500	391052.52	22500	762179.00	194.90
16	UBI	876662	1378639.97	75894	310357.52	22.51	9509	75074.95	6467	53330.05	71.04	886171	1453714.92	82361	363687.57	25.02
17	UCO	377805	717767.90	97168	202789.66	28.25	10472	71162.58	18547	316541.00	444.81	388277	788930.47	115715	519330.66	65.83
18	Union Bank of India	145927	214780.80	9319	138195.18	64.34	7962	37057.96	7602	63953.00	172.58	153889	251838.76	16921	202148.18	80.27
	Total PSU	**5534956**	**9459911.32**	**738822**	**2793292.15**	**29.53**	**336654**	**1468005.14**	**203457**	**2679104.85**	**182.50**	**5871610**	**10927916.46**	**942279**	**5472397.00**	**50.08**
19	Axis Bank	248950	448173.94	59820	113200.00	25.26	5294	50564.64	23530	232300.00	459.41	254244	498738.59	83350	345500.00	69.27
20	Bandhan Bank	1870265	1197525.21	1552530	1158460.93	96.74	19027	48195.03	11240	29330.13	60.86	1889292	1245720.24	1563770	1187791.06	95.35
21	Catholic Syrian Bank Ltd.	0	0.00	66	1096.00	#DIV/0!	0	0.00	309	486.00	#DIV/0!	0	0.00	375	1582.00	#DIV/0!
22	Dhanlaxmi 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!
23	Federal Bank	17517	39750.78	5942	100224.16	252.13	904	8621.62	3751	166412.87	1930.18	18421	48372.40	9693	266637.03	551.22
24	HDFC Bank	187093	387502.22	138303	294374.65	75.97	6533	56539.88	79245	1970518.93	3485.18	193626	444042.10	217548	2264893.58	510.06
25	ICICI	181967	394268.81	38708	527690.15	133.84	5946	56606.65	241121	1175386.91	2076.41	187912	450875.46	279829	1703077.06	377.73
26	IDBI	117159	201055.06	53345	107336.33	53.39	3218	31769.93	2543	98450.39	309.89	120376	232824.98	55888	205786.72	88.39
27	IDFC	1653	9946.00	63275	21241.00	213.56	0	0.00	174566	167684.00	#DIV/0!	1653	9946.00	237841	188925.00	1899.51
28	Indusind Bank	211423	101651.98	30791	148558.66	146.14	1024	9358.36	58766	241700.66	2582.72	212447	111010.34	89557	390259.32	351.55
29	Jana Small Finance Bank	5429	18924.00	57048	22222.00	117.43	45	71.00	13638	7088.00	9983.10	5474	18995.00	70686	29310.00	154.30
30	Karnataka Bank Ltd.	0	0.00	350	4916.39	#DIV/0!	0	0.00	735	4830.23	#DIV/0!	0	0.00	1085	9746.62	#DIV/0!
31	Karur Vysya Bank	0	0.00	153	1705.00	#DIV/0!	0	0.00	471	664.60	#DIV/0!	0	0.00	624	2369.60	#DIV/0!
32	Kotak Mahindra Bank	17623	57758.82	3306	73481.66	127.22	2812	16387.74	3845	270908.11	1653.11	20434	74146.57	7151	344389.77	464.47
33	Ratnakar Bank Ltd	101617	14918.90	164979	55872.93	374.51	332	2791.00	664	437655.30	15680.92	101949	17709.91	165643	493528.23	2786.74
34	South Indian Bank Ltd.	10760	24140.60	135	6453.05	26.73	364	3295.66	48	2025.92	61.47	11125	27436.26	183	8478.97	30.90
35	SIDBI	1117	2963.62	16	9.80	0.33	0	0.00	0	0.00	#DIV/0!	1117	2963.62	16	9.80	0.33
36	Tamilnad Mercantile Bank	392	1227.00	1	0.16	0.01	54	106.00	54	509.96	481.09	446	1333.00	55	510.12	38.27
37	Ujjivan Small Finance Bank	64165	86625.22	226092	79718.26	92.03	462	1128.80	17959	16552.94	1466.43	64627	87754.01	244051	96271.20	109.71
38	Utkarsh Small Finance Bank	11339	1251.00	6866	2277.00	182.01	56	112.00	8	1091.00	974.11	11395	1363.00	6874	3368.00	247.10
39	YES Bank	15647	43372.90	2774	193796.00	446.81	2072	10595.59	17200	391377.00	3693.77	17718	53968.49	19974	585173.00	1084.29
	Total PVT	**3064115**	**3031056.06**	**2404500**	**2912634.13**	**96.09**	**48142**	**296143.91**	**649693**	**5214972.95**	**1760.96**	**3112257**	**3327199.97**	**3054193**	**8127607.08**	**244.28**
40	BGVB (UBI)	738957	1018143.75	240130	155234.53	15.25	3638	14089.25	8046	41303.54	293.16	742596	1032233.00	248176	196538.07	19.04
41	PBGB (UCO)	329294	409157.35	46616	120406.19	29.43	3609	10326.55	4357	6006.23	58.16	332902	419483.90	50973	126412.42	30.14
42	UBKGB (CBI)	190823	220983.34	49873	36909.00	16.70	3349	9712.39	9374	12089.00	124.47	194172	230695.73	59247	48998.00	21.24
	Total RRB	**1259074**	**1648284.44**	**336619**	**312549.72**	**18.96**	**10596**	**34128.20**	**21777**	**59398.77**	**174.05**	**1269670**	**1682412.64**	**358396**	**371948.49**	**22.11**
43	WB State Co-Op Bank Ltd.	787494	640883.96	823997	242882.71	37.90	1133	1060.16	26126	25070.41	2364.78	788627	641944.12	850123	267953.12	41.74
44	WBSCARD Bank Ltd.	39381	19864.58	1014	8705.98	43.83	793	662.85	0	0.00	0.00	40174	20527.43	1014	8705.98	42.41
	Total Co-Optv	**826875**	**660748.54**	**825011**	**251588.69**	**38.08**	**1925**	**1723.01**	**26126**	**25070.41**	**1455.04**	**828800**	**662471.55**	**851137**	**276659.10**	**41.76**
	Grand Total	**10685020**	**14800000.35**	**4304952**	**6270064.69**	**42.37**	**397317**	**1800000.26**	**901053**	**7978546.98**	**443.25**	**11082337**	**16600000.61**	**5206005**	**14248611.67**	**85.84**

Bank-wise Sectoral Outstanding is annexed herewith as reported by banks

West Bengal									
BANK-WISE SECTORAL OUTSTANDING CREDIT UNDER PRIORITY SECTOR AS ON Sept. 2019									
(Amt.in Rs. Crore)									
S No.	BANKS	Farm Credit		Agri Infrastructure		Agri Ancilliary Activities		Total Agriculture	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Allahabad bank	144248	1207.16	9	21.76	21000	1095.58	165257	2324.50
2	Andhra Bank	407	4.19	1	0.00	15	46.85	423	51.04
3	Bank of Baroda	29526	344.00	489	53.00	10472	664.00	40487	1061.00
4	Bank of India	235216	1148.12	130	33.98	15687	741.21	251033	1923.31
5	Bank of Maharastra	509	11.18	71	17.16	0	0.00	580	28.34
6	Canara Bank	68714	661.79	719	12.65	3779	70.00	73212	744.44
7	Central Bank of India	126755	1109.61	65	6.34	533	105.53	127353	1221.48
8	Corporation Bank	2144	132.63	0	0.00	0	0.00	2144	132.63
9	Indian Bank	6876	203.17	12	25.37	59	57.75	6947	286.29
10	IOB	8300	96.85	318	308.00	3585	48.36	12203	453.21
11	OBC	3918	52.46	60	23.06	648	473.85	4626	549.37
12	PNB	201025	1536.12	994	37.91	575	446.47	202594	2020.50
13	Punjab & Sind Bank	70	4.00	0	0.00	45	37.00	115	41.00
14	SBI	456676	3380.00	31	130.00	738	920.00	457445	4430.00
15	Syndicate Bank	14454	129.64	19	6.94	125	50.51	14598	187.09
16	UBI	503636	5314.75	2242	601.94	7976	1008.49	513854	6925.18
17	UCO	103245	1763.72	0	0.00	235	13.28	103480	1777.00
18	Union Bank of India	24901	254.28	2483	99.44	2617	249.65	30001	603.37
Total PSU		**1930620**	**17353.67**	**7643**	**1377.55**	**68089**	**6028.53**	**2006352**	**24759.75**
19	Axis Bank	9206	523.00	2770	634.00	3762	18.00	15738	1175.00
20	Bandhan Bank	1917867	8296.31	0	0.00	9962	60.93	1927829	8357.24
21	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
22	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
23	Federal Bank	7344	80.63	1	1.30	103	150.29	7448	232.22
24	HDFC Bank	146536	499.93	31	48.11	354	720.17	146921	1268.20
25	ICICI	62657	586.34	1	2.47	36	278.20	62694	867.01
26	IDBI	104300	456.81	4	3.06	24	36.63	104328	496.50
27	IDFC	45198	85.36	0	0.00	0	0.00	45198	85.36
28	Indusind Bank	17302	271.12	0	0.00	0	0.00	17302	271.12
29	Jana Small Finance Bank	18368	64.80	0	0.00	0	0.00	18368	64.80
30	Karnataka Bank Ltd.	11	2.54	4	6.21	582	237.56	597	246.31
31	Karur Vysya Bank	0	0.00	0	0.00	428	9.78	428	9.78
32	Kotak Mahindra Bank	6287	257.68	10	2.34	240	385.55	6537	645.57
33	Ratnakar Bank Ltd	295652	612.94	0	0.00	3	3.54	295655	616.48
34	South Indian Bank Ltd.	20	19.36	47	74.94	7	9.70	74	104.00
35	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00
36	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00
37	Ujjivan Small Finance Bank	243587	542.38	0	0.00	0	0.00	243587	542.38
38	Utkarsh Small Finance Bank	10264	23.78	0	0.00	0	0.00	10264	23.78
39	YES Bank	457	107.00	12	119.00	236	412.00	705	638.00
Total PVT		**2885056**	**12429.97**	**2880**	**891.43**	**15737**	**2322.35**	**2903673**	**15643.75**
40	BGVB (UBI)	377797	2768.57	65	9.69	18267	480.51	396129	3258.77
41	PBGB (UCO)	123852	954.17	0	0.00	374	2.93	124226	957.10
42	UBKGB (CBI)	130299	1151.32	1	0.01	0	0.00	130300	1151.33
Total RRB		**631948**	**4874.06**	**66**	**9.70**	**18641**	**483.44**	**650655**	**5367.20**
43	WB State Co-Op Bank Ltd.	1773250	4759.37	31	3.90	37	14.55	1773318	4777.82
44	WBSCARD Bank Ltd.	231458	889.74	0	0.00	0	0.00	231458	889.74
Total Co-Optv		**2004708**	**5649.11**	**31**	**3.90**	**37**	**14.55**	**2004776**	**5667.56**
Grand Total		**7452332**	**40306.81**	**10620**	**2282.58**	**102504**	**8848.87**	**7565456**	**51438.26**

BANK-WISE SECTORAL OUTSTANDING CREDIT UNDER PRIORITY SECTOR AS ON Sept. 2019

(Amt.in Rs. Crore)

S No.	BANKS	Micro Entpz.		Small Entpz.		Medium Entpz.		KVI		Others		**Total MSME**	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Allahabad bank	67383	2489.30	6289	2203.32	257	804.03	217	8.20	0	0.00	74146	5504.85
2	Andhra Bank	4225	196.48	502	850.22	107	547.24	0	0.00	0	0.00	4834	1593.94
3	Bank of Baroda	18339	977.00	5865	1538.00	2407	1581.00	269	104.00	1045	303.00	27925	4503.00
4	Bank of India	77310	3176.35	3135	825.42	198	276.26	0	0.00	0	0.00	80643	4278.03
5	Bank of Maharastra	1426	321.67	0	0.00	0	0.00	0	0.00	0	0.00	1426	321.67
6	Canara Bank	29298	804.40	2378	899.44	127	391.28	0	0.00	914	43.50	32717	2138.62
7	Central Bank of India	31701	477.38	2977	722.56	76	150.98	1706	48.04	0	0.00	36460	1398.96
8	Corporation Bank	4368	170.87	461	185.48	54	72.67	0	0.00	0	0.00	4883	429.02
9	Indian Bank	10271	247.68	655	853.67	142	53.46	1	0.09	0	0.00	11069	1154.90
10	IOB	15792	489.59	1270	518.88	72	101.04	0	0.00	0	0.00	17134	1109.51
11	OBC	9990	714.48	1934	1430.95	137	199.34	0	0.00	1458	49.40	13519	2394.17
12	PNB	38547	1234.13	2113	884.27	207	991.46	123	1.18	0	0.00	40990	3111.04
13	Punjab & Sind Bank	1629	98.07	852	123.00	766	253.93	0	0.00	0	0.00	3247	475.00
14	SBI	76872	3823.00	2873	2271.00	102	458.00	1	0.00	0	0.00	79848	6552.00
15	Syndicate Bank	12366	809.82	780	256.77	121	45.84	1	0.01	0	0.00	13268	1112.44
16	UBI	100779	3285.16	34431	2210.39	592	364.42	1519	32.66	0	0.00	137321	5892.63
17	UCO	66171	699.06	28149	898.58	5878	290.37	732	6.95	43692	893.50	144622	2788.46
18	Union Bank of India	18558	358.31	2360	343.56	133	92.55	39	1.29	0	0.00	21090	795.71
Total PSU		**585025**	**20372.75**	**97024**	**17015.51**	**11376**	**6673.87**	**4608**	**202.42**	**47109**	**1289.40**	**745142**	**45553.95**
19	Axis Bank	10397	2091.00	2711	1578.00	0	0.00	0	0.00	173146	472.00	186254	4141.00
20	Bandhan Bank	2028840	9966.12	8162	277.89	110	50.91	0	0.00	0	0.00	2037112	10294.92
21	Catholic Syrian Bank Ltd.	54	2.86	6	7.63	0	0.00	0	0.00	0	0.00	60	10.49
22	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	1215	137.77	1215	137.77
23	Federal Bank	513	165.50	287	250.19	56	156.01	0	0.00	57	0.10	913	571.80
24	HDFC Bank	302344	2079.70	18487	2781.32	2152	728.24	0	0.00	0	0.00	322983	5589.26
25	ICICI	19133	3022.23	11659	2849.72	1682	960.75	0	0.00	0	0.00	32474	6832.70
26	IDBI	14619	1198.35	520	273.15	68	96.04	0	0.00	0	0.00	15207	1567.54
27	IDFC	77623	339.04	232	90.32	37	7.84	0	0.00	0	0.00	77892	437.20
28	Indusind Bank	28564	621.66	12699	1388.40	132	55.07	0	0.00	0	0.00	41395	2065.13
29	Jana Small Finance Bank	4342	74.32	81	4.07	0	0.00	0	0.00	0	0.00	4423	78.39
30	Karnataka Bank Ltd.	517	231.61	268	194.81	12	28.96	0	0.00	0	0.00	797	455.38
31	Karur Vysya Bank	22	21.46	1	0.12	5	1.43	0	0.00	428	9.78	456	32.79
32	Kotak Mahindra Bank	1743	498.69	4791	1032.66	848	239.26	0	0.00	0	0.00	7382	1770.61
33	Ratnakar Bank Ltd	224414	409.47	23	43.84	5	9.14	0	0.00	0	0.00	224442	462.45
34	South Indian Bank Ltd.	145	52.98	211	326.67	72	146.85	0	0.00	0	0.00	428	526.50
35	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	121	65.80	121	65.80
36	Tamilnad Mercantile Bank	9	3.21	4	2.15	18	28.29	0	0.00	0	0.00	31	33.65
37	Ujjivan Small Finance Bank	128745	383.25	10	2.72	0	0.00	0	0.00	0	0.00	128755	385.97
38	Utkarsh Small Finance Bank	9535	26.46	0	0.00	0	0.00	0	0.00	0	0.00	9535	26.46
39	YES Bank	2821	480.00	3480	626.00	430	215.00	0	0.00	0	0.00	6731	1321.00
Total PVT		**2854380**	**21667.91**	**63632**	**11729.66**	**5627**	**2723.79**	**0**	**0.00**	**174967**	**685.45**	**3098606**	**36806.81**
40	BGVB (UBI)	175215	1698.71	23145	117.35	0	0.00	0	0.00	0	0.00	198360	1816.06
41	PBGB (UCO)	85333	1062.63	4796	81.04	0	0.00	0	0.00	0	0.00	90129	1143.67
42	UBKGB (CBI)	9190	49.17	0	0.00	0	0.00	158	1.65	0	0.00	9348	50.82
Total RRB		**269738**	**2810.51**	**27941**	**198.39**	**0**	**0.00**	**158**	**1.65**	**0**	**0.00**	**297837**	**3010.55**
43	WB State Co-Op Bank Ltd.	11957	122.53	1166	57.32	491	46.56	932	1.68	129	17.34	14675	245.43
44	WBSCARD Bank Ltd.	1322	79.33	0	0.00	0	0.00	0	0.00	0	0.00	1322	79.33
Total Co-Optv		**13279**	**201.86**	**1166**	**57.32**	**491**	**46.56**	**932**	**1.68**	**129**	**17.34**	**15997**	**324.76**
Grand Total		**3722422**	**45053.02**	**189763**	**29000.88**	**17494**	**9444.22**	**5698**	**205.75**	**222205**	**1992.19**	**4157582**	**85696.06**

BANK-WISE SECTORAL OUTSTANDING CREDIT UNDER PRIORITY SECTOR AS ON Sept. 2019

(Amt.in Rs. Crore)

S No.	BANKS	Export		Education		Housing		Social Infrastructure		Renewable Energy		Others		Total OPS		Total Prisec	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Allahabad bank	33	87.57	3748	94.80	20426	1833.56	4	3.12	19	0.02	1108	2.12	25338	2021.19	264741	9850.54
2	Andhra Bank	46	115.61	281	12.06	935	72.83	0	0.00	0	0.00	1054	76.26	2316	276.76	7573	1921.74
3	Bank of Baroda	13	175.00	2506	79.20	17102	1464.00	0	0.00	0	0.00	15720	1507.40	35341	3225.60	103753	8789.60
4	Bank of India	55	64.26	4955	131.08	20523	1523.56	0	0.00	83	0.18	0	0.00	25616	1719.08	357292	7920.42
5	Bank of Maharastra	0	0.00	223	7.06	848	74.25	0	0.00	0	0.00	142	4.79	1213	86.10	3219	436.11
6	Canara Bank	0	0.00	2732	91.29	4726	437.76	0	0.00	0	0.00	234	1.94	7692	530.99	113621	3414.05
7	Central Bank of India	0	0.00	2475	66.55	6946	571.45	0	0.00	0	0.00	328	0.67	9749	638.67	173562	3259.11
8	Corporation Bank	0	0.00	299	9.27	2798	251.69	0	0.00	0	0.00	77	1.04	3174	262.00	10201	823.65
9	Indian Bank	0	0.00	321	14.75	2127	159.16	5	0.48	2	0.07	14	0.09	2469	174.55	20485	1615.74
10	IOB	365	14.55	1008	22.65	3692	332.61	0	0.00	1	46.60	11292	298.36	16358	714.77	45695	2277.49
11	OBC	0	0.00	1165	35.54	3517	250.70	0	0.00	0	0.00	155	0.33	4837	286.57	22982	3230.11
12	PNB	33	19.14	5716	213.44	7840	541.61	5	0.61	36	0.02	1479	4.16	15109	778.98	258693	5910.52
13	Punjab & Sind Bank	0	0.00	150	2.50	2362	229.00	0	0.00	0	0.00	0	0.00	2512	231.50	5874	747.50
14	SBI	0	0.00	18014	685.00	97872	8372.00	63	9.00	2	4.00	0	0.00	115951	9070.00	653244	20052.00
15	Syndicate Bank	0	0.00	1204	34.12	2581	196.52	0	0.00	1	0.05	0	0.00	3786	230.69	31652	1530.22
16	UBI	0	0.00	3030	65.12	46069	3402.99	14	1.85	161	0.17	0	0.00	49274	3470.13	700449	16287.94
17	UCO	112	169.41	2140	53.59	10855	877.00	0	0.00	0	0.00	0	0.00	13107	1100.00	261209	5665.46
18	Union Bank of India	0	0.00	1673	23.50	6343	349.39	10	0.06	2	0.01	2586	27.32	10614	400.28	61705	1799.36
	Total PSU	**657**	**645.54**	**51640**	**1641.52**	**257562**	**20940.08**	**101**	**15.12**	**307**	**51.12**	**34189**	**1924.48**	**344456**	**25217.86**	**3095950**	**95531.56**
19	Axis Bank	0	0.00	1031	71.00	6715	401.00	0	0.00	0	0.00	0	0.00	7746	472.00	209738	5788.00
20	Bandhan Bank	0	0.00	0	0.00	870	56.93	0	0.00	0	0.00	139841	542.27	140711	599.20	4105652	19251.36
21	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	6	0.47	0	0.00	0	0.00	0	0.00	6	0.47	66	10.96
22	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1215	137.77
23	Federal Bank	0	0.00	42	1.31	665	58.65	0	0.00	0	0.00	57	0.10	764	60.06	9125	864.08
24	HDFC Bank	0	0.00	2120	49.00	13747	669.28	0	0.00	0	0.00	6	0.03	15873	718.31	485777	7575.77
25	ICICI	4	19.92	269	9.32	8063	869.89	0	0.00	2	8.76	1	0.20	8339	908.09	103507	8607.80
26	IDBI	0	0.00	654	19.83	19293	1964.17	6	0.16	0	0.00	0	0.00	19953	1984.16	139488	4048.20
27	IDFC	0	0.00	0	0.00	258	36.01	0	0.00	0	0.00	0	0.00	258	36.01	123348	558.57
28	Indusind Bank	0	0.00	0	0.00	13	12.27	0	0.00	0	0.00	0	0.00	13	12.27	58710	2348.52
29	Jana Small Finance Bank	0	0.00	0	0.00	1132	5.81	0	0.00	0	0.00	136800	330.81	137932	336.62	160723	479.81
30	Karnataka Bank Ltd.	0	0.00	11	0.43	494	53.49	0	0.00	0	0.00	139	0.50	644	54.42	2038	756.11
31	Karur Vysya Bank	0	0.00	7	0.75	455	61.19	0	0.00	0	0.00	3451	943.35	3913	1005.29	4797	1047.86
32	Kotak Mahindra Bank	0	0.00	0	0.00	422	6.37	0	0.00	0	0.00	0	0.00	422	6.37	14341	2422.55
33	Ratnakar Bank Ltd	0	0.00	702	10.30	3147	11.40	0	0.00	0	0.00	94125	84.30	97974	106.00	618071	1184.93
34	South Indian Bank Ltd.	0	0.00	18	0.39	101	10.12	0	0.00	0	0.00	11	0.21	130	10.72	632	641.22
35	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	121	65.80
36	Tamilnad Mercantile Bank	0	0.00	3	0.09	11	0.88	0	0.00	0	0.00	0	0.00	14	0.97	45	34.62
37	Ujjivan Small Finance Bank	0	0.00	0	0.00	44486	138.02	0	0.00	0	0.00	207379	374.92	251865	512.94	624207	1441.29
38	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	19799	50.24
39	YES Bank	0	0.00	1	0.05	225	5.00	0	0.00	5	4.00	0	0.00	231	9.05	7667	1968.05
	Total PVT	**4**	**19.92**	**4858**	**162.47**	**100103**	**4360.95**	**6**	**0.16**	**7**	**12.76**	**581810**	**2276.69**	**686788**	**6832.95**	**6689067**	**59283.51**
40	BGVB (UBI)	0	0.00	188	4.31	6801	291.01	0	0.00	0	0.00	7998	187.38	14987	482.70	609476	5557.53
41	PBGB (UCO)	0	0.00	255	5.82	3236	165.91	0	0.00	7	0.01	117	23.04	3615	194.78	217970	2295.55
42	UBKGB (CBI)	0	0.00	115	2.07	2152	100.80	0	0.00	0	0.00	37932	159.52	40199	262.39	179847	1464.54
	Total RRB	**0**	**0.00**	**558**	**12.20**	**12189**	**557.72**	**0**	**0.00**	**7**	**0.01**	**46047**	**369.94**	**58801**	**939.87**	**1007293**	**9317.62**
43	WB State Co-Op Bank Ltd.	0	0.00	12	0.41	11862	882.89	0	0.00	0	0.00	132537	5273.85	144411	6157.15	1932404	11180.39
44	WBSCARD Bank Ltd.	0	0.00	0	0.00	4852	210.35	0	0.00	0	0.00	0	0.00	4852	210.35	237632	1179.42
	Total Co-Optv	**0**	**0.00**	**12**	**0.41**	**16714**	**1093.24**	**0**	**0.00**	**0**	**0.00**	**132537**	**5273.85**	**149263**	**6367.50**	**2170036**	**12359.81**
	Grand Total	**661**	**665.46**	**57068**	**1816.60**	**386568**	**26951.99**	**107**	**15.28**	**321**	**63.89**	**794583**	**9844.96**	**1239308**	**39358.18**	**12962346**	**176492.50**

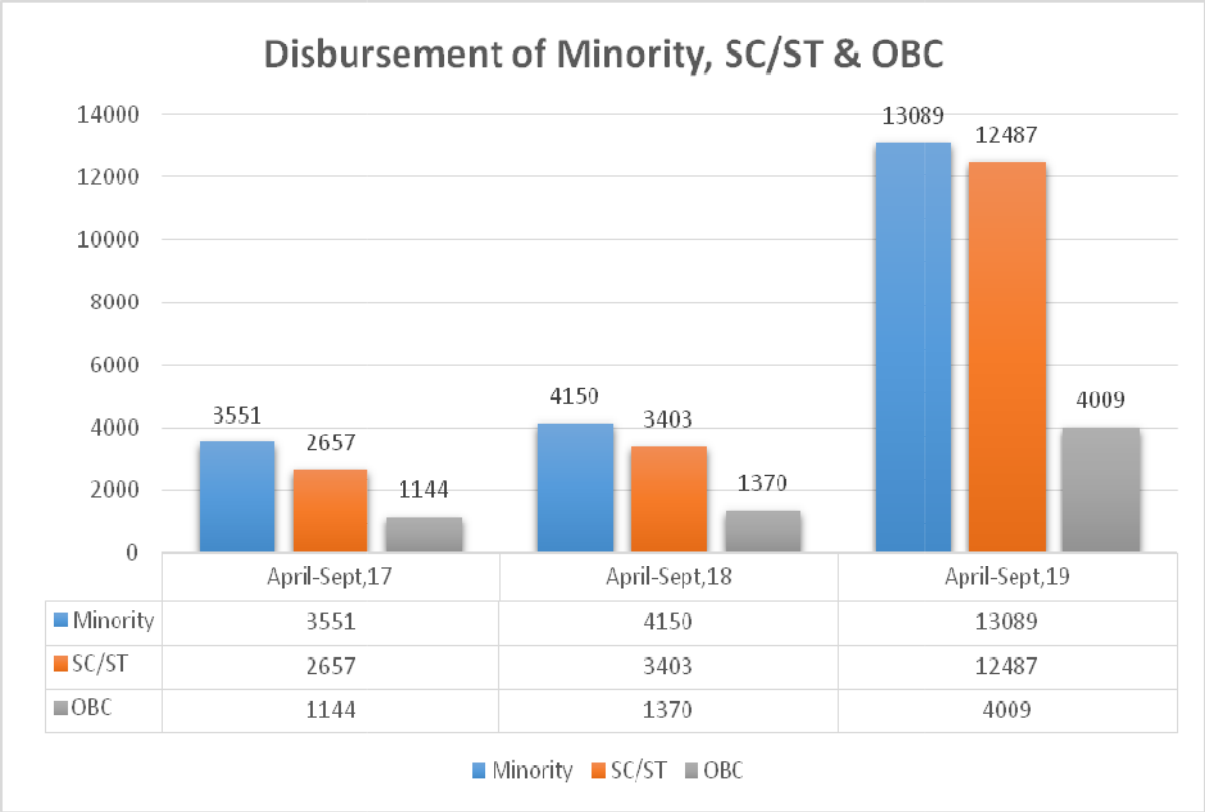
BANK-WISE SECTORAL OUTSTANDING CREDIT UNDER PRIORITY SECTOR AS ON Sept. 2019

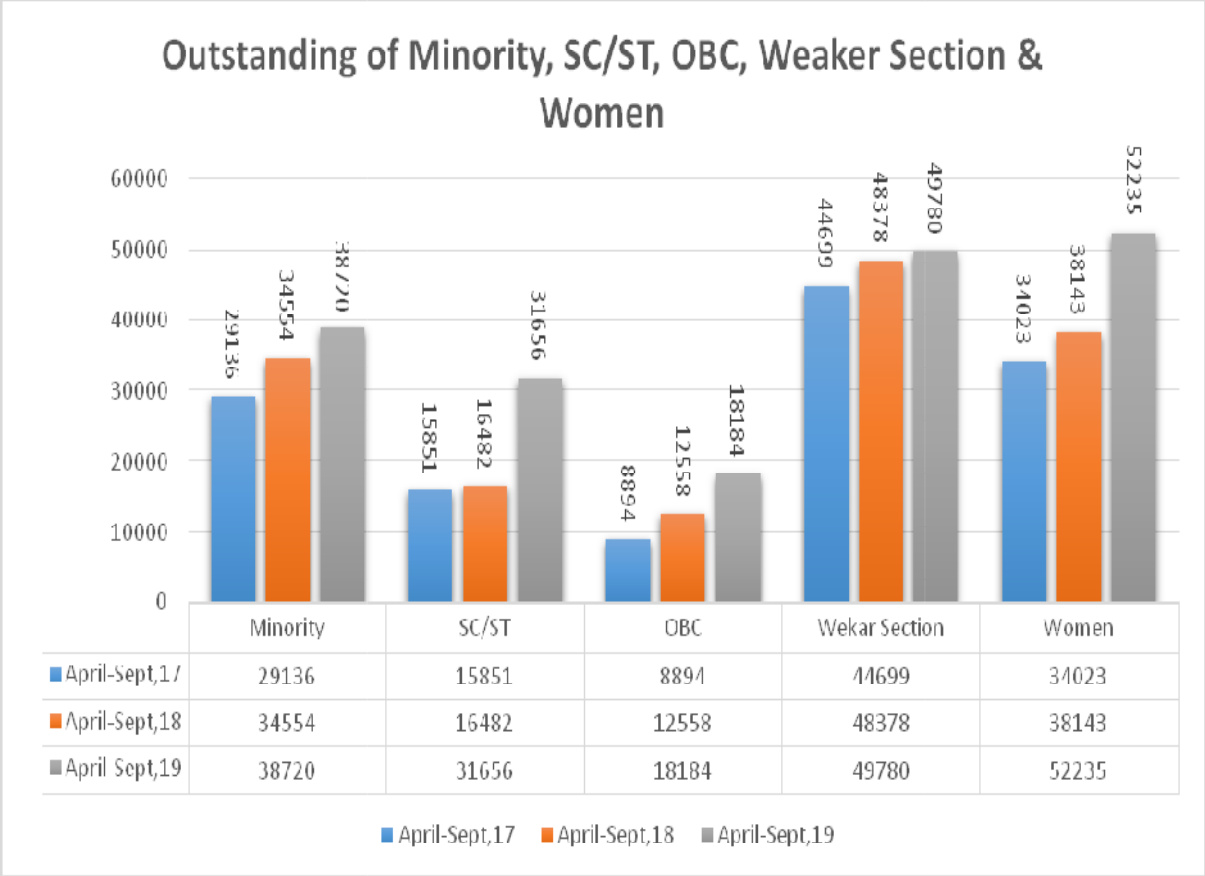
(Amt.in Rs. Crore)

S No.	BANKS	Agri		Education		Housing		Personal Loan		Others		Total Non-Prisec		Total Advance	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Allahabad bank	2	10.69	909	39.59	1648	411.08	4787	69.63	26341	13006.53	33687	13537.52	298428	23388.06
2	Andhra Bank	3	2.64	3	0.32	124	32.34	566	21.23	7221	4333.13	7917	4389.66	15490	6311.40
3	Bank of Baroda	20	961.00	72	72.40	3340	278.00	5483	59.00	24379	11715.00	33294	13085.40	137047	21875.00
4	Bank of India	0	0.00	0	0.00	0	0.00	0	0.00	6219	7860.90	6219	7860.90	363511	15781.32
5	Bank of Maharastra	0	0.00	0	0.00	0	0.00	0	0.00	2795	1096.30	2795	1096.30	6014	1532.41
6	Canara Bank	0	0.00	35	22.53	2272	397.13	0	0.00	18938	4592.73	21245	5012.39	134866	8426.44
7	Central Bank of India	0	0.00	277	49.35	1480	323.61	17180	304.54	30958	4200.09	49895	4877.59	223457	8136.70
8	Corporation Bank	0	0.00	1	0.08	18	3.80	77	1.10	5340	4233.08	5436	4238.06	15637	5061.71
9	Indian Bank	0	0.00	70	6.00	679	91.58	32	0.33	8276	2424.70	9057	2522.61	29542	4138.34
10	IOB	0	0.00	0	0.00	0	0.00	6337	170.83	33229	5008.90	39566	5179.73	85261	7457.22
11	OBC	11	37.41	81	6.75	1107	166.16	5002	975.55	1298	3256.35	7499	4442.22	30481	7672.33
12	PNB	11	63.54	14	58.21	2820	622.02	31264	1087.00	10416	10608.62	44525	12439.39	303218	18349.91
13	Punjab & Sind Bank	0	0.00	53	2.50	0	0.00	0	0.00	3162	3179.00	3215	3181.50	9089	3929.00
14	SBI	0	0.00	1415	108.00	137962	10546.00	278430	7744.00	55711	28913.00	473518	47311.00	1126762	67363.00
15	Syndicate Bank	8	15.08	11	3.49	547	319.63	5581	88.16	15839	6164.14	21986	6590.50	53638	8120.72
16	UBI	390	1131.18	1768	55.95	4756	712.60	37303	410.23	16005	15906.69	60222	18216.65	760671	34504.59
17	UCO	0	0.00	714	17.87	3618	291.62	5154	81.18	54356	8263.33	63842	8654.00	325051	14319.46
18	Union Bank of India	4	0.18	381	7.16	884	109.27	7878	146.23	7256	11102.16	16403	11365.00	78108	13164.36
	Total PSU	**449**	**2221.72**	**5804**	**450.20**	**161255**	**14304.84**	**405074**	**11159.01**	**327739**	**145864.65**	**900321**	**174000.42**	**3996271**	**269531.97**
19	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00	71746	18547.00	71746	18547.00	281484	24335.00
20	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00	26266	574.71	26266	574.71	4131918	19826.07
21	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	309	4.86	309	4.86	375	15.82
22	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1215	137.77
23	Federal Bank	0	0.00	5	0.85	522	125.73	646	12.68	12909	1550.89	14082	1690.15	23207	2554.23
24	HDFC Bank	0	0.00	52	2.33	3158	639.58	71919	1818.05	836033	16178.18	911162	18638.14	1396939	26213.91
25	ICICI	0	0.00	5	0.98	7961	3855.85	0	0.00	278085	13649.29	286051	17506.12	389558	26113.92
26	IDBI	1	0.62	9	1.16	2553	792.00	12716	164.04	1577	2374.30	16856	3332.12	156344	7380.32
27	IDFC	0	0.00	0	0.00	0	0.00	0	0.00	298155	2752.91	298155	2752.91	421503	3311.48
28	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00	110931	11149.72	110931	10849.72	169641	13198.24
29	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	14101	85.79	14101	85.80	174824	565.61
30	Karnataka Bank Ltd.	1	1.79	9	0.62	271	103.46	462	33.62	1535	531.78	2278	671.27	4316	1427.38
31	Karur Vysya Bank	43	0.48	0	0.00	1	0.61	423	5.35	4	0.09	471	6.53	5268	1054.39
32	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	12593	3258.79	12593	3258.79	26934	5681.34
33	Ratnakar Bank Ltd	0	0.00	0	0.00	23	1.94	0	0.00	425	5736.75	448	5738.69	618519	6923.62
34	South Indian Bank Ltd.	6	40.20	5	0.68	47	19.43	13	0.19	640	1265.85	711	1326.35	1343	1967.57
35	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	121	65.80
36	Tamilnad Mercantile Bank	0	0.00	0	0.00	2	0.64	242	16.16	75	67.14	319	83.94	364	118.56
37	Ujjivan Small Finance Bank	106	0.25	0	0.00	189	11.09	362	6.40	47354	276.50	48011	294.24	672218	1735.53
38	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	13	15.10	13	15.10	19812	65.34
39	YES Bank	0	0.00	0	0.00	15	4.00	5578	217.00	18904	4215.00	24497	4436.00	32164	6404.05
	Total PVT	**157**	**43.34**	**85**	**6.62**	**14742**	**5554.33**	**92361**	**2273.50**	**1731655**	**82234.65**	**1839000**	**90112.43**	**8528067**	**149395.94**
40	BGVB (UBI)	0	0.00	0	0.00	3786	190.70	29808	347.94	20125	162.37	53719	701.01	663195	6258.54
41	PBGB (UCO)	0	0.00	0	0.00	766	32.27	6947	395.92	1431	106.18	9144	534.37	227114	2829.92
42	UBKGB (CBI)	0	0.00	0	0.00	0	0.00	13066	197.20	12718	148.03	25784	345.22	205631	1809.76
	Total RRB	**0**	**0.00**	**0**	**0.00**	**4552**	**222.97**	**49821**	**941.06**	**34274**	**416.58**	**88647**	**1580.60**	**1095940**	**10898.22**
43	WB State Co-Op Bank Ltd.	0	0.00	0	0.00	0	0.00	20364	1062.60	132543	4321.24	152907	5383.84	2085311	16564.24
44	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	237632	1179.42
	Total Co-Optv	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**20364**	**1062.60**	**132543**	**4321.24**	**152907**	**5383.84**	**2322943**	**17743.66**
	Grand Total	**606**	**2265.06**	**5889**	**456.81**	**180549**	**20082.14**	**567620**	**15436.16**	**2226211**	**232837.12**	**2980875**	**271077.29**	**15943221**	**447569.79**

BANK-WISE SECTORAL OUTSTANDING CREDIT UNDER PRIORITY SECTOR AS ON Sept. 2019													
(Amt.in Rs. Crore)													
S No.	BANKS	Of Which Weaker Section		Of Which Minority Communities		Of Which SC/ST		Of Which OBC		Of Which Women		Of Which Under DRI	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Allahabad bank	104572	2153.33	68118	1634.21	83240	1258.90	74766	1495.32	61523	1258.90	8985	24.63
2	Andhra Bank	862	7.97	1298	76.73	1	0.00	0	0.00	2881	78.88	1	0.00
3	Bank of Baroda	33008	829.00	13630	867.00	11879	474.00	12163	3203.00	28811	3124.00	63	0.52
4	Bank of India	233012	1192.00	75434	706.00	23861	198.00	15435	177.00	69136	215.00	142	0.82
5	Bank of Maharastra	1566	59.53	370	10.95	339	7.34	0	0.00	811	22.48	0	0.00
6	Canara Bank	65982	402.28	31922	464.45	11298	108.21	0	0.00	0	0.00	28777	205.88
7	Central Bank of India	105207	887.32	18711	184.84	52791	470.00	6573	83.09	20032	314.76	279	0.30
8	Corporation Bank	2680	79.43	2114	81.65	689	23.26	0	0.00	2396	104.92	19	0.37
9	Indian Bank	4347	181.57	996	352.94	423	16.71	61	1.62	3783	86.04	67	0.06
10	IOB	10349	90.13	10719	89.24	2034	21.91	3764	41.78	6456	53.59	634	14.59
11	OBC	14977	373.14	2699	119.01	1847	175.87	1014	40.80	5194	200.31	0	0.00
12	PNB	197536	1557.24	18098	291.35	18189	244.33	34925	513.45	65484	1038.01	22	0.02
13	Punjab & Sind Bank	2	0.50	1	0.70	4	1.25	2	1.20	1	0.50	0	0.00
14	SBI	476227	4375.00	174128	3923.00	176267	2231.00	103142	2051.00	243612	2115.00	451	3.00
15	Syndicate Bank	19008	212.69	10762	173.75	9070	188.59	1680	28.51	11862	2032.13	44	0.03
16	UBI	240792	3949.21	175494	6712.86	155872	1458.22	99714	1393.19	112494	2258.72	19575	191.12
17	UCO	44997	1462.69	46017	933.56	56893	2231.87	29842	86.23	32519	718.62	19478	283.66
18	Union Bank of India	27515	1272.03	10472	106.99	7463	87.39	2403	13.26	11283	721.33	180	11.08
Total PSU		**1582639**	**19085.06**	**660983**	**16729.23**	**612160**	**9196.85**	**385484**	**9129.45**	**678278**	**14343.19**	**78717**	**736.08**
19	Axis Bank	232654	1058.00	47395	311.00	39955	72.00	0	0.00	177044	262.00	0	0.00
20	Bandhan Bank	3473030	13519.68	1457114	6625.95	971609	4594.43	75270	370.68	4041177	17786.42	0	0.00
21	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
22	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
23	Federal Bank	6064	85.22	4039	86.37	137	2.54	1630	21.28	2896	89.97	0	0.00
24	HDFC Bank	421794	978.80	161569	510.10	1816	15.05	0	0.00	429578	1406.76	0	0.00
25	ICICI	62055	1026.69	44842	925.31	8009	107.46	0	0.00	73299	6276.11	0	0.00
26	IDBI	124503	797.47	27332	314.57	31793	244.06	4840	134.77	106911	795.66	11	0.01
27	IDFC	121959	238.99	52001	97.10	49851	104.93	52527	97.95	121957	238.68	0	0.00
28	Indusind Bank	21732	143.75	0	0.00	2067	22.19	0	0.00	10754	230.46	0	0.00
29	Jana Small Finance Bank	165502	443.23	47143	124.22	20565	55.76	8716	24.49	156465	455.06	0	0.00
30	Karnataka Bank Ltd.	276	4.29	95	1.21	17	0.84	49	0.30	677	49.87	0	0.00
31	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
32	Kotak Mahindra Bank	7328	342.76	3920	205.55	156	10.91	0	0.00	0	0.00	0	0.00
33	Ratnakar Bank Ltd	617876	1098.76	82360	168.67	63341	116.44	390254	638.02	617952	1102.34	0	0.00
34	South Indian Bank Ltd.	0	0.00	40	2.08	3	0.02	5	0.56	0	0.00	0	0.00
35	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
36	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
37	Ujjivan Small Finance Bank	366060	773.30	124229	286.64	131194	282.80	0	0.00	621296	1333.87	0	0.00
38	Utkarsh Small Finance Bank	19036	48.12	6256	12.56	4355	11.55	7127	16.08	18724	46.87	0	0.00
39	YES Bank	768	38.00	509	38.00	2	0.05	0	0.00	47	131.00	0	0.00
Total PVT		**5640637**	**20597.07**	**2058844**	**9709.33**	**1324870**	**5641.03**	**540418**	**1304.13**	**6378777**	**30205.08**	**11**	**0.01**
40	BGVB (UBI)	361024	3028.64	155145	1201.54	133048	1001.45	21945	112.78	62475	431.69	0	0.00
41	PBGB (UCO)	96257	1318.49	24051	403.03	48769	336.03	34402	446.06	93021	1361.10	0	0.00
42	UBKGB (CBI)	130337	1129.15	9323	40.78	29930	209.94	9519	44.31	40502	445.46	11	0.01
Total RRB		**587618**	**5476.28**	**188519**	**1645.35**	**211747**	**1547.42**	**65866**	**603.15**	**195998**	**2238.25**	**11**	**0.01**
43	WB State Co-Op Bank Ltd.	827122	4575.43	295414	10316.57	244953	15076.42	163452	7121.16	279714	5379.47	0	0.00
44	WBSCARD Bank Ltd.	780	46.12	5438	319.76	3318	194.85	587	25.83	1179	69.24	0	0.00
Total Co-Optv		**827902**	**4621.55**	**300852**	**10636.33**	**248271**	**15271.27**	**164039**	**7146.99**	**280893**	**5448.71**	**0**	**0.00**
Grand Total		**8638796**	**49779.96**	**3209198**	**38720.24**	**2397048**	**31656.57**	**1155807**	**18183.72**	**7533946**	**52235.22**	**78739**	**736.10**

Disbursement of Loan to Minority Community & SC/ST/OBC during the FY 2019-2020 (01-04.2019 to 30.09.2019)											
											(Amount in Crore)
Sr. No.	Bank Name	Minority Community						SC/ST		OBC	
		Target		Achievement as on 30.09.19		% of Achievement					
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Allahabad bank	136500	1050.00	2956	22.18	2.17	2.11	2498	22.49	3095	27.86
2	Andhra Bank	16200	105.50	495	16.16	3.06	15.32	206	2.45	228	1.90
3	Bank of Baroda	75000	735.00	806	13.58	1.07	1.85	624	8.27	1136	16.68
4	Bank of India	89000	855.00	6788	33.40	7.63	3.91	1165	9.65	1354	9.35
5	Bank of Maharastra	7200	60.00	370	10.95	5.14	18.25	339	7.34	0	0.00
6	Canara Bank	75000	605.00	31922	464.45	42.56	76.77	11298	108.21	0	0.00
7	Central Bank of India	75000	665.00	3791	57.35	5.05	8.62	5690	61.25	2619	30.10
8	Corporation Bank	31200	125.00	309	4.35	0.99	3.48	48	1.69	23	1.09
9	Indian Bank	31200	185.00	996	352.94	3.19	190.78	78	2.67	65	1.80
10	IOB	35500	350.00	1624	52.68	4.57	15.05	620	27.80	330	18.76
11	OBC	45000	205.00	565	15.43	1.26	7.53	296	6.46	144	4.76
12	PNB	105000	595.00	4070	75.45	3.88	12.68	4857	71.16	9714	178.60
13	Punjab & Sind Bank	7500	68.50	1	0.70	0.01	1.02	4	1.25	2	1.20
14	SBI	345000	2500.00	174128	3923.00	50.47	156.92	176267	2231.00	103142	2051.00
15	Syndicate Bank	45000	285.00	3576	86.58	7.95	30.38	2611	73.09	715	14.68
16	UBI	180000	1650.00	4017	37.45	2.23	2.27	2845	10.52	722	13.28
17	UCO	45000	275.00	2513	20.98	5.58	7.63	2809	35.72	3564	51.32
18	Union Bank of India	86500	750.00	933	38.07	1.08	5.08	514	430.55	284	55.35
Total PSU		**1430800**	**11064.00**	**239860**	**5225.70**	**16.76**	**47.23**	**212769**	**3111.57**	**127137**	**2477.73**
19	Axis Bank	75000	555.00	11000	134.00	14.67	24.14	6069	18.00	0	0.00
20	Bandhan Bank	85500	850.00	559657	4113.81	654.57	483.98	325918	2512.65	26216	205.98
21	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	#DIV/0!	#DIV/0!	0	0.00	0	0.00
22	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	#DIV/0!	#DIV/0!	0	0.00	0	0.00
23	Federal Bank	8500	65.00	2659	92.99	31.28	143.06	88	0.91	1041	9.01
24	HDFC Bank	75000	375.00	47273	158.62	63.03	42.30	131	1.32	7890	33.80
25	ICICI	75000	475.00	19387	247.28	25.85	52.06	3231	36.64	0	0.00
26	IDBI	37500	185.00	8247	92.09	21.99	49.78	9369	60.67	1310	29.66
27	IDFC	3600	15.00	28494	80.80	791.50	538.67	26681	81.81	28763	81.53
28	Indusind Bank	17500	150.00	329649	939.36	1883.71	626.24	297192	691.35	0	0.00
29	Jana Small Finance Bank	3300	29.00	16918	62.17	512.67	214.38	8249	29.75	3106	12.42
30	Karnataka bank Ltd.	0	0.00	184	4.31	#DIV/0!	#DIV/0!	9	0.18	97	1.38
31	Karur Vysya Bank	0	0.00	0	0.00	#DIV/0!	#DIV/0!	0	0.00	0	0.00
32	Kotak Mahindra Bank	12000	85.00	455	27.06	3.79	31.84	6	0.74	0	0.00
33	Ratnakar Bank Ltd	4500	25.00	30090	87.68	668.67	350.72	19364	56.32	85341	255.65
34	South Indian Bank Ltd.	4400	35.00	0	0.00	0.00	0.00	0	0.00	0	0.00
35	SIDBI	300	2.50	0	0.00	0.00	0.00	0	0.00	0	0.00
36	Tamilnad Mercantile Bank	300	2.50	0	0.00	0.00	0.00	0	0.00	0	0.00
37	Ujjivan Small Finance Bank	15000	145.00	49045	191.68	326.97	132.19	50064	168.92	0	0.00
38	Utkarsh Small Finance Bank	300	2.00	825	2.73	275.00	136.50	1370	4.52	3432	11.32
39	YES Bank	6200	55.00	82	10.00	1.32	18.18	0	0.00	0	0.00
Total PVT		**423900**	**3051.00**	**1103965**	**6244.58**	**260.43**	**204.67**	**747741**	**3663.78**	**157196**	**640.75**
40	BGVB (UBI)	95000	895.00	36196	246.25	38.10	27.51	24015	180.68	16105	59.26
41	PBGB (UCO)	75000	335.00	4128	68.46	5.50	20.44	7716	198.53	10133	258.30
42	UBKGB (CBI)	37500	175.00	1127	9.92	3.01	5.67	6437	55.77	1123	12.03
Total RRB		**207500**	**1405.00**	**41451**	**324.63**	**19.98**	**23.11**	**38168**	**434.98**	**27361**	**329.59**
43	WB State Co-Op Bank Ltd.	75000	465.00	75316	1271.23	100.42	273.38	73395	5262.28	32581	558.20
44	WBSCARD Bank Ltd.	2800	15.00	613	23.81	21.89	158.73	722	14.99	328	2.75
Total Co-Optv		**77800**	**480.00**	**75929**	**1295.04**	**97.60**	**269.80**	**74117**	**5277.27**	**32909**	**560.95**
Grand Total		**2140000**	**16000.00**	**1461205**	**13089.95**	**68.28**	**81.81**	**1072795**	**12487.60**	**344603**	**4009.02**


Disbursement of Minority, SC/ST & OBC
14000
12000
10000
8000
6000
4000
2000
0
3551
2657
1144
4150
3403
1370
13089
12487
4009
April-Sept,17
April-Sept,18
April-Sept,19
Minority 3551 4150 13089
SC/ST 2657 3403 12487
OBC 1144 1370 4009
Minority
SC/ST
OBC


Outstanding of Minority, SC/ST, OBC, Weaker Section & Women
60000
50000
40000
30000
20000
10000
0
29136
34554
38720
15851
16482
31656
8894
12558
18184
44699
48378
49780
34023
38143
52235
Minority
SC/ST
OBC
Wekar Section
Women
April-Sept,17 29136 15851 8894 44699 34023
April-Sept,18 34554 16482 12558 48378 38143
April Sept,19 38720 31656 18184 49780 52235
April-Sept,17
April-Sept,18
April-Sept,19

AGENDA- 4

CD Ratio and Review of Districts with CD Ratio below 40%:

CD Ratio of the State stood at 62.18% as on 30-09-19 whereas it was 63.12 % on 30-06-19. For calculation of CD Ratio of the State as on 30th Sept, 2019, the RBI guidelines is followed which is furnished below:

(Amt. Rs. in crore)

Total Deposit (A)	795044
Total Advance utilized in the State (B=C+D)	480321
Out of which outstanding of credit sanctioned from the State (C)	447270
Credit sanctioned from outside State but utilized in West Bengal (D)	33052
RIDF Support (E)	14006
Total Advance to be reckoned (F=B+E)	494328
CD Ratio (F*100 / A)	**62.18**

The decline in CD Ratio is in line with the pattern as observed on national basis where CD Ratio has come down from the high of 78.06 % on 21-12-2018 to 76.25% as on 13-09-2019. In West Bengal the reduction on YOY basis was from 64.12% on Sept, 18 to 62.18% on Sept, 2019.

The reasons for the decline in CD Ratio has been attributed to the effects of Demonetization, GST, current economic slowdown with lower industrial outputs, slowing consumption as well as lack of pick-up in corporate loans in the aftermath of the issues concerning NBFCs.

With the series of measures initiated by the Government for revival of the economy with anticipated peak season demand for credit in the 2nd half of the year , it is expected that banks will be able to show a decent position by March,2020 end.

Incidentally, disbursement made by the banks in the September, 19 is upto Rs. 62700 crore of Prisec at 43 % of yearly Prisec target.

Position of districts with less than 40 % CD Ratio

CD Ratio on	Hooghly	Kalimpong	Paschim Bardhaman	24 Pgs. (N)
30-06-2019	27.61	32.28	26.61	23.70
30-09-2019	29.69	32.28	26.11	24.35

Advance – Deposit trends in the Districts below 40 % CD Ratio:

Along with current economic slowdown the limited credit expansion due to PCA by RBI on some of the bankers as well as high institutional deposit, seasonal deposit in cold storage units, unutilized amount in SHG accounts are said to be the contributing factors in these 4 districts along with recessionary trends observed in last couple of quarters. The CD Ratio in Paschim Burdwan was adversely impacted after June, 19 onwards revisiting the deposit position of the district with reporting of substantial deposit reported previously in Kolkata district.

SLBC desk is regularly following up with the LDMs of the districts to overcome the obstacles to increase the CD ratio beyond 40%. A special meet was organized by 24 Parganas (North) LDM Office with the stakeholders (District Magistrate, RBI) and the member banks on 19-09-2019 and decided to focus on MSME Clusters, SHG credit linkages as well as Housing loans in New Town area for improving the CD Ratio. Hooghly district is also arranging for a stakeholders' meeting with entrepreneurs in 2nd week of December, after holding their DCC meetings.

The Sub-Committees of DCC on CD Ratio would function actively and draw action plan for improving the CD ratio. SLBC suggested proactive exposure in potential MSME clusters with targeting of big ticket loans particularly for technology up-gradation and similarly in Agri Processing Units.

Trend analysis on District wise CD ratio on quarterly basis is as follows,

District	As on 30.06.2019	As on 30.09.2019	Increase/Decrease (+) (-)
Alipurduar	40.53	40.59	+
Bankura	42.21	42.55	+
Birbhum	38.83	40.13	+
Coochbehar	63.05	66.93	+
Dakshin Dinajpur	52.04	53.13	+
Hooghly	27.61	29.69	+
Howrah	42.87	43.65	+
Jhargram	40.11	40.87	+
Kalimpong	32.28	32.28	+
Kolkata	81.77	84.56	+
Malda	54.10	54.38	+
Nadia	49.02	49.13	+
Paschim Medinipur	44.96	45.38	+
Purulia	42.77	46.53	+
24 Pgs. (N)	23.70	24.35	+
24 Pgs. (S)	44.05	45.76	+
Darjeeling	57.66	57.40	-
Jalpaiguri	52.78	43.06	-
Murshidabad	56.27	55.02	-
Paschim Burdwan	26.61	26.11	-
Purba Burdwan	41.27	40.55	-
Purba Medinipur	42.57	42.16	-
Uttar Dinajpur	59.60	55.88	-

While the negative trend in 7 Districts in Sept, 19 quarter is in improvement over 13 Districts with negative growth for June, 19 quarter, the 3 districts namely Paschim Burdwan, Purba Burdwan and Purba Medinipur witnessed negative growth for two successive quarters. These districts must initiate remedial measures to arrest the down trend with proper implementation of action plan.

District-wise and Bank-wise positions are annexed herewith.

District Wise CD Ratio of West Bengal as on 30.09.2019						
						(Amount in Crore)
Sr. No.	Name of District	Lead Bank	CD Ratio as on Sept. 2018	CD Ratio as on Sept. 2019		
				Deposit	Advance	CD Ratio
1	Alipurduar	CBI	42.96	4638.31	1882.89	40.59
2	Bankura	UBI	42.76	10256.00	4364.00	42.55
3	Birbhum	UCO	42.74	14783.63	5932.39	40.13
4	Coochbehar	CBI	42.50	7829.57	5240.16	66.93
5	Dakshin Dinajpur	UBI	46.72	4231.33	2248.31	53.13
6	Darjeeling	CBI	43.28	15484.68	8888.23	57.40
7	Hooghly	UCO	37.73	42727.08	12685.83	29.69
8	Howrah	UCO	41.54	36313.91	15850.55	43.65
9	Jalpaiguri	CBI	36.15	11568.93	4981.40	43.06
10	Jhargram	UBI	43.84	3575.91	1461.50	40.87
11	Kalimpong	SBI	40.20	1489.30	480.81	32.28
12	Kolkata	SBI	80.35	312100.28	263909.96	84.56
13	Malda	UBI	43.69	11654.02	6337.96	54.38
14	Murshidabad	UBI	41.11	13160.10	7241.17	55.02
15	Nadia	UBI	41.36	29576.63	14530.95	49.13
16	Paschim Burdwan	SBI	41.65	39420.79	10294.20	26.11
17	Purba Burdwan	UCO	41.10	25459.53	10323.62	40.55
18	Paschim Medinipur	UBI	41.00	19323.03	8768.30	45.38
19	Purba Medinipur	UBI	41.31	24088.36	10154.66	42.16
20	Purulia	UBI	38.27	7484.00	3482.00	46.53
21	Uttar Dinajpur	UBI	41.93	6942.00	3879.00	55.88
22	24 Pgs. (N)	AB	32.23	119807.32	29170.62	24.35
23	24 Pgs. (S)	UBI	44.16	33130.01	15161.29	45.76
CD Ratio as on Sept. 2018			**56.09**	**795044.72**	**447269.80**	**56.26**
Amount sanctioned from outside State but fund utilised in the State of West Bengal					**33051.79**	**62.18**
RIDF Support					**14006.95**	
Total Advances in the State					**494328.54**	
Credit Deposit Ratio			**64.12**			

BANK-WISE CREDIT & INVESTMENT DEPOSIT RATIO (C+I)D RATIO AS ON Sept. 2019							
							(Amt. in Crore)
Sl No.	Name of Banks	CD Ratio as on Sept. 2018	As on September 2019				
			Deposit	Advance	Credit Deposit Ratio (%)	Investment	(Credit+Investment) / Deposit Ratio (%)
1	Allahabad bank	46.77	50002.63	23388.06	46.77	0.00	46.77
2	Andhra Bank	75.22	5935.42	6311.40	106.33	0.00	106.33
3	Bank of Baroda	60.36	32708.00	21875.00	66.88	0.00	66.88
4	Bank of India	45.73	32781.00	15781.32	48.14	0.00	48.14
5	Bank of Maharastra	90.29	2004.42	1532.41	76.45	0.00	76.45
6	Canara Bank	53.48	15963.75	8426.44	52.78	0.00	52.78
7	Central Bank of India	41.00	23091.05	8136.70	35.24	0.00	35.24
8	Corporation Bank	90.00	5847.65	5061.71	86.56	0.00	86.56
9	Indian Bank	39.53	9903.40	4138.34	41.79	0.00	41.79
10	IOB	53.78	13172.14	7457.22	56.61	0.00	56.61
11	OBC	94.19	8736.29	7672.33	87.82	0.00	87.82
12	PNB	59.93	29766.07	18349.91	61.65	0.00	61.65
13	Punjab & Sind Bank	85.71	2559.00	3929.00	153.54	0.00	153.54
14	SBI	39.46	188230.00	67363.00	35.79	18297.00	45.51
15	Syndicate Bank	94.78	7283.06	8120.72	111.50	0.00	111.50
16	UBI	47.66	67488.59	34504.59	51.13	35760.00	104.11
17	UCO	38.04	35073.00	14319.46	40.83	0.00	40.83
18	Union Bank of India	62.16	20509.89	13164.36	64.19	174.22	65.03
Total PSU		**48.64**	**551055.36**	**269531.97**	**48.91**	**54231.22**	**58.75**
19	Axis Bank	61.55	39054.00	24335.00	62.31	0.00	62.31
20	Bandhan Bank	96.59	21032.40	19826.07	94.26	0.00	94.26
21	Catholic Syrian Bank Ltd.	0.00	56.48	15.82	28.01	0.00	28.01
22	Dhanlaxmi Bank Ltd.	0.00	74.30	137.77	185.42	0.00	185.42
23	Federal Bank	79.31	3327.84	2554.23	76.75	0.00	76.75
24	HDFC Bank	72.23	41068.18	26213.91	63.83	0.00	63.83
25	ICICI	89.73	36766.72	26113.92	71.03	0.00	71.03
26	IDBI	42.93	15863.63	7380.32	46.52	0.00	46.52
27	IDFC	477.16	421.56	3311.48	785.53	0.00	785.53
28	Indusind Bank	241.80	5730.24	13198.24	230.33	0.00	230.33
29	Jana Small Finance Bank	1823.22	777.31	565.61	72.77	0.00	72.77
30	Karnataka Bank Ltd.	0.00	1223.69	1427.38	116.65	0.00	116.65
31	Karur Vysya Bank	0.00	1174.45	1054.39	89.78	0.00	89.78
32	Kotak Mahindra Bank	84.74	6459.43	5681.34	87.95	0.00	87.95
33	Ratnakar Bank Ltd	284.95	6932.00	6923.62	99.88	0.00	99.88
34	South Indian Bank Ltd.	166.47	1239.80	1967.57	158.70	0.00	158.70
35	SIDBI	0.00	0.00	65.80	#DIV/0!	0.00	#DIV/0!
36	Tamilnad Mercantile Bank	26.42	670.43	118.56	17.68	0.00	17.68
37	Ujjivan Small Finance Bank	1060.50	701.64	1735.53	247.35	0.00	247.35
38	Utkarsh Small Finance Bank	178.42	71.39	65.34	91.53	0.00	91.53
39	YES Bank	94.59	7632.00	6404.05	83.91	0.00	83.91
Total PVT		**56.46**	**190277.49**	**149095.95**	**78.36**	**0.00**	**78.36**
40	BGVB (UBI)	38.72	16081.75	6258.54	38.92	9661.76	99.00
41	PBGB (UCO)	49.97	5317.19	2829.92	53.22	1343.58	78.49
42	UBKGB (CBI)	51.94	3204.22	1809.76	56.48	1125.66	91.61
Total RRB		**42.95**	**24603.16**	**10898.22**	**44.30**	**12131.00**	**93.60**
43	WB State Co-Op Bank Ltd.	57.77	28886.89	16564.24	57.34	10544.74	93.85
44	WBSCARD Bank Ltd.	48.40	221.82	1179.42	531.70	0.00	531.70
Total Co-Optv		**57.36**	**29108.71**	**17743.66**	**60.96**	**10544.74**	**97.18**
Grand Total		**56.09**	**795044.72**	**447269.80**	**56.26**	**76906.96**	**65.93**
Amount sanctioned from outside State but fund utilised in the State of West				**33051.79**			
RIDF Support				**14006.95**			
Total Credit in the State				**494328.54**			
Credit Deposit Ratio					**62.18**		
Total Credit + Investment				**571235.50**			
Total Credit + Investment Deposit Ratio		**64.12**			**71.85**		

Bank-Wise and Population Group wise Branch Network, Deposit, Advance & CD Ratio as on Sept. 2019											
(Amount in Crore)											
Sl. No.	Name of Banks	NO. OF BRANCHES					DEPOSITS				
		Rural	Semi-Urban	Urban	Metro	Total	Rural	Semi-Urban	Urban	Metro	Total
1	Allahabad bank	274	78	89	79	520	12518.85	6391.24	16054.47	15038.07	50002.63
2	Andhra Bank	10	8	24	20	62	318.64	231.01	2166.11	3219.66	5935.42
3	Bank of Baroda	51	59	95	121	326	2028.00	3376.00	11297.00	16007.00	32708.00
4	Bank of India	169	69	72	62	372	8251.00	5521.00	9688.00	9321.00	32781.00
5	Bank of Maharastra	4	3	9	17	33	112.33	101.47	449.35	1341.27	2004.42
6	Canara Bank	125	58	54	54	291	1841.67	1459.22	3985.56	8677.30	15963.75
7	Central Bank of India	133	71	72	52	328	4855.38	4660.03	7684.81	5890.83	23091.05
8	Corporation Bank	9	12	17	21	59	272.07	329.15	2506.74	2739.69	5847.65
9	Indian Bank	12	11	28	30	81	458.21	408.95	2957.90	6078.34	9903.40
10	IOB	33	22	48	54	157	1062.69	634.10	4728.04	6747.31	13172.14
11	OBC	22	23	35	27	107	701.62	674.55	2759.19	4600.93	8736.29
12	PNB	141	33	56	47	277	7597.85	1432.74	10197.16	10538.32	29766.07
13	Punjab & Sind Bank	4	4	11	20	39	24.00	33.00	660.00	1842.00	2559.00
14	SBI	535	219	260	212	1226	39362.00	30520.00	61305.00	57043.00	188230.00
15	Syndicate Bank	44	33	29	34	140	297.37	831.67	2257.75	3896.27	7283.06
16	UBI	434	142	156	141	873	12916.24	13001.44	22855.36	18715.55	67488.59
17	UCO	150	73	76	81	380	7033.00	7198.00	10466.00	10376.00	35073.00
18	Union Bank of India	48	39	56	38	181	3677.73	2090.40	5966.40	8775.36	20509.89
Total PSU		**2198**	**957**	**1187**	**1110**	**5452**	**103328.65**	**78893.97**	**177984.84**	**190847.90**	**551055.36**
19	Axis Bank	28	86	104	76	294	1140.00	5323.00	14301.00	18290.00	39054.00
20	Bandhan Bank	173	82	79	40	374	3739.57	2911.62	8643.88	5737.33	21032.40
21	Catholic Syrian Bank Ltd.	0	0	0	2	2	0.00	0.00	0.00	56.48	56.48
22	Dhanlaxmi Bank Ltd.	0	0	0	3	3	0.00	0.00	0.00	74.30	74.30
23	Federal Bank	5	3	6	17	31	54.87	20.88	227.88	3024.21	3327.84
24	HDFC Bank	26	39	68	81	214	777.57	1817.68	10432.44	28040.49	41068.18
25	ICICI	25	47	82	94	248	1187.42	2434.02	8946.03	24199.25	36766.72
26	IDBI	21	23	31	22	97	919.52	1628.29	5376.69	7939.13	15863.63
27	IDFC	0	0	4	4	8	0.00	0.00	131.68	289.88	421.56
28	Indusind Bank	5	21	24	27	77	44.79	536.75	615.16	4533.54	5730.24
29	Jana Small Finance Bank	0	9	3	7	19	0.00	66.77	106.53	604.01	777.31
30	Karnataka Bank Ltd.	1	2	9	8	20	19.59	42.56	332.54	829.00	1223.69
31	Karur Vysya Bank	1	1	3	9	14	64.73	41.29	113.38	955.05	1174.45
32	Kotak Mahindra Bank	1	1	6	31	39	61.26	44.72	463.12	5890.33	6459.43
33	Ratnakar Bank Ltd	0	2	2	12	16	0.00	21.00	95.00	6816.00	6932.00
34	South Indian Bank Ltd.	1	0	3	14	18	15.38	0.00	72.85	1151.57	1239.80
35	SIDBI	0	0	0	1	1	0.00	0.00	0.00	0.00	0.00
36	Tamilnad Mercantile Bank	0	0	0	1	1	0.00	0.00	0.00	670.43	670.43
37	Ujjivan Small Finance Bank	36	15	22	9	82	55.11	100.49	330.35	215.69	701.64
38	Utkarsh Small Finance Bank	0	0	0	1	1	0.00	0.00	0.00	71.39	71.39
39	YES Bank	0	1	11	14	26	0.00	89.00	955.00	6588.00	7632.00
Total PVT		**323**	**332**	**457**	**473**	**1585**	**8079.81**	**15078.07**	**51143.53**	**115976.08**	**190277.49**
40	BGVB (UBI)	496	68	23	0	587	12765.55	2035.86	1280.34	0.00	16081.75
41	PBGB (UCO)	204	16	7	3	230	4408.91	618.25	201.09	88.94	5317.19
42	UBKGB (CBI)	88	47	7	0	142	1354.83	1529.88	319.51	0.00	3204.22
Total RRB		**788**	**131**	**37**	**3**	**959**	**18529.29**	**4183.99**	**1800.94**	**88.94**	**24603.16**
43	WB State Co-Op Bank Ltd.	216	55	74	16	361	12794.55	3351.28	5266.10	7474.96	28886.89
44	WBSCARD Bank Ltd.	11	0	0	0	11	221.82	0.00	0.00	0.00	221.82
Total Co-Optv		**227**	**55**	**74**	**16**	**372**	**13016.37**	**3351.28**	**5266.10**	**7474.96**	**29108.71**
Grand Total		**3536**	**1475**	**1755**	**1602**	**8368**	**142954.12**	**101507.31**	**236195.41**	**314387.88**	**795044.72**

Bank-Wise and Population Group wise Branch Network, Deposit, Advance & CD Ratio as on Sept. 2019											
(Amount in Crore)											
Sl. No.	Name of Banks	ADVANCES					CREDIT - DEPOSIT RATIO (%)				
		Rural	Semi-Urban	Urban	Metro	Total	Rural	Semi-Urban	Urban	Metro	TOTAL
1	Allahabad bank	2604.29	1550.47	3149.70	16083.60	23388.06	20.80	24.26	19.62	106.95	46.77
2	Andhra Bank	39.08	47.57	406.25	5818.50	6311.40	12.26	20.59	18.75	180.72	106.33
3	Bank of Baroda	478.00	858.00	2867.00	17672.00	21875.00	23.57	25.41	25.38	110.40	66.88
4	Bank of India	2127.00	1172.00	1837.00	10645.32	15781.32	25.78	21.23	18.96	114.21	48.14
5	Bank of Maharastra	15.68	30.17	70.96	1415.60	1532.41	13.96	29.73	15.79	105.54	76.45
6	Canara Bank	793.05	503.92	1474.92	5654.55	8426.44	43.06	34.53	37.01	65.16	52.78
7	Central Bank of India	1174.00	789.15	1265.55	4908.00	8136.70	24.18	16.93	16.47	83.32	35.24
8	Corporation Bank	63.63	60.44	423.36	4514.28	5061.71	23.38736	18.36	16.89	164.77	86.56
9	Indian Bank	96.48	91.00	346.57	3604.29	4138.34	21.06	22.25	11.72	59.30	41.79
10	IOB	667.46	146.78	796.29	5846.69	7457.22	62.81	23.15	16.84	86.65	56.61
11	OBC	290.34	272.88	1489.22	5619.89	7672.33	41.38	40.45	53.97	122.15	87.82
12	PNB	2642.37	342.40	2552.43	12812.71	18349.91	34.78	23.90	25.03	121.58	61.65
13	Punjab & Sind Bank	9.00	13.00	185.00	3722.00	3929.00	37.50	39.39	28.03	202.06	153.54
14	SBI	8369.00	6752.00	14078.00	38164.00	67363.00	21.26	22.12	22.96	66.90	35.79
15	Syndicate Bank	260.73	1469.59	1924.42	4465.98	8120.72	87.68	176.70	85.24	114.62	111.50
16	UBI	7375.37	4608.14	3621.91	18899.17	34504.59	57.10	35.44	15.85	100.98	51.13
17	UCO	1018.00	1145.00	2315.00	9841.46	14319.46	14.47	15.91	22.12	94.85	40.83
18	Union Bank of India	709.27	430.04	1428.05	10597.00	13164.36	19.29	20.57	23.93	120.76	64.19
Total PSU		**28732.75**	**20282.55**	**40231.63**	**180285.04**	**269531.97**	**27.80715**	**25.71**	**22.60**	**94.47**	**48.91**
19	Axis Bank	103.00	950.00	3917.00	19365.00	24335.00	9.04	17.85	27.39	105.88	62.31
20	Bandhan Bank	8845.14	4988.98	4777.92	1214.03	19826.07	236.53	171.35	55.28	21.16	94.26
21	Catholic Syrian Bank Ltd.	0.00	0.00	0.00	15.82	15.82	#DIV/0!	#DIV/0!	#DIV/0!	28.01	28.01
22	Dhanlaxmi Bank Ltd.	0.00	0.00	0.00	137.77	137.77	#DIV/0!	#DIV/0!	#DIV/0!	185.424	185.42
23	Federal Bank	51.33	59.92	111.97	2331.01	2554.23	93.55	286.97	49.14	77.08	76.75
24	HDFC Bank	779.35	1952.67	4931.89	18550.00	26213.91	100.23	107.43	47.27	66.15	63.83
25	ICICI	448.30	1907.16	2057.91	21700.55	26113.92	37.75	78.35	23.00	89.67	71.03
26	IDBI	351.14	428.73	1916.24	4684.21	7380.32	38.19	26.33	35.64	59.00	46.52
27	IDFC	111.06	49.98	82.90	3067.54	3311.48	#DIV/0!	#DIV/0!	62.96	1058.21	785.53
28	Indusind Bank	114.97	923.08	1572.47	10587.72	13198.24	256.6868	171.98	255.62	233.54	230.33
29	Jana Small Finance Bank	0.00	198.21	95.43	271.97	565.61	#DIV/0!	296.85	89.58	45.03	72.77
30	Karnataka Bank Ltd.	15.51	36.44	309.89	1065.54	1427.38	79.17305	85.6203	93.18879	128.5332	116.65
31	Karur Vysya Bank	34.73	13.37	82.17	924.12	1054.39	53.65	32.38	72.47	96.76	89.78
32	Kotak Mahindra Bank	243.42	2.04	211.79	5224.09	5681.34	397.36	4.56	45.73	88.69	87.95
33	Ratnakar Bank Ltd	0.00	82.00	73.00	6768.62	6923.62	#DIV/0!	390.48	76.84	99.30	99.88
34	South Indian Bank Ltd.	3.76	0.00	111.82	1851.99	1967.57	24.45	#DIV/0!	153.49	160.82	158.70
35	SIDBI	0.00	0.00	0.00	65.80	65.80	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
36	Tamilnad Mercantile Bank	0.00	0.00	0.00	118.56	118.56	#DIV/0!	#DIV/0!	#DIV/0!	17.68	17.68
37	Ujjivan Small Finance Bank	233.05	483.65	749.56	269.27	1735.53	422.88	481.29	226.90	124.84	247.35
38	Utkarsh Small Finance Bank	0.00	0.00	0.00	65.34	65.34	#DIV/0!	#DIV/0!	#DIV/0!	91.53	91.53
39	YES Bank	0.00	1.00	171.00	6232.05	6404.05	#DIV/0!	1.12	17.91	94.60	83.91
Total PVT		**11334.76**	**12077.23**	**21172.96**	**104511.00**	**149095.95**	**140.28**	**80.10**	**41.40**	**90.11**	**78.36**
40	BGVB (UBI)	5129.60	660.18	468.76	0.00	6258.54	40.18	32.43	36.61	#DIV/0!	38.92
41	PBGB (UCO)	2495.76	234.45	77.68	22.03	2829.92	56.61	37.92	38.63	24.77	53.22
42	UBKGB (CBI)	1153.74	572.99	83.03	0.00	1809.76	85.16	37.45	25.99	#DIV/0!	56.48
Total RRB		**8779.10**	**1467.62**	**629.47**	**22.03**	**10898.22**	**47.38**	**35.08**	**34.95**	**24.77**	**44.30**
43	WB State Co-Op Bank Ltd.	7173.54	1999.81	2531.54	4859.35	**16564.24**	**56.07**	**59.67**	**48.07**	**65.01**	**57.34**
44	WBSCARD Bank Ltd.	1179.42	0.00	0.00	0.00	1179.42	531.70	#DIV/0!	#DIV/0!	#DIV/0!	531.70
Total Co-Optv		**8352.96**	**1999.81**	**2531.54**	**4859.35**	17743.66	64.17	59.67	48.07	65.01	60.96
Grand Total		**57199.57**	**35827.21**	**64565.60**	**289677.42**	**447269.80**	**40.01**	**35.30**	**27.34**	**92.14**	**56.26**

Position of ATMs & BC Outlets in West Bengal as on 30.09.2019											
		ATM					BC Outlets				
SL No.	BANKS	Rural	Semi-Urban	Urban	Metro	Total	Rural	Semi-Urban	Urban	Metro	Total
1	Allahabad bank	7	9	18	23	57	1143	0	163	0	1306
2	Andhra Bank	9	8	18	12	47	0	0	0	0	0
3	Bank of Baroda	31	49	137	211	428	248	187	161	41	637
4	Bank of India	198	89	85	53	425	387	117	93	10	607
5	Bank of Maharastra	1	1	6	12	20	0	0	0	0	0
6	Canara Bank	147	48	50	121	366	84	5	0	0	89
7	Central Bank of India	141	70	71	43	325	513	0	16	0	529
8	Corporation Bank	9	12	17	21	59	6	10	6	0	22
9	Indian Bank	15	10	34	32	91	0	0	0	0	0
10	IOB	21	22	26	46	115	0	0	0	0	0
11	OBC	18	21	36	35	110	0	0	0	0	0
12	PNB	139	48	82	115	384	318	12	55	11	396
13	Punjab & Sind Bank	3	4	10	11	28	0	0	0	0	0
14	SBI	929	769	1058	661	3417	4286	347	152	7	4792
15	Syndicate Bank	44	33	29	34	140	67	0	0	0	67
16	UBI	353	231	241	139	964	2013	435	72	0	2520
17	UCO	51	44	58	51	204	320	83	15	0	418
18	Union Bank of India	56	83	121	82	342	111	94	54	0	259
Total PSU		**2172**	**1551**	**2097**	**1702**	**7522**	**9496**	**1290**	**787**	**69**	**11642**
19	Axis Bank	402	366	431	323	1522	11	0	0	0	11
20	Bandhan Bank	1	16	65	36	118	518	253	120	37	928
21	Catholic Syrian Bank Ltd.	0	0	0	2	2	0	0	0	0	0
22	Dhanlaxmi Bank Ltd.	0	0	0	0	0	0	0	0	0	0
23	Federal Bank	1	3	4	17	25	0	0	0	0	0
24	HDFC Bank	20	85	209	211	525	2	1	0	0	3
25	ICICI	76	83	187	259	605	0	0	0	0	0
26	IDBI	23	29	70	47	169	3	1	4	1	9
27	IDFC	0	0	1	1	2	700	146	26	2	874
28	Indusind Bank	5	31	24	89	149	0	0	0	0	0
29	Jana Small Finance Bank	0	0	2	6	8	0	0	0	0	0
30	Karnataka Bank Ltd.	1	2	11	9	23	0	0	0	0	0
31	Karur Vysya Bank	0	0	0	0	0	0	0	0	0	0
32	Kotak Mahindra Bank	1	1	6	63	71	0	0	0	0	0
33	Ratnakar Bank Ltd	0	2	2	7	11	0	0	0	0	0
34	South Indian Bank Ltd.	1	0	3	15	19	0	0	0	0	0
35	SIDBI	0	0	0	0	0	0	0	0	0	0
36	Tamilnad Mercantile Bank	0	0	0	2	2	0	0	0	1	1
37	Ujjivan Small Finance Bank	4	15	22	9	50	0	0	0	0	0
38	Utkarsh Small Finance Bank	0	0	0	1	1	0	0	0	0	0
39	YES Bank	0	1	16	18	35	0	0	0	0	0
Total PVT		**535**	**634**	**1053**	**1115**	**3337**	**1234**	**401**	**150**	**41**	**1826**
40	BGVB (UBI)	0	0	0	0	0	1585	0	0	0	1585
41	PBGB (UCO)	0	0	0	1	1	2423	0	0	0	2423
42	UBKGB (CBI)	0	0	0	0	0	570	0	0	0	570
Total RRB		**0**	**0**	**0**	**1**	**1**	**4578**	**0**	**0**	**0**	**4578**
43	WB State Co-Op Bank Ltd.	85	17	28	2	132	0	0	0	0	0
44	WBSCARD Bank Ltd.	0	0	0	0	0	0	0	0	0	0
Total Co-Optv		**85**	**17**	**28**	**2**	**132**	**0**	**0**	**0**	**0**	**0**
Grand Total		**2792**	**2202**	**3178**	**2820**	**10992**	**15308**	**1691**	**937**	**110**	**18046**

AGENDA-5

(A) Progress in Agriculture Credit:

The progress in last 5 financial years and disbursement in the September quarter of the corresponding financial years are as follows,

Financial Year	YearlyTarget (Cr.)	Achievement (Cr.)	% of Achievement
31.03.2015	39800	23327	59
(30.09.2015)	**43535**	**13601**	**31**
31.03.2016	43536	30930	71
(30.09.2016)	**52551**	**16767**	**32**
31.03.2017	52551	34175	65
(30.09.2017)	**59098**	**17866**	**30**
31.03.2018	59098	42232	71
(30.09.2018)	**64071**	**23391**	**37**
31.03.2019	64071	45586	71
(30.09.2019)	**55000**	**21524**	**40**

The Agriculture disbursement during the period April to September of financial year 2019-2020 is Rs. 21524 crore, showing a decrease of 7.98 % over disbursement of Rs.23391crore made during the corresponding period of last financial year 2018-2019. However, with attainment of 40% in deployment of credit for the 1st half of the year which generally happens to be a lean period, it is anticipated that the banks will be able to achieve the yearly target of Rs.55000/- which was realistically set as decided during 145th SLBC meeting..

With Rs.17775 crore deployments in Farm Credit at 82.58% of the total agriculture deployment and 96% of farmers in SF/MF category, it is obvious that the banks would have to look beyond traditional Agri loans and focus on Agri Infrastructure and Agri Ancillary Sectors. SLBC has been sensitizing the member banks to focus on other areas like pledge finance through Negotiable Warehouse Receipts, FPO/FPC finance.

Large scale acquisition of the uncovered farmers for KCC loans under Animal Husbandry (Dairy, Poultry, Pig and Goat rearing) and Fishery activities must be taken up on urgent basis along with Farm Mechanization schemes. The improvement as observed in the said sub-sectors (including both KCC & Non-KCC loans) during the last quarter is as follows,

(Rs in Crore)

As on	Dairy		Poultry		Fishery		Farm Mechanization	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
30.06.19	30079	321.31	7875	77.89	10904	83.75	20663	745.61
30.09.19	63814	513.60	18376	285.11	23354	212.02	41122	1366.09

Bank wise Target & achievement in Agriculture (Prisec+Non-Prisec) under ACP 2019-20							
(Amount in Crore)							
Sr. No.	Bank Name	2018-19			2019-20		
		Target	Achievement (April-Sept	% of achievement	Target	Achievement (April-Sept	% of achievement
1	Allahabad bank	4395.93	2281.70	51.90	3961.18	855.89	21.61
2	Andhra Bank	302.44	57.94	19.16	230.42	48.55	21.07
3	Bank of Baroda	1593.95	1617.45	101.47	1885.06	610.68	32.40
4	Bank of India	2740.11	732.90	26.75	2735.65	715.42	26.15
5	Bank of Maharastra	86.42	151.28	175.05	189.09	0.05	0.02
6	Canara Bank	2408.98	1338.55	55.56	2067.55	344.53	16.66
7	Central Bank of India	2708.20	586.11	21.64	2914.61	525.70	18.04
8	Corporation Bank	313.93	58.02	18.48	232.16	5.29	2.28
9	Indian Bank	442.91	155.44	35.10	579.38	49.36	8.52
10	IOB	918.27	139.63	15.21	925.49	6.31	0.68
11	OBC	718.33	91.45	12.73	595.35	34.04	5.72
12	PNB	2253.36	2405.42	106.75	2767.51	861.63	31.13
13	Punjab & Sind Bank	127.73	249.30	195.17	217.00	0.30	0.14
14	SBI	9114.55	4644.27	50.95	9056.16	1789.30	19.76
15	Syndicate Bank	796.74	180.71	22.68	973.62	104.33	10.72
16	UBI	6417.29	1622.24	25.28	5346.51	2443.19	45.70
17	UCO	2767.60	541.33	19.56	2521.35	332.90	13.20
18	Union Bank of India	1280.37	294.21	22.98	1091.10	318.75	29.21
Total PSU		**39387.11**	**17147.93**	**43.54**	**38289.19**	**9046.21**	**23.63**
19	Axis Bank	2771.00	204.56	7.38	1044.13	198.00	18.96
20	Bandhan Bank	7183.02	1733.30	24.13	5129.54	5099.20	99.41
21	Catholic Syrian Bank ltd.	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
22	Dhanlaxmi bank Ltd.	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
23	Federal Bank	648.58	118.31	18.24	80.90	179.47	221.83
24	HDFC Bank	2835.23	1283.33	45.26	861.83	818.40	94.96
25	ICICI	2771.01	193.10	6.97	874.76	434.16	49.63
26	IDBI	707.17	288.15	40.75	582.43	212.06	36.41
27	IDFC	0.00	0.00	#DIV/0!	0.00	65.23	#DIV/0!
28	Indusind Bank	648.57	126.21	19.46	98.69	134.59	136.37
29	Jana Small Finance Bank	0.00	0.08	#DIV/0!	15.59	41.26	264.66
30	Karnataka Bank Ltd.	0.00	0.00	#DIV/0!	0.00	22.77	#DIV/0!
31	Karur Vysya Bank	0.00	0.00	#DIV/0!	0.00	1.64	#DIV/0!
32	Kotak Mahindra Bank	0.00	101.16	#DIV/0!	35.80	160.85	449.33
33	Ratnakar Bank Ltd	0.00	55.41	#DIV/0!	40.58	333.94	822.89
34	South Indian Bank Ltd.	40.68	30.85	75.83	20.16	29.14	144.56
35	SIDBI	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
36	Tamilnad Mercantile Bank	0.00	0.10	#DIV/0!	1.51	0.00	0.00
37	Ujjivan Small Finance Bank	0.00	60.47	#DIV/0!	351.88	308.06	87.55
38	Utkarsh Small Finance Bank	0.00	69.40	#DIV/0!	7.76	10.48	135.05
39	YES Bank	0.00	204.22	#DIV/0!	42.65	447.94	1050.20
Total PVT		**17605.26**	**4468.65**	**25.38**	**9188.20**	**8497.17**	**92.48**
40	BGVB (UBI)	893.91	475.39	53.18	5512.62	1438.41	26.09
41	PBGB (UCO)	652.28	188.32	28.87	2243.49	648.42	28.90
42	UBKGB (CBI)	535.91	159.74	29.81	1247.96	157.08	12.59
Total RRB		**2082.10**	**823.45**	**39.55**	**9004.07**	**2243.91**	**24.92**
43	WB State Co-Op Bank Ltd.	4070.87	1634.73	40.16	3573.97	1986.30	55.58
44	WBSCARD Bank Ltd.	966.35	257.55	26.65	108.01	70.75	65.50
Total Co-Optv		**5037.22**	**1892.28**	**37.57**	**3681.98**	**2057.05**	**55.87**
Grand Total		**64111.69**	**24332.31**	**37.95**	**60163.44**	**21844.35**	**36.31**

(B) Progress in KCC Saturation, BSBS Coverage

KCC: It is an important agenda of SLBC to cover all eligible farmers of the State under KCC.In the special meeting dt 25-09-2019 it was decided to cover the left-out farmers on the basis of identification through Webel generated District/ Block level list of non-loanee farmers from the BSBS data base.

After segregation of Block-wise data by LDMs and subsequent sponsoring by Asstt Directors of Agricultures the branches will dispose of the proposals in camp mode.

DCO/Nodal Officers of respective banks will report to the LDMs for onward submission of the consolidated District progress report by LDMs to SLBC.

During the 1st half of the financial year 158982 new enrolments have been made by banks against 971527 renewals. Achievement of target is 33% at 1130509 against 35.00 lakh allocated under the Annual Credit Plan.

Target & Achievement under KCC in West Bengal in last 4 financial years and disbursement during Sept. quarter of the corresponding financial years.

Year	Target (No.)	Achievement (No.)	% of Achievement
31.03.2016	20,00,000	17,53,590	88
30.09.2016	**17,00,000**	**8,49,739**	**50**
31.03.2017	17,00,000	16,34,533	96
30.09.2017	**17,00,000**	**9,16,338**	**54**
31.03.2018	17,00,000	19,89,626	117
30.09.2018	**20,00,000**	**9,62,418**	**48**
31.03.2019	20,00,000	21,65,443	109
30.09.2019	**35,00,000**	**11,30,509**	**33**

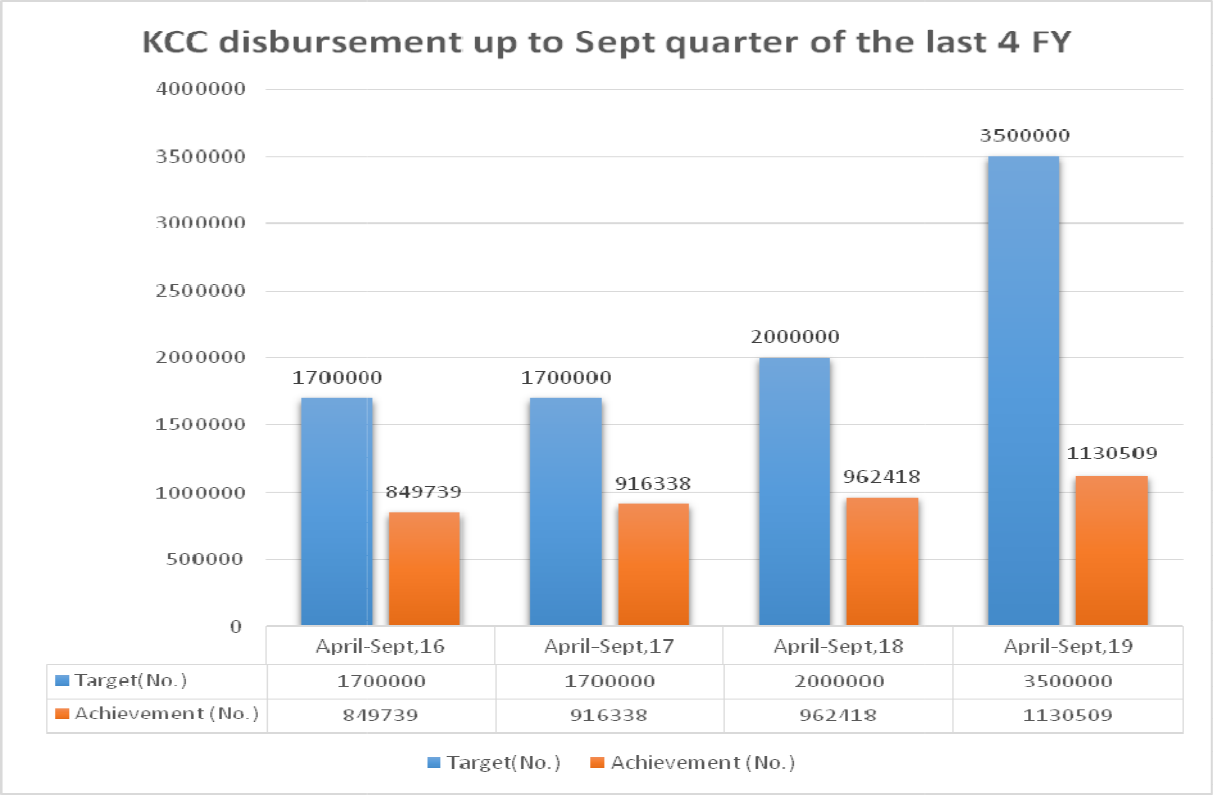
N.B. All the banks operating in the State have issued 1130509 KCCs during the April-Sept,19 quarter at 33% of annual target of 35.00 lacs. Total amount for KCC stood at Rs. 4122.66 crore as on 30.09.2019 which account for 23% of the farm credit segment..

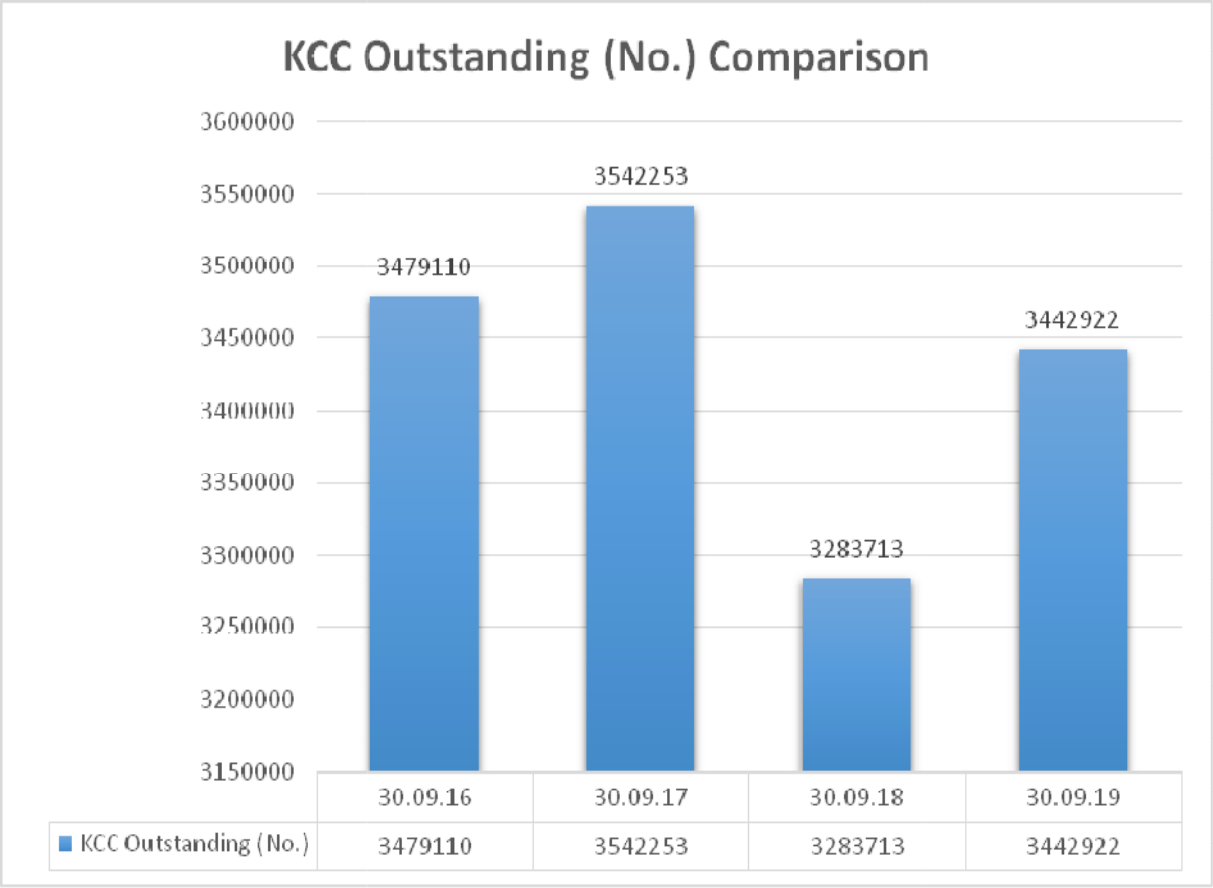
The Average ticket size of Rs.42,596/- as on 31.03.2019 has increased marginally to Rs.44,972/- on 30.09.2019. Average credit per KCC of all the banks excluding WB State Co-operative Bank is Rs.63,578/- while it is Rs.24,988/- for WB State Co-Op Bank.

All the banks has reported 92578 accounts amounting Rs.451.55 crore under the written off KCC loan category.

Bank wise KCC position as on 30.09.2019													
(Amount in Crore)													
Sr. No.	Bank Name	Target (No.)	" Disbursement " during (01.04.2019 to 30.09.2019)				Total KCC issued during 01.04.2019 to 30.09.2019 (Fresh + Renewal)		% of Achievement	Outstanding Position (exluding written off a/cs) as on 30.09.2019		Written-Off KCC a/cs as on 30.09.2019	
			Fresh Sanction (01.04.2019 to 30.09.2019)		Renewal cases (01.04.2019 to 30.09.2019)								
			NO.	Amount	NO.	Amount	NO.	Amount	NO.	NO.	Amount	NO.	Amount
1	Allahabad bank	207500	2320	13.69	19907	106.56	22227	120.25	10.71	87956	512.68	0	0.00
2	Andhra Bank	13000	8	0.04	15	0.05	23	0.09	0.18	23	0.09	0	0.00
3	Bank of Baroda	95000	609	4.03	2699	16.12	3308	20.15	3.48	17837	113.76	48	0.21
4	Bank of India	150000	10902	183.56	33337	369.60	44239	553.16	29.49	231151	1073.78	4806	14.15
5	Bank of Maharastra	5000	176	4.22	23	0.48	199	4.70	3.98	509	11.18	0	0.00
6	Canara Bank	150000	1626	8.47	3293	21.18	4919	29.65	3.28	19619	154.60	0	0.00
7	Central Bank of India	180000	936	3.69	5517	31.89	6453	35.58	3.59	75376	421.72	0	0.00
8	Corporation Bank	15000	269	1.76	68	0.39	337	2.15	2.25	1416	13.77	0	0.00
9	Indian Bank	20000	85	0.65	636	0.46	721	1.11	3.61	4028	23.11	0	0.00
10	IOB	40000	193	0.81	743	3.00	936	3.81	2.34	6124	32.50	0	0.00
11	OBC	30000	504	2.10	637	8.31	1141	10.41	3.80	2834	15.04	0	0.00
12	PNB	150000	5325	30.75	36585	142.93	41910	173.68	27.94	166253	1023.95	23412	172.65
13	Punjab & Sind Bank	5000	5	0.30	5	0.20	10	0.50	0.20	70	4.00	0	0.00
14	SBI	480000	19836	123.00	41818	260.21	61654	383.21	12.84	293679	2826.85	0	0.00
15	Syndicate Bank	60000	945	6.33	1217	9.32	2162	15.65	3.60	8397	57.65	0	0.00
16	UBI	410000	926	6.32	29482	189.48	30408	195.80	7.42	281909	1647.95	15544	87.30
17	UCO	107500	3760	15.71	3113	17.33	6873	33.04	6.39	58543	282.44	0	0.00
18	Union Bank of India	62500	387	81.63	1861	101.72	2248	183.35	3.60	17769	476.89	41	0.01
Total PSU		**2180500**	**48812**	**487.06**	**180956**	**1279.23**	**229768**	**1766.29**	**10.54**	**1273493**	**8691.96**	**43851**	**274.32**
19	Axis Bank	75000	5370	49.51	0	0.00	5370	49.51	7.16	14222	494.39	248	9.00
20	Bandhan Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00
21	Catholic Syrian Bank ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00
22	Dhanlaxmi bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00
23	Federal Bank	1000	84	1.53	0	0.00	84	1.53	8.40	207	7.20	0	0.00
24	HDFC Bank	50000	49612	183.28	67	7.29	49679	190.57	99.36	145961	487.53	0	0.00
25	ICICI	45000	2986	22.86	0	0.00	2986	22.86	6.64	5106	95.17	0	0.00
26	IDBI	40000	136	1.13	3781	27.51	3917	28.64	9.79	11960	139.15	0	0.00
27	IDFC	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00
28	Indusind Bank	1000	0	0.00	0	0.00	0	0.00	0.00	0	0.00	0	0.00
29	Jana Small Finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00
30	Karnataka Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00
31	Karur Vysya Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00
32	Kotak Mahindra Bank	1000	0	0.00	0	0.00	0	0.00	0.00	0	0.00	0	0.00
33	Ratnakar Bank Ltd	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00
34	South Indian Bank Ltd.	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00
35	SIDBI	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00
36	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00
37	Ujjivan Small Finance Bank	5000	0	0.00	0	0.00	0	0.00	0.00	0	0.00	0	0.00
38	Utkarsh Small Finance Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00
39	YES Bank	0	0	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00
Total PVT		**218000**	**58188**	**258.31**	**3848**	**34.80**	**62036**	**293.11**	**28.46**	**177456**	**1223.44**	**248**	**9.00**
40	BGVB (UBI)	330000	7068	15.42	58856	115.49	65924	130.91	19.98	194985	536.66	34939	157.37
41	PBGB (UCO)	155000	2069	14.33	13000	103.83	15069	118.16	9.72	73445	319.60	0	0.00
42	UBKGB (CBI)	90000	773	5.41	3273	48.23	4046	53.64	4.50	63592	564.12	0	0.00
Total RRB		**575000**	**9910**	**35.16**	**75129**	**267.55**	**85039**	**302.71**	**14.79**	**332022**	**1420.38**	**34939**	**157.37**
43	WB State Co-Op Bank Ltd.	525000	42072	65.91	711594	1694.64	753666	1760.55	143.56	1659951	4147.98	13540	10.86
44	WBSCARD Bank Ltd.	1500	0	0.00	0	0.00	0	0.00	0.00	0	0.00	0	0.00
Total Co-Optv		**526500**	**42072**	**65.91**	**711594**	**1694.64**	**753666**	**1760.55**	**143.15**	**1659951**	**4147.98**	**13540**	**10.86**
Grand Total		**3500000**	**158982**	**846.44**	**971527**	**3276.22**	**1130509**	**4122.66**	**32.30**	**3442922**	**15483.76**	**92578**	**451.55**

District wise KCC position as on 30.09.2019					
					(Amount in Crore)
Sr. No.	Name of District	Target (No.)	KCC Disbursement during 01.04.2019 to 30.09.2019 (Fresh+Renewal)		% of Achievement
			NO.	Amount	NO.
1	Alipurduar	50000	4362	24.47	8.72
2	Bankura	140000	51786	216.17	36.99
3	Birbhum	165000	9689	65.76	5.87
4	Coochbehar	100000	17976	119.96	17.98
5	Dakshin Dinajpur	110000	25253	127.41	22.96
6	Darjeeling	70000	1413	3.72	2.02
7	Hooghly	245000	40723	154.50	16.62
8	Howrah	70000	23552	79.75	33.65
9	Jalpaiguri	60000	8039	65.81	13.40
10	Jhargram	95000	48568	101.99	51.12
11	Kalimpong	20000	1146	6.19	5.73
12	Kolkata	0	0	0.00	#DIV/0!
13	Malda	210000	51241	179.14	24.40
14	Murshidabad	250000	15091	78.68	6.04
15	Nadia	280000	38136	311.13	13.62
16	Paschim Burdwan	100000	23063	25.37	23.06
17	Purba burdwan	270000	115218	669.37	42.67
18	Paschim Medinipur	310000	150051	379.87	48.40
19	Purba Medinipur	290000	371556	712.27	128.12
20	Purulia	150000	8421	37.91	5.61
21	Uttar Dinajpur	110000	14094	83.00	12.81
22	24 Pgs. (N)	240000	28745	160.50	11.98
23	24 Pgs. (S)	165000	82386	519.69	49.93
Grand Total		**3500000**	**1130509**	**4122.66**	**32.30**


KCC disbursement up to Sept quarter of the last 4 FY
4000000
3500000
3000000
2500000
2000000
1500000
1000000
500000
0
1700000
849739
1700000
916338
2000000
962418
3500000
1130509
April-Sept,16
April-Sept,17
April-Sept,18
April-Sept,19
Target(No.)
1700000
1700000
2000000
3500000
Achievement (No.)
849739
916338
962418
1130509
Target(No.)
Achievement (No.)


KCC Outstanding (No.) Comparison
3600000
3550000
3500000
3450000
3400000
3350000
3300000
3250000
3200000
3150000
3479110
3542253
3283713
3442922
30.09.16
30.09.17
30.09.18
30.09.19
KCC Outstanding (No.)
3479110
3542253
3283713
3442922

Bangla Shasya Bima Scheme:

For mitigating the hardship of farmers in case of crop damage due to natural calamity, GoWB launched the Bangla Shasya Bima (BSB) Scheme, a 100% State Govt funded scheme with the objective of ensuring hassle free crop insurance facility to the farmers along with timely claim settlement process through a transparent & simplified procedure.

A token amount of Rs.1/=(Rupees One only) was charged from the registered bank account of the farmers to facilitate electronic updation & authentication of farmers' bank account details and rule out delay in claim settlement issues, if any.

Notification for Kharif-2019 crop coverage under BSBS was issued on 24-05-2019 and shared accordingly with the member banks by SLBC on the same date. A workshop for the banks was organized by the Department on 03-06-2019 and also on 17-07-19.

As per BSBS portal data on 30-09-2019 the enrolment position under Kharif, 2019 is,

Loanee farmers	Non-Loanee farmers
13.53 lakh	32.93 lakh

The data showed a marked improvement over the enrolment made under PMFBY for the Kharif, 2018 season where 18.66 lakh farmers were covered for crop insurance.

Bank wise coverage under Bangiya Shasya Bima Scheme (Kharif-2019) as on 30.09.2019

SR NO	BANK NAME	TOTAL LOANEE FARMERS
1	Allahabad Bank	38170
2	Andhra Bank	62
3	Bank Of Baroda	7061
4	Bank Of India	82553
5	Canara Bank	6169
6	Central Bank Of India	4815
7	Corporation Bank	590
9	Indian Bank	456
10	Indian Overseas Bank	1639
11	Oriental Bank Of Commerce	707
12	Punjab National Bank	69755
13	State Bank Of India	61004
14	Syndicate Bank	785
15	Uco Bank	12211
16	Union Bank Of India	5203
17	United Bank Of India	40301
PSU Sub Total		**331481**
19	Axis Bank Limited	3628
20	Federal Bank Ltd	214
21	Hdfc Bank Ltd.	72
22	Icici Bank Limited	2077
23	Idbi Bank Limited	2882
PVT Sub Total		**8873**
24	Bangiya Gramin Vikash Bank	33990
25	Paschim Banga Gramin Bank	50874
26	Uttar Banga Kshetriya Gramin Bank	26334
RRB Sub Total		**111198**
27	WB State Co-Op Bank	902074
Grand Total		**1353626**

District wise coverage under Bangiya Shasya Bima Scheme (Kharif-2019) as on 30.09.2019			
SR NO	**DISTRICT NAME**	**TOTAL LOANEE**	**TOTAL NON-LOANEE**
1	Alipurduar	4499	30946
2	Bankura	72698	222050
3	Birbhum	69563	182190
4	Coochbehar	24856	143000
5	Dakshin Dinajpur	30356	66359
6	Darjeeling	1848	9010
7	Hooghly	123123	132849
8	Howrah	21059	60525
9	Jalpaiguri	7109	40189
10	Jhargram	17812	33058
11	Kalimpong	2	2416
12	Malda	21483	244135
13	Murshidabad	22297	204333
14	N 24 PGS	24433	234040
15	Nadia	64853	159199
16	Paschim Bardhaman	2953	28000
17	Paschim Medinipur	206581	208180
18	Purba Bardhaman	240254	338204
19	Purba Medinipur	311437	360000
20	Purulia	23453	163559
21	S 24 PGS	45874	314081
22	Uttar Dinajpur	17083	117273
Grand Total		**1353626**	**3293596**

New development in KCC:

Working Capital for Animal Husbandry and Fisheries:

In terms of the recent RBI Master Direction 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, poutry (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. RBI has issued Circular on KCC (AH & Fishery) on 04-02-2019.

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.

New acquisitions in KCC	158973 No.	846.44 Cr.
Out of which for AH & Fishery activities in KCC	4917 No.	22.09 Cr.

Sub Committee on Animal Husbandry & Fishery

A Special Sub Committee on Animal Husbandry & Fishery was formed and the 1st meeting was held on 08-07-2019. It was decided to approach a cluster approach for extending accelerated credit to Dairy, Poultry, Pig & Goat rearing along with Fishery sectors in potential areas.

SLBC sent a list of 50 odd potential Blocks in 20 Districts on 12-07-2019 for ratification by Animal Resource Development Department and Fishery Department. ARD Department has since ratified 117 Dairy, 67 Poultry and 80 Goatery and 49 Piggery Centres (annexed herewith) which has also been shared with the member banks. SLBC is yet to receive the approved list of fishery clusters from Fishery Department.

Improvement has been observed in disbursement for Dairy, poultry, pig & goat rearing as well as fishery loans in the last quarter which is given hereunder.

As on	Dairy		Poultry		Fishery		Pig & Goat rearing	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
30.06.19	30079	321.31	7875	77.89	10904	83.75	15544	92.87
30.09.19	63814	513.60	18376	285.11	23354	212.02	18757	140.97

The outstanding balance in Dairy, Poultry, Pig-Sheep rearing & Fishery is as follows:

As on	Dairy		Poultry		Fishery		Pig & Goat rearing	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
30.06.19	194857	1590.46	43203	453.47	59728	403.80	125259	739.60
30.09.19	195709	1563.98	45754	516.06	62408	476.34	121744	701.64

Ratified clusters for credit linkage by Banks for implementation of Animal Husbandry Schemes in West Bengal					
Sr. No.	**District**	**Dairy**	**Poultry**	**Goatery**	**Piggery**
1	Alipurduar	Alipurduar-I&II, Falakata & Madarihat	Alipurduar-I & II, Falakata, Kalchini, Kumargram & Madarihat	Alipurduar-I & II, Falakata, Kalchini, Kumargram & Madarihat	Alipurduar-II, Kalchini, Kumargram & Madarihat
2	Bankura	Raipur, Simlapal, Sonamukhi, Bishnupur, Taldangra & Kotulpur	Onda, Bishnuour & Chhatna	Ranibandh	Taldangra
3	Birbhum	Mayureswar-I, Sainthia, Nanoor, Illambazar, Labpur, Rampurhat-II &	Rajnagar, Dubrajpur, Bolpur 7 Suri-I	Rajnagar, Md. Bazar, Sainthia & Illambazar	Md. Bazar, Suri-I & II
4	Purba Bardhaman	Raina-I & II, Jamalpur, Memari-I & II, Purbasthali-I & II, Monteswar, Katwa-II, Galsi-I & Burdwan-II	Bhatar, Aushgram-II, Purbasthali-II & Monteswar	Ausgram-I, Galsi-II, Kalna-II & Purbasthali-I	NIL
5	Paschim Bardhaman	Durgapur - Faridpur, Kanksa, Jamuria, Barabani	Durgapur - Faridpur, Kanksa	Kanksa, Andal, Raniganj, Salanpur, Pandabeswar	Kanksa, Pandabeswar
6	Coochbehar	Coochbehar-II, Tufanganj-I, Dinhata-I & II, Sitalkuchi, Mathabhanga-I & II,	NIL	Coochbehar-II, Tufanganj-II, Dinhata-I & II, Sitai & Mekhliganj	Mekhliganj
7	Dakshin Dinajpur	Balurghat & Harirampur	Gangarampur & Banshihari	Hili	Kumarganj & Tapan
8	Darjeeling, GTA	Kurseong, Bijanbari, Sukiapokhari & Mirik	Kurseong, Bijanbari & Mirik	Kurseong, Bijanbari & Mirik	Kurseong, Bijanbari & Mirik
9	Howrah	J B Pur, U N Pur, Amta-I & II, Shyampur-I & II	Domjur, Panchla, Sankrail, Bagnan-I & II, Uluberia-I & II	J B Pur, U N Pur, Amta-I & II, Shyampur-I & II	NIL
10	Hooghly	Pandua, Pursurah & Haripal	Goghat-I, Pursurah & Pandua	Tarakeswar & Goghat-II	Balagarah
11	Jalpaiguri	Jalpaguri Sadar, Dhupguri & Moynaguri	Rajganj	Rajganj, Dhupguri & Moynaguri	Mal, Metiali, Nagrakata & Dhupguri
	Siliguri MP	Kharibari & Phasidewa	Naksalbari & Kharibari	Phasidewa, Naksalbari & Kharibari	Nalsalbari
12	Jhargram	Jhargram	Sankrail	Jamboni	Binpur-I
13	Malda	Kaliachak-I, II & III, Manikchak, Englishbazar, Old Malda & Gazole	Ratua-I & II, Chanchal-II, Harischandrapur-I & II	Manikchak, Ratua-I & II, Chanchal-II	Gazole, Habibpur, Bamongola & Old Malda
14	Murshidabad	Berhampur, Hariharpara, Beldanga-I & II	Raghunathganj-I & Domkal	Hariharpara, Nabagram & Nowda	Nabagram & Sagardihi
15	Nadia	Kaliganj & Nakashipara	Ranaghat-I	Karimpur-I & II	NIL
16	North 24 Parganas	Bongaon, Gaighata, Amdanga, Habra-I & Baduria	Basirhat-I	Deganga	Gaighata
17	Paschim Midnapore	Sabang, Debra, Daspur-I, Garbeta-II, Keshiary, Midnapore Sadar & Keshpur	Garbeta-III & Kharagpur	Salboni, Midnapore Sadar & Keshpur	Garbeta-II & Keshiary
18	Purba Midinapore	Contai-I & III, Bhagwanpur-I & II, Egra-II, Moyna, Ramnagar-I, Tamluk,	Panskura-I, Ramnagar-I, Nandakumar	Moyna, Mohishadal, Bhagabanpur-I, Patashpur	Mahishadal, Moyna, Bhagwanpur-I, Patashpur-I & II
19	Purulia	Punchua, Hura, Purulia-I & II, Arsha	Raghunathpur-I & II, Purulia-I & II, Para	Bagmundi, Bandwan, Barabazar, Jhalda-I & II, Manbazar-I & II	Bandwan, Manbazar-II, Barabazar, Balampur & Santuri
20	South 24 Parganas	Patharpratima, Namkhana, Basanti, Baruipur, Kakdwip, Mathurapur-II,	Basanti, Gosaba, Canning-I, Mograhat-I & II	Gosaba, Pathapratima, Namkhana, Mathurapur-I & II	Gosaba & Basanti
21	Uttar Dinajpur	Goalpokher-I & II, Karandighi, Kaliyaganj & Raiganj	Goalpokher-II, Karandighi, Kaliyaganj & Raiganj	Chopra, Itahar, Hemtabad & Raiganj	Chopra, Karakdighi, Itahar & Raiganj
22	Kalimpong	Kalimpong-I, II & III	Kalimpong-I	Kalimpong-I & II	Kalimpong-I & II

Sub sector wise disbursement in Farm Credit (KCC/Non-KCC) in FY 2019-2020 (01.04.2019 - 30.09.2019) (Amount in Crore)																			
Sr. No.	Bank Name	Crop Loan		Dairy		Fishery		Poultry		Goat & Pig Rearing		Horticulture/Plantation		Farm Mechanisation		Others		Total	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Allahabad bank	22227	120.25	2	0.06	15	0.56	13	1.63	9	0.14	2	0.03	21	1.10	15128	337.93	37417	461.70
2	Andhra Bank	23	0.08	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	156	2.63	179	2.71
3	Bank of Baroda	13861	125.48	2	0.05	2	0.04	1	0.06	0	0.00	0	0.00	8	0.45	3578	149.28	17452	275.36
4	Bank of India	44239	553.16	158	2.32	95	1.79	523	8.15	125	2.12	216	3.01	56	1.00	403	8.47	45815	580.02
5	Bank of Maharastra	199	0.06	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	199	0.06
6	Canara Bank	18854	93.85	59	0.41	97	5.25	19	1.91	6	0.03	0	0.00	2	0.08	38775	160.35	57812	261.88
7	Central Bank of India	10158	25.09	31	0.36	26	0.10	12	3.70	7	0.02	4	0.02	5	0.40	24587	418.39	34830	448.08
8	Corporation Bank	269	1.76	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	287	3.53	556	5.29
9	Indian Bank	419	4.06	4	0.05	2	0.19	1	0.01	0	0.00	0	0.00	4	0.17	124	26.72	554	31.20
10	IOB	631	2.48	2	0.02	7	0.03	0	0.00	0	0.00	6	0.06	2	0.15	374	3.57	1022	6.31
11	OBC	1141	3.41	7	0.10	8	0.32	4	0.80	2	0.05	0	0.00	0	0.00	485	6.01	1647	10.69
12	PNB	41910	173.68	1098	6.38	104	2.93	4	0.14	1	0.00	0	0.00	0	0.00	18722	276.61	61839	459.74
13	Punjab & Sind Bank	5	0.30	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	5	0.30
14	SBI	77544	986.67	88	0.36	21	0.78	2	1.61	0	0.00	0	0.00	1	0.18	28882	688.52	106538	1678.12
15	Syndicate Bank	2339	16.53	21	0.66	7	0.05	13	0.42	0	0.00	3	0.06	1	0.01	2904	34.45	5288	52.18
16	UBI	54944	953.89	1204	20.12	213	2.90	481	11.23	1944	32.70	21	0.40	4275	1019.36	0	0.00	63082	2040.60
17	UCO	64	5.43	42	0.37	16	0.27	43	0.69	121	0.44	26	0.27	32	3.28	21188	317.37	21532	328.12
18	Union Bank of India	522	127.82	7	0.16	2	5.88	2	2.70	0	0.00	0	0.00	0	0.00	314	5.67	847	142.23
	Total PSU	**289349**	**3194.00**	**2725**	**31.42**	**615**	**21.09**	**1118**	**33.05**	**2215**	**35.50**	**278**	**3.85**	**4407**	**1026.18**	**155907**	**2439.50**	**456614**	**6784.58**
19	Axis Bank	5370	50.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	5370	50.00
20	Bandhan Bank	0	0.00	50847	338.95	19685	146.62	14871	104.36	9366	54.19	0	0.00	34764	238.53	591184	4172.63	720717	5055.28
21	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
22	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
23	Federal Bank	4686	43.10	20	0.57	16	0.60	6	2.24	6	0.10	1	0.05	0	0.00	247	1.47	4982	48.13
24	HDFC Bank	347	32.84	21	0.05	0	0.00	255	0.71	0	0.00	4066	11.14	168	7.86	44935	143.71	49792	196.31
25	ICICI	3032	25.83	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	27064	171.99	30096	197.82
26	IDBI	14963	102.02	0	0.00	0	0.00	1	1.50	0	0.00	0	0.00	0	0.00	27075	102.80	42039	206.32
27	IDFC	0	0.00	2806	7.44	1533	4.40	24	0.07	3485	10.74	0	0.00	211	0.56	14362	42.03	22421	65.24
28	Indusind Bank	8203	134.58	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	8203	134.58
29	Jana Small Finance Bank	0	0.00	10	0.05	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	9681	41.21	9691	41.26
30	Karnataka Bank Ltd.	0	0.00	0	0.00	1	0.56	0	0.00	0	0.00	0	0.00	1	0.16	0	0.00	2	0.72
31	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
32	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	881	32.01	0	0.00	881	32.01
33	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	113853	333.89	113853	333.89
34	South Indian Bank Ltd.	20	20.65	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	20	20.65
35	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
36	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
37	Ujjivan Small Finance Bank	0	0.00	853	7.57	45	0.22	5	0.01	9686	32.37	1	0.00	0	0.00	80381	267.68	90971	307.84
38	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	3427	10.48	3427	10.48
39	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	259	0.56	259	0.56
	Total PVT	**36621**	**409.02**	**54557**	**354.63**	**21280**	**152.40**	**15162**	**108.89**	**22543**	**97.40**	**4068**	**11.20**	**36025**	**279.12**	**912468**	**5288.45**	**1102724**	**6701.09**
40	BGVB (UBI)	65924	130.91	190	1.99	0	0.00	186	1.02	1025	12.20	853	7.26	512	7.61	153490	1268.23	222180	1429.22
41	PBGB (UCO)	15069	118.16	6972	122.18	1084	39.42	1693	139.67	2443	25.03	3	0.48	5	0.25	6699	203.23	33968	648.42
42	UBKGB (CBI)	27703	78.83	3	0.02	6	0.02	3	0.09	4	0.05	28	0.23	6	0.35	6243	77.49	33996	157.08
	Total RRB	**108696**	**327.90**	**7165**	**124.19**	**1090**	**39.44**	**1882**	**140.78**	**3472**	**37.28**	**884**	**7.97**	**523**	**8.21**	**166432**	**1548.95**	**290144**	**2234.72**
43	WB State Co-Op Bank Ltd.	753666	1760.55	26	2.18	359	5.09	2	0.06	0	0.00	0	0.00	104	51.24	28432	165.23	782589	1984.35
44	WBSCARD Bank Ltd.	0	0.00	203	8.96	59	0.14	221	6.60	213	3.16	52	47.50	71	1.79	35	2.60	854	70.75
	Total Co-Optv	**753666**	**1760.55**	**229**	**11.14**	**418**	**5.23**	**223**	**6.66**	**213**	**3.16**	**52**	**47.50**	**175**	**53.03**	**28467**	**167.83**	**783443**	**2055.10**
	Grand Total	**1188332**	**5691.46**	**64676**	**521.38**	**23403**	**218.15**	**18385**	**289.37**	**28443**	**173.34**	**5282**	**70.52**	**41130**	**1366.54**	**1263274**	**9444.73**	**2632925**	**17775.49**

Sub sector wise Outstanding in Farm Credit (KCC/Non-KCC) As on 30.09.2019 (Amount in Crore)																			
Sr. No.	Bank Name	Crop Loan		Dairy		Fishery		Poultry		Goat & Pig Rearing		Horticulture / Plantation		Farm Mechanisation		Others		Total	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Allahabad bank	87956	512.68	46	1.83	127	5.70	66	11.60	241	1.86	35	1.24	135	4.67	55642	667.58	144248	1207.16
2	Andhra Bank	23	0.09	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	384	4.10	407	4.19
3	Bank of Baroda	24606	142.10	117	2.16	20	0.37	29	1.11	663	6.70	2	0.70	354	20.92	3735	169.94	29526	344.00
4	Bank of India	231151	1073.78	888	11.36	879	11.97	617	22.56	677	4.89	301	7.42	131	4.46	572	11.68	235216	1148.12
5	Bank of Maharastra	509	11.18	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	509	11.18
6	Canara Bank	43496	258.65	167	8.65	202	11.89	86	13.19	8	2.34	0	0.00	104	4.95	24651	362.12	68714	661.79
7	Central Bank of India	75908	422.58	598	4.33	238	1.77	206	6.10	353	1.71	644	23.72	826	9.36	47982	640.04	126755	1109.61
8	Corporation Bank	1416	13.77	22	0.48	0	0.00	0	0.00	0	0.00	9	2.42	30	1.14	667	114.82	2144	132.63
9	Indian Bank	4542	45.67	69	1.33	6	0.28	9	0.35	25	0.21	3	0.02	140	5.76	2082	149.55	6876	203.17
10	IOB	7596	53.63	50	2.18	40	13.72	30	1.09	1	0.01	29	6.26	9	0.48	545	19.48	8300	96.85
11	OBC	3273	24.97	95	0.90	38	1.40	45	3.63	40	0.15	0	0.00	39	1.06	388	20.35	3918	52.46
12	PNB	166253	1023.95	1445	14.70	191	5.37	118	8.17	78	0.41	0	0.00	0	0.00	32940	483.52	201025	1536.12
13	Punjab & Sind Bank	70	4.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	70	4.00
14	SBI	211970	1367.00	855	71.00	252	67.00	240	55.00	103	1.00	0	0.00	1222	48.00	242034	1771.00	456676	3380.00
15	Syndicate Bank	8721	60.51	177	1.97	81	2.31	93	1.07	30	0.33	36	0.47	33	0.83	5283	62.15	14454	129.64
16	UBI	418967	2553.81	9228	128.95	2658	43.02	4344	78.45	22061	252.67	182	2.57	46196	2255.28	0	0.00	503636	5314.75
17	UCO	114	9.48	233	1.76	208	1.35	156	1.56	201	1.28	34	0.27	56	4.32	102243	1743.70	103245	1763.72
18	Union Bank of India	17332	207.06	213	1.49	10	15.42	50	5.40	0	0.00	0	0.00	247	3.78	7049	21.13	24901	254.28
	Total PSU	**1303903**	**7784.91**	**14203**	**253.09**	**4950**	**181.57**	**6089**	**209.28**	**24481**	**273.56**	**1275**	**45.09**	**49522**	**2365.01**	**526197**	**6241.16**	**1930620**	**17353.67**
19	Axis Bank	9206	523.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	9206	523.00
20	Bandhan Bank	0	0.00	154071	584.22	50254	235.34	37894	170.96	54233	174.11	0	0.00	65078	324.34	1556337	6807.34	1917867	8296.31
21	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
22	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
23	Federal Bank	6877	62.76	20	1.13	16	0.74	5	0.48	6	0.24	6	4.09	0	0.00	414	11.19	7344	80.63
24	HDFC Bank	771	103.34	1236	1.78	6	0.01	0	0.00	0	0.00	10876	18.75	5438	138.78	128209	237.27	146536	499.93
25	ICICI	5445	201.11	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	57212	385.23	62657	586.34
26	IDBI	40268	254.44	0	0.00	4	0.36	15	1.15	0	0.00	49	0.88	6	0.19	63958	199.80	104300	456.81
27	IDFC	0	0.00	4309	8.30	3941	6.73	134	0.22	5913	12.21			444	0.85	30457	57.05	45198	85.36
28	Indusind Bank	17302	271.12	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	17302	271.12
29	Jana Small Finance Bank	0	0.00	181	0.46	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	18187	64.34	18368	64.80
30	Karnataka Bank Ltd.	1	0.01	0	0.00	5	0.61	3	1.47	0	0.00	1	0.02	1	0.43	0	0.00	11	2.54
31	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
32	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	6287	257.68	0	0.00	6287	257.68
33	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	295652	612.94	295652	612.94
34	South Indian Bank Ltd.	20	19.36	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	20	19.36
35	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
36	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
37	Ujjivan Small Finance Bank	0	0.00	2560	13.98	244	0.50	40	0.05	28263	61.97	1	0.00	0	0.00	212479	465.87	243587	542.38
38	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	10264	23.78	10264	23.78
39	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	457	107.00	457	107.00
	Total PVT	**79890**	**1435.14**	**162377**	**609.87**	**54470**	**244.29**	**38091**	**174.33**	**88415**	**248.53**	**10933**	**23.74**	**77254**	**722.27**	**2373626**	**8971.81**	**2885056**	**12429.98**
40	BGVB	194985	536.66	358	4.50	123	1.70	129	2.20	1382	18.26	1245	8.56	771	11.99	178804	2184.70	377797	2768.57
41	PBGB	73445	319.60	16308	241.04	1355	36.54	892	47.25	5239	50.13	6	0.02	301	7.65	26306	251.94	123852	954.17
42	UBKGB	64161	565.34	5	0.04	124	0.26	4	0.10	14	0.12	153	0.96	38	1.77	65800	582.73	130299	1151.32
	Total RRB	**332591**	**1421.60**	**16671**	**245.58**	**1602**	**38.50**	**1025**	**49.55**	**6635**	**68.51**	**1404**	**9.54**	**1110**	**21.41**	**270910**	**3019.37**	**631948**	**4874.06**
43	WB State Co-Op Bank Ltd.	1659951	3574.91	427	8.17	1327	10.38	28	0.41	0	0.00	10	7.18	475	821.27	111032	337.04	1773250	4759.36
44	WBSCARD Bank Ltd.	0	0.00	2031	447.27	59	1.60	521	82.48	2213	111.04	648	55.52	371	52.32	225615	139.51	231458	889.74
	Total Co-Optv	**1659951**	**3574.91**	**2458**	**455.44**	**1386**	**11.98**	**549**	**82.89**	**2213**	**111.04**	**658**	**62.70**	**846**	**873.59**	**336647**	**476.54**	**2004708**	**5649.11**
	Grand Total	**3376335**	**14216.55**	**195709**	**1563.98**	**62408**	**476.34**	**45754**	**516.06**	**121744**	**701.64**	**14270**	**141.07**	**128732**	**3982.28**	**3507380**	**18708.88**	**7452332**	**40306.81**

Bank wise flow of credit to Small & Marginal Farmers under ACP 2019-20

(Position from 01.04.2019-30.09.2019)

(Amt.in Rs. Crore)

Sl.No	Name of Bank	Target (No.)	Disbursement		% of Achievement	Outstanding	
			No.	Amt.	No.	No.	Amt.
1	Allahabad bank	90000	30069	289.07	33.41	120471	867.25
2	Andhra Bank	2000	32	0.21	1.60	61	0.42
3	Bank of Baroda	35000	2666	18.00	7.62	22306	153.00
4	Bank of India	50000	44239	553.16	88.48	231151	1073.78
5	Bank of Maharastra	500	0	0.00	0.00	0	0.00
6	Canara Bank	55000	30524	139.48	55.50	53916	311.90
7	Central Bank of India	55000	26284	261.85	47.79	95661	612.84
8	Corporation Bank	1500	191	1.98	12.73	1770	16.84
9	Indian Bank	10000	46	0.45	0.46	945	7.01
10	IOB	15000	138	0.87	0.92	1973	9.56
11	OBC	10000	1428	8.51	14.28	4599	69.15
12	PNB	65000	60017	374.72	92.33	195486	1366.42
13	Punjab & Sind Bank	1000	1	0.01	0.10	3	0.05
14	SBI	185000	59216	501.00	32.01	411231	3052.00
15	Syndicate Bank	10000	2378	17.34	23.78	9395	66.98
16	UBI	125000	59375	1371.28	47.50	515487	4500.11
17	UCO	55000	12313	60.76	22.39	22893	106.71
18	Union Bank of India	20000	854	97.00	4.27	19120	410.30
Total PSU		**785000**	**329771**	**3695.69**	**42.01**	**1706468**	**12624.32**
19	Axis Bank	50000	0	0.00	0.00	0	0.00
20	Bandhan Bank	365000	409648	2850.52	112.23	1227782	5051.83
21	Catholic Syrian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
22	Dhanlaxmi Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
23	Federal Bank	10000	3348	26.78	33.48	4952	41.62
24	HDFC Bank	55000	5619	31.17	10.22	37893	147.71
25	ICICI	6200	0	0.00	0.00	0	0.00
26	IDBI	100000	42001	203.11	42.00	104164	452.24
27	IDFC	25000	15009	43.28	60.04	32059	59.77
28	Indusind Bank	90000	117789	319.16	130.88	117789	319.16
29	Jana Small Finance Bank	500	9691	41.26	1938.20	18368	64.80
30	Karnataka Bank Ltd.	0	74	1.17	#DIV/0!	242	3.16
31	Karur Vysya Bank	0	0	0.00	#DIV/0!	0	0.00
32	Kotak Mahindra Bank	3000	877	31.85	29.23	6173	235.63
33	Ratnakar Bank Ltd	75000	113853	333.89	151.80	295652	612.94
34	South Indian Bank Ltd.	100	0	0.00	0.00	0	0.00
35	SIDBI	0	0	0.00	#DIV/0!	0	0.00
36	Tamilnad Mercantile Bank	100	0	0.00	0.00	0	0.00
37	Ujjivan Small Finance Bank	60000	79753	270.53	132.92	220490	482.56
38	Utkarsh Small Finance Bank	5000	3427	10.48	68.54	10264	23.78
39	YES Bank	100	259	1.00	259.00	269	1.01
Total PVT		**845000**	**801348**	**4164.20**	**94.83**	**2076097**	**7496.21**
36	BGVB (UBI)	175000	193635	1291.42	110.65	337266	2436.48
37	PBGB (UCO)	110000	25476	486.32	23.16	93256	641.72
38	UBKGB (CBI)	65000	32264	149.04	49.64	123776	1095.00
Total RRB		**350000**	**251375**	**1926.78**	**71.82**	**554298**	**4173.20**
39	WB State Co-Op Bank Ltd.	475000	777816	1967.67	163.75	1512283	4252.16
40	WBSCARD Bank Ltd.	45000	413	68.93	0.92	413	68.93
Total Co-Optv		**520000**	**778229**	**2036.60**	**149.66**	**1512696**	**4321.09**
Grand Total		**2500000**	**2160723**	**11823.27**	**86.43**	**5849559**	**28614.82**

Bank wise flow of credit to Share Croppers / Oral Lessees under ACP 2019-20							
(Position from 01.04.2019-30.09.2019)							
							(Amt.in Rs. Crore)
Sl.No	Name of Bank	Target (No.)	Disbursement		% of Achievement	Outstanding	
			No.	Amt.	No.	No.	Amt.
1	Allahabad bank	10000	183	0.97	1.83	183	0.97
2	Andhra Bank	100	0	0.00	0.00	0	0.00
3	Bank of Baroda	1000	0	0.00	0.00	0	0.00
4	Bank of India	9000	1345	3.34	14.94	7113	16.36
5	Bank of Maharastra	100	0	0.00	0.00	0	0.00
6	Canara Bank	200	0	0.00	0.00	0	0.00
7	Central Bank of India	10000	509	2.35	5.09	5138	46.25
8	Corporation Bank	100	0	0.00	0.00	0	0.00
9	Indian Bank	1000	0	0.00	0.00	0	0.00
10	IOB	1000	0	0.00	0.00	0	0.00
11	OBC	1000	0	0.00	0.00	0	0.00
12	PNB	10000	53	0.10	0.53	234	11.00
13	Punjab & Sind Bank	100	0	0.00	0.00	0	0.00
14	SBI	24000	6932	18.16	28.88	22155	51.21
15	Syndicate Bank	1000	0	0.00	0.00	0	0.00
16	UBI	10000	69	0.78	0.69	92	0.89
17	UCO	4000	518	2.09	12.95	4552	21.13
18	Union Bank of India	3000	0	0.00	0.00	38	0.01
Total PSU		**85600**	**9609**	**27.79**	**11.23**	**39505**	**147.82**
19	Axis Bank	3000	0	0.00	0.00	0	0.00
20	Bandhan Bank	100	0	0.00	0.00	0	0.00
21	Catholic Syrian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
22	Dhanlaxmi Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
23	Federal Bank	100	0	0.00	0.00	0	0.00
24	HDFC Bank	100	0	0.00	0.00	0	0.00
25	ICICI	100	0	0.00	0.00	0	0.00
26	IDBI	20000	7705	23.17	38.53	17866	31.13
27	IDFC	100	0	0.00	0.00	0	0.00
28	Indusind Bank	100	0	0.00	0.00	0	0.00
29	Jana Small Finance Bank	100	0	0.00	0.00	0	0.00
30	Karnataka Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
31	Karur Vysya Bank	0	0	0.00	#DIV/0!	0	0.00
32	Kotak Mahindra Bank	100	0	0.00	0.00	0	0.00
33	Ratnakar Bank Ltd	100	0	0.00	0.00	0	0.00
34	South Indian Bank Ltd.	100	0	0.00	0.00	0	0.00
35	SIDBI	0	0	0.00	#DIV/0!	0	0.00
36	Tamilnad Mercantile Bank	100	0	0.00	0.00	0	0.00
37	Ujjivan Small Finance Bank	100	0	0.00	0.00	0	0.00
38	Utkarsh Small Finance Bank	100	0	0.00	0.00	0	0.00
39	YES Bank	100	0	0.00	0.00	0	0.00
Total PVT		**24400**	**7705**	**23.17**	**31.58**	**17866**	**31.13**
40	BGVB (UBI)	20000	417	1.02	2.09	417	1.02
41	PBGB (UCO)	20000	3948	75.38	19.74	10582	96.17
42	UBKGB (CBI)	10000	102	0.51	1.02	923	3.51
Total RRB		**50000**	**4467**	**76.91**	8.93	**11922**	**100.70**
43	WB State Co-Op Bank Ltd.	80000	14596	913.05	18.25	16247	18.82
44	WBSCARD Bank Ltd.	60000	0	0.00	0.00	0	0.00
Total Co-Optv		**140000**	**14596**	**913.05**	**10.43**	**16247**	**18.82**
Grand Total		**300000**	**36377**	**1040.92**	**12.13**	**85540**	**298.47**

Bank wise flow of credit to Patta Holders under ACP 2019-20							
(Position from 01.04.2019-30.09.2019)							
							(Amt.in Rs. Crore)
Sl.No	Name of Bank	Target (No.)	Disbursement		% of Achievement	Outstanding	
			No.	Amt.	No.	No.	Amt.
1	Allahabad bank	10000	2197	13.08	21.97	2197	13.08
2	Andhra Bank	2000	0	0.00	0.00	0	0.00
3	Bank of Baroda	5000	1215	7.00	24.30	8264	774.00
4	Bank of India	13000	735	3.98	5.65	5897	30.68
5	Bank of Maharastra	2000	0	0.00	0.00	0	0.00
6	Canara Bank	5000	0	0.00	0.00	0	0.00
7	Central Bank of India	5500	632	3.28	11.49	12641	111.32
8	Corporation Bank	2000	0	0.00	0.00	0	0.00
9	Indian Bank	2000	0	0.00	0.00	0	0.00
10	IOB	5000	0	0.00	0.00	0	0.00
11	OBC	2000	0	0.00	0.00	0	0.00
12	PNB	10000	89	0.44	0.89	54439	324.00
13	Punjab & Sind Bank	2000	0	0.00	0.00	0	0.00
14	SBI	18800	3626	9.96	19.29	18188	43.16
15	Syndicate Bank	5000	0	0.00	0.00	0	0.00
16	UBI	10000	691	18.57	6.91	1293	37.78
17	UCO	10000	278	1.19	2.78	2962	20.41
18	Union Bank of India	5000	0	0.00	0.00	0	0.00
Total PSU		**114300**	**9463**	**57.50**	**8.28**	**105881**	**1354.43**
19	Axis Bank	1000	0	0.00	0.00	0	0.00
20	Bandhan Bank	1000	0	0.00	0.00	0	0.00
21	Catholic Syrian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
22	Dhanlaxmi Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
23	Federal Bank	1000	0	0.00	0.00	0	0.00
24	HDFC Bank	1000	0	0.00	0.00	0	0.00
25	ICICI	1000	0	0.00	0.00	0	0.00
26	IDBI	1000	0	0.00	0.00	0	0.00
27	IDFC	1000	0	0.00	0.00	0	0.00
28	Indusind Bank	1000	0	0.00	0.00	0	0.00
29	Jana Small Finance Bank	1000	0	0.00	0.00	0	0.00
30	Karnataka Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
31	Karur Vysya Bank	0	0	0.00	#DIV/0!	0	0.00
32	Kotak Mahindra Bank	1000	0	0.00	0.00	0	0.00
33	Ratnakar Bank Ltd	1000	0	0.00	0.00	0	0.00
34	South Indian Bank Ltd.	1000	0	0.00	0.00	0	0.00
35	SIDBI	0	0	0.00	#DIV/0!	0	0.00
36	Tamilnad Mercantile Bank	1000	0	0.00	0.00	0	0.00
37	Ujjivan Small Finance Bank	1000	0	0.00	0.00	0	0.00
38	Utkarsh Small Finance Bank	1000	0	0.00	0.00	0	0.00
39	YES Bank	1000	0	0.00	0.00	0	0.00
Total PVT		**16000**	**0**	**0.00**	**0.00**	**0**	**0.00**
40	BGVB (UBI)	20000	401	301.03	2.01	401	301.12
41	PBGB (UCO)	10000	721	14.11	7.21	3173	41.68
42	UBKGB (CBI)	5000	13	0.06	0.26	652	2.12
Total RRB		**35000**	**1135**	**315.20**	**3.24**	**4226**	**344.92**
43	WB State Co-Op Bank Ltd.	32700	14596	913.05	44.64	16247	1118.82
44	WBSCARD Bank Ltd.	2000	0	0.00	0.00	0	0.00
Total Co-Optv		**34700**	**14596**	**913.05**	**42.06**	**16247**	**1118.82**
Grand Total		**200000**	**25194**	**1285.75**	**12.60**	**126354**	**2818.17**

Bank wise flow of credit to New Farmers under ACP 2019-20							
(Position from 01.04.2019-30.09.2019)							
							(Amt.in Rs. Crore)
Sl.No	Name of Bank	Target (No.)	Disbursement		% of Achievement	Outstanding	
			No	Amt.	No.	No.	Amt.
1	Allahabad bank	65000	5108	46.29	7.86	5108	46.29
2	Andhra Bank	1600	0	0.00	0.00	0	0.00
3	Bank of Baroda	20000	1669	11.00	8.35	1669	11.00
4	Bank of India	40000	12566	68.95	31.42	12566	68.95
5	Bank of Maharastra	200	176	4.22	88.00	176	3.62
6	Canara Bank	35000	23374	164.29	66.78	23374	194.99
7	Central Bank of India	40000	936	3.69	2.34	936	3.69
8	Corporation Bank	1000	269	1.76	26.90	417	4.21
9	Indian Bank	6000	85	0.65	1.42	121	1.11
10	IOB	12000	28	0.29	0.23	1863	9.39
11	OBC	6000	0	0.00	0.00	0	0.00
12	PNB	45000	3362	34.97	7.47	3362	31.97
13	Punjab & Sind Bank	500	2	0.02	0.40	2	0.02
14	SBI	135000	21633	278.51	16.02	21633	278.51
15	Syndicate Bank	6000	945	6.33	15.75	945	6.42
16	UBI	92350	917	6.32	0.99	917	6.32
17	UCO	40000	1606	15.28	4.02	8524	90.06
18	Union Bank of India	15000	688	86.00	4.59	18729	479.10
Total PSU		**560650**	**73364**	**728.57**	**13.09**	**100342**	**1235.65**
19	Axis Bank	30000	0	0.00	0.00	0	0.00
20	Bandhan Bank	205000	0	0.00	0.00	0	0.00
21	Catholic Syrian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
22	Dhanlaxmi Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00
23	Federal Bank	6000	762	7.36	12.70	680	6.43
24	HDFC Bank	35000	39043	182.02	111.55	7713	27.16
25	ICICI	3000	0	0.00	0.00	0	0.00
26	IDBI	65000	36785	140.50	56.59	35819	127.05
27	IDFC	12000	0	0.00	0.00	0	0.00
28	Indusind Bank	65000	0	0.00	0.00	0	0.00
29	Jana Small Finance Bank	200	9691	41.26	4845.50	18368	64.80
30	Karnataka Bank Ltd.	0	9	2.61	#DIV/0!	9	1.98
31	Karur Vysya Bank	0	0	0.00	#DIV/0!	0	0.00
32	Kotak Mahindra Bank	1000	0	0.00	0.00	0	0.00
33	Ratnakar Bank Ltd	40000	0	0.00	0.00	0	0.00
34	South Indian Bank Ltd.	50	0	0.00	0.00	0	0.00
35	SIDBI	0	0	0.00	#DIV/0!	0	0.00
36	Tamilnad Mercantile Bank	50	0	0.00	0.00	0	0.00
37	Ujjivan Small Finance Bank	35000	149706	304.77	427.73	149706	304.77
38	Utkarsh Small Finance Bank	2000	1705	4.91	85.25	1710	5.14
39	YES Bank	50	0	0.00	0.00	0	0.00
Total PVT		**499350**	**237701**	**683.43**	**47.60**	**214005**	**537.33**
40	BGVB (UBI)	110000	10403	84.71	9.46	10403	84.71
41	PBGB (UCO)	65000	4549	56.32	7.00	1048	56.33
42	UBKGB (CBI)	35000	773	5.41	2.21	773	5.41
Total RRB		**210000**	**15725**	**146.44**	**7.49**	**12224**	**146.45**
43	WB State Co-Op Bank Ltd.	215000	42072	65.91	19.57	22826	51.02
44	WBSCARD Bank Ltd.	15000	403	29.17	2.69	403	29.17
Total Co-Optv		**230000**	**42475**	**95.08**	**18.47**	**23229**	**80.19**
Grand Total		**1500000**	**369265**	**1653.52**	**24.62**	**349800**	**1999.62**

Natural Calamity and Relief Measures as per RBI guidelines:

In the wake of super cyclone Fani and the pre-monsoon rains causing damages to the standing crops beyond the threshold yield, District Magistrates in nine (9) districts issued Notifications for incident of natural calamity. The same was shared with the member banks by the LDMs and the Order copies (as noted below) are also uploaded in the SLBC website.

All the banks having their branches in the notified areas are again requested to refer to the RBI Master Direction FIDD CO.FSD.BC No 9/05.10.001/2018-19 dated 17-10-2019 for extending relief to the affected farmers through restructure of loans and need based finance on merit. The process may be completed at an early date.

Sl.	District Name	Notification No.	Notification Date	No. of Affected Blocks
1.	Bankura	336(14)/DMO	03.06.2019	2
2.	Birbhum	74(6)/C	30.05.2019	7
	Birbhum	49(6)/C	07.03.2019	3
3	Hooghly	39/C/38	09.03.2019	18
4	Howrah	1076/Agri	25.10.2019	2
5.	Jhargram	138(12)/DM/JH/C	20.03.2019	2
	Jhargram	190(12)/DM/JH/C	30.05.2019	1
6	Murshidabad	155(22)-C/En	06.06.2019	2
7	Nadia	86(12)/Relief	30.04.2019	1
8	PaschimMedinipur	111(21)/RP(NOT)-V/6/DMD	07.03.2019	6
9.	PurbaMedinipur	138(7)/XVII/DDM/2019	07.03.2019	12

(C) Doubling of Farmers' Income by 2022 & new initiatives:

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.

The following action points are earmarked for achieving the stated objective.

- Out of total 52 lakh (approx) farmers having own cultivable land in the State 32 lakh (approx) farmers has already been covered under KCC as revisited by SLBC w.r.t. the position post data cleaning by the Banks ,particularly WBSCBL and the remaining uncovered 20 lakh farmers are to be brought under institutional credit system in a mission mode.KCC Saturation Campaign is the right direction

- 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 RSETIs are expected to be the catalyst in this respect.

- Qualified and trained youths are to be encouraged to set up Agri-Clinics and Custom Hiring centres.More thrust is to be given on Investment credit like farm mechanization, dairy farming, Poultry, fishery, etc for improving farmers' non-farm income in potential areas targeting the medium and large farmers.

- Approximately 6.0 lakh KCC loans are still reportedly under dormant/written off 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.

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 and 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.

Operational Issues w.r.t. Krishak Bandhu scheme: It has reported by more than 39 lakh cheques drawn on WBSCBL have been issued to the farmers in the State out of which Rs.3.50 lakh cheques have been returned unpaid as the same could not been collected in time. In some cases bank branches are also reportedly refusing to accept the cheques for onward collection and rather insisting on transfer of fund through NEFT. Banks have been advised by SLBC to desist from such improper acts and ensure timely collection so as to avoid inconvenience to the farmers and the cheque issuing authorities. Alternatively, the authorities may also consider the probability of bulk credit through wire transfer modes in future which will eliminate the physical outward collection process and will result in real-time transfer of funds.

New Agricultural Marketing Infrastructure Scheme: The new scheme effective from 22-10-2018 is 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 with both forward and backward linkage opportunities has provision for back-ended capital subsidy for the beneficiaries. Bankers must act on the same as expiry date is fast approaching.

Finance against Negotiable Warehouse Receipts

SLBC has also been advocating for extension of credit by way of pledge finance against crops through Negotiable Ware House Receipts. However, no banks have reportedly financed against NWRs as yet in the State. In the Steering Committee meeting dated 03-09-2019, the matter was discussed at length. It is desired that an ecosystem conducive for NWR finance may be created with suitable marketing initiative by the stakeholders for brining Collateral Managers into the State.

Farmer Produce Organizations: Both NABARD and SLBC suggested adoption & extension of credit to FPOs for increasing the Agri portfolio. SLBC has since received the list of 66 FPOs under Agri Marketing Department and shared the same shared with the banks. 12 FPOs have been adopted by SBI, 1 each by UBI & BOB.

NABARD may also share the list of FPOs adopted by them for enabling the banks to explore the possibility of extending credit to the FPOs.

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.

Dairy Entrepreneurship Dev Scheme & National Livestock Mission Schemes:

The progress in DEDS-EDGE, NLM, Poultry Venture Capital Schemes are as follows,

Scheme	Bank Type	Sanctioned in FY 19-20		Subsidy Claimed/received		Disbursed in FY 19-20		Outstanding as on Sept, 2019	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
DEDS-EDGE	PSU	155	1.73	7	0.06	95	0.61	955	74.51
	RRB	3	0.09	3	0.02	3	0.02	5	0.04
	Co-Op	315	9.13	212	1.49	187	4.89	1157	58.37
	Total	**473**	**10.95**	**222**	**1.57**	**285**	**5.52**	**2117**	**132.92**
Poultry Venture Capital	PSU	28	5.09	25	0.18	27	2.29	348	58.36
	RRB	3	0.15	3	0.04	3	0.09	4	0.10
	Co-Op	35	1.04	48	0.52	48	0.52	50	1.15
	Total	**66**	**6.28**	**76**	**0.74**	**78**	**2.90**	**402**	**59.61**
Pig and Buffalo rearing	PSU	1	0.05	1	0.01	1	0.05	123	3.80
	RRB	10	0.13	0	0.00	10	0.07	14	0.12
	Co-Op	112	0.70	148	0.52	112	0.70	26	1.00
	Total	**123**	**0.88**	**149**	**0.53**	**123**	**0.82**	**163**	**4.92**

Banks are to dispose of the proposals lying with them at the earliest with booking of the Subsidy through lodgment of claim in the Portal.

Status of advances to Animal Husbandry Schemes under DEDS/EDGE Scheme of National Livestock Mission (N.B. Not to include other Schemes/Direct Loans)

(Amount in Crore)

Sr. No.	Bank Name	DEDS (Dairy Development)								Poultry Venture Capital Fund								Pig rearing,Buffalo,Ruminants,etc							
		Sanctioned in 2019-20		Subsidy claimed/Received		Disbursed in 2019-20		Total Outstanding on Sept., 2019		Sanctioned in 2019-20		Subsidy claimed/Received		Disbursed in 2019-20		Total Outstanding on Sept., 2019		Sanctioned in 2019-20		Subsidy claimed/Received		Disbursed in 2019-20		Total Outstanding on Sept., 2019	
		No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount
1	Allahabad bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
2	Andhra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
3	Bank of Baroda	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Bank of India	7	0.25	7	0.06	7	0.25	24	0.82	26	0.73	25	0.18	25	0.68	30	0.90	1	0.05	1	0.01	1	0.05	2	0.13
5	Bank of Maharastra	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
6	Canara Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
7	Central Bank of India	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8	Corporation Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
9	Indian Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
10	IOB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
11	OBC	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
12	PNB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
13	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
14	SBI	148	1.48	0	0.00	88	0.36	855	71.00	2	4.36	0	0.00	2	1.61	240	55.00	0	0.00	0	0.00	0	0.00	0	0.00
15	Syndicate Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
16	UBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
17	UCO	0	0.00	0	0.00	0	0.00	24	0.15	0	0.00	0	0.00	0	0.00	78	2.46	0	0.00	0	0.00	0	0.00	121	3.67
18	Union Bank of India	0	0.00	0	0.00	0	0.00	52	2.54	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Total PSU	**155**	**1.73**	**7**	**0.06**	**95**	**0.61**	**955**	**74.51**	**28**	**5.09**	**25**	**0.18**	**27**	**2.29**	**348**	**58.36**	**1**	**0.05**	**1**	**0.01**	**1**	**0.05**	**123**	**3.80**
19	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
20	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
21	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
22	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
23	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
24	HDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
25	ICICI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
26	IDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
27	IDFC	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
28	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
29	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
30	Karnataka Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
32	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
33	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
34	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
35	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
36	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
37	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
38	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
39	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Total PVT	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**
40	BGVB (UBI)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
41	PBGB (UCO)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
42	UBKGB (CBI)	3	0.09	3	0.02	3	0.02	5	0.04	3	0.15	3	0.04	3	0.09	4	0.10	10	0.13	0	0.00	10	0.07	14	0.12
	Total RRB	**3**	**0.09**	**3**	**0.02**	**3**	**0.02**	**5**	**0.04**	**3**	**0.15**	**3**	**0.04**	**3**	**0.09**	**4**	**0.10**	**10**	**0.13**	**0**	**0.00**	**10**	**0.07**	**14**	**0.12**
43	WB State Co-Op Bank Ltd.	114	3.49	114	0.97	111	2.07	426	8.17	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
44	WBSCARD Bank Ltd.	201	5.64	98	0.52	76	2.82	731	50.20	35	1.04	48	0.52	48	0.52	50	1.15	112	0.70	148	0.52	112	0.70	26	1.00
	Total Co-Optv	**315**	**9.13**	**212**	**1.49**	**187**	**4.89**	**1157**	**58.37**	**35**	**1.04**	**48**	**0.52**	**48**	**0.52**	**50**	**1.15**	**112**	**0.70**	**148**	**0.52**	**112**	**0.70**	**26**	**1.00**
	Grand Total	**473**	**10.95**	**222**	**1.57**	**285**	**5.52**	**2117**	**132.92**	**66**	**6.28**	**76**	**0.74**	**78**	**2.90**	**402**	**59.61**	**123**	**0.88**	**149**	**0.53**	**123**	**0.82**	**163**	**4.92**

AGENDA-6

(A) Deployment of Credit in MSME

Considering the potential in the State in manufacturing and trading activities etc. target for MSME sector was increased from Rs. 50000/- crore to Rs.70000/- crore for 2019-20 as advised by hon,ble Finance Minister and accepted by the Bankers.

The member Banks in the State disbursed altogether Rs. 35089/- crore under MSME as against the said target of Rs. 70000/- crore with achievement of 50 % of the total target up to September quarter during the financial year 2019-20. Sustained effort by MSME & Textiles Department coupled with concerted action on the part of the banks contributed to this performance. It is also evident that the economy has been able to cope up with the challenges posed by Demonetization & GST despite the current slump in economy.

Achievement of MSME for the last 4 financial years along disbursement during June quarter of the corresponding financial years is given below:

Plan Year	Target (Cr)	Achievement (Cr)	% of Achievement
31.03.2016	21762	22887	105
30.09.2016	**26000**	**16593**	**79**
31.03.2017	26000	29186	112
30.09.2017	**38000**	**17975**	**47**
31.03.2018	38000	44059	116
30.09.2018	**50000**	**20287**	**40**
31.03.2019	50000	56458	112
30.09.2019	**70000**	**35089**	**50**

The disbursement during the period April to September of financial year 2019-20 is Rs.35089 crore recording a remarkable increase of 73% over the disbursement of Rs.20287 crore made during the corresponding period in last financial year 2018-19.

SLBC anticipates pick-up in the MUDRA portfolio after implementation of the Interest Subvention Scheme of GoWB which will open the avenue for tapping more than 3 lakh active weavers in the State. Similarly adoption of 152 more MSME Clusters as identified by MSME Deptt, WBKVIB & Handloom Department will also contribute to accelerated growth in the MSME sector as a whole.

Export Credit

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 turnover which is expected to reach 70000 crore as targeted by GoWB. The current trend shows a marked improvement in this important segment and it is evident that the yearly target will be surpassed as well.

Yearly Export target for 2018-19	Achievement during the year 2018-19	Yearly Export target for 2019-20	Achievement during the year on 30-09-19
801	1166 crore	1325 crore	952 crore

Bank wise Target & achievement in MSME under ACP 2019-20							
(Amount in Crore)							
Sr. No.	Bank Name	2018-19			2019-20		
		Target	Achievement (April-Sept)	% of achievement	Target	Achievement (April-Sept)	% of achievement
1	Allahabad bank	3195.22	340.53	10.66	4883.68	2300.42	47.10
2	Andhra Bank	224.74	94.81	42.19	566.18	867.18	153.16
3	Bank of Baroda	1204.70	237.09	19.68	2991.66	391.68	13.09
4	Bank of India	2007.02	347.09	17.29	3241.98	678.84	20.94
5	Bank of Maharastra	83.54	18.86	22.58	296.31	0.00	0.00
6	Canara Bank	1585.08	114.51	7.22	2410.13	861.93	35.76
7	Central Bank of India	1595.04	1151.90	72.22	2682.55	815.56	30.40
8	Corporation Bank	273.95	70.52	25.74	584.24	11.00	1.88
9	Indian Bank	309.05	56.46	18.27	829.88	598.94	72.17
10	IOB	667.50	45.63	6.84	1488.75	109.99	7.39
11	OBC	460.00	96.84	21.05	1035.17	128.14	12.38
12	PNB	1441.15	1459.99	101.31	2456.41	1945.98	79.22
13	Punjab & Sind Bank	101.04	30.62	30.30	321.20	0.02	0.01
14	SBI	7260.36	3201.45	44.09	9860.54	2794.92	28.34
15	Syndicate Bank	575.87	852.43	148.02	1192.97	997.91	83.65
16	UBI	3825.50	383.70	10.03	5534.17	536.31	9.69
17	UCO	2148.71	469.42	21.85	3748.07	1181.97	31.54
18	Union Bank of India	924.69	158.36	17.13	921.74	719.51	78.06
Total PSU		**27883.16**	**9130.21**	**32.74**	**45045.63**	**14940.30**	**33.17**
19	Axis Bank	3060.20	1404.03	45.88	2375.54	899.00	37.84
20	Bandhan Bank	6957.98	3637.41	52.28	6061.40	6145.96	101.40
21	Catholic Syrian Bank ltd.	0.00	0.00	#DIV/0!	0.00	10.49	#DIV/0!
22	Dhanlaxmi bank Ltd.	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
23	Federal Bank	553.68	86.56	15.63	226.80	814.29	359.04
24	HDFC Bank	2974.36	1720.77	57.85	1804.70	2082.72	115.41
25	ICICI	2917.25	3123.66	107.08	2240.45	4731.20	211.17
26	IDBI	505.60	242.70	48.00	1256.65	660.70	52.58
27	IDFC	0.00	0.00	#DIV/0!	94.46	144.84	153.33
28	Indusind Bank	553.68	46.85	8.46	722.42	1351.00	187.01
29	Jana Small Finance Bank	0.00	0.00	#DIV/0!	169.03	30.89	18.27
30	Karnataka Bank Ltd.	0.00	0.00	#DIV/0!	0.00	19.21	#DIV/0!
31	Karur Vysya Bank	0.00	0.00	#DIV/0!	0.00	14.61	#DIV/0!
32	Kotak Mahindra Bank	0.00	400.21	#DIV/0!	304.74	567.01	186.07
33	Ratnakar Bank Ltd	0.00	0.00	#DIV/0!	71.16	207.27	291.26
34	South Indian Bank Ltd.	47.05	7.81	16.60	163.37	41.18	25.21
35	SIDBI	1280.00	3.02	0.24	29.64	0.10	0.33
36	Tamilnad Mercantile Bank	0.00	0.00	#DIV/0!	7.02	0.00	0.02
37	Ujjivan Small Finance Bank	0.00	0.00	#DIV/0!	350.87	184.40	52.56
38	Utkarsh Small Finance Bank	0.00	0.00	#DIV/0!	3.51	12.29	350.14
39	YES Bank	0.87	159.82	18370.11	392.00	1489.26	379.91
Total PVT		**18850.67**	**10832.84**	**57.47**	**16273.76**	**19406.44**	**119.25**
40	BGVB (UBI)	520.35	15.69	3.02	3590.03	92.41	2.57
41	PBGB (UCO)	396.47	133.26	33.61	1634.04	530.37	32.46
42	UBKGB (CBI)	450.50	142.89	31.72	645.63	9.74	1.51
Total RRB		**1367.32**	**291.84**	**21.34**	**5869.70**	**632.53**	**10.78**
43	WB State Co-Op Bank Ltd.	1646.30	27.13	1.65	2727.53	101.67	3.73
44	WBSCARD Bank Ltd.	252.55	5.26	2.08	83.39	8.65	10.38
Total Co-Optv		**1898.85**	**32.39**	**1.71**	**2810.92**	**110.32**	**3.92**
Grand Total		**50000.00**	**20287.28**	**40.57**	**70000.00**	**35089.59**	**50.13**

New development in MSME sector

RBI Guidelines on restructuring of advances to MSMEs:

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 issues faced by them post Demonetization and implementation of GST. The total exposure, to the borrower should not exceed Rs.25 crore as on 01-01-2019.The borrowing entity should be GST-registered on the date of implementation of the restructuring. However, this will not apply to MSMEs exempted from GST-registration.

The progress during the quarter ended September, 2019 is as follows.

As on 31-03-2019	2389	98.46 Cr
As on 30-06-2019	9616	399.91 Cr
As on 30-09-2019	13881	517.19 Cr

The restructuring process is to be implemented on or before 31-03-2020 which is fast approaching and bankers should extend adequate support to the entrepreneurs beset with current economic slowdown.

❖ GoWB 4% Interest Subvention scheme for Handloom Weavers

Govt of West Bengal has issued Notification for the Interest Subvention Scheme for Weavers. Under the Scheme, the identified Weavers will be entitled for 4% additional interest subvention over & above the existing maximum 7% interest subvention on Working Capital under Weavers MUDRA loans .This is expected to cover around 3.00 lakh active Weavers in the State with concentration in Nadia, Purba Burdwan districts.

In the initial phase it is expected that all the weavers who have been assisted under Tanti Sathi Scheme would be covered under the Scheme. A series of Sensitization-cum-Oriental camps will commence initially in 50 Handloom Clusters from November,19 onwards. SLBC expects that this will give an impetus to the MUDRA loan portfolio. The Scheme is expected to be rolled out in the December, 2019 quarter with development of the Portal by the authorities.

Details of MSME Loans restructure (upto Rs. 25 Crore) as per RBI guidelines w.e.f. 01.01.2019									
									(Amount in Crore)
Sr. No.	Bank Name	Loans upto Rs. 10 Lakh		Rs. 10 Lakh to Rs. 1 crore		Rs. 1 Crore to Rs. 25 Crore		Total Restructured	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Allahabad bank	1	0.09	6	3.49	5	35.60	12	39.18
2	Andhra Bank	56	1.04	10	2.77	2	2.83	68	6.64
3	Bank of Baroda	6	0.34	0	0.00	5	7.68	4	0.11
4	Bank of India	6855	81.22	201	51.56	0	0.00	7056	132.78
5	Bank of Maharastra	0	0.00	0	0.00	0	0.00	0	0.00
6	Canara Bank	403	4.48	2	0.21	1	2.41	406	7.10
7	Central Bank of India	44	0.85	7	2.81	0	0.00	51	3.66
8	Corporation Bank	0	0.00	0	0.00	0	0.00	0	0.00
9	Indian Bank	218	6.07	82	18.10	0	0.00	300	24.17
10	IOB	248	5.51	8	1.98	0	0.00	256	7.49
11	OBC	196	1.90	23	6.76	10	16.51	229	25.17
12	PNB	2019	25.83	96	17.97	3	4.76	2118	48.56
13	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00
14	SBI	762	8.56	4	35.57	11	3.00	777	47.13
15	Syndicate Bank	208	6.24	15	2.78	0	0.00	223	9.02
16	UBI	723	19.20	196	44.10	4	6.65	923	69.95
17	UCO	306	6.11	57	16.56	14	39.32	377	61.99
18	Union Bank of India	276	10.12	0	0.00	1	3.00	277	13.12
Total PSU		**12321**	**177.56131**	**707**	**204.66**	**56**	**121.76**	**13084**	**503.98**
19	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00
20	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00
21	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
22	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
23	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00
24	HDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00
25	ICICI	0	0.00	0	0.00	0	0.00	0	0.00
26	IDBI	0	0.00	0	0.00	0	0.00	0	0.00
27	IDFC	0	0.00	0	0.00	0	0.00	0	0.00
28	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00
29	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
30	Karnataka Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
31	Karur Vysya Bank	0	0.00	1	1.00	0	0.00	1	1.00
32	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00
33	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00
34	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
35	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00
36	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00
37	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
38	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
39	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00
Total PVT		**0**	**0.00**	**1**	**1.00**	**0**	**0.00**	**1**	**1.00**
40	BGVB (UBI)	0	0.00	0	0.00	0	0.00	0	0.00
41	PBGB (UCO)	0	0.00	0	0.00	0	0.00	0	0.00
42	UBKGB (CBI)	0	0.00	0	0.00	0	0.00	0	0.00
Total RRB		**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**
43	WB State Co-Op Bank Ltd.	770	2.93	26	9.28	0	0.00	796	12.21
44	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
Total Co-Optv		**770**	**2.93**	**26**	**9.28**	**0**	**0.00**	**796**	**12.21**
Grand Total		**13091**	**180.49**	**734**	**214.94**	**56**	**121.76**	**13881**	**517.19**

Bank wise flow of credit to Swarojgar Credit Card (SCC) under ACP 2019-20						
(Position from 01.04.2019-30.09.2019)						
						(Amt.in Rs. Crore)
Sl.No	Name of Bank	Target	Disbursement		Outstanding	
		No.	No	Amt.	No.	Amt.
1	Allahabad bank	1500	2	0.02	10	0.14
2	Andhra Bank	100	0	0.00	0	0.00
3	Bank of Baroda	500	0	0.00	0	0.00
4	Bank of India	1000	245	1.68	889	6.12
5	Bank of Maharastra	100	0	0.00	0	0.00
6	Canara Bank	500	0	0.00	1	0.03
7	Central Bank of India	1500	15	0.03	164	0.23
8	Corporation Bank	100	0	0.00	0	0.00
9	Indian Bank	100	0	0.00	0	0.00
10	IOB	100	0	0.00	0	0.00
11	OBC	100	0	0.00	0	0.00
12	PNB	1000	0	0.00	0	0.00
13	Punjab & Sind Bank	100	0	0.00	0	0.00
14	SBI	3000	0	0.00	0	0.00
15	Syndicate Bank	100	0	0.00	0	0.00
16	UBI	2500	19	0.07	41	1.58
17	UCO	1000	13	0.17	103	0.51
18	Union Bank of India	1500	0	0.00	0	0.00
Total PSU		**14800**	**294**	**1.97**	**1208**	**8.61**
19	Axis Bank	100	0	0.00	0	0.00
20	Bandhan Bank	100	0	0.00	0	0.00
21	Catholic Syrian Bank Ltd.	0	0	0.00	0	0.00
22	Dhanlaxmi Bank Ltd.	0	0	0.00	0	0.00
23	Federal Bank	100	0	0.00	0	0.00
24	HDFC Bank	100	0	0.00	0	0.00
25	ICICI	100	0	0.00	0	0.00
26	IDBI	200	51	0.99	64	1.52
27	IDFC	100	0	0.00	0	0.00
28	Indusind Bank	100	0	0.00	0	0.00
29	Jana Small Finance Bank	100	0	0.00	0	0.00
30	Karnataka Bank Ltd.	0	0	0.00	0	0.00
31	Karur Vysya Bank	0	0	0.00	0	0.00
32	Kotak Mahindra Bank	100	0	0.00	0	0.00
33	Ratnakar Bank Ltd	100	0	0.00	0	0.00
34	South Indian Bank Ltd.	100	0	0.00	0	0.00
35	SIDBI	0	0	0.00	0	0.00
36	Tamilnad Mercantile Bank	100	0	0.00	0	0.00
37	Ujjivan Small Finance Bank	100	0	0.00	0	0.00
38	Utkarsh Small Finance Bank	100	0	0.00	0	0.00
39	YES Bank	100	0	0.00	0	0.00
Total PVT		**1700**	**51**	**0.99**	**64**	**1.52**
40	BGVB (UBI)	2000	180	0.78	18307	75.04
41	PBGB (UCO)	2000	319	1.47	2418	7.98
42	UBKGB (CBI)	1500	123	0.54	3032	8.77
Total RRB		**5500**	**622**	**2.79**	**23757**	**91.79**
43	WB State Co-Op Bank Ltd.	7000	1	0.01	59	0.18
44	WBSCARD Bank Ltd.	1000	72	0.64	72	0.64
Total Co-Optv		**8000**	**73**	**0.65**	**131**	**0.82**
Grand Total		**30000**	**1040**	**6.40**	**25160**	**102.74**

Bank wise flow of credit to General Credit Card (GCC) under ACP 2019-20						
(Position from 01.04.2019-30.09.2019)						
						(Amt.in Rs. Crore)
Sl.No	Name of Bank	Target	Disbursement		Outstanding	
		No.	No	Amt.	No.	Amt.
1	Allahabad bank	1000	249	0.62	4519	9.89
2	Andhra Bank	200	0	0.00	0	0.00
3	Bank of Baroda	1000	0	0.00	0	0.00
4	Bank of India	500	198	0.72	825	2.54
5	Bank of Maharastra	200	0	0.00	0	0.00
6	Canara Bank	1000	0	0.00	21	0.08
7	Central Bank of India	1000	136	0.10	197	0.39
8	Corporation Bank	200	0	0.00	1267	36.22
9	Indian Bank	200	0	0.00	0	0.00
10	IOB	1000	0	0.00	41	0.22
11	OBC	200	0	0.00	0	0.00
12	PNB	1000	399	7.25	397	7.31
13	Punjab & Sind Bank	200	0	0.00	0	0.00
14	SBI	2000	0	0.00	0	0.00
15	Syndicate Bank	500	60	0.08	415	0.61
16	UBI	1000	1016	11.96	2571	29.57
17	UCO	1000	476	3.72	4473	40.19
18	Union Bank of India	400	0	0.00	1	0.01
Total PSU		**12600**	**2534**	**24.45**	**14727**	**127.03**
19	Axis Bank	150	0	0.00	0	0.00
20	Bandhan Bank	150	0	0.00	0	0.00
21	Catholic Syrian Bank Ltd.	0	0	0.00	0	0.00
22	Dhanlaxmi Bank Ltd.	0	0	0.00	0	0.00
23	Federal Bank	150	0	0.00	0	0.00
24	HDFC Bank	150	90660	710.78	315286	2011.79
25	ICICI	150	0	0.00	0	0.00
26	IDBI	150	48	0.92	57	1.44
27	IDFC	150	0	0.00	0	0.00
28	Indusind Bank	150	0	0.00	0	0.00
29	Jana Small Finance Bank	150	0	0.00	0	0.00
30	Karnataka Bank Ltd.	0	0	0.00	0	0.00
31	Karur Vysya Bank Ltd.	0	0	0.00	0	0.00
32	Kotak Mahindra Bank	150	0	0.00	0	0.00
33	Ratnakar Bank Ltd	150	0	0.00	0	0.00
34	South Indian Bank Ltd.	150	0	0.00	0	0.00
35	SIDBI	0	0	0.00	0	0.00
36	Tamilnad Mercantile Bank	150	0	0.00	0	0.00
37	Ujjivan Small Finance Bank	150	0	0.00	0	0.00
38	Utkarsh Small Finance Bank	150	0	0.00	0	0.00
39	YES Bank	150	0	0.00	0	0.00
Total PVT		**2400**	**90708**	**711.70**	**315343**	**2013.23**
40	BGVB (UBI)	10000	3924	0.21	46021	50.71
41	PBGB (UCO)	7000	3588	16.50	20884	63.24
42	UBKGB (CBI)	5000	30	0.08	4229	7.87
Total RRB		**22000**	**7542**	**16.79**	**71134**	**121.82**
43	WB State Co-Op Bank Ltd.	10000	0.00	0.00	0	0.00
44	WBSCARD Bank Ltd.	3000	0	0.00	0	0.00
Total Co-Optv		**13000**	**0**	**0.00**	**0**	**0.00**
Grand Total		**50000**	**100784**	**752.94**	**401204**	**2262.08**

Bank wise flow of credit to Weavers' Credit Card (WCC) under ACP 2019-20						
(Position from 01.04.2019-30.09.2019)						
						(Amt.in Rs. Crore)
Sl.No	Name of Bank	Target	Disbursement		Outstanding	
		No.	No	Amt.	No.	Amt.
1	Allahabad bank	4000	0	0.00	65	0.54
2	Andhra Bank	500	1	0.02	2	0.08
3	Bank of Baroda	2000	0	0.00	0	0.00
4	Bank of India	2000	612	1.46	1896	9.33
5	Bank of Maharastra	500	0	0.00	0	0.00
6	Canara Bank	1000	1	0.01	84	0.31
7	Central Bank of India	2000	123	0.03	156	0.35
8	Corporation Bank	500	0	0.00	0	0.00
9	Indian Bank	500	3	0.09	5	0.84
10	IOB	1000	0	0.00	2	0.03
11	OBC	500	0	0.00	0	0.00
12	PNB	3000	0	0.00	0	0.00
13	Punjab & Sind Bank	500	0	0.00	0	0.00
14	SBI	7000	0	0.00	0	0.00
15	Syndicate Bank	500	0	0.00	0	0.00
16	UBI	5500	19	0.09	1180	2.59
17	UCO	2500	65	0.25	379	0.75
18	Union Bank of India	2000	0	0.00	0	0.00
Total PSU		**35500**	**824**	**1.95**	**3769**	**14.82**
19	Axis Bank	100	0	0.00	0	0.00
20	Bandhan Bank	100	0	0.00	0	0.00
21	Catholic Syrian Bank Ltd.	0	0	0.00	0	0.00
22	Dhanlaxmi Bank Ltd.	0	0	0.00	0	0.00
23	Federal Bank	100	0	0.00	0	0.00
24	HDFC Bank	100	0	0.00	0	0.00
25	ICICI	100	0	0.00	0	0.00
26	IDBI	100	1	0.07	5	0.07
27	IDFC	100	0	0.00	0	0.00
28	Indusind Bank	100	0	0.00	0	0.00
29	Jana Small Finance Bank	100	0	0.00	0	0.00
30	Karnataka Bank Ltd.	0	0	0.00	0	0.00
31	Karur Vysya Bank	0	0	0.00	0	0.00
32	Kotak Mahindra Bank	100	0	0.00	0	0.00
33	Ratnakar Bank Ltd	100	0	0.00	0	0.00
34	South Indian Bank Ltd.	100	0	0.00	0	0.00
35	SIDBI	0	0	0.00	0	0.00
36	Tamilnad Mercantile Bank	100	0	0.00	0	0.00
37	Ujjivan Small Finance Bank	100	0	0.00	0	0.00
38	Utkarsh Small Finance Bank	100	0	0.00	0	0.00
39	YES Bank	100	0	0.00	0	0.00
Total PVT		**1600**	**1**	**0.07**	**5**	**0.07**
40	BGVB (UBI)	1000	0	0.00	2334	5.87
41	PBGB (UCO)	500	127	0.34	1276	3.07
42	UBKGB (CBI)	500	0	0.00	98	0.55
Total RRB		**2000**	**127**	**0.34**	**3708**	**9.49**
43	WB State Co-Op Bank Ltd.	700	1	0.12	70	3.91
44	WBSCARD Bank Ltd.	200	0	0.00	0	0.00
Total Co-Optv		**900**	**1**	**0.12**	**70**	**3.91**
Grand Total		**40000**	**953**	**2.48**	**7552**	**28.29**

(B) Adoption of MSME Clusters & Credit Linkage:

❖ MSME Clusters

In the 146th SLBC meeting on 17-09-2019, Hon'ble Finance Minister suggested adoption of at least 100 clusters for extensive credit linkage in view of the potential for manufacturing & servicing units in the State with enormous scope for job creation.

In the special SLBC meeting dated 27-09-2019, 152 Clusters have been adopted by SLBC for focused credit delivery by the cluster based banks. Out of the lot , 82 clusters are identified by MSME Department, 50 by Handloom Department & 20 by W Bengal Khadi & Village Industries Board. Uncovered entrepreneurs will be targeted for credit linkage through Awareness /Credit camps will be conducted by LDMs/Banks & Line Departments. The District wise status of the 152 clusters is given in the Annexure.

Sr. No.	Name of District	Name of Clusters			Total
		MSME	Handloom	WBKVIB	
1	Alipurduar	1	1	0	2
2	Bankura	3	3	3	9
3	Birbhum	3	2	2	7
4	Coochbehar	0	2	1	3
5	Dakshin Dinajpur	2	3	1	6
6	Darjeeling	4	0	0	4
7	Hooghly	2	3	0	5
8	Howrah	4	1	2	7
9	Jalpaiguri	1	0	1	2
10	Kalimpong	0	0	1	1
11	Malda	5	1	1	7
12	Murshidabad	5	2	0	7
13	Nadia	5	16	1	22
14	Paschim Bardhaman	2	0	0	2
15	Purba Bardhaman	1	9	3	13
16	Paschim Medinipur	9	1	1	11
17	Purba Medinipur	11	4	1	16
18	Purulia	7	1	1	9
19	Uttar Dinajpur	10	1	0	11
20	24 Parganas North	2	0	1	3
21	24 Parganas South	5	0	0	5
TOTAL		**82**	**50**	**20**	**152**

It has since been decided by the SLBC Sub Committee on MSME during the meeting on 27-10-2019 that cluster level orientation-cum-sensitization camps would be conducted by Banks & Line Departments with co-ordination by LDMs/GMs of DICs for assessing the credit need of entrepreneurs and sponsoring of viable proposals to the cluster based bank branches. The process of holding camps has already commenced.

(C) Review of MUDRA, Stand up India, PMEGP & SVSKP Loans:

❖ MUDRA Loans :

In the financial year 2019-20, all the Financial Institutions could disburse Rs. 7295 crore upto September 2019 against sanction amount of Rs. 7525 crore. Performance of the Banks in the State of West Bengal from 01.04.19 to 30.09.19 is furnished hereunder:

Achievement (Sanction) of Mudra Loan in 2019-20 on 30-09-2019

(Rupees in Crore)

Category of Banks	SISHU		KISHORE		TARUN		TOTAL	
	No.	Sanction	No.	Sanction	No.	Sanction	No.	Sanction
PSU	83936	174.31	40893	840.40	6749	563.06	131578	1577.77
PVT	888316	2186.07	40149	396.77	3344	231.45	931809	2814.29
RRB	5498	15.83	17177	416.02	894	67.41	23569	499.26
NBFC	466459	1334.53	776	5.38	81809	235.48	549044	1575.39
Non-NBFC	X	X	980	31.35	756	54.32	1736	85.67
Small Fin. Bank	118397	390.64	17511	146.47	64	0.89	135972	537.99
Total	**1563666**	**4104.65**	**124380**	**2030.31**	**96490**	**1390.35**	**1784536**	**7525.31**

Comparative study for last 3 years & disbursement during April-Sept, 19 quarter:

Position as on	SISHU		KISHORE		TARUN		TOTAL	
	No.	Disb.	No.	Disb.	No.	Disb.	No	Disb.
31.03.17	4525670	10763.97	119877	2456.82	24452	1928.27	4669999	15149.06
30.09.17	**1912288**	**4801.92**	**65251**	**1238.90**	**11852**	**882.31**	**1989391**	**6923.13**
31.03.18	4445601	11642.79	413207	5199.12	731080	2307.90	5589888	19149.81
30.09.18	**1521245**	**5272.57**	**80533**	**1550.30**	**14436**	**1064.25**	**1616214**	**7887.13**
31.03.19	5009461	14425.97	745479	8208.19	110269	3242.91	5865209	25877.07
30.09.19	**1563666**	**4084.65**	**124380**	**1908.56**	**96490**	**1302.68**	**1784536**	**7295.80**

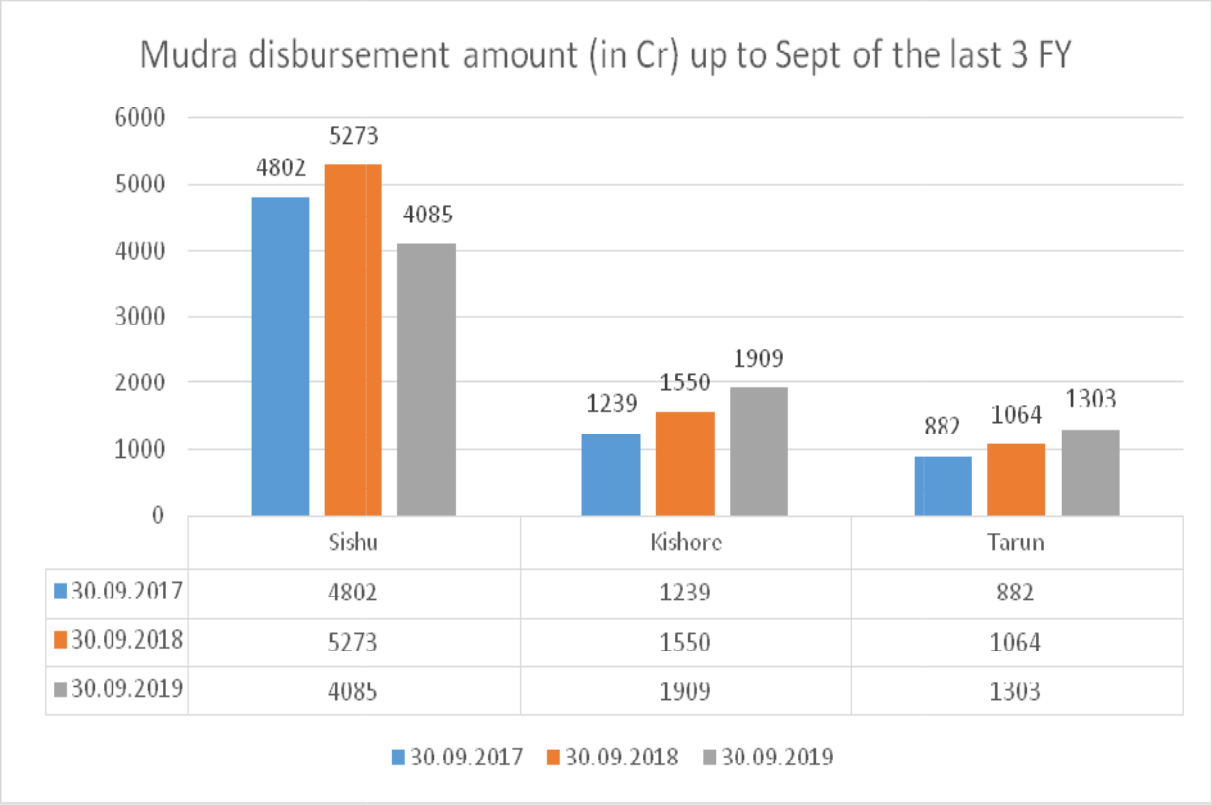
It is noted that in the current FY there is an increase of 168322 number of Mudra beneficiaries with decrease in disbursed amount by Rs.591.32 crore in comparison to September, 2018 position of the last FY 2018-19. The slump in MUDRA loans is observed to be due to current economic slowdown with manufacturing sector registering the lowest output growth in last six (6) years. The NBFC woes also contributed to this important segment.

Bank wise achievement under MUDRA loan during the period 01.04.2019 to 30.09.2019

(Amount 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.	Sanc. Amt	Disb. Amt	No.	Sanc. Amt	Disb. Amt	No.	Sanc. Amt	Disb. Amt	No.	Sanc. Amt	Disb. Amt
1	Allahabad Bank	508	1.81	1.79	5431	100.96	99.46	554	41.51	41.20	6493	144.28	142.45
2	Andhra Bank	364	1.14	1.10	318	6.55	6.19	77	6.46	6.36	759	14.15	13.66
3	Bank of Baroda	305	0.96	0.93	528	23.98	22.73	149	24.61	24.34	982	49.55	48.00
4	Bank of India	10051	12.59	10.16	6311	137.59	111.18	1204	96.11	70.66	17566	246.29	192.00
5	Bank of Maharashtra	37	0.12	0.09	111	2.98	2.72	57	4.86	4.76	205	7.96	7.56
6	Canara Bank	5779	5.90	5.83	3118	76.24	72.31	865	70.16	66.35	9762	152.30	144.49
7	Central Bank of India	23887	5.60	3.30	2633	65.23	47.45	464	38.47	28.27	26984	109.30	79.02
8	Corporation Bank	123	0.48	0.37	174	4.59	4.43	84	7.16	7.08	381	12.22	11.88
9	Indian Bank	50	0.09	0.08	149	3.27	3.17	35	2.77	2.67	234	6.13	5.92
10	Indian Overseas Bank	674	2.38	2.34	1071	18.62	17.71	101	7.85	7.48	1846	28.85	27.53
11	Oriental Bank of Commerce	304	1.25	1.23	959	26.47	25.54	511	42.98	42.70	1774	70.71	69.46
12	Punjab National Bank	1494	6.35	3.18	2822	67.49	47.08	812	68.60	50.05	5128	142.45	100.32
13	State Bank of India	1060	3.27	3.25	6879	193.48	191.95	2872	237.58	237.21	10811	434.33	432.41
14	Syndicate Bank	256	0.99	0.76	955	26.49	17.82	181	15.80	9.82	1392	43.29	28.39
15	Union Bank of India	269	1.01	0.86	1395	30.00	25.04	249	19.60	15.34	1913	50.61	41.24
16	United Bank of India	36125	123.38	117.44	10846	169.66	159.40	825	67.53	64.87	47796	360.58	341.70
17	Punjab & Sind Bank	53	0.16	0.14	177	4.33	3.96	63	5.23	4.79	293	9.73	8.89
18	UCO Bank	3657	10.09	6.10	3895	75.92	59.94	518	43.36	30.77	8070	129.37	96.82
PSU Sub Total		**83936**	**174.31**	**155.69**	**40893**	**840.40**	**726.13**	**6749**	**563.06**	**477.53**	**131578**	**1577.77**	**1359.35**
19	Federal Bank	15	0.07	0.07	18	0.74	0.73	19	1.43	0.85	52	2.24	1.66
20	Jammu & Kashmir Bank	3	0.00	0.00	4	0.17	0.17	7	0.52	0.52	14	0.69	0.69
21	Karnataka Bank	4	0.01	0.00	21	0.52	0.00	9	0.71	0.10	34	1.24	0.10
22	Karur Vysya Bank	0	0.00	0.00	1	0.04	0.04	0	0.00	0.00	1	0.04	0.04
23	Ratnakar Bank	91	0.18	0.18	0	0.00	0.00	0	0.00	0.00	91	0.18	0.18
24	South Indian Bank	0	0.00	0.00	4	0.18	0.18	2	0.20	0.20	6	0.38	0.38
25	Tamilnad Mercantile Bank	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
26	ICICI Bank	3790	11.21	11.21	1303	36.74	36.74	943	72.08	72.08	6036	120.03	120.03
27	Axis Bank	47578	124.75	124.75	243	9.60	9.60	500	39.72	39.72	48321	174.07	174.07
28	IndusInd Bank	699397	1665.05	1665.05	11604	121.67	121.67	967	55.99	55.99	711968	1842.71	1842.71
29	Yes Bank	209	0.46	0.46	3	0.15	0.15	5	0.48	0.48	217	1.08	1.08
30	HDFC Bank	73149	201.42	201.42	2245	26.48	26.48	366	22.31	22.31	75760	250.21	250.21
31	DCB Bank	0	0.00	0.00	0	0.00	0.00	2	0.18	0.18	2	0.18	0.18
32	Kotak Mahindra Bank	0	0.00	0.00	22	0.74	0.74	29	2.26	2.26	51	3.00	3.00
33	IDFC Bank Limited	54235	152.50	152.48	24154	191.46	191.46	320	20.84	20.84	78709	364.79	364.78
34	IDBI Bank Limited	9845	30.41	30.41	527	8.28	8.28	175	14.73	14.73	10547	53.42	53.42
35	Citibank	0	0.00	0.00	15	0.44	0.44	2	0.16	0.16	17	0.60	0.60
PVT Sub Total		**888316**	**2186.07**	**2186.04**	**40149**	**396.77**	**396.25**	**3344**	**231.45**	**230.26**	**931809**	**2814.29**	**2812.55**
36	Bangiya Gramin Vikash Bank	1523	3.03	2.62	2675	47.45	42.03	49	4.13	3.55	4247	54.61	48.19
37	Paschim Banga Gramin Bank	3815	12.00	12.00	12327	335.91	335.91	844	63.22	63.22	16986	411.13	411.13
38	Uttarbanga Kshetriya Gramin Bank	160	0.79	0.79	2175	32.66	32.66	1	0.06	0.06	2336	33.51	33.51
RRB Sub Total		**5498**	**15.83**	**15.41**	**17177**	**416.02**	**410.59**	**894**	**67.41**	**66.83**	**23569**	**499.26**	**492.84**
39	VEDIKA CREDIT CAPITAL LTD	28280	76.57	76.57	0	0.00	0.00	0	0.00	0.00	28280	76.57	76.57
40	Annapurna Microfinance Pvt. Ltd.	6411	18.16	18.16	56	1.12	1.12	1	0.06	0.06	6468	19.33	19.33
41	Village Financial Services Pvt Ltd	118794	382.76	382.76	0	0.00	0.00	0	0.00	0.00	118794	382.76	382.76
42	Muthoot Microfin Ltd	7684	23.92	23.92	0	0.00	0.00	0	0.00	0.00	7684	23.92	23.92
43	ASA International India Microfin. Pvt. L	159245	477.82	477.82	674	4.02	4.02	0	0.00	0.00	159919	481.84	481.84
44	Spandana Sphoorty Financial Limited	8680	24.72	24.72	46	0.24	0.24	0	0.00	0.00	8726	24.96	24.96
45	SVATANTRA MICROFIN PVT. LTD.	5586	16.73	16.73	0	0.00	0.00	0	0.00	0.00	5586	16.73	16.73
46	Satin Creditcare Network Limited	57519	133.83	133.83	0	0.00	0.00	0	0.00	0.00	57519	133.83	133.83
47	Asirvad Microfinance Pvt. Ltd	60990	144.34	144.34	0	0.00	0.00	0	0.00	0.00	60990	144.34	144.34
48	Intrepid Finance & Leasing Pvt. Ltd	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
49	Fusion Microfinance Pvt. Ltd.	13208	35.57	34.57	0	0.00	0.00	0	0.00	0.00	13208	35.57	34.57
50	Uttrayan Financial Services Pvt. Ltd.	0	0.00	0.00	0	0.00	0.00	81808	235.42	235.42	81808	235.42	235.42
51	NEED Livelihood Microfinance Pvt. Ltd	62	0.12	0.12	0	0.00	0.00	0	0.00	0.00	62	0.12	0.12
NBFC-Micro Finance Sub Total		**466459**	**1334.53**	**1333.53**	**776**	**5.38**	**5.38**	**81809**	**235.48**	**235.48**	**549044**	**1575.39**	**1574.38**
52	Reliance Capital Ltd	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
53	Magma Fincorp Limited	0	0.00	0.00	808	24.88	24.88	444	31.26	31.26	1252	56.14	56.14
54	Cholamandalam Inv.and Fin. Pvt. Ltd.	0	0.00	0.00	172	6.47	6.47	312	23.06	23.06	484	29.54	29.54
Non-Banking Finacial Co. Sub Total		**0**	**0.00**	**0.00**	**980**	**31.35**	**31.35**	**756**	**54.32**	**54.32**	**1736**	**85.67**	**85.67**
55	Utkarsh Small Finance Bank	1825	5.57	5.57	3	0.14	0.14	2	0.13	0.13	1830	5.84	5.84
56	Fincare Small Finance Bank	39	0.08	0.08	533	1.57	1.57	53	0.14	0.14	625	1.79	1.79
57	Ujjivan Small Finance Bank	115955	382.87	382.87	14650	108.23	108.23	0	0.00	0.00	130605	491.10	491.10
58	Jana Small Finance Bank Limited	283	1.30	1.30	2320	36.50	36.50	9	0.62	0.62	2612	38.42	38.42
59	ESAF Small Finance Bank	295	0.82	0.82	5	0.03	0.03	0	0.00	0.00	300	0.85	0.85
Small Finance Bank Sub Total		**118397**	**390.64**	**390.64**	**17511**	**146.47**	**146.47**	**64**	**0.89**	**0.89**	**135972**	**537.99**	**537.99**
Grand Total		**1563666**	**4104.65**	**4084.56**	**124380**	**2030.31**	**1908.56**	**96490**	**1390.35**	**1302.68**	**1784536**	**7525.31**	**7295.80**

District wise achievement under MUDRA Loan during the period 01.04.2019 to 30.09.2019													
[Amount Rs. in Crore]													
Sr No	District	Shishu			Kishore			Tarun			Total		
		No.	Sanc. Amt	Disb. Amt	No.	Sanc. Amt	Disb. Amt	No.	Sanc. Amt	Disb. Amt	No.	Sanc. Amt	Disb. Amt
1	Alipurduar	48302	129.70	129.67	1198	16.76	16.66	103	8.74	8.67	49603	155.20	155.00
2	Bankura	28412	68.98	68.17	2096	38.98	34.58	357	27.80	25.38	30865	135.76	128.13
3	Barddhaman	122420	324.40	323.01	10554	227.35	217.37	4512	133.07	127.09	137486	684.82	667.47
4	Birbhum	46242	123.25	121.93	7164	152.44	147.14	4468	45.94	43.48	57874	321.63	312.55
5	Cooch Behar	55592	145.75	145.06	1949	36.03	34.12	229	18.95	17.27	57770	200.72	196.45
6	Dakshin Dinajpur	35060	89.52	89.33	1194	22.10	20.49	159	12.64	12.09	36413	124.26	121.92
7	Darjiling	46281	117.73	117.17	3058	59.08	54.14	589	46.28	43.00	49928	223.09	214.32
8	Howrah	73783	208.56	207.60	6521	134.81	128.83	804	62.12	56.84	81108	405.49	393.26
9	Hugli	76845	208.80	207.09	7687	169.48	159.99	12796	123.01	115.37	97328	501.29	482.45
10	Jalpaiguri	85393	216.97	216.35	3376	60.27	52.25	421	34.10	31.77	89190	311.34	300.37
11	Kolkata	107827	285.05	283.90	9096	160.71	150.85	2688	218.28	204.90	119611	664.03	639.65
12	Maldah	73032	192.37	191.89	3787	56.19	52.18	12754	66.61	65.02	89573	315.17	309.09
13	Murshidabad	160480	388.03	386.80	6208	90.13	83.63	11641	70.39	66.34	178329	548.55	536.78
14	Nadia	114496	293.47	292.43	5069	78.70	71.20	13486	90.99	85.28	133051	463.16	448.91
15	North 24 Parganas	144653	394.55	392.88	9474	152.25	138.41	13712	130.03	117.31	167839	676.84	648.60
16	Other	54235	152.50	152.48	24962	216.34	216.34	764	52.10	52.10	79961	420.93	420.92
17	Paschim Medinipur	74025	192.00	189.16	5268	95.78	85.79	891	68.15	63.03	80184	355.92	337.99
18	Purba Medinipur	58480	163.66	162.72	5029	84.75	77.97	682	56.10	50.43	64191	304.50	291.13
19	Puruliya	11234	28.84	28.38	1854	33.70	31.30	203	17.33	16.17	13291	79.87	75.85
20	South 24 Parganas	107037	284.44	282.86	7280	113.95	107.97	10588	75.58	70.19	124905	473.97	461.03
21	Uttar Dinajpur	39837	96.11	95.66	1556	30.52	27.35	4643	32.15	30.93	46036	158.77	153.95
Total		**1563666**	**4104.65**	**4084.56**	**124380**	**2030.31**	**1908.56**	**96490**	**1390.35**	**1302.68**	**1784536**	**7525.31**	**7295.80**



❖ 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.

SUI Loans have been extended to 9433 such SCs/STs/Women beneficiaries since inception with outstanding amount of Rs.1238.77 crore as on 30.09.2019.

Summarized progress report under Stand up India scheme for West Bengal as on 30.09.2019 is given hereunder along with comparative figure for 3 years.

Cumulative position

As on	Loan given to		Total no of beneficiary	Loan Outstanding under the scheme (Rs.in crore)		Total Outg. (Rs.in crore)
	No. of SC/ST	No. of Women		Loan to SC/ST	Loan to Women	
31.03.17	762	1822	2584	115.84	287.22	403.06
30.09.17	**1010**	**2190**	**3200**	**160.56**	**424.09**	**584.65**
31.03.18	1282	2900	4182	180.82	707.40	888.22
30.09.18	**1380**	**3157**	**4537**	**200.28**	**703.29**	**903.57**
31.03.19	1806	5213	7019	238.52	905.44	1143.96
30.09.19	**2428**	**7005**	**9433**	**281.20**	**957.57**	**1238.77**

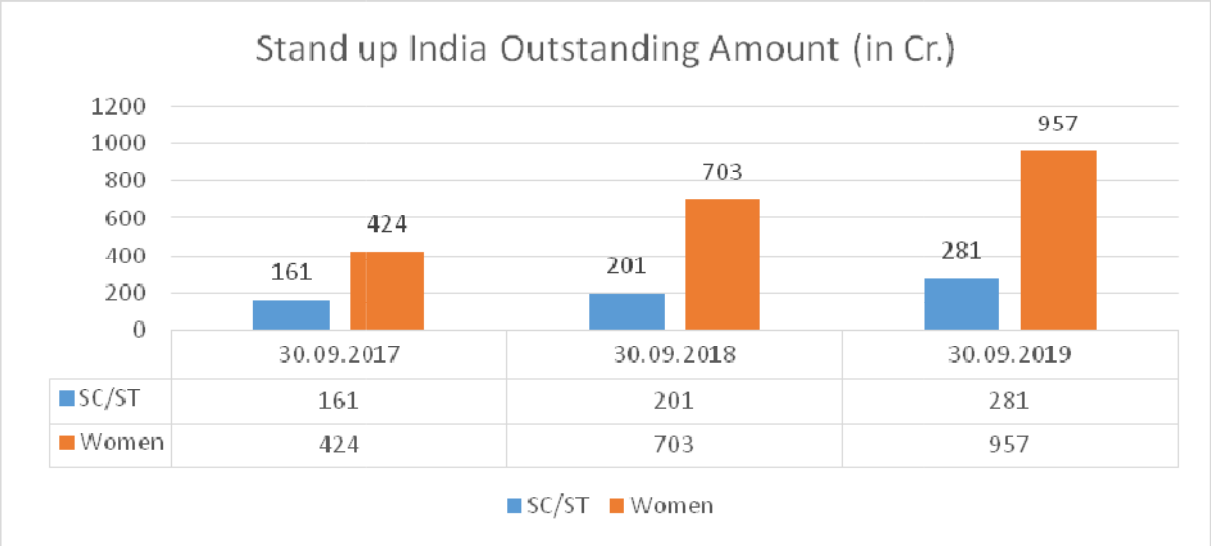
With MSME being the thrust area of credit, it is only logical that the banks would play a pivotal role in extension of need based credit to the target group. However new loans sanction is impacted due to limited scope for locating target group with mandatory condition of Greenfield projects. Limited business opportunities in rural area for credit absorption above Rs.10.00 lacs are also proving to a deterrent.

However some progress has been observed during the last quarter vis a vis the earlier June, 19 quarter and the momentum is to be sustained.

Loans sanctioned during June,19 quarter	Loans sanctioned during Sept,19 quarter
197	677

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 AS ON 30.09.2019									
(Amount in Crore)									
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	Loan Outstanding					
				No. of SC/ST	No. of Women	Total	Amount to SC/ST	Amount to Women	Total
1	Allahabad bank	520	201	78	293	371	13.24	61.09	74.33
2	Andhra Bank	62	58	9	154	163	0.90	14.56	15.46
3	Bank of Baroda	326	191	117	283	400	14.74	41.76	56.50
4	Bank of India	372	271	981	1235	2216	131.40	197.72	329.12
5	Bank of Maharastra	33	8	1	17	18	0.11	0.61	0.72
6	Canara Bank	291	2	1	2	3	0.22	0.27	0.49
7	Central Bank of India	328	35	16	105	121	1.13	19.12	20.25
8	Corporation Bank	59	7	4	5	9	0.51	0.58	1.09
9	Indian Bank	81	42	367	1062	1429	15.17	22.53	37.70
10	IOB	157	51	54	39	93	6.89	5.16	12.05
11	OBC	107	12	10	2	12	0.19	3.11	3.30
12	PNB	277	428	46	354	400	6.13	57.88	64.01
13	Punjab & Sind Bank	39	27	4	30	34	0.50	5.00	5.50
14	SBI	1226	236	69	456	525	8.80	70.89	79.69
15	Syndicate Bank	140	94	186	703	889	23.76	143.91	167.67
16	UBI	873	873	326	1258	1584	40.54	190.76	231.30
17	UCO	380	148	41	132	173	0.30	3.20	3.50
18	Union Bank of India	181	23	23	28	51	2.86	4.62	7.48
Total PSU		**5452**	**2707**	**2333**	**6158**	**8491**	**267.39**	**842.77**	**1110.16**
19	Axis Bank	294	55	0	0	0	0.00	0.00	0.00
20	Bandhan Bank	374	0	0	0	0	0.00	0.00	0.00
21	Catholic Syrian Bank Ltd.	2	0	0	0	0	0.00	0.00	0.00
22	Dhanlaxmi Bank Ltd.	3	0	0	0	0	0.00	0.00	0.00
23	Federal Bank	31	0	0	0	0	0.00	0.00	0.00
24	HDFC Bank	214	60	9	204	213	1.22	30.29	31.51
25	ICICI	248	30	0	45	45	0.00	10.13	10.13
26	IDBI	97	31	14	90	104	1.22	7.21	8.43
27	IDFC	8	0	0	0	0	0.00	0.00	0.00
28	Indusind Bank	77	20	46	474	520	5.34	60.73	66.07
29	Jana Small Finance Bank	19	0	0	0	0	0.00	0.00	0.00
30	Karnataka Bank Ltd.	20	0	0	0	0	0.00	0.00	0.00
31	Karur Vysya Bank	14	0	0	0	0	0.00	0.00	0.00
32	Kotak Mahindra Bank	39	0	0	0	0	0.00	0.00	0.00
33	Ratnakar Bank Ltd	16	0	0	0	0	0.00	0.00	0.00
34	South Indian Bank Ltd.	18	0	0	0	0	0.00	0.00	0.00
35	SIDBI	1	0	0	0	0	0.00	0.00	0.00
36	Tamilnad Mercantile Bank	1	0	0	0	0	0.00	0.00	0.00
37	Ujjivan Small Finance Bank	82	0	0	0	0	0.00	0.00	0.00
38	Utkarsh Small Finance Bank	1	0	0	0	0	0.00	0.00	0.00
39	YES Bank	26	0	0	0	0	0.00	0.00	0.00
Total PVT		**1585**	**196**	**69**	**813**	**882**	**7.78**	**108.36**	**116.14**
40	BGVB (UBI)	587	35	17	26	43	4.32	5.23	9.55
41	PBGB (UCO)	230	0	0	0	0	0.00	0.00	0.00
42	UBKGB (CBI)	142	2	9	8	17	1.71	1.21	2.92
Total RRB		**959**	**37**	**26**	**34**	**60**	**6.03**	**6.44**	**12.47**
43	WB State Co-Op Bank Ltd.	361	0	0	0	0	0.00	0.00	0.00
44	WBSCARD Bank Ltd.	11	0	0	0	0	0.00	0.00	0.00
Total Co-Optv		**372**	**0**	**0**	**0**	**0**	**0.00**	**0.00**	**0.00**
Grand Total		**8368**	**2940**	**2428**	**7005**	**9433**	**281.20**	**957.57**	**1238.77**



❖ PMEGP loans

2nd dose loan for performing PMEGP loanees:
The existing PMEGP beneficiaries from 2008-2009 to 30.06.2018 will be eligible for availing 2nd dose finance as per PMEGP/Policy/2018-19 dated 07.06.2018.

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 proceed with sanction and disbursement. Banks are yet to make a foray in this area which offers a good scope for increasing the MSME advances and encouraging the entrepreneurs with proven track record.

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 20-08-2019 has exempted the stipulated regarding EDP training criteria to disburse loan under PMEGP till 30.09.2019. 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 by 31-12-2019.

Position of PMEGP for the last 3 program years and during April-Sept, 19 quarter in the corresponding financial years are given hereunder: (Amount in Crore)

As on	Sponsored		Sanctioned		Disbursed	
	No.	Amt.(MM)	No.	Amt.(MM)	No.	Amt.(MM)
31.03.17	9825	253.05	598	17.82	226	6.40
30.09.17	**10700**	**261.17**	**877**	**24.86**	**460**	**15.13**
31.03.18	18497	471.11	2326	69.71	1095	34.52
30.09.18	**4412**	**123.26**	**771**	**23.18**	**974**	**30.40**
31.03.19	11886	368.69	1912	66.90	2238	72.93
30.09.19	**7301**	**243.41**	**745**	**28.71**	**783**	**29.78**

Non-disposal of the proposals has resulted in piling up of pending proposals and has become a source of concern for the stakeholders. Banks have not responded positively to the 100 Days Campaign as well. 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.

Bank wise performance under PMEGP loan during the period 01.04.2019 to 30.09.2019

(Amount in Lakh)

Sr. No.	Bank Name	Forwarded to Bank		Sanctioned		MM Claimed		MM Disbursed		Rejected		Pending		Pending for MM Disb.	
		No.	MM	No.	MM	No.	MM	No.	MM	No.	MM	No.	MM	No.	MM
1	ALLAHABAD BANK	726	2235.06	63	174.58	72	176.50	68	170.85	249	867.11	433	1229.88	3	4.90
2	ANDHRA BANK	24	76.73	4	18.11	1	1.73	1	1.73	16	46.94	3	10.49	0	0.00
3	BANK OF BARODA	370	1645.46	52	295.78	49	294.20	46	286.04	47	223.45	281	1174.47	0	0.00
4	BANK OF INDIA	589	1611.73	75	205.28	52	124.27	51	120.47	89	216.18	456	1259.42	0	0.00
5	BANK OF MAHARASHTRA	28	145.16	0	0.00	0	0.00	0	0.00	5	22.04	23	123.12	0	0.00
6	CANARA BANK	254	738.94	38	125.16	46	122.65	45	117.50	21	63.45	210	577.17	0	0.00
7	CENTRAL BANK OF INDIA	295	948.03	15	26.58	22	54.70	21	51.90	91	325.99	195	598.24	0	0.00
8	CORPORATION BANK	6	26.05	0	0.00	0	0.00	0	0.00	0	0.00	6	26.05	0	0.00
9	INDIAN BANK	49	222.84	8	37.74	20	114.94	18	104.50	0	0.00	46	202.93	0	0.00
10	INDIAN OVERSEAS BANK	81	255.73	11	43.41	15	43.66	14	42.66	10	30.22	61	183.48	0	0.00
11	ORIENTAL BANK OF COMMERCE	130	521.76	12	80.45	19	98.46	20	99.81	79	278.74	38	153.80	0	0.00
12	PUNJAB AND SIND BANK	15	46.40	3	6.51	9	20.20	8	17.32	3	6.02	9	33.20	0	0.00
13	PUNJAB NATIONAL BANK	369	1175.20	43	124.19	54	155.52	52	152.48	144	447.20	187	580.07	0	0.00
14	STATE BANK OF INDIA	1193	3174.82	34	109.16	41	119.67	36	100.19	578	1655.68	602	1477.27	1	1.75
15	SYNDICATE BANK	80	264.00	16	42.63	7	19.25	5	9.49	7	26.71	65	212.89	1	3.71
16	UCO BANK	353	1131.86	45	114.28	21	62.39	20	59.81	149	488.89	171	532.15	0	0.00
17	UNION BANK OF INDIA	115	323.54	1	1.73	9	25.25	11	28.40	10	37.66	104	277.13	0	0.00
18	UNITED BANK OF INDIA	1218	3889.47	200	791.56	174	640.98	161	562.80	111	327.87	957	2911.08	3	11.41
PSU Sub Total		**5895**	**18432.78**	**620**	**2197.15**	**611**	**2074.37**	**577**	**1925.95**	**1609**	**5064.15**	**3847**	**11562.84**	**8**	**21.77**
19	AXIS BANK LTD	19	87.78	0	0.00	0	0.00	0	0.00	0	0.00	19	87.78	0	0.00
20	BANDHAN BANK LTD	22	55.07	0	0.00	0	0.00	0	0.00	1	2.50	21	52.57	0	0.00
21	CITY UNION BANK LTD	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
22	DBS BANK LTD	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
23	FEDERAL BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
24	HDFC BANK	2	3.56	0	0.00	0	0.00	0	0.00	0	0.00	2	3.56	0	0.00
25	ICICI BANK LTD	10	16.34	0	0.00	0	0.00	0	0.00	0	0.00	10	16.34	0	0.00
26	IDBI BANK	153	384.41	4	27.45	9	52.93	7	42.07	35	116.60	116	258.50	1	8.75
27	IDFC BANK LTD	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
28	INDUSIND BANK	1	3.21	0	0.00	0	0.00	0	0.00	1	3.21	0	0.00	0	0.00
29	ING VYSYA BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
30	KARNATAKA BANK LTD	2	9.79	0	0.00	0	0.00	0	0.00	0	0.00	2	9.79	0	0.00
31	KARUR VYSYA BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
32	KOTAK MAHINDRA BANK LTD	1	2.50	0	0.00	0	0.00	0	0.00	0	0.00	1	2.50	0	0.00
33	LAXMI VILAS BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
34	PRAGATHI KRISHNA GRAMIN BAN	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
35	RATNAKAR BANK LTD	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
36	SOUTH INDIAN BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
37	UJJIVAN SMALL FINANCE BANK L	2	3.95	0	0.00	0	0.00	0	0.00	0	0.00	2	3.95	0	0.00
PVT Sub Total		**212**	**566.61**	**4**	**27.45**	**9**	**52.93**	**7**	**42.07**	**37**	**122.31**	**173**	**434.99**	**1**	**8.75**
38	BGVB	334	920.90	24	110.96	59	182.24	59	184.67	51	132.80	260	656.14	1	1.75
39	PBGB	2	6.63	0	0.00	1	5.21	1	5.21	0	0.00	2	6.63	0	0.00
40	UBKGB	78	212.42	0	0.00	5	10.65	6	11.82	1	2.24	77	210.18	0	0.00
RRB Sub Total		**414**	**1139.95**	**24**	**110.96**	**65**	**198.10**	**66**	**201.70**	**52**	**135.04**	**339**	**872.95**	**1**	**1.75**
41	WB STATE CO-OP BANK	780	4201.57	97	535.25	126	746.06	133	808.11	11	70.08	751	4015.14	0	0.00
Grand Total		**7301**	**24340.91**	**745**	**2870.81**	**811**	**3071.46**	**783**	**2977.83**	**1709**	**5391.58**	**5110**	**16885.92**	**10**	**32.27**

District wise performance under PMEGP loans during the period 01.04.2019 to 30.09.2019

(Amount in Lakh)

Sr. No.	District Name	Forwarded to Bank		Sanctioned		MM Claimed		MM Disbursed		Rejected		Pending		Pending MM Disb.	
		No.	MM	No.	MM	No.	MM	No.	MM	No.	MM	No.	MM	No.	MM
1	ALIPURDUAR	385	1341.87	6	13.29	11	27.85	10	26.85	232	827.06	143	490.05	0	0.00
2	BANKURA	77	216.57	23	53.98	30	61.08	28	59.43	7	21.26	61	166.83	0	0.00
3	BARDHAWAN	170	375.66	56	134.43	28	67.40	28	67.40	42	96.48	101	211.29	0	0.00
4	BIRBHUM	123	271.95	18	51.39	20	54.43	17	46.44	21	35.41	84	174.83	0	0.00
5	COOCHBEHAR	491	1253.39	24	49.22	34	62.85	31	56.91	187	447.96	287	752.73	1	1.75
6	DARJEELING	71	179.05	20	55.10	30	76.97	26	65.44	7	12.67	62	159.38	0	0.00
7	HOOGHLY	50	134.88	13	34.48	22	59.64	20	52.81	29	78.74	14	40.44	1	1.40
8	HOWRAH	152	569.56	26	94.73	27	82.47	28	84.72	22	96.66	117	409.09	0	0.00
9	JALPAIGURI	59	248.08	8	22.87	4	17.47	4	9.42	19	79.82	39	160.21	0	0.00
10	JHARGAM	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
11	KALIMPONG	2	2.84	7	22.78	7	13.68	8	14.47	0	0.00	2	2.84	0	0.00
12	KOLKATA	122	277.40	3	7.60	8	16.93	5	9.98	57	127.20	62	140.19	1	2.25
13	MALDAH	113	287.11	11	29.71	9	20.72	9	14.44	38	115.13	66	138.75	0	0.00
14	MEDINIPUR EAST	1535	7012.73	210	933.79	229	1120.73	239	1192.17	161	608.83	1243	5875.98	1	1.75
15	MURSHIDABAD	862	2381.26	78	331.50	76	332.91	74	325.48	171	570.39	632	1501.52	1	7.83
16	NADIA	135	557.82	47	290.81	51	241.72	48	230.17	51	131.37	53	190.10	0	0.00
17	NORTH DINAJPUR	21	64.88	0	0.00	2	2.80	1	0.30	8	17.10	13	47.78	0	0.00
18	NORTH 24 PARGANS	1778	5216.50	72	240.06	64	228.27	61	222.97	490	1600.69	1213	3319.95	2	3.58
19	PASCHIM BURDWAN	59	117.51	1	1.25	2	1.57	2	1.57	21	49.16	36	65.85	0	0.00
20	PASCHIM MEDINIPU	258	775.35	10	32.46	25	41.67	23	36.92	45	138.59	198	589.05	1	1.25
21	PURULIA	151	480.61	13	68.01	20	105.44	14	55.49	2	3.00	143	435.13	0	0.00
22	SOUTH DINAJPUR	88	318.02	16	78.28	22	70.86	24	75.41	16	80.85	61	189.12	0	0.00
23	SOUTH 24 PARGANS	599	2257.87	83	325.07	90	364.00	83	329.04	83	253.21	480	1824.81	2	12.46
Total		**7301**	**24340.91**	**745**	**2870.81**	**811**	**3071.46**	**783**	**2977.83**	**1709**	**5391.58**	**5110**	**16885.92**	**10**	**32.27**

❖ SVSKP loans

It is observed that large numbers 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/Bank from next financial year.

- All the pending SVSKP proposals must be disposed of at the earliest and disbursement must commence immediately after receipt of Subsidy.

- 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 at the earliest and disbursement must commence immediately after receipt of Subsidy.

- The branch-wise & 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.

Performance of SVSKP for past 3 years and during April-Sept, 2019 quarter of the corresponding financial years: (Amount in Crore)

F Y	Sponsored	Loan Sanctioned		Subsidy Disbursed		Subsidy pending for disbursement	
	No.	No.	Amount	No.	Amount	No.	Amount
31.03.17	68527	30965	825.49	30646	247.51	319	2.24
30.09.17	**706369**	**311231**	**7227.88**	**258514**	**1416.82**	**8852**	**62.62**
31.03.18	95049	47944	1255.48	42474	330.98	3316	24.20
30.09.18	**55818**	**21140**	**582.46**	**12375**	**56.80**	**8765**	**67.67**
31.03.19	100684	44305	1200.01	41575	327.60	8119	62.19
30.09.19	**21031**	**8130**	**225.86**	**0**	**0.00**	**0**	**0.00**

In the SLBC Sub-committee meeting held on 22-11-2019, it was informed that modification has been made in quantum of the Subsidy amount .While no changes has been made for projects upto Rupees One lakh , there will be different slabs of subsidy at reduced rates for the loans with project cost beyond Rupees One lakh. He requested the member banks to scrutinize their position regarding the pending proposals where sanction has not been accorded as yet. These loan proposals beyond Rupees One lakh project cost may be returned to the sponsoring agencies with a request to re-sponsor them with modified project cost and corresponding new subsidy amount.

District wise Performance Swami Vivekananda Swanirbhar Karmasanasthan Prakalpa (SVSKP) during 01.04.2019 to 30.09.2019											
											(Amount in Lakh)
Sr. No.	District	No. of Cases		Sanctioned Caes		Subsidy released		Disbursement		Pending Disbursement	
		Sponsored	Sanctioned	Project cost involved	Subsidy involved	No.	Amount	No.	Amount	No.	Amount
1	Alipurduar	641	291	1020.06	306.02	0	0.00	0	0.00	0	0.00
2	Bankura	1872	729	1906.75	548.76	0	0.00	0	0.00	0	0.00
3	Birbhum	992	590	1143.34	342.93	0	0.00	0	0.00	0	0.00
4	Coochbehar	1120	638	1369.31	408.40	0	0.00	0	0.00	0	0.00
5	Dakshin Dinajpur	75	208	444.48	213.91	0	0.00	0	0.00	0	0.00
6	Darjeeling	543	117	464.34	139.30	0	0.00	0	0.00	0	0.00
7	Hooghly	1902	572	1908.15	595.70	0	0.00	0	0.00	0	0.00
8	Howrah	1099	446	928.87	301.36	0	0.00	0	0.00	0	0.00
9	Jalpaiguri	815	432	1079.53	346.48	0	0.00	0	0.00	0	0.00
10	Jhargram	0	0	0.00	0.00	0	0.00	0	0.00	0	0.00
11	Kalimpong	80	32	161.65	54.68	0	0.00	0	0.00	0	0.00
12	Kolkata	260	230	988.69	283.79	0	0.00	0	0.00	0	0.00
13	Malda	567	0	0.00	0.00	0	0.00	0	0.00	0	0.00
14	Murshidabad	3585	1358	3655.01	1106.50	0	0.00	0	0.00	0	0.00
15	Nadia	3402	905	2276.30	682.80	0	0.00	0	0.00	0	0.00
16	North 24 Parganas	1522	326	768.63	231.38	0	0.00	0	0.00	0	0.00
17	Paschim Bardhaman	694	98	280.74	81.52	0	0.00	0	0.00	0	0.00
18	Paschim Medinipur	0	0	0.00	0.00	0	0.00	0	0.00	0	0.00
19	Purba Bardhaman	0	0	0.00	0.00	0	0.00	0	0.00	0	0.00
20	Purba Medinipur	1251	844	3363.58	668.72	0	0.00	0	0.00	0	0.00
21	Purulia	23	90	219.86	65.96	0	0.00	0	0.00	0	0.00
22	South 24 Parganas	0	0	0.00	0.00	0	0.00	0	0.00	0	0.00
23	Uttar Dinajpur	588	224	607.18	182.15	0	0.00	0	0.00	0	0.00
Total		**21031**	**8130**	**22586.47**	**6560.36**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**

AGENDA-7

Progress in SHG-NRLM, DAY-NULM & JLG Finance:

Progress in SHG-NRLM:

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

(Amt. Rs. in crore)

Financial Year	Target (No)		Achievement -Deposit Linked Number only	Achievement Credit Linked (Disbursement)	
	Deposit Link	Credit Link		No.	Amt.
31.03.15	150000	158000	63384	114041	1026.03
30.09.15	**150000**	**178515**	**44799**	**76452**	**585.27**
31.03.16	150000	178515	96309	200967	2084.08
30.09.16	**150000**	**250018**	**51747**	**100135**	**1312.13**
31.03.17	150000	250018	102392	224884	3329.81
30.09.17	**150000**	**400000**	**51926**	**131269**	**2046.20**
31.03.18	150000	400000	134715	444327	8155.97
30.09.18	**150000**	**572874**	**63087**	**160136**	**3474.08**
31.03.19	150000	572874	153765	523235	11368.90
30.09.19	**150000**	**578652**	**48543**	**295051**	**3818.66**

The total physical target of credit linkage for the State as a whole was 578652 SHGs with targeted amount of Rs.13679 crore disbursement for FY 2019-20 (as per ACP).

As per data provided by WBSRLM Dept, GoWB, at the end of Sept, 2019, disbursed credit linkage of SHG stood at Rs. 3816.66 crore (27.92% of financial target) covering 295051 nos. of groups (51% of physical target) as against Credit Linkage of Rs. 3474.08 crore covering 160136 no of groups at the end of September 2018.

As per NRLM portal data, the outstanding balance per SHG for the banks operating in the State for the quarter ended 30.09.2019 stood at Rs. 8415.55 crore covering 644515 no of groups. It is expected that full disbursement in subsequent quarters will result in increase of the ticket size as anticipated and advocated several times at SLBC forum.

SLBC Sub Committee in its last meeting dated 24-10-2019 also advised the field level functionaries from both banks and SRLM would sensitize the SHG members for utilization of the fund to the maximum extent and encourage them for capacity building so that they may aspire to become large enterprises.

Banks were also advised not to insist on the requirement of re-sponsoring of proposals by submitting the entire sets of documents by SRLM. Banks are to ensure completion of the grading exercise with due diligence in co-ordination with SRLM and execute fresh set of documents only for enhanced limits.2 camps will also be conducted By WBSRLM Bank & Dist wise performance DAY-NRLM for April-Sept,2019 is furnished in Annexure.

Sanction Limit for SHGs under NRLMs

SLBC adopted a resolution for the limits of Rs.1.50 lakh & thereafter at Rs.2.50 lakh & Rs.3.50 lakh on graded scale as per Ref: LBD/SLBC (WB)/DAY-NRLM/1488/2017 dated 01-11-2017 after due consideration of the main criterion involving the Corpus Amount by the stakeholders Despite repeated rejoinders & discussions at SLBC Sub Committee meetings, it was informed that some of the banks are yet to follow the said resolution adopted by SLBC.

The latest RBI Master Direction FIDD.GSSD.CO.BC.No.02/09.01.01/2019-20 dated 01-07-2019 also stipulates that "Drawing Power for the 1st year will be 6 times of the existing corpus or minimum of Rs.1 lakh whichever is Higher". With the inclusion of the RF of Rs.10000/- along with the additional grant of Rs.5000/- for all SHGs under Jagao scheme of GoWB to the mentioned qualifying deposits/interests it is obvious that the Corpus will be in excess of Rs.25000/-, required for sanction of loan of Rs.1.50 lakh. With West Bengal at the forefront of the SHG movement with a very low level of NPA below 2%, the House advises all the banks to follow the directive of the SLBC which is in line with the RBI direction.

BANK WISE ACHIEVEMENT OF CREDIT LINKAGE UNDER DAY-NRLM AS ON SEPT 19

(Amount in Crore)

Sl. No.	Name of the Bank	Target for 2019-20 (disbursement)		Achievement as on Sept 19 (Disbursement)		Achievement as on SEPT 19 (Sanction)		% of achievement (disbursement)		Average disbursement
		No	Amount	No	Amount	No	Amount	No	Amount	
1	Allahabad Bank	46804	1175.81	29401	259.86	15244	337.66	63	22.10	0.88
2	Andhra Bank	366	7.32	113	1.31	97	2.01	31	17.94	1.16
3	Bank of Baroda	6667	155.93	3761	22.02	2193	50.02	56	14.12	0.59
4	Bank of India	18693	459.50	8664	69.34	7105	140.48	46	15.09	0.80
5	Canara Bank	8209	191.08	1232	15.55	3202	59.56	15	8.14	1.26
6	Central Bank of India	30853	783.28	15460	134.69	13025	297.87	50	17.20	0.87
7	Dena Bank	0	0.00	0	0.00	29	0.47	0	0.00	0.00
8	Indian Bank	1542	41.36	492	6.17	399	10.07	32	14.92	1.25
9	Indian Overseas Bank	2396	59.40	535	6.54	742	16.30	22	11.01	1.22
10	Oriental Bank of Commerce	800	16.76	29	0.44	114	2.07	4	2.65	1.53
11	Punjab National Bank	20277	521.96	9603	111.21	7957	183.88	47	21.31	1.16
12	State Bank of India	80911	1992.71	40125	611.65	34979	766.79	50	30.69	1.52
13	Syndicate Bank	3806	93.55	2575	23.93	1827	40.07	68	25.57	0.93
14	Union Bank of India	7174	163.93	3153	37.40	2045	42.01	44	22.82	1.19
15	United Bank of India	84226	2121.33	35784	362.88	30284	666.52	42	17.11	1.01
16	Uco Bank	21870	537.85	21188	138.24	8122	183.46	97	25.70	0.65
17	Vijaya Bank	0	0.00	47	0.96	63	1.43	0	0.00	2.04
18	IDBI	270	5.67	197	1.63	189	3.37	73	28.73	0.83
19	Corporation Bank	19	0.34	28	0.26	48	0.75	147	78.87	0.94
PSB total		**334883**	**8327.78**	**172387**	**1804.10**	**127664**	**2804.78**	**51**	**21.66**	**1.05**
20	BGVB	109392	2767.88	85307	1192.21	39418	933.23	78	43.07	1.40
21	PBGB	46609	1221.74	22176	658.43	20813	586.58	48	53.89	2.97
22	UBKGB	26752	711.38	15179	163.86	11802	275.00	57	23.03	1.08
RRB Total		**182753**	**4700.99**	**122662**	**2014.50**	**72033**	**1794.81**	**67**	**42.85**	**1.64**
23	Bandhan Bank	16	0.24	0	0.00	0	0.00	0	0.00	0.00
24	HDFC	0	0.00	2	0.07	**0**	**0.00**	0	0.00	3.27
25	ICICI	0	0.00	0	0.00	0	0.00	0	0.00	0.00
Pvt. Bank total		**16**	**0.24**	**2**	**0.07**	**0**	**0.00**	**13**	**27.25**	**3.27**
26	WB Co-Operative Bank	61000	650.00	0	0.00	**258**	**5.38**	0	0.00	0.00
Co-Op Bank total		**61000**	**650.00**	**0**	**0.00**	**258**	**5.38**	**0**	**0.00**	**0.00**
Grand Total		**578652**	**13679.01**	**295051**	**3818.66**	**199955**	**4604.96**	**51**	**27.92**	**1.29**

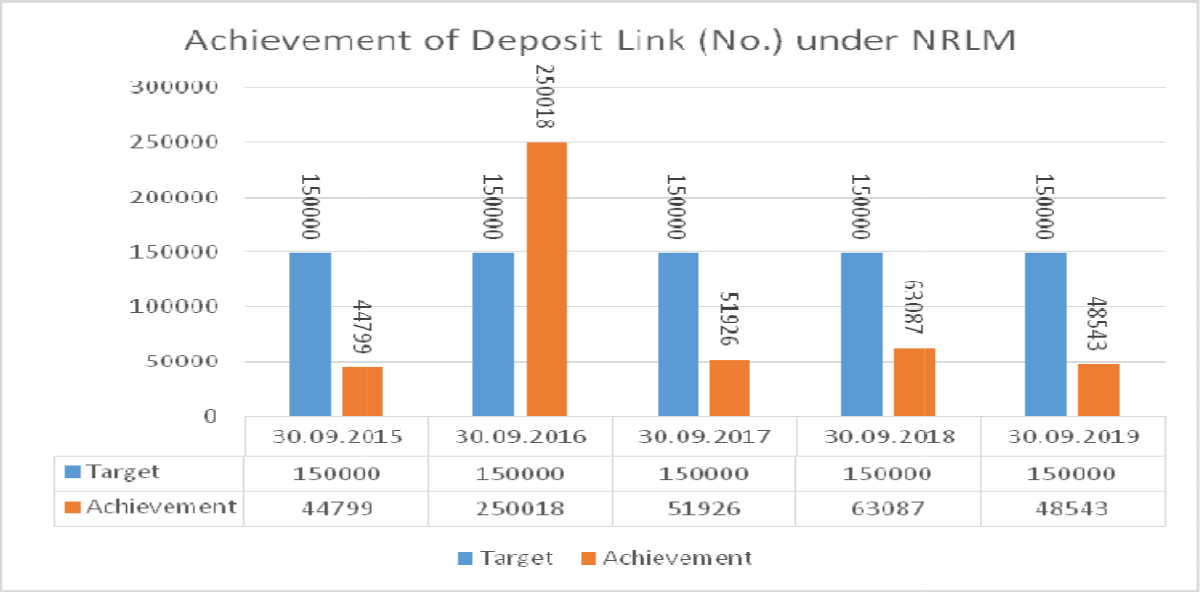
DISTRICT WISE ACHIEVEMENT OF CREDIT LINKAGE UNDER DAY-NRLM AS ON 30.09.2019

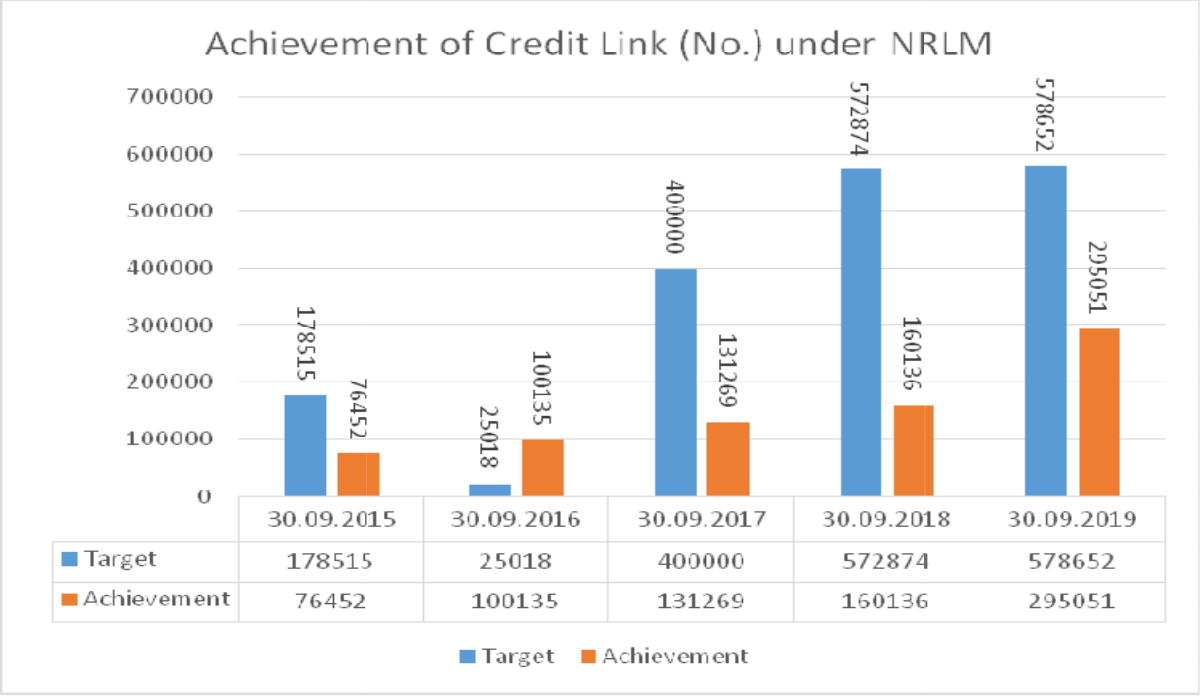
(Amount in Crore)

Sl. No.	DIST NAME	Target for 2019-20 (Disbursement)		Achievement (Disbursement)		Achievement (Sanction)		Pending SHG		Total Application Submitted	% of achievement (disbursement)	
		No	Amt	No	Amt	No	Amt	No	Amt		No	Amt
1	ALIPURDUAR	14100	382.44	6672	64.13	9832	211.62	206	4.64	10038	47	17
2	BANKURA	28786	725.29	16882	226.89	8120	187.72	5690	140.85	13810	59	31
3	BIRBHUM	38359	933.51	19627	338.47	15804	388.90	-91	0.68	15713	51	36
4	COOCHBEHAR	22293	560.17	14265	134.98	6054	141.89	2236	54.53	8290	64	24
5	DAKSHIN DINAJPUR	15012	414.23	9853	101.04	3305	74.54	6350	131.30	9655	66	24
6	DARJILING	2082	54.46	2053	24.84	842	19.47	0	0.00	842	99	46
7	HOOGHLY	22150	546.48	14794	197.76	6880	168.98	2467	56.32	9347	67	36
8	HOWRAH	18313	460.48	11903	191.41	10209	277.22	114	1.25	10323	65	42
9	JALPAIGURI	23940	615.15	9872	98.24	7648	176.45	4956	116.07	12604	41	16
10	JHARGRAM	8661	227.20	3785	38.15	6816	149.74	741	18.17	7557	44	17
11	KALIMPONG	1126	27.98	1006	11.34	782	20.10	0	0.00	782	89	41
12	MALDA	37084	834.39	19779	227.26	7280	157.65	1502	30.16	8782	53	27
13	MURSHIDABAD	38008	901.12	21816	232.13	16860	339.63	1036	18.58	17896	57	26
14	NADIA	21447	506.57	14259	154.54	3857	86.11	3658	90.79	7515	66	31
15	24TWENTY FOUR PARGANAS	37304	1063.27	24457	246.67	18019	397.69	2442	57.65	20461	66	23
16	PASCHIM BARDDHAMAN	5852	124.26	2185	40.05	1454	31.93	112	2.21	1566	37	32
17	PASCHIM MEDINIPUR	33238	849.83	15419	205.60	10970	264.31	2113	47.81	13083	46	24
18	PURBA BARDDHAMAN	27270	731.65	15109	317.90	9938	246.43	487	10.60	10425	55	43
19	PURBA MEDINIPUR	39976	1186.11	23180	432.70	16400	412.71	3408	76.63	19808	58	36
20	PURULIA	20472	467.34	8556	80.56	10002	216.24	4194	76.88	14196	42	17
21	SILIGURI	6202	168.22	4294	48.08	3260	80.87	268	7.19	3528	69	29
22	SOUTH 24 PARGANAS	42602	929.44	23191	272.49	15160	322.08	6058	126.17	21218	54	29
23	UTTAR DINAJPUR	13375	319.46	12094	133.44	10463	232.67	1251	31.06	11714	90	42
Total		**517652**	**13029.01**	**295051**	**3818.66**	**199955**	**460496.3**	**49198**	**109954.32**	**249153**	**57**	**29**

Position of SHG Bank Savings Linkage programme Bank-wise position as on 30.09.2019					
(Amount in Crore)					
S No.	Bank Name	Savings Linked upto Sept. 2019 during the year 2019-20		Outstanding Savings Linked Balance as on 30.09.2019	
		No.	Amount	No.	Amount
1	Allahabad bank	2385	3.33	55464	75.03
2	Andhra Bank	0	0.00	0	0.00
3	Bank of Baroda	419	0.54	10327	12.61
4	Bank of India	1625	3.54	25285	72.35
5	Bank of Maharastra	0	0.00	0	0.00
6	Canara Bank	0	0.00	0	0.00
7	Central Bank of India	957	0.05	38060	101.30
8	Corporation Bank	0	0.00	64	1.86
9	Indian Bank	96	0.40	1564	22.77
10	IOB	883	22.25	188	1.42
11	OBC	0	0.00	0	0.00
12	PNB	1549	0.76	25571	73.47
13	Punjab & Sind Bank	0	0.00	0	0.00
14	SBI	8952	1.06	93924	89.20
15	Syndicate Bank	565	0.28	590	0.34
16	UBI	5441	4.12	27119	49.54
17	UCO	2007	2.36	27903	54.76
18	Union Bank of India	593	0.09	2615	0.60
Total PSU		**25472**	**38.78**	**308674**	**555.25**
19	Axis Bank	0	0.00	0	0.00
20	Bandhan Bank	0	0.00	0	0.00
21	Catholic Syrian Bank Ltd.	0	0.00	0	0.00
22	Dhanalaxmi Bank Ltd.	0	0.00	0	0.00
23	Federal Bank	0	0.00	0	0.00
24	HDFC Bank	0	0.00	0	0.00
25	ICICI	0	0.00	0	0.00
26	IDBI	0	0.00	0	0.00
27	IDFC	0	0.00	0	0.00
28	Indusind Bank	0	0.00	0	0.00
29	Jana Small Finance Bank	0	0.00	0	0.00
30	Karnataka Bank Ltd.	0	0.00	0	0.00
31	Karur Vysya Bank	0	0.00	0	0.00
32	Kotak Mahindra Bank	0	0.00	0	0.00
33	Ratnakar Bank Ltd	0	0.00	0	0.00
34	South Indian Bank Ltd.	0	0.00	0	0.00
35	SIDBI	0	0.00	0	0.00
36	Tamilnad Mercantile Bank	0	0.00	0	0.00
37	Ujjivan Small Finance Bank	0	0.00	0	0.00
38	Utkarsh Small Finance Bank	0	0.00	0	0.00
39	YES Bank	0	0.00	0	0.00
Total PVT		**0.00**	**0.00**	**0.00**	**0.00**
40	BGVB (UBI)	8232	3.59	149141	823.15
41	PBGB (UCO)	2275	0.11	83929	291.86
42	UBKGB (CBI)	1664	0.14	55298	198.75
Total RRB		**12171**	**3.84**	**288368**	**1313.76**
43	WB State Co-Op Bank Ltd.	10514	23.12	201377	679.74
44	WBSCARD Bank Ltd.	386	0.09	6504	13.14
Total Co-Optv		**10900**	**23.21**	**207881**	**692.88**
Grand Total		**48543**	**65.84**	**804923**	**2561.89**

Bank wise Outstanding & NPA report under NRLM as on 30.09.2019							
							(Amount in Crore)
S.No	Bank	Outstanding		NPA		% of NPA	
		No.	Amount	No.	Amount	No.	Amount
1	ALLAHABAD BANK	52726	585.20	618	5.51	1.17	0.94
2	ANDHRA BANK	295	2.53	0	0.00	0	0.00
3	BANK OF BARODA	6510	60.48	141	0.71	2.17	1.17
4	BANK OF INDIA	18575	175.16	543	2.23	2.92	1.27
5	BANK OF MAHARASHTRA	8	0.09	0	0.00	0	0.00
6	CANARA BANK	7267	74.09	327	1.42	4.50	1.92
7	CENTRAL BANK OF INDIA	34041	359.63	1005	3.76	2.95	1.05
8	CORPORATION BANK	63	0.33	3	0.01	4.76	2.50
9	DENA BANK	52	0.25	1	0.01	1.92	2.16
10	IDBI	1818	17.78	5	0.05	0.28	0.26
11	INDIAN BANK	2218	25.69	223	2.67	10.05	10.38
12	INDIAN OVERSEAS BANK	3139	27.23	9	0.03	0.29	0.10
13	ORIENTAL BANK OF COMMERCE	360	2.63	5	0.02	1.39	0.67
14	PUNJAB AND SIND BANK	42	0.32	5	0.01	11.9	2.68
15	PUNJAB NATIONAL BANK	18792	256.74	760	5.35	4.04	2.08
16	STATE BANK OF INDIA	81393	1034.06	4671	25.30	5.74	2.45
17	SYNDICATE BANK	4315	50.52	57	0.37	1.32	0.73
18	UCO BANK	28094	311.39	25	0.12	0.09	0.04
19	UNION BANK OF INDIA	9152	78.72	356	1.26	3.89	1.60
20	UNITED BANK OF INDIA	110765	1073.36	2228	12.36	2.01	1.15
21	VIJAYA BANK	329	2.38	2	0.01	0.61	0.32
SubTotal		379954	4138.56	10984	61.17	2.89	1.48
22	BGVB	155228	2378.52	7734	62.56	4.98	2.63
23	PBGB	68005	1335.19	3656	46.78	5.38	3.50
24	UBKGB	41309	563.08	381	2.48	0.92	0.44
SubTotal		264542	4276.79	11771	111.81	4.45	2.61
25	HDFC BANK	13	0.14	0	0.00	0.00	0.00
26	ICICI BANK	2	0.01	1	0.00	50.00	7.25
SubTotal		15	0.15	1	0.00	6.67	0.34
27	DAKSHIN DINAJPUR DCCB	4	0.06	0	0.00	0.00	0.00
SubTotal		4	0.06	0	0.00	0.00	0.00
Grand Total		**644515**	**8415.55**	**22756**	**172.98**	**3.53**	**2.06**





Dual Authentication status

Dual Authentication mode envisages transactions at BC point for enabling the SHGs to conduct their banking transactions locally in a convenient manner. CBS system is required to be to be configured for capturing all relevant KYC data and integration of all transactional data in both linked SB and Loan accounts.

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.

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 & transactions on real time basis and accord sanction through portal It is now being extended to 10 other districts and the member banks are arrange for an effective IT based platform at the branches for optimum utilization of the portal which will strengthen the SHG eco system with speedy credit delivery .

Progress in NULM:

Physical target of credit linkage under National Urban Livelihood Mission for the State was 22390 beneficiaries (both Individual, Groups & SHGs) for the FY 2019-20.

At the end of June 2019, 700 SEP-Individual proposals are sponsored to banks, out of which only 157 cases have so far been sanctioned & 130 cases have been disbursed. Only 1 proposals under SEP- Groups are sponsored to the banks, and the proposal have been sanctioned & disbursed and 2667 proposals have been sponsored under SHG Credit Linkage, out of which 1289 cases have been sanctioned & 1163 cases have been disbursed by Member banks.

Comparison of DAY-NULM performance as on Sept. quarter during the last 3 FY:

During the Quarter	Target	Proposals sponsored (No.)	Proposals Disbursed	
			No.	Amount (Rs. In Lac)
01.04.17-30.09.17	21411	10666	1816	1619.61
01.04.18-30.09.18	21532	9845	2687	3679.35
01.04.19-30.09.19	22390	8609	3903	6067.08

In the Sub Committee meeting dt 20-08-2019 & 24-10-2019 it was informed by SUDA that about 1/3rd of the beneficiaries are yet to receive the benefit of interest subvention available under the Scheme. Banks are to complete the process and ensure lodgement of claim in the designated portal immediately covering the period upto March, 2019.

Also the common loan application form (as per IBA approved format) will be used by the Deptt from September, 19 onwards. It was also decided that District Magistrates would also write to the ULBs for ensuring their presence in DCC/DLRC meetings. LDMs are reportedly issuing invitation letters to the ULBs for participation in DCC meetings.

The Department would also undertake joint campaigns/camps for disposal of proposals in pockets with long pendency. Further Common Loan Application form as prescribed by IBA are to be used while sponsoring the beneficiaries to the Banks and the same is to be accepted by the banks as already communicated by SLBC.

Bankwise performance report of SHG Credit Linkage under DAY NULM as on 30.09.2019									
(No. in Actuals, Amount in Lakh)									
Sr. No.	Name of the Bank	Target for 19-20		No. of Sponsored Application in FY 2019-2020	Loan Sanctioned		Loan Disbursed		No. of cases pending
		No.	Amount		No.	Amount	No.	Amount	
1	Allahabad Bank	2563	3844.50	813	231	342.20	199	297.20	2396
2	Andhra Bank	183	274.50	35	24	30.70	20	24.40	29
3	Bank of Baroda	581	871.50	369	181	252.85	187	244.77	250
4	Bank of India	1064	1596.00	626	487	703.79	470	697.03	347
5	Bank of Maharashtra	3	4.50	0	0	0.00	0	0.00	0
6	Canara Bank	424	636.00	203	169	207.63	157	201.13	97
7	Central Bank of India	738	1107.00	242	144	217.31	125	206.56	153
8	Corporation Bank	139	208.50	10	3	3.25	4	3.25	28
9	Dena Bank	156	234.00	77	43	55.70	43	55.70	22
10	IDBI Bank	421	631.50	67	8	8.30	8	8.30	127
11	Indian Bank	129	193.50	93	17	22.70	17	22.70	119
12	Indian Overseas Bank	409	613.50	145	62	78.63	59	71.73	124
13	Oriental Bank of Commerce	128	192.00	53	4	6.00	4	6.00	28
14	Punjab & Sind Bank	64	96.00	37	20	28.00	20	28.00	24
15	Punjab National Bank	614	921.00	201	124	127.99	128	191.75	132
16	State Bank of India	1785	2677.50	510	267	733.65	242	702.15	290
17	Syndicate Bank	255	382.50	124	77	111.25	77	111.25	46
18	UCO Bank	1335	2002.50	515	300	459.75	270	428.35	331
19	Union Bank of India	536	804.00	310	72	103.30	69	98.30	247
20	United Bank of India	3708	5562.00	1541	970	1498.03	954	1461.16	698
21	Vijaya Bank	47	70.50	35	6	7.00	6	7.00	29
Total of PSUs		**15282**	**22923.00**	**6006**	**3209**	**4998.03**	**3059**	**4866.73**	**5517**
22	HDFC Bank	0	0.00	0	1	0.00	1	0.00	0
23	AXIS Bank Ltd. (UTI)	1	1.50	7	6	0.00	6	0.00	0
24	ICICI Bank	0	0.00	0	0	0.00	0	0.00	0
25	Kotak Mahindra Bank Ltd.	0	0.00	0	0	0.00	0	0.00	0
26	Federal Bank	0	0.00	0	0	0.00	0	0.00	0
27	Indusind Bank	0	0.00	0	0	0.00	0	0.00	0
28	Bandhan Bank	8	12.00	0	0	0.00	0	0.00	0
29	Ratnakar Bank Ltd.	0	0.00	0	0	0.00	0	0.00	0
30	South Indian Bank	0	0.00	0	0	0.00	0	0.00	0
31	Tamilnad Mercantile Bank	0	0.00	0	0	0.00	0	0.00	0
32	Utkarsh Small Finance Bank	0	0.00	0	0	0.00	0	0.00	0
33	Ujjivan Small Finance Bank	0	0.00	0	0	0.00	0	0.00	0
34	Yes Bank	0	0.00	0	0	0.00	0	0.00	0
35	IDFC	0	0.00	0	0	0.00	0	0.00	0
36	Jana Small Finance Bank	0	0.00	0	0	0.00	0	0.00	0
Total of PVTs		**9**	**13.50**	**7**	**7**	**0.00**	**7**	**0.00**	**0**
37	BGVB (UBI)	517	775.50	181	90	155.28	74	131.28	17
38	PBGB (UCO)	174	261.00	50	40	58.40	40	58.40	33
39	UBKGB (CBI)	257	385.50	186	112	209.00	105	209.00	83
Total of RRBs		**948**	**1422.00**	**417**	**242**	**422.68**	**219**	**398.68**	**133**
40	W.B. St. Co-op.Bk	761	1141.50	420	230	342.61	230	342.61	216
41	WBSCARD Bank Ltd.	0	0.00	0	0	0.00	0	0.00	0
Total of Co-Optvs		**761**	**1141.50**	**420**	**230**	**342.61**	**230**	**342.61**	216
Grand Total		**17000**	**25500.00**	**6850**	**3688**	**5763.32**	**3515**	**5608.02**	**5866**

Districtwise performance report of SHG Credit Linkage under DAY NULM as on 30.09.2019									
(No. in Actuals, Amount in Lakh)									
Sr. No.	Name of the District	Target for 2019-20		No. of Sponsored Application	Loan Sanctioned		Loan Disbursed		No. of cases pending
		No.	Amount		No.	Amount	No.	Amount	
1	Alipurduar	125	187.50	58	40	60.00	40	60.00	18
2	Bankura	570	855.00	330	252	367.20	252	367.20	213
3	Birbhum	1090	1635.00	580	167	276.25	162	267.25	614
4	CoochBehar	600	900.00	327	184	305.25	158	303.75	146
5	Dakshin Dinajpur	350	525.00	211	75	110.24	75	110.24	136
6	Darjeeling	350	525.00	220	99	138.75	99	138.75	261
7	Hooghly	1475	2212.50	542	334	466.35	378	484.99	586
8	Howrah	325	487.50	37	22	33.00	22	33.00	165
9	Jalpaiguri	425	637.50	184	88	169.00	88	169.00	96
10	Jhargram	150	225.00	61	40	63.10	40	63.10	14
11	Kalimpong	50	75.00	0	0	0.00	0	0.00	0
12	Kolkata	250	375.00	91	10	16.00	10	16.00	75
13	Malda	250	375.00	111	13	15.75	14	15.75	121
14	Murshidabad	1275	1912.50	706	358	537.28	320	480.28	425
15	Nadia	1430	2145.00	529	178	237.15	156	210.40	416
16	North 24 Parganas	3771	5656.50	1065	588	843.75	538	784.61	1407
17	Paschim Burdwan	620	930.00	107	11	8.82	11	8.82	77
18	Paschim Medinipur	905	1357.50	659	498	780.31	495	783.31	120
19	Purba Burdwan	840	1260.00	242	191	274.70	180	258.20	292
20	Purba Medinipur	730	1095.00	340	277	660.83	277	705.03	93
21	Purulia	155	232.50	119	114	204.00	78	194.50	13
22	South 24 Parganas	814	1221.00	255	90	125.45	93	128.95	524
23	Uttar Dinajpur	450	675.00	135	92	110.74	67	85.49	68
	Grand Total	**17000**	**25500.00**	**6909**	**3721**	**5803.92**	**3553**	**5668.62**	**5880**

Bankwise performance report of SEP-Individual under DAY NULM as on 30.09.2019									
									(No. in Actuals, Amount in Lakh)
Sr. No.	Name of the Bank	Target for 19-20		No. of Sponsored Application in FY 2019-2020	Loan Sanctioned		Loan Disbursed		No. of cases pending
		No.	Amount		No.	Amount	No.	Amount	
1	Allahabad Bank	764	955.00	238	19	20.36	17	17.90	312
2	Andhra Bank	53	66.25	12	4	4.50	4	4.50	10
3	Bank of Baroda	193	241.25	57	5	5.75	4	4.75	119
4	Bank of India	357	446.25	207	85	82.06	82	78.01	185
5	Bank of Maharashtra	5	6.25	1	0	0.00	0	0.00	0
6	Canara Bank	158	197.50	53	14	12.75	10	10.25	80
7	Central Bank of India	211	263.75	77	11	22.15	11	22.15	100
8	Corporation Bank	33	41.25	0	0	0.00	0	0.00	2
9	Dena Bank	34	42.50	13	2	3.25	2	3.25	7
10	IDBI Bank	65	81.25	14	1	1.00	1	1.00	27
11	Indian Bank	62	77.50	17	2	3.60	2	3.60	32
12	Indian Overseas Bank	151	188.75	35	14	12.79	9	8.98	51
13	Oriental Bank of Commerce	48	60.00	18	5	6.07	5	6.32	18
14	Punjab & Sind Bank	16	20.00	7	1	0.65	1	0.65	5
15	Punjab National Bank	134	167.50	46	14	17.00	6	5.31	74
16	State Bank of India	651	813.75	219	10	15.54	12	17.54	289
17	Syndicate Bank	103	128.75	33	6	8.69	7	10.69	43
18	UCO Bank	455	568.75	186	37	35.41	36	32.06	205
19	Union Bank of India	170	212.50	118	49	59.10	31	44.20	111
20	United Bank of India	963	1203.75	327	139	173.15	124	155.94	431
21	Vijaya Bank	12	15.00	4	0	0.00	0	0.00	11
Total of PSUs		**4638**	**5797.50**	**1682**	**418**	**483.82**	**364**	**427.11**	**2112**
22	HDFC Bank		0.00	0	0	0.00	0	0.00	0
23	AXIS Bank Ltd. (UTI)	25	31.25	2	0	0.00	0	0.00	0
24	ICICI Bank		0.00	0	0	0.00	0	0.00	5
25	Kotak Mahindra Bank Ltd.	0	0.00	0	0	0.00	0	0.00	0
26	Federal Bank	0	0.00	0	0	0.00	0	0.00	0
27	Indusind Bank	0	0.00	0	0	0.00	0	0.00	0
28	Bandhan Bank	7	8.75	2	2	2.00	2	2.00	12
29	Ratnakar Bank Ltd.	0	0.00	0	0	0.00	0	0.00	0
30	South Indian Bank	0	0.00	0	0	0.00	0	0.00	0
31	Tamilnad Mercantile Bank	0	0.00	0	0	0.00	0	0.00	0
32	Utkarsh Small Finance Bank	0	0.00	0	0	0.00	0	0.00	0
33	Ujjivan Small Finance Bank	0	0.00	0	0	0.00	0	0.00	0
34	Yes Bank	0	0.00	0	0	0.00	0	0.00	0
35	IDFC	0	0.00	0	0	0.00	0	0.00	0
36	Jana Small Finance Bank	0	0.00	0	0	0.00	0	0.00	0
Total of PVTs		**32**	**40.00**	**4**	**2**	**2.00**	**2**	**2.00**	**17**
37	BGVB (UBI)	165	206.25	34	16	18.95	16	18.95	33
38	PBGB (UCO)	38	47.50	13	1	2.00	0	2.00	18
39	UBKGB (CBI)	42	52.50	3	0	0.00	0	0.00	0
Total of RRBs		**245**	**306.25**	**50**	**17**	**20.95**	**16**	**20.95**	**51**
40	W.B. St. Co-op.Bk	85	106.25	16	0	0.00	0	0.00	12
41	WBSCARD Bank Ltd.	0	0.00	0	0	0.00	0	0.00	0
Total of Co-Optvs		**85**	106.25	**16**	**0**	**0.00**	**0**	**0.00**	12
Grand Total		**5000**	**6250.00**	**1752**	**437**	**506.77**	**382**	**450.06**	**2192**

Districtwise performance report of SEP-Individual under DAY NULM as on 30.09.2019									
(No. in Actuals, Amount in Lakh)									
Sr. No.	Name of the District	Target for 2019-20		No. of Sponsored Application	Loan Sanctioned		Loan Disbursed		No. of cases pending
		No.	Amount		No.	Amount	No.	Amount	
1	Alipurduar	40	50.00	8	2	3.11	0	0.00	6
2	Bankura	120	150.00	24	5	6.12	5	11.83	26
3	Birbhum	230	287.50	139	27	10.70	26	10.70	189
4	CoochBehar	190	237.50	60	0	0.00	0	0.00	79
5	Dakshin Dinajpur	90	112.50	23	1	1.75	1	1.75	39
6	Darjeeling	130	162.50	34	30	34.00	12	19.10	4
7	Hooghly	520	650.00	210	12	12.39	18	18.89	280
8	Howrah	150	187.50	100	5	10.00	5	10.00	137
9	Jalpaiguri	130	162.50	113	6	8.84	6	8.84	146
10	Jhargram	45	56.25	9	0	0.00	0	0.00	23
11	Kalimpong	20	25.00	0	0	0.00	0	0.00	0
12	Kolkata	100	125.00	6	0	0.00			6
13	Malda	70	87.50	28	0	0.00	0	0.00	32
14	Murshidabad	263	328.75	143	12	16.50	12	16.50	162
15	Nadia	357	446.25	113	93	106.61	79	89.60	73
16	North 24 Parganas	1136	1420.00	316	116	142.65	97	115.09	526
17	Paschim Burdwan	188	235.00	15	0	0.00	0	0.00	0
18	Paschim Medinipur	268	335.00	115	19	23.60	19	23.60	170
19	Purba Burdwan	242	302.50	59	5	7.25	2	3.25	96
20	Purba Medinipur	230	287.50	73	13	19.15	13	19.15	90
21	Purulia	80	100.00	86	58	59.26	58	59.26	76
22	South 24 Parganas	241	301.25	55	17	31.35	17	31.35	73
23	Uttar Dinajpur	160	200.00	33	16	13.49	12	11.14	26
Grand Total		**5000**	**6250.00**	**1762**	**437**	**506.77**	**382**	**450.06**	**2259**

Bankwise performance report of SEP-Group under DAY NULM as on 30.09.2019									
									(No. in Actuals, Amount in Lakh)
Sr. No.	Name of the Bank	Target for 19-20		No. of Sponsored Application in FY 2019-2020	Loan Sanctioned		Loan Disbursed		No. of cases pending
		No.	Amount		No.	Amount	No.	Amount	
1	Allahabad Bank	57	114.00	0	0	0.00	0	0.00	0
2	Andhra Bank	0	0.00	0	0	0.00	0	0.00	0
3	Bank of Baroda	19	38.00	0	0	0.00	0	0.00	0
4	Bank of India	22	44.00	0	0	0.00	0	0.00	0
5	Bank of Maharashtra	0	0.00	0	0	0.00	0	0.00	0
6	Canara Bank	9	18.00	0	0	0.00	0	0.00	0
7	Central Bank of India	18	36.00	0	0	0.00	0	0.00	0
8	Corporation Bank	2	4.00	0	0	0.00	0	0.00	0
9	Dena Bank	1	2.00	0	0	0.00	0	0.00	0
10	IDBI Bank	5	10.00	0	0	0.00	0	0.00	0
11	Indian Bank	0	0.00	0	0	0.00	0	0.00	0
12	Indian Overseas Bank	9	18.00	0	0	0.00	0	0.00	0
13	Oriental Bank of Commerce	6	12.00	0	0	0.00	0	0.00	0
14	Punjab & Sind Bank	0	0.00	0	0	0.00	0	0.00	0
15	Punjab National Bank	7	14.00	0	0	0.00	0	0.00	0
16	State Bank of India	42	84.00	0	0	0.00	0	0.00	0
17	Syndicate Bank	12	24.00	0	0	0.00	0	0.00	0
18	UCO Bank	30	60.00	1	0	0.00	0	0.00	0
19	Union Bank of India	14	28.00	0	0	0.00	0	0.00	0
20	United Bank of India	77	154.00	1	1	1.50	1	1.50	0
21	Vijaya Bank	0	0.00	0	0	0.00	0	0.00	0
Total of PSUs		**330**	**660.00**	**2**	**1**	**1.50**	**1**	**1.50**	**0**
22	HDFC Bank	0	0.00	0	0	0.00	0	0.00	0
23	AXIS Bank Ltd. (UTI)	1	2.00	0	0	0.00	0	0.00	0
24	ICICI Bank	0	0.00	0	0	0.00	0	0.00	0
25	Kotak Mahindra Bank Ltd.	0	0.00	0	0	0.00	0	0.00	0
26	Federal Bank	0	0.00	0	0	0.00	0	0.00	0
27	Indusind Bank	0	0.00	0	0	0.00	0	0.00	0
28	Bandhan Bank	0	0.00	0	0	0.00	0	0.00	0
29	Ratnakar Bank Ltd.	0	0.00	0	0	0.00	0	0.00	0
30	South Indian Bank	0	0.00	0	0	0.00	0	0.00	0
31	Tamilnad Mercantile Bank	0	0.00	0	0	0.00	0	0.00	0
32	Utkarsh Small Finance Ban	0	0.00	0	0	0.00	0	0.00	0
33	Ujjivan Small Finance Bank	0	0.00	0	0	0.00	0	0.00	0
34	Yes Bank	0	0.00	0	0	0.00	0	0.00	0
35	IDFC	0	0.00	0	0	0.00	0	0.00	0
36	Jana Small Finance Bank	0	0.00	0	0	0.00	0	0.00	0
Total of PVTs		**1**	**2.00**	**0**	**0**	**0.00**	**0**	**0.00**	**0**
37	BGVB (UBI)	26	52.00	0	0	0.00	0	0.00	0
38	PBGB (UCO)	5	10.00	1	1	1.50	1	1.50	0
39	UBKGB (CBI)	14	28.00	0	0	0.00	0	0.00	0
Total of RRBs		**45**	**90.00**	**1**	**1**	**1.50**	**1**	**1.50**	**0**
40	W.B. St. Co-op.Bk	14	28.00	4	4	6.00	4	6.00	0
41	WBSCARD Bank Ltd.	0	0.00	0	0	0.00	0	0.00	0
Total of Co-Optvs		**14**	**28.00**	**4**	**4**	**6.00**	**4**	**6.00**	**0**
Grand Total		**390**	**780.00**	**7**	**6**	**9.00**	**6**	**9.00**	**0**

Districtwise performance report of SEP-Group under DAY NULM as on 30.09.2019									
(No. in Actuals, Amount in Lakh)									
Sr. No.	Name of the District	Target for 2019-20		No. of Sponsored Application	Loan Sanctioned		Loan Disbursed		No. of cases pending
		No.	Amount		No.	Amount	No.	Amount	
1	Alipurduar	3	6.00	0	0	0.00	0	0.00	0
2	Bankura	12	24.00	1	0	0.00	0	0.00	0
3	Birbhum	22	44.00	0	0	0.00	0	0.00	0
4	CoochBehar	17	34.00	0	0	0.00	0	0.00	0
5	Dakshin Dinajpur	8	16.00	0	0	0.00	0	0.00	0
6	Darjeeling	7	14.00	0	0	0.00	0	0.00	0
7	Hooghly	39	78.00	1	1	2.00	1	2.00	0
8	Howrah	8	16.00	0	0	0.00	0	0.00	0
9	Jalpaiguri	11	22.00	0	0	0.00	0	0.00	0
10	Jhargram	3	6.00	0	0	0.00	0	0.00	0
11	Kalimpong	2	4.00	0	0	0.00	0	0.00	0
12	Kolkata	5	10.00	0	0	0.00	0	0.00	0
13	Malda	11	22.00	0	0	0.00	0	0.00	0
14	Murshidabad	27	54.00	0	0	0.00	0	0.00	0
15	Nadia	32	64.00	0	0	0.00	0	0.00	0
16	North 24 Parganas	74	148.00	0	0	0.00	0	0.00	0
17	Paschim Burdwan	7	14.00	0	0	0.00	0	0.00	0
18	Paschim Medinipur	21	42.00	3	3	3.75	3	3.75	0
19	Purba Burdwan	20	40.00	0	0	0.00	0	0.00	0
20	Purba Medinipur	18	36.00	2	2	2.58	2	2.58	0
21	Purulia	6	12.00	0	0	0.00	0	0.00	0
22	South 24 Parganas	23	46.00	0	0	0.00	0	0.00	0
23	Uttar Dinajpur	14	28.00	0	0	0.00	0	0.00	0
Grand Total		**390**	**780.00**	**7**	**6**	**8.33**	**6**	**8.33**	**0**

Finance to Joint Liability Groups (JLGs):

Comparison of JLGs performance during April-Sept quarter of the 2 FY:

As on	Target	Sanctioned		Disbursed	
	No.	No.	Amount	No.	Amount
01.04.18-30.09.18	80000	16457	63.37	116173	967.15
01.04.18-31.03.19	80000	88170	1132.28	160745	2363.18
01.04.19-30.06.19	60000	49505	562.87	89879	827.18
01.04.19-30.09.19	60000	221371	2091.00	221371	2088.19

Progress of JLG as on Sept.-2019 in FY 2019-2020

(Amount in Crore)

S No.	Name of Bank	Target (No.)	JLGs Credit Linked (Sanctioned) during the year 2019-20 (01.04.19 to 30.09.2019)		JLGs Credit Linked (Disbursed) during the year 2019-20 (01.04.19 to 30.09.2019)		Outstanding position of JLGs as on Sept.-2019	
			No.	Amount	No.	Amount	No.	Amount
1	Allahabad bank	4000	0	0.00	0	0.00	0	0.00
2	Andhra Bank	200	0	0.00	0	0.00	0	0.00
3	Bank of Baroda	1300	0	0.00	0	0.00	0	0.00
4	Bank of India	2800	85	0.24	85	0.24	445	0.78
5	Bank of Maharastra	100	0	0.00	0	0.00	0	0.00
6	Canara Bank	2000	285	4.18	285	3.91	957	11.72
7	Central Bank of India	2400	85	0.87	85	0.72	261	1.68
8	Corporation Bank	200	0	0.00	0	0.00	0	0.00
9	Indian Bank	300	0	0.00	0	0.00	0	0.00
10	IOB	600	0	0.00	0	0.00	0	0.00
11	OBC	400	0	0.00	0	0.00	0	0.00
12	PNB	2000	0	0.00	0	0.00	0	0.00
13	Punjab & Sind Bank	100	0	0.00	0	0.00	0	0.00
14	SBI	9000	686	2.21	686	2.21	11688	48.32
15	Syndicate Bank	1000	69	0.88	69	0.88	208	1.65
16	UBI	7000	41775	155.49	41775	153.11	77799	178.60
17	UCO	2700	0	0.00	0	0.00	711	8.14
18	Union Bank of India	1000	0	0.00	0	0.00	10	0.64
Total PSU		**37100**	**42985**	**163.87**	**42985**	**161.07**	**92079**	**251.53**
19	Axis Bank	1000	1883	5.00	1883	5.00	1750	4.59
20	Bandhan Bank	0	0	0.00	0	0.00	0	0.00
21	Catholic Syrian Bank	0	0	0.00	0	0.00	0	0.00
22	Dhanalaxmi Bank Ltd.	0	0	0.00	0	0.00	0	0.00
23	Federal Bank	0	0	0.00	0	0.00	0	0.00
24	HDFC Bank	1800	20220	326.97	20220	326.97	64384	590.95
25	ICICI	800	0	0.00	0	0.00	0	0.00
26	IDBI	500	1	0.01	1	0.01	21	0.09
27	IDFC	0	16077	189.37	16077	189.37	31053	241.96
28	Indusind Bank	0	0	0.00	0	0.00	0	0.00
29	Jana Small Finance Bank	0	8031	123.70	8031	123.70	29434	250.22
30	Karnataka Bank Ltd.	0	0	0.00	0	0.00	0	0.00
31	Karur Vysya Bank	0	0	0.00	0	0.00	0	0.00
32	Kotak Mahindra Bank	0	0	0.00	0	0.00	0	0.00
33	Ratnakar Bank Ltd	1600	33040	484.25	33040	484.25	169071	1098.81
34	South Indian Bank Ltd.	0	0	0.00	0	0.00	0	0.00
35	SIDBI	0	0	0.00	0	0.00	0	0.00
36	Tamilnad Mercantile Bank	0	0	0.00	0	0.00	0	0.00
37	Ujjivan Small Finance Bank	3000	88103	752.47	88103	752.47	121100	1316.61
38	Utkarsh Small Finance Bank	1000	6590	21.78	6590	21.78	19030	48.12
39	YES Bank	0	37	1.00	37	1.00	37	1.00
Total PVT		**9700**	**173982**	**1904.55**	**173982**	**1904.55**	**435880**	**3552.35**
40	BGVB (UBI)	6000	385	0.49	385	0.49	38158	19.86
41	PBGB (UCO)	2600	43	0.46	43	0.46	2265	32.70
42	UBKGB (CBI)	1600	83	0.42	83	0.41	3620	11.97
Total RRB		**10200**	**511**	**1.37**	**511**	**1.36**	**44043**	**64.53**
43	WB State Co-Op Bank Ltd.	3000	3891	21.19	3891	21.19	8290	41.54
44	WBSCARD Bank Ltd.	0	2	0.02	2	0.02	1087	0.76
Total Co-Optv		**3000**	**3893**	**21.21**	**3893**	**21.21**	**9377**	**42.30**
Grand Total		**60000**	**221371**	**2091.00**	**221371**	**2088.19**	**581379**	**3910.71**

AGENDA-8

Progress in Education Loan & Housing Loan:

❖ Education Loan:

A report on Bank wise outstanding balance under Education loan scheme as on September 2017, March 2018, September 2018, March 2019 and September 2019 is annexed for comparative review by the House.

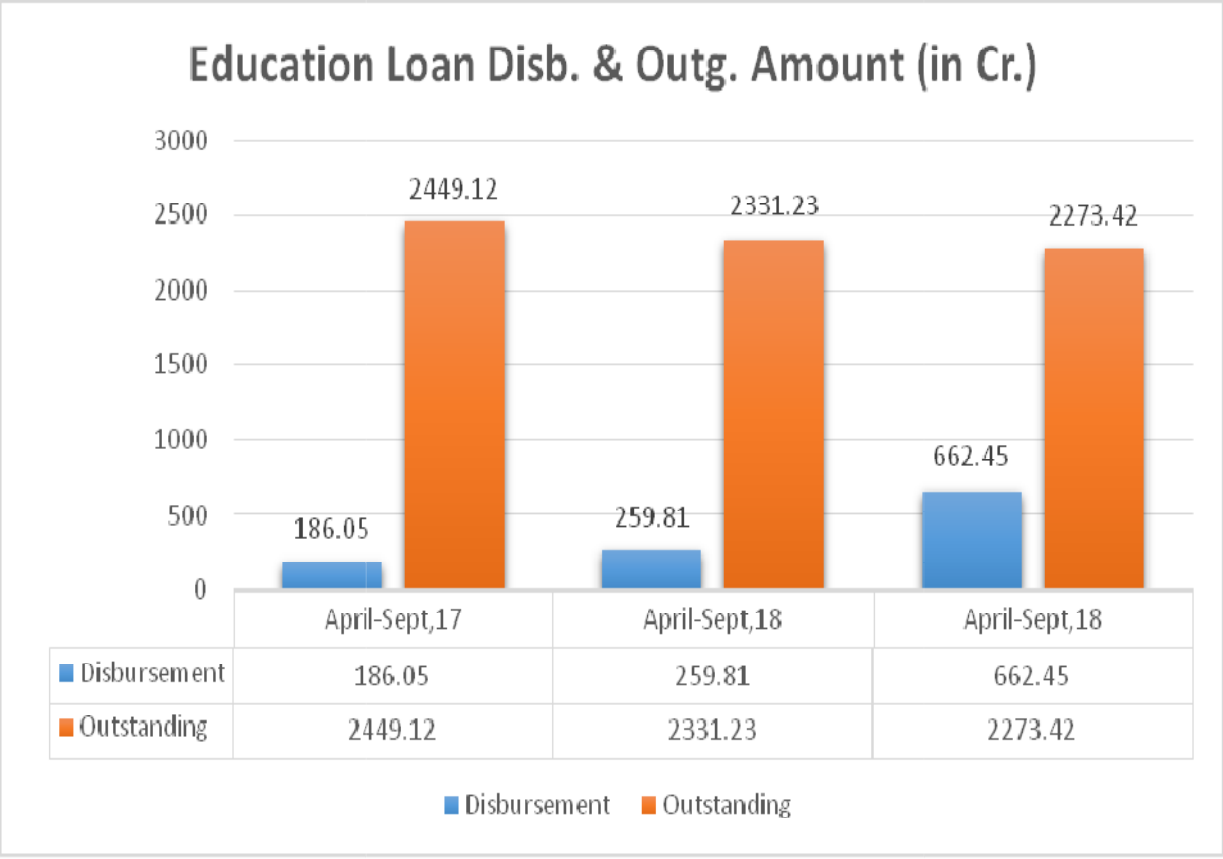
Outstanding Position: **(Amount Rs in crore)**

30.09.2017	31.03.2018	30.09.2018	31.03.2019	30.09.2019
2449.12	2396.00	2331.23	2527.60	2273.42

Comparison of disbursement position during June &Sept, quarter of the last 2 FY.

For FY 2018-19	No.	Amount	For FY 2019-20	No.	Amount
June, 2018	3972	129.76	June, 2019	6244	221.60
Sept, 2018	7450	259.81	Sept, 2019	16953	662.45

The increase in 2nd quarter is due to seasonal disbursement of existing loans as well as first time loans during the commencement of academic year.



Progress of Education Loan as on 30.09.2019					
					(Amount in Crore)
Sr. No.	Bank	Disbursed		Outstanding	
		No.	Amount	No.	Amount
1	Allahabad bank	676	8.14	4657	134.39
2	Andhra Bank	7	0.08	284	12.38
3	Bank of Baroda	1461	34.27	2578	151.60
4	Bank of India	373	19.24	4955	131.08
5	Bank of Maharastra	0	0.00	223	7.06
6	Canara Bank	1007	17.45	2767	113.82
7	Central Bank of India	647	12.45	2752	115.90
8	Corporation Bank	7	0.35	300	9.35
9	Indian Bank	204	6.18	391	20.75
10	IOB	184	2.06	1008	22.65
11	OBC	313	4.70	1246	42.29
12	PNB	1684	48.58	5730	271.65
13	Punjab & Sind Bank	14	0.30	203	5.00
14	SBI	7075	128.66	19429	793.00
15	Syndicate Bank	426	4.37	1215	37.61
16	UBI	412	12.81	4798	121.07
17	UCO	903	25.42	2854	71.46
18	Union Bank of India	432	303.13	2054	30.66
Total PSU		**15825**	**628.20**	**57444**	**2091.72**
19	Axis Bank	229	16.00	1031	71.00
20	Bandhan Bank	0	0.00	0	0.00
21	Catholic Syrian Bank Ltd.	0	0.00	0	0.00
22	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00
23	Federal Bank	21	0.44	47	2.16
24	HDFC Bank	374	5.67	2172	51.33
25	ICICI	65	3.08	274	10.30
26	IDBI	224	3.19	663	20.99
27	IDFC	0	0.00	0	0.00
28	Indusind Bank	0	0.00	0	0.00
29	Jana Small Finance Bank	0	0.00	0	0.00
30	Karnataka Bank Ltd.	0	0.00	20	1.05
31	Karur Vysya Bank	0	0.00	7	0.75
32	Kotak Mahindra Bank	0	0.00	0	0.00
33	Ratnakar Bank Ltd	145	4.21	702	10.30
34	South Indian Bank Ltd.	3	0.32	23	1.07
35	SIDBI	0	0.00	0	0.00
36	Tamilnad Mercantile Bank	0	0.00	3	0.09
37	Ujjivan Small Finance Bank	0	0.00	0	0.00
38	Utkarsh Small Finance Bank	0	0.00	0	0.00
39	YES Bank	1	0.08	1	0.05
Total PVT		**1062**	**32.98**	**4943**	**169.09**
40	BGVB (UBI)	28	0.26	188	4.31
41	PBGB (UCO)	25	0.90	255	5.82
42	UBKGB (CBI)	12	0.10	115	2.07
Total RRB		**65**	**1.26**	**558**	**12.20**
43	WB State Co-Op Bank Ltd.	1	0.01	12	0.41
44	WBSCARD Bank Ltd.	0	0.00	0	0.00
Total Co-Optv		**1**	**0.01**	**12**	**0.41**
Grand Total		**16953**	**662.45**	**62957**	**2273.42**

Progress in Pradhan Mantri Awas Yojona (PMAY) as on 30.09.2019															
(Amount in Lakh)															
Sr. No.	Bank Name	Housing Loan Outstanding under PMAY CLSS at the end of the Quarter (Since Inception)		Housing Loan Sanction under PMAY CLSS during the Quarter		Housing Loan Disbursed under PMAY CLSS during the Quarter		PMAY CLSS Subsidy Claimed at the end of the Quarter (Since Inception)		PMAY CLSS Subsidy Claimed during the Quarter		PMAY CLSS Subsidy Received at the end of the Quarter (Since Inception)		PMAY CLSS Subsidy Received during the Quarter	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Allahabad bank	2273	30556.25	305	5101.81	728	7475.93	728	1342.12	728	1342.12	728	1342.12	728	1342.12
2	Andhra Bank	63	703.24	10	50.70	9	46.20	0	0.00	0	0.00	0	0.00	0	0.00
3	Bank of Baroda	482	4381.00	55	513.00	60	713.00	294	2438.00	82	452.00	95	199.00	5	12.00
4	Bank of India	1835	27715.00	610	9723.00	601	95.74	1795	27115.00	1067	26.95	202	5.31	153	4.01
5	Bank of Maharastra	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
6	Canara Bank	726	10776.00	134	2234.00	257	1928.00	398	668.00	0	0.00	167	333.62	0	0.00
7	Central Bank of India	487	7710.34	100	1722.61	100	1261.24	142	3.30	0	0.00	70	1.66	70	1.66
8	Corporation Bank	0	0.00	19	2.83	19	2.62	0	0.00	0	0.00	0	0.00	0	0.00
9	Indian Bank	149	24.23	36	4.54	36	4.54	0	0.00	0	0.00	0	0.00	0	0.00
10	IOB	103	790.93	16	98.75	16	86.94	83	255.10	11	38.86	3	5.91	0	0.00
11	OBC	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
12	PNB	322	4438.00	7	140.00	7	129.00	0	0.00	0	0.00	0	0.00	0	0.00
13	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
14	SBI	8009	165191.22	1320	28218.04	1320	28218.04	9141	3558.10	2468	2478.02	4351	9236.52	0	0.00
15	Syndicate Bank	54	745.00	0	0.00	0	0.00	54	745.00	7	77.00	13	28.42	4	9.00
16	UBI	7790	1225.07	879	152.51	879	152.51	5804	129.54	2110	48.69	3623	79.49	493	11.33
17	UCO	383	4946.00	127	2072.00	127	1459.00	228	2945.00	42	33.72	115	61.17	19	12.63
18	Union Bank of India	223	3257.30	36	634.95	73	309.55	204	916.34	12	236.00	24	45.63	2	2.87
Total PSU		**22899**	**262459.58**	**3654**	**50668.74**	**4232**	**41882.31**	**18871**	**40115.50**	**6527**	**4733.36**	**9391**	**11338.85**	**1474**	**1395.62**
19	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
20	Bandhan Bank	3	23.00	3	23.00	3	23.00	3	4.92	3	4.92	3	4.92	3	4.92
21	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
22	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
23	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
24	HDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
25	ICICI	360	3947.27	1202	30104.63	713	18376.50	39	77.27	0	0.00	0	0.00	199	1109.10
26	IDBI	848	160.17	8	131.20	8	122.70	449	974.32	218	448.60	449	974.32	218	448.60
27	IDFC	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
28	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
29	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
30	Karnataka Bank Ltd.	55	9.41	7	1.06	7	0.87	0	0.00	0	0.00	0	0.00	0	0.00
31	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
32	Kotak Mahindra Bank	20	688.28	4	147.84	4	147.84	20	688.28	0	0.00	2	3.75	0	0.00
33	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
34	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
35	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
36	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
37	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
38	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
39	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total PVT		**1286**	**4828.13**	**1224**	**30407.73**	**735**	**18670.91**	**511**	**1744.79**	**221**	**453.52**	**454**	**982.99**	**420**	**1562.62**
40	BGVB (UBI)	16	145.97	0	0.00	0	0.00	16	33.02	1	1.94	15	31.08	2	5.33
41	PBGB (UCO)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
42	UBKGB (CBI)	13	25.44	0	0.00	0	0.00	13	25.44	2	3.68	5	9.86	2	3.68
Total RRB		**29**	**171.41**	**0**	**0.00**	**0**	**0.00**	**29**	**58.46**	**3**	**5.62**	**20**	**40.94**	**4**	**9.01**
43	WB State Co-Op Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
44	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total Co-Optv		**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**
Grand Total		**24214**	**267459.12**	**4878**	**81076.47**	**4967**	**60553.22**	**19411**	**41918.75**	**6751**	**5192.50**	**9865**	**12362.78**	**1898**	**2967.25**

❖ Housing Loan:

The outstanding balance at the end September 2017, March 2018, September 2018, March 2019 and September 2019 and the quarter wise break up of disbursement during the period from 01.04.19 to 30.09.19 & 01.04.18 to 30.09.18 are appended below. All Banks have collectively disbursed Rs. 5896.98 crore in 65701 no of accounts during the period April, 2019 to September, 2019.

Outstanding Position: **(Amount Rs in crore)**

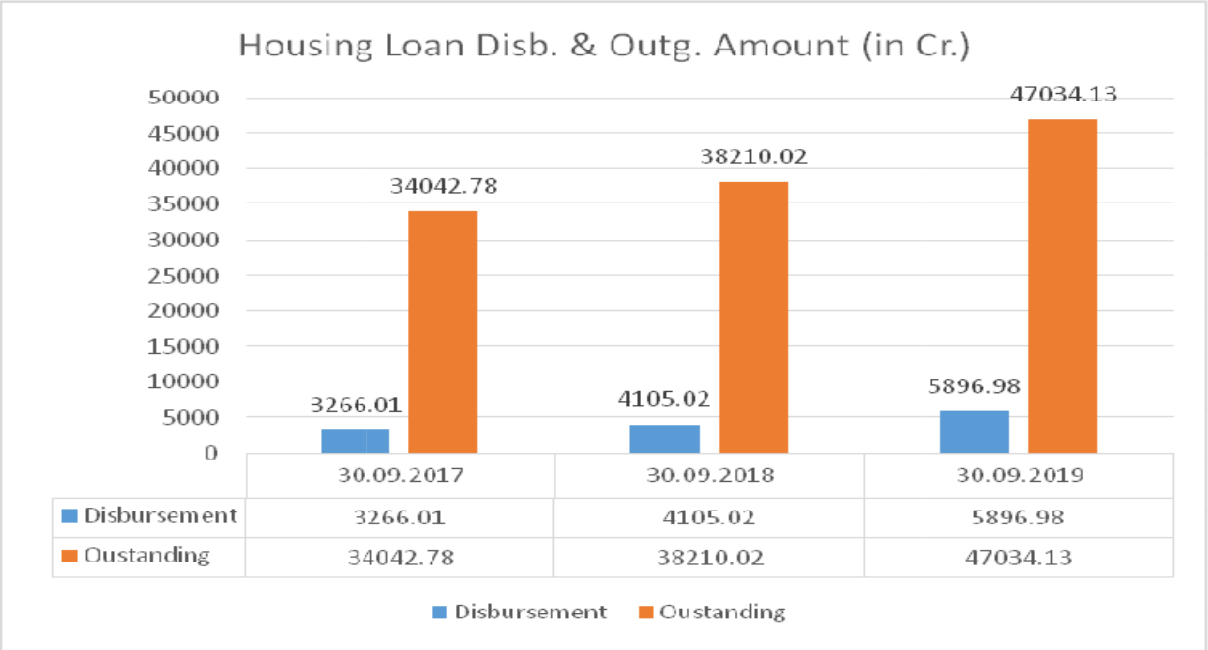
30.09.2017	31.03.2018	30.09.2018	31.03.2019	30.09.2019
34042.78	40804.00	38210.02	44194.24	47034.13

Comparison of disbursement position for June & Sept quarter of the last 2 FY.

For FY 2018-19	No.	Amount	For FY 2019-20	No.	Amount
June, 2018	22407	2133.49	June, 2019	36977	3694.18
Sept, 2018	40646	4105.02	Sept, 2019	65701	5896.98

It is expected that the momentum that will peak up in the current half after witnessing slump due to corresponding downturn in overall economy. The benefit under PMAY and the pickup of demand in Housing sector after streamlining through RERA Act are expected to galvanize this segment. However, demand for big ticket housing loans is yet to be generated which is essential for growth in volumes.

The deployment of Rs. 5896.98 crore in Housing loans amounts to 4.14% of overall credit deployment and points to the importance of this very potential segment of advances for the banks. It is imperative that banks should explore tie-up arrangement with reputed dealers / developers.



Progress of Housing Loan as on 30.09.2019					
(Amount in Crore)					
Sr. No.	Bank	Disbursed		Outstanding	
		No.	Amount	No.	Amount
1	Allahabad bank	2080	233.11	22074	2244.64
2	Andhra Bank	122	11.73	1059	105.17
3	Bank of Baroda	7625	969.73	20442	1742.00
4	Bank of India	1828	230.64	20523	1523.56
5	Bank of Maharastra	0	0.00	848	74.25
6	Canara Bank	1000	116.39	6998	834.89
7	Central Bank of India	1155	48.16	8426	895.06
8	Corporation Bank	52	7.47	2816	255.49
9	Indian Bank	343	28.16	2806	250.74
10	IOB	505	41.24	3692	332.61
11	OBC	563	63.22	4624	416.86
12	PNB	816	89.61	10660	1163.63
13	Punjab & Sind Bank	131	20.00	2362	229.00
14	SBI	11387	1352.25	235834	18918.00
15	Syndicate Bank	451	174.10	3128	516.15
16	UBI	4286	460.48	50825	4115.59
17	UCO	3631	317.49	14473	1168.62
18	Union Bank of India	494	253.24	7227	458.66
Total PSU		**36469**	**4417.03**	**418817**	**35244.92**
19	Axis Bank	1432	19.00	6715	401.00
20	Bandhan Bank	233	11.25	870	56.93
21	Catholic Syrian Bank Ltd.	6	0.47	6	0.47
22	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00
23	Federal Bank	167	34.47	1187	184.38
24	HDFC Bank	4565	39.90	16905	1308.86
25	ICICI	1391	827.39	16024	4725.74
26	IDBI	3592	338.40	21846	2756.17
27	IDFC	21	2.34	258	36.01
28	Indusind Bank	0	0.00	13	12.27
29	Jana Small Finance Bank	477	3.16	1132	5.81
30	Karnataka Bank Ltd.	87	19.73	765	156.95
31	Karur Vysya Bank	10	1.32	456	61.80
32	Kotak Mahindra Bank	9	1.51	422	6.37
33	Ratnakar Bank Ltd	577	1.66	3170	13.34
34	South Indian Bank Ltd.	5	9.95	148	29.55
35	SIDBI	0	0.00	0	0.00
36	Tamilnad Mercantile Bank	0	0.00	13	1.52
37	Ujjivan Small Finance Bank	14123	62.93	44675	149.11
38	Utkarsh Small Finance Bank	0	0.00	0	0.00
39	YES Bank	47	0.68	240	9.00
Total PVT		**26742**	**1374.15**	**114845**	**9915.28**
40	BGVB (UBI)	834	21.98	10587	481.71
41	PBGB (UCO)	248	27.87	4002	198.18
42	UBKGB (CBI)	167	10.98	2152	100.80
Total RRB		**1249**	**60.83**	**16741**	**780.69**
43	WB State Co-Op Bank Ltd.	1193	37.31	11862	882.89
44	WBSCARD Bank Ltd.	48	7.66	4852	210.35
Total Co-Optv		**1241**	**44.97**	**16714**	**1093.24**
Grand Total		**65701**	**5896.98**	**567117**	**47034.13**

AGENDA-9

Progress on Data management System as per Revamped Lead bank Scheme:

In terms of the RBI circular dated 03-07-2019, SLBC is developing the Standardized System for Uniform data Flow & Management. The following points are reiterated.

New Development on Uniform Data Flow & Management System by RBI

- ✓ In order to bring commonality in SLBC review mechanism covering all the SLBCs/UTLBCs, RBI has decided to introduce a uniform standardized data reporting & management system.
- ✓ A Working Group of 5 Banks (SBI/PNB/BOB/CBI/UBI) formed to develop the system whose recommendation was accepted and communicated directly to all the SLBCs/Banks directly by RBI for implementation within 6 months.
- ✓ Head offices all the Banks must ensure mapping of the branches with the State/District and Blocks/ULBs as per Census 2011 data in the system.
- ✓ Head Office will generate the Block/ULB wise data and send it to the respective controlling offices at State level.
- ✓ State controlling offices will upload the data in the SLBC portal of respective States.
- ✓ Respective SLBCs will make provision for State specific data (not related to CBS).
- ✓ The target data for banks on Block/ULB basis is to be uploaded by the LDMs.
- ✓ The cut-off date for data uploading by banks is 20th of next month from quarter end.

Present Status

- ✓ SLBC has shared the RBI devised SOP and Input/Output formats with the member banks for their information & necessary action.
- ✓ SLBC is developing the portal as per specification prescribed by RBI.The process is nearing completion and UAT is under progress.
- ✓ It is expected to be ready and made available for uploading by member w.r.t. business position data for December,19 quarter **.**
- ✓ A sensitization program for benefit of the LDMs pertaining to their task of uploading the Block wise Credit Plan as per Banks/Activities was conducted on 15-11-2019.A workshop for the member banks will be conducted by SLBC in the month of December,19 just after the completion of the UAT accordingly.

Important: The New Uniform Standardized System data uploading through centralized report generation at Head offices presupposes complete mapping of all the branches with Census/LGD codes along with updation of ACP targets by LDMs. All the Banks are again requested to arrange for the compulsory task of mapping of the branches accordingly at the very earliest as has been communicated by SLBC, West Bengal for last couple of quarters (on 06-07-2019 , 05-08-2019 and 20-11-2019).

Govt of West Bengal portal for BLBC meetings: The portal developed by GoWB and demonstrated in 145th SLBC meeting has become fully functional and user credentials have been created for all the LDMs. The LDMs are to incorporate all BLBC meeting related information and developments in the portal without fail for taking necessary remedial measures, if any, by the authorities.

AGENDA - 10

Digitization and Digital District:

During the recent meeting of RBI Governor with CEOs of PSBs, the importance of expanding the digital payments ecosystem in line with the recommendations of the Expert Committee on Deepening of Digital Payments and RBI's Payment System Vision Document, 2021 were underlined. It was decided to identify one district in a state to make it 100% digitally enabled within a year through close co-ordination with all the stakeholders. It was also suggested inter alia for convergence of such districts with Transformation of Aspiration Districts program of GOI.

SOP for the Digital Districts (as suggested by IBA)

- The SLBC will convene a meeting of the bankers & stakeholders and finalize the way forward for making the said District 100 % digitally enabled.
- The digital landscape in the District is to be evaluated and data collated including those of the merchant establishments, and to decide the targets for all entities going forward. The targets may be allocated based on the number of bank branches in the identified district or any other parameter as deemed suitable.
- The specific issues enabling or inhibiting the delivery of service like poor internet connectivity, data drops, etc. may be consolidated and flagged to the authorities concerned and followed up to its logical conclusion.
- The MIS regarding the progress of the allocated targets may be collated will be made available on the SLBC's website.
- Awareness and Training programmes .
- Customer awareness programmes are to be conducted by way of meetings / advertisement in local media/ society meetings etc.
- Staff education In- house training need on multi product and cross platform usage by staff need to be conducted.
- Services of RSETIs may be leveraged wherever they are present.

Sub-Committee for Digital Payment & Agenda Item

RBI has also advised all the SLBCs/UTLBCs to form a Sub-Committee on Digital Payments, December, 2019 for leveraging of the SLBC mechanism for improved financial inclusion increasing digitization of payments. An indicative list of agenda items has also been suggested as given hereunder.

- Mapping of financial institutions and streaming of bank accounts for facilitating direct benefit transfer.
- Identification of shadow areas and realignment of Banking Correspondents.
- Dedicated financial literacy initiatives to promote digital payments.
- Leveraging of reach and technical expertise of Payments Banks to cover the gap of provision of basic banking facilities.
- Monitoring of P2P points debit card floats. Point of Sale positioning etc. to enhance effectiveness of digital financial architecture.
- Monitoring of Government to Merchant (G2M), Government to Person (G2P), Person to Government (P2G) and Merchant to Government (M2G) transactions and assets levels of digitization and find solutions to increase the same.
- Any other area(s) as may be identified by the sub- committee or prescribed at SLBC / UTLBC level.
- Ensuring availability of adequate digital infrastructure at all wholesale grain mandis, village haats, etc, regarding digital transactions for the benefit of the rural customers.

Adoption of Digital District & Sub Committee formation by SLBC :

SLBC has since formed the Sub-Committee on Digital Payments and in the 1st meeting of the Committee held on 06-11-2019 has unanimously selected the district of Nadia for adoption as Digital District with the objective of making it 100% digitally enabled within a time span of 12 months. The action plan in this regard as decided in the meeting and shared with the member banks vide SLBC-WB/Digital/ 579/2019 dated 07-11-2019 , is annexed herewith for ready reference.

Following are the two major action points for the implementation of the programe.

- A separate District Committee under the aegis of DCC is to be formed for implementation of the program under supervision of RBI & SLBC.
- The District Sub Committee in Nadia with comprise of DM or his nominated Officer, LDM,DDM, LDO, major banks (incl BGVB & Nadia Dist Central Co-Op Bank),BSNL, among others.
- Branches in the district are to be mapped / allocated on Block-GP-Village basis.
- Parameter wise-targets would be decided thereafter for saturation.
- System based MIS data is to be shared by respective banks at prescribed periodicity for monitoring & review by DCC/SLBC.
- After mapping exercise, population profile is to be made for locating the target group.
- Banks/NPCI may utilize system based MIS data for tracing the persons/business entities yet to access any of the digital banking platforms.
- Banks/Block/GP authorities are to share/provide details of merchant establishments for UPI/PoS payments.
- The Schools/Colleges are to be covered under e-collection system for fees payment
- Petrol pumps/Fair-Price Shops/Fertilizer Dealers/MSME Clusters are to be covered.

Besides extensive awareness cum publicity programs are to be undertaken. It has been also suggested that the RUPAY Cards issued to the beneficiaries (general deposit customers as well KCC loanees) must be activated in a time bound manner and the Banks may take care to provide hand hold support to the card holders during customer meet / financial literacy camps.

AGENDA- 11

Recovery position and Status of SARFAESI cases & Certificate cases etc.

While monitoring the position of NPA, The percentage of Gross NPA stood at 12.09% as on September 2019 in the State of West Bengal. Amount in absolute terms came down to Rs. 54067 crore as on September 2019.

NPA Position for last 4 years of West Bengal is furnished here under: **(Rs. in crore)**

Year	Gross Advance	Gross NPA	
	Amount	Amount	% to Gross NPA
March, 2016	356011.00	43904.14	12.33
Sept,2016	356975.65	55453.37	15.05
March, 2017	367642.87	55049.25	14.97
Sept, 2017	**389710.48**	**62086.32**	**15.93**
March'2018	415115.06	64105.19	15.44
Sept,2018	**423049.65**	**56773.18**	**13.42**
March, 2019	427666.36	54012.04	12.63
Sept,2019	**447269.80**	**54067.19**	**12.09**

Significantly the NPA level has been reduced from March 2019 to September 2019 by Rs. 1398.94 crore which is significant in view of the high level of NPA witnessed in past which reached as high as 15.93% in Sept,2017. It is attributed 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. NPA reduction being the thrust area for banks further reduction in NPA level is expected in the coming days..

During various forum of SLBC and the Sub Committee/Steering Committee meetings, the member banks have raised the issue of delay in obtaining permission and necessary support as per provision of SARFAESI Act, 2002 for possession of secured asset. Authorities are requested to kindly address this issue which will further improve the recovery position.

Non-reporting of NPA position: It is to be noted that the following 5 banks are not sharing the positions of NPA in the State, despite follow-ups from SLBC. SLBC apprehends further increase in Gross NPA position if banks are to report the actual position. State Controlling Heads of the said banks are requested to take note of the same and ensure proper reporting.

Nil NPA reporting Banks: Bank of Maharastra, Indian Bank, Bandhan Bank & WBSCARD Bank Ltd.

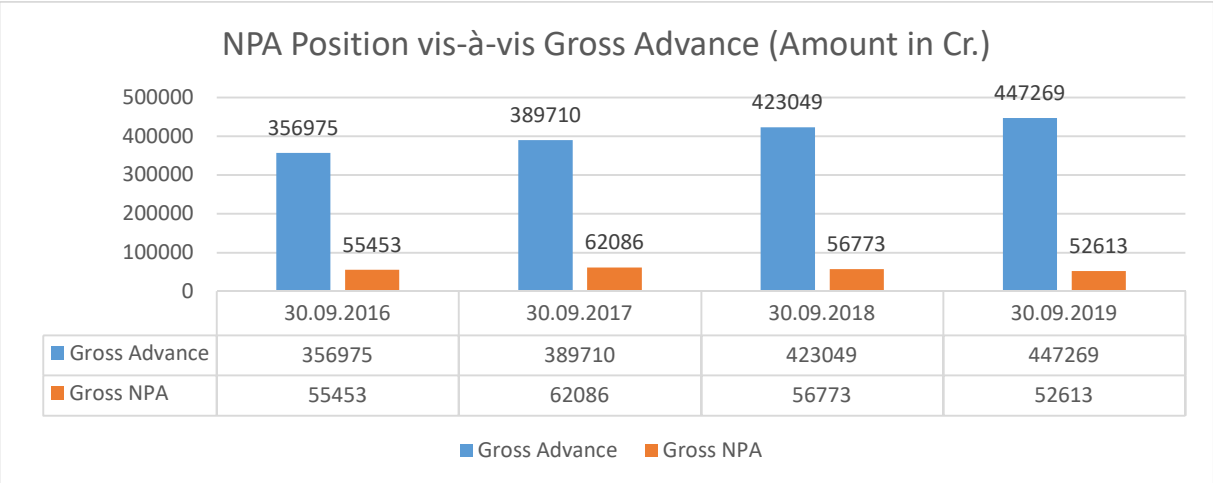
Sector wise NPA Position as on 30.09.2019

(Amount in Crore)

Sr. No.	Bank Name	Agriculture		MSME		OPS		**Total Prisec**		NPS		**Grand Total**	
		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	Allahabad bank	2324.50	448.96	5504.85	1101.12	2021.19	94.63	9850.54	1644.71	13537.52	4922.10	23388.06	6566.81
2	Andhra Bank	51.04	1.56	1593.94	299.00	276.76	112	1921.74	412.56	4389.66	0.00	6311.40	412.56
3	Bank of Baroda	1061.00	72.50	4503.00	361.65	3225.60	111.80	8789.60	545.95	13085.40	983.70	21875.00	1529.65
4	Bank of India	1923.31	386.00	4278.03	661.00	1719.08	65.00	7920.42	1112.00	7860.90	1112.00	15781.32	2224.00
5	Bank of Maharastra	28.34	0.00	321.67	0.00	86.10	0.00	436.11	0.00	1096.30	0.00	1532.41	0.00
6	Canara Bank	744.44	64.10	2138.62	528.62	530.99	63.61	3414.05	656.33	5012.39	1340.30	8426.44	1996.63
7	Central Bank of India	1221.48	99.40	1398.96	330.00	638.67	29.50	3259.11	458.90	4877.59	1918.21	8136.70	2377.11
8	Corporation Bank	132.63	88.80	429.02	163.00	262.00	19.20	823.65	271.00	4238.06	2145.00	5061.71	2416.00
9	Indian Bank	286.29	0.00	1154.90	0.00	174.55	0	1615.74	0.00	2522.61	0.00	4138.34	0.00
10	IOB	453.21	284.99	1109.51	335.00	714.77	10.85	2277.49	630.84	5179.73	3285.92	7457.22	3916.76
11	OBC	549.37	141.00	2394.17	539.00	286.57	10.40	3230.11	690.40	4442.22	1673.00	7672.33	2363.40
12	PNB	2020.50	344.81	3111.04	532.82	778.98	137.36	5910.52	1014.99	12439.39	1491.89	18349.91	2506.88
13	Punjab & Sind Bank	41.00	0.69	475.00	96.50	231.50	13.60	747.50	110.79	3181.50	178.19	3929.00	288.98
14	SBI	4430.00	356.00	6552.00	1273.00	9070.00	117	20052.00	1746.00	47311.00	6167	67363.00	7913.00
15	Syndicate Bank	187.09	55.60	1112.44	106.00	230.69	49.60	1530.22	211.20	6590.50	1653.00	8120.72	1864.20
16	UBI	6925.18	437.26	5892.63	827.53	3470.13	98.29	16287.94	1363.08	18216.65	1006.67	34504.59	2369.75
17	UCO	1777.00	493.54	2788.46	652.33	1100.00	0.00	5665.46	1145.87	8654.00	5107.70	14319.46	6253.57
18	Union Bank of India	603.37	24.10	795.71	80.00	400.28	13.40	1799.36	117.50	11365.00	16.20	13164.36	133.70
Total PSU		**24759.75**	**3299.31**	**45553.95**	**7886.57**	**25217.86**	**946.24**	**95531.56**	**12132.12**	**174000.42**	**33000.88**	**269531.97**	**45133.00**
19	Axis Bank	1175.00	50.00	4141.00	272.00	472.00	103.00	5788.00	425.00	18547.00	52.00	24335.00	477.00
20	Bandhan Bank	8357.24	0.00	10294.92	0.00	599.20	0.00	19251.36	0.00	574.71	0.00	19826.07	0.00
21	Catholic Syrian Bank Ltd.	0.00	0.00	10.49	9.40	0.47	0.00	10.96	9.40	4.86	0.00	15.82	9.40
22	Dhanlaxmi Bank Ltd.	0.00	0.00	137.77	0.00	0.00	0.00	137.77	0.00	0.00	0.00	137.77	0.00
23	Federal Bank	232.22	2.50	571.80	8.37	60.06	0.88	864.08	11.75	1690.15	42.30	2554.23	54.05
24	HDFC Bank	1268.20	20.18	5589.26	113.99	718.31	1.24	7575.77	135.41	18638.14	200.59	26213.91	336.00
25	ICICI	867.01	109.59	6832.70	84.44	908.09	18.82	8607.80	212.85	17506.12	1241.24	26113.92	1454.09
26	IDBI	496.50	24.20	1567.54	393.74	1984.16	70.68	4048.20	488.62	3332.12	1753.20	7380.32	2241.82
27	IDFC	85.36	0.22	437.20	0.76	36.01	0.00	558.57	0.98	2752.91	0.00	3311.48	0.98
28	Indusind Bank	271.12	10.55	2065.13	44.28	12.27	0.00	2348.52	54.83	10849.72	53.64	13198.24	108.47
29	Jana Small Finance Bank	64.80	0.04	78.39	4.95	336.62	10.99	479.81	15.98	85.80	10.76	565.61	26.74
30	Karnataka Bank Ltd.	246.31	15.46	455.38	40.77	54.42	1.73	756.11	57.96	671.27	127.27	1427.38	185.23
31	Karur Vysya Bank	9.78	8.45	32.79	0.00	1005.29	0.00	1047.86	8.45	6.53	0.00	1054.39	8.45
32	Kotak Mahindra Bank	645.57	1.39	1770.61	49.00	6.37	0.42	2422.55	50.81	3258.79	109.59	5681.34	160.40
33	Ratnakar Bank Ltd	616.48	4.87	462.45	6.15	106.00	3.70	1184.93	14.72	5738.69	462.00	6923.62	476.72
34	South Indian Bank Ltd.	104.00	11.95	526.50	3.07	10.72	0.22	641.22	15.24	1326.35	24.86	1967.57	40.10
35	SIDBI	0.00	0.00	65.80	0.00	0.00	0.00	65.80	0.00	0.00	0.00	65.80	0.00
36	Tamilnad Mercantile Bank	0.00	0.00	33.65	0.07	0.97	0.00	34.62	0.07	83.94	0.00	118.56	0.07
37	Ujjivan Small Finance Bank	542.38	1.29	385.97	1.11	512.94	3.30	1441.29	5.70	294.24	3.78	1735.53	9.48
38	Utkarsh Small Finance Bank	23.78	0.22	26.46	0.23	0.00	0.00	50.24	0.45	15.10	0.00	65.34	0.45
39	YES Bank	638.00	44.00	1321.00	20.00	9.05	2.00	1968.05	66.00	4436.00	406.00	6404.05	472.00
Total PVT		**15643.75**	**304.91**	**36806.81**	**1052.33**	**6832.95**	**216.98**	**59283.51**	**1574.22**	**89812.44**	**4487.23**	**149095.95**	**6061.45**
40	BGVB (UBI)	3258.77	416.83	1816.06	785.97	482.70	80.71	5557.53	1283.51	701.01	55.10	6258.54	1338.61
41	PBGB (UCO)	957.10	170.56	1143.67	209.21	194.78	8.52	2295.55	388.29	534.37	22.33	2829.92	410.62
42	UBKGB (CBI)	1151.33	54.08	50.82	12.02	262.39	65.80	1464.54	131.90	345.22	19.90	1809.76	151.80
Total RRB		**5367.20**	**641.47**	**3010.55**	**1007.20**	**939.87**	**155.03**	**9317.62**	**1803.70**	**1580.60**	**97.33**	**10898.22**	**1901.03**
43	WB State Co-Op Bank Ltd.	4777.82	685.63	245.43	87.39	6157.15	118.04	11180.39	891.06	5383.84	80.65	16564.24	971.71
44	WBSCARD Bank Ltd.	889.74	0.00	79.33	0.00	210.35	0.00	1179.42	0.00	0.00	0.00	1179.42	0.00
Total Co-Optv		**5667.56**	**685.63**	**324.76**	**87.39**	**6367.50**	**118.04**	**12359.81**	**891.06**	**5383.84**	**80.65**	**17743.66**	**971.71**
Grand Total		**51438.26**	**4931.32**	**85696.06**	**10033.49**	**39358.18**	**1436.29**	**176492.50**	**16401.10**	**270777.30**	**37666.09**	**447269.80**	**54067.19**

% of NPA against Outstanding Advance	**12.09**

Sector wise NPA Position as on 30.09.2019																			
(Amount in Crore)																			
Sr. No.	Bank Name	Education Loan		Housing Loan		PMEGP		SVSKP		SHG-NRLM		SHG-NULM		KCC		Mudra		Stand up India	
		Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	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	Allahabad bank	134.39	16.45	2244.64	89.01	63.62	10.27	0.00	0.00	585.75	6.05	10.41	0.05	512.68	103.31	347.58	26.49	74.33	0.49
2	Andhra Bank	12.38	0.16	105.17	6.60	1.35	0.09	2.83	0.00	0.00	0.00	0.00	0.00	0.09	0.00	0.00	0.00	15.46	0.00
3	Bank of Baroda	151.60	10.42	1742.00	61.63	3.86	5.56	2.04	1.65	13.69	0.67	1.44	0.30	113.76	14.35	98.82	14.08	56.50	4.41
4	Bank of India	131.08	7.22	1523.56	45.35	159.00	24.10	46.00	6.56	242.00	0.23	23.00	0.04	1073.78	69.35	210.00	25.56	329.12	7.11
5	Bank of Maharastra	7.06	0.00	74.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11.18	0.00	0.00	0.00	0.72	0.00
6	Canara Bank	113.82	3.53	834.89	47.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	154.60	21.60	0.00	0.00	0.49	0.00
7	Central Bank of India	115.90	6.96	895.06	23.80	31.85	4.52	104.35	12.50	414.04	4.62	1.56	0.09	421.72	27.60	53.79	2.38	20.25	1.78
8	Corporation Bank	9.35	0.93	255.49	15.60	1.53	0.50	0.00	0.00	0.00	0.00	0.00	0.00	13.77	4.56	6.78	0.67	1.09	0.00
9	Indian Bank	20.75	0.00	250.74	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23.11	0.00	0.00	0.00	37.70	0.00
10	IOB	22.65	0.42	332.61	3.98	3.21	0.68	3.70	0.29	5.02	0.34	0.50	0.00	32.50	4.47	27.43	1.44	12.05	0.00
11	OBC	42.29	2.86	416.86	7.78	7.20	0.95	0.00	0.00	2.40	0.01	0.00	0.00	15.04	1.37	100.06	2.03	3.30	0.00
12	PNB	271.65	14.83	1163.63	79.26	32.12	10.49	10.19	2.86	213.54	0.31	1.18	0.00	1023.95	184.02	112.68	82.00	64.01	0.00
13	Punjab & Sind Bank	5.00	0.36	229.00	13.70	0.50	0.05	0.00	0.00	0.00	0.00	0.00	0.00	4.00	0.11	8.29	8.00	5.50	1.12
14	SBI	793.00	20	18918.00	38.00	8.51	0.95	0.00	0.00	622.60	4.56	0.03	0.00	2826.85	132.97	1124.20	142.06	79.69	3.04
15	Syndicate Bank	37.61	2.02	516.15	8.71	6.33	1.00	27.78	11.00	30.66	0.13	1.32	0.00	57.65	10.40	188.25	6.36	167.67	0.00
16	UBI	121.07	15.24	4115.59	63.30	15.61	7.02	168.15	40.77	665.26	11.91	1.48	0.00	1647.95	87.29	0.00	0.00	231.30	37.89
17	UCO	71.46	14.56	1168.62	86.36	20.17	4.36	5.64	1.68	274.82	19.23	3.98	0.00	282.44	71.40	28.56	7.83	3.50	0.47
18	Union Bank of India	30.66	1.09	458.66	6.97	0.86	1.21	0.24	0.36	0.26	0.35	0.09	0.13	476.89	13.00	14.18	9.96	7.48	0.23
Total PSU		**2091.72**	**117.05**	**35244.92**	**597.30**	**355.72**	**71.75**	**370.92**	**77.67**	**3070.04**	**48.41**	**44.99**	**0.61**	**8691.96**	**745.80**	**2320.62**	**328.86**	**1110.16**	**56.54**
19	Axis Bank	71.00	1.00	401.00	3.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	494.39	9.00	72.00	0.00	0.00	0.00
20	Bandhan Bank	0.00	0.00	56.93	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
21	Catholic Syrian Bank Ltd.	0.00	0.00	0.47	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
22	Dhanlaxmi 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	0.00	0.00	0.00	0.00	0.00	0.00
23	Federal Bank	2.16	0.00	184.38	0.88	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7.20	0.53	0.00	0.00	0.00	0.00
24	HDFC Bank	51.33	0.43	1308.86	0.81	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	487.53	7.99	242.14	0.31	31.51	0.00
25	ICICI	10.30	0.00	4725.74	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	95.17	0.00	0.00	0.00	10.13	0.00
26	IDBI	20.99	0.48	2756.17	70.20	2.29	0.00	0.00	0.00	2.68	0.00	0.17	0.0304	139.15	9.12	199.15	12.37	8.43	0.00
27	IDFC	0.00	0.00	36.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
28	Indusind Bank	0.00	0.00	12.27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66.07	0.00
29	Jana Small Finance Bank	0.00	0.00	5.81	0.15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79.41	1.27	0.00	0.00
30	Karnataka Bank Ltd.	1.05	0.07	156.95	1.93	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.63	0.56	0.00	0.00
31	Karur Vysya Bank	0.75	0.03	61.80	2.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
32	Kotak Mahindra Bank	0.00	0.00	6.37	0.42	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
33	Ratnakar Bank Ltd	10.30	0.03	13.34	0.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24.00	0.77	0.00	0.00
34	South Indian Bank Ltd.	1.07	0.00	29.55	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
35	SIDBI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
36	Tamilnad Mercantile Bank	0.09	0.00	1.52	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
37	Ujjivan Small Finance Bank	0.00	0.00	149.11	1.32	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	881.11	0.00	0.00	0.00
38	Utkarsh Small Finance Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26.57	26.09	0.00	0.00
39	YES Bank	0.05	0.00	9.00	2.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total PVT		**169.09**	**2.04**	**9915.28**	**83.01**	**2.29**	**0.00**	**0.00**	**0.00**	**2.68**	**0.00**	**0.17**	**0.03**	**1223.44**	**26.64**	**1525.01**	**41.37**	**116.14**	**0.00**
40	BGVB (UBI)	4.31	1.88	481.71	37.80	155.05	53.20	282.62	152.03	2373.12	30.54	12.04	0.05	536.66	161.92	623.73	94.75	9.55	1.74
41	PBGB (UCO)	5.82	1.01	198.18	7.46	0.08	0.03	72.98	14.24	1335.16	49.15	6.51	0.88	319.60	122.68	882.57	216.94	0.00	0.00
42	UBKGB (CBI)	2.07	0.82	100.80	2.53	5.55	2.52	52.88	11.23	575.90	8.12	3.48	0.00	564.12	25.25	303.33	25.58	2.92	0.11
Total RRB		**12.20**	**3.71**	**780.69**	**47.79**	**160.68**	**55.75**	**408.48**	**177.50**	**4284.18**	**87.81**	**22.03**	**0.93**	**1420.38**	**309.85**	**1809.63**	**337.27**	**12.47**	**1.85**
43	WB State Co-Op Bank Ltd.	0.41	0.06	882.89	0.24	58.51	0.36	35.59	7.04	1101.13	43.95	0.00	0.00	4147.98	331.07	0.00	0.00	0.00	0.00
44	WBSCARD Bank Ltd.	0.00	0.00	210.35	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Co-Optv		**0.41**	**0.06**	**1093.24**	**0.24**	**58.51**	**0.36**	**35.59**	**7.04**	**1101.13**	**43.95**	**0.00**	**0.00**	**4147.98**	**331.07**	**0.00**	**0.00**	**0.00**	**0.00**
Grand Total		**2273.42**	**122.86**	**47034.13**	**728.34**	**577.20**	**127.86**	**814.99**	**262.21**	**8458.03**	**180.17**	**67.19**	**1.57**	**15483.76**	**1413.36**	**5655.26**	**707.50**	**1238.77**	**58.39**

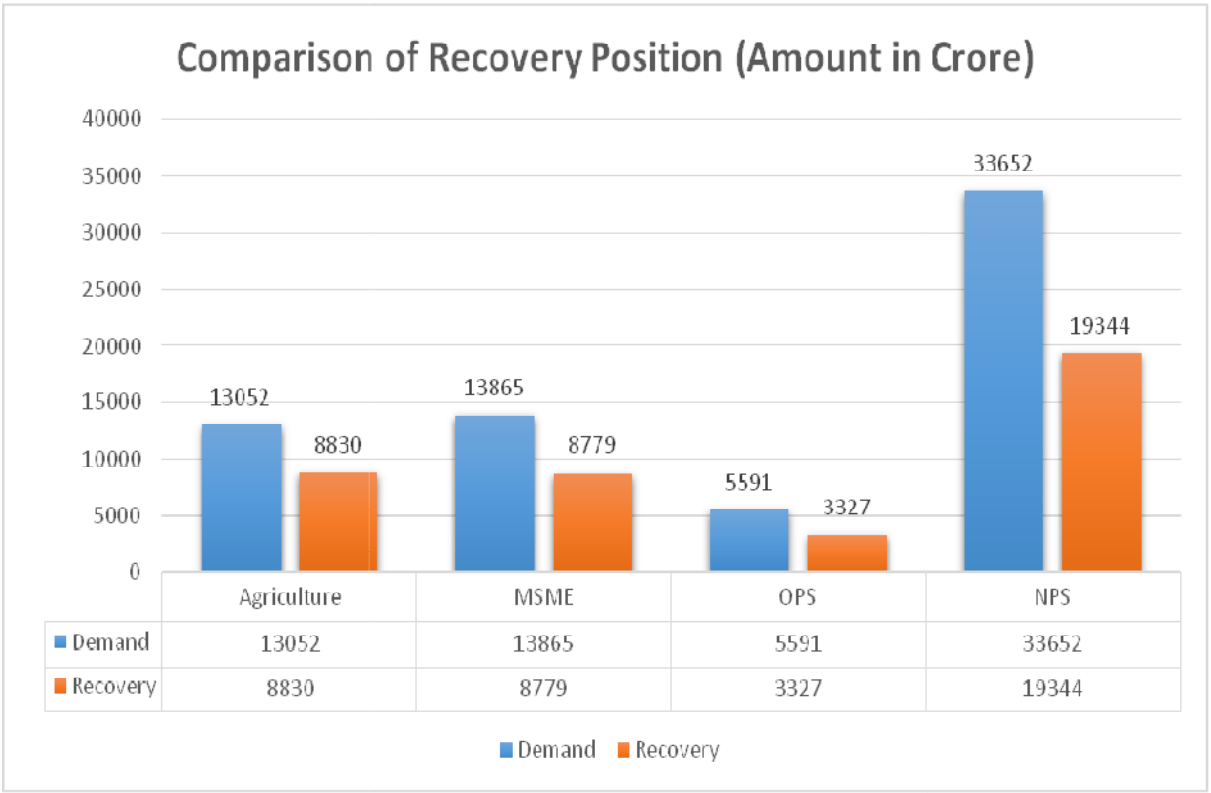


Recovery Mechanism &Performance:
Overall recovery percentage consisting of three broad sectors viz. Agriculture, MSE and OPS as on 30.09.2019 stood at 60.88%.

Recovery Status of PRISEC loans as on 30.09.2019: **(Amt. Rs. in crore)**

Sector	March, 2019			Sept, 2019		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	13199	8347	63	13052	8830	68
MSME	14594	9334	63	13865	8779	63
OPS	6380	4229	66	5591	3327	60
Total Prisec	**34173**	**21910**	**64**	**32508**	**20936**	**64**
NPS	24656	14597	59	33652	19344	57
Total	**58830**	**36808**	**62**	**66160**	**40280**	**61**

Observation: 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.



Sector wise Recovery perfomance as on 30.09.2019

(Amount in Crore)

Sr. No.	Bank Name	Agriculture			MSME			OPS			Total Prisec			NPS			Grand Total		
		Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%
1	Allahabad bank	108.52	10.34	9.53	573.99	131.59	22.93	888.31	340.60	38.34	1570.82	482.53	30.72	4603.46	2256.36	49.01	6174.28	2738.89	44.36
2	Andhra Bank	0.50	0.10	20.00	1.83	0.55	30.05	10.00	6.20	62.00	12.33	6.85	55.56	5.62	3.00	53.38	17.95	9.85	54.87
3	Bank of Baroda	8.85	3.42	38.64	55.00	20.77	37.76	4.25	2.18	51.29	68.10	26.37	38.72	19.00	3.46	18.21	87.10	29.83	34.25
4	Bank of India	678.35	370.72	54.65	946.23	498.23	52.65	365.58	198.79	54.38	1990.16	1067.74	53.65	1235.40	697.48	56.46	3225.56	1765.22	54.73
5	Bank of Maharastra	0.31	0.02	6.45	0.00	0.00	#DIV/0!	135.00	56.00	41.48	135.31	56.02	41.40	0.00	0.00	#DIV/0!	135.31	56.02	41.40
6	Canara Bank	7.43	4.43	59.62	27.81	24.04	86.44	10.44	8.42	80.65	45.68	36.89	80.76	6.42	3.31	51.56	52.10	40.20	77.16
7	Central Bank of India	425.00	47.32	11.13	860.00	187.32	21.78	249.00	136.85	54.96	1534.00	371.49	24.22	1525.00	1179.00	77.31	3059.00	1550.49	50.69
8	Corporation Bank	87.90	24.15	27.47	165.00	0.00	0.00	20.00	6.89	34.45	272.90	31.04	11.37	21.84	13.21	60.49	294.74	44.25	15.01
9	Indian Bank	46.85	16.81	35.88	0.00	0.00	#DIV/0!	72.57	37.80	52.09	119.42	54.61	45.73	45.73	14.78	32.32	165.15	69.39	42.02
10	IOB	279.07	182.00	65.22	312.57	135.30	43.29	6.94	5.20	74.93	598.58	322.50	53.88	3285.41	533.00	16.22	3883.99	855.50	22.03
11	OBC	195.62	90.41	46.22	174.52	74.51	42.69	31.07	14.21	45.74	401.21	179.13	44.65	17.92	9.21	51.40	419.13	188.34	44.94
12	PNB	151.84	117.78	77.57	1960.15	1465.54	74.77	133.14	46.38	34.84	2245.13	1629.70	72.59	6154.35	3031.76	49.26	8399.48	4661.46	55.50
13	Punjab & Sind Bank	17.54	6.21	35.40	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	17.54	6.21	35.40	0.00	0.00	#DIV/0!	17.54	6.21	35.40
14	SBI	1447.00	1362.16	94.14	1790.00	1485.70	83.00	821.00	673.71	82.06	4058.00	3521.57	86.78	5233.00	4401.02	84.10	9291.00	7922.59	85.27
15	Syndicate Bank	25.00	3.00	12.00	115.00	85.00	73.91	50.00	28.00	56.00	190.00	116.00	61.05	300.00	104.00	34.67	490.00	220.00	44.90
16	UBI	1521.19	833.22	54.77	1273.25	611.56	48.03	748.13	312.22	41.73	3542.57	1757.00	49.60	3572.19	2931.58	82.07	7114.76	4688.58	65.90
17	UCO	493.54	296.00	59.97	652.33	412.00	63.16	313.56	145.00	46.24	1459.43	853.00	58.45	5107.70	2123.00	41.56	6567.13	2976.00	45.32
18	Union Bank of India	21.36	15.29	71.58	80.01	49.70	62.12	68.57	64.21	93.64	169.94	129.20	76.03	55.00	38.00	69.09	224.94	167.20	74.33
	Total PSU	**5515.87**	**3383.38**	**61.34**	**8987.69**	**5181.81**	**57.65**	**3927.56**	**2082.66**	**53.03**	**18431.12**	**10647.85**	**57.77**	**31188.04**	**17342.17**	**55.61**	**49619.16**	**27990.02**	**56.41**
19	Axis Bank	643.00	567.00	88.18	2686.00	2277.00	84.77	8.00	7.00	87.50	3337.00	2851.00	85.44	0.00	0.00	#DIV/0!	3337.00	2851.00	85.44
20	Bandhan 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!
21	Catholic Syrian 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!	0.94	0.60	63.83	0.94	0.60	63.83
22	Dhanlaxmi 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!
23	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!	0.00	0.00	#DIV/0!
24	HDFC Bank	94.40	85.42	90.49	311.19	294.61	94.67	20.43	16.17	79.15	426.02	396.20	93.00	622.61	605.29	97.22	1048.63	1001.49	95.50
25	ICICI	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!
26	IDBI	209.09	187.84	89.84	135.85	118.61	87.31	186.66	175.12	93.82	531.60	481.57	90.59	451.35	439.84	97.45	982.95	921.41	93.74
27	IDFC	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!
28	Indusind Bank	11.28	10.41	92.29	32.46	24.64	75.91	0.00	0.00	#DIV/0!	43.74	35.05	80.13	15.11	0.55	3.64	58.85	35.60	60.49
29	Jana Small Finance 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!
30	Karnataka Bank Ltd.	0.71	0.42	59.15	1.86	1.11	59.68	0.08	0.05	62.50	2.65	1.58	59.62	5.81	3.46	59.55	8.46	5.04	59.57
31	Karur Vysya Bank	7.00	2.00	28.57	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	7.00	2.00	28.57	0.00	0.00	#DIV/0!	7.00	2.00	28.57
32	Kotak Mahindra 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!
33	Ratnakar 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!
34	South Indian 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!
35	SIDBI	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!
36	Tamilnad Mercantile 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!
37	Ujjivan Small Finance Bank	542.38	288.07	53.11	385.99	140.29	36.35	512.94	333.38	64.99	1441.31	761.74	52.85	294.24	188.12	63.93	1735.55	949.86	54.73
38	Utkarsh Small Finance Bank	9.51	9.42	99.05	10.84	10.75	99.17	0.00	0.00	#DIV/0!	20.35	20.17	99.12	0.00	0.00	#DIV/0!	20.35	20.17	99.12
39	YES 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!
	Total PVT	**1517.37**	**1150.58**	**75.83**	**3564.19**	**2867.01**	**80.44**	**728.11**	**531.72**	**73.03**	**5809.67**	**4549.31**	**78.31**	**1390.06**	**1237.86**	**89.05**	**7199.73**	**5787.17**	**80.38**
40	BGVB (UBI)	326.84	212.33	64.96	676.71	356.04	52.61	168.01	140.82	83.82	1171.56	709.19	60.53	273.67	227.30	83.06	1445.23	936.49	64.80
41	PBGB (UCO)	418.14	319.08	76.31	351.07	206.72	58.88	32.84	28.48	86.72	802.05	554.28	69.11	197.61	175.23	88.67	999.66	729.51	72.98
42	UBKGB (CBI)	354.70	209.18	58.97	10.26	5.91	57.60	5.75	3.00	52.17	370.71	218.09	58.83	88.90	71.05	79.92	459.61	289.14	62.91
	Total RRB	**1099.68**	**740.59**	**67.35**	**1038.04**	**568.67**	**54.78**	**206.60**	**172.30**	**83.40**	**2344.32**	**1481.56**	**63.20**	**560.18**	**473.58**	**84.54**	**2904.50**	**1955.14**	**67.31**
43	WB State Co-Op Bank Ltd.	4467.22	3301.18	73.90	197.52	117.05	59.26	619.41	462.08	74.60	5284.15	3880.31	73.43	512.60	290.84	56.74	5796.75	4171.15	71.96
44	WBSCARD Bank Ltd.	452.01	254.55	56.32	78.18	44.50	56.92	110.12	77.85	70.70	640.31	376.90	58.86	0.00	0.00	#DIV/0!	640.31	376.90	58.86
	Total Co-Optv	**4919.23**	**3555.73**	**72.28**	**275.70**	**161.55**	**58.60**	**729.53**	**539.93**	**74.01**	**5924.46**	**4257.21**	**71.86**	**512.60**	**290.84**	**56.74**	**6437.06**	**4548.05**	**70.65**
	Grand Total	**13052.15**	**8830.28**	**67.65**	**13865.62**	**8779.04**	**63.32**	**5591.80**	**3326.61**	**59.49**	**32509.57**	**20935.93**	**64.40**	**33650.88**	**19344.45**	**57.49**	**66160.45**	**40280.38**	**60.88**

A) STATUS OF PDR CASES AS ON 30.09.2019:

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 30.09.2019 there are 8412 PDR cases pending and the he 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
30-06-2018	14840	189.56	4959	34.84
30-09-2018	**14856**	**189.70**	**4974**	**35.02**
31-03-2019	14429	226.57	4921	47.96
30-06-2019	8412	175.10	2071	27.78
30-09-2019	**7623**	**394.18**	**1802**	**25.67**

(NB: The details of the Bank wise PDR cases are given in the next page.)

B) Ref. ATR for 146th SLBC Action Point under Agenda No. 2 of 147th SLBC.

Details of pending cases due for Permission from District Magistrate for taking the possession of secured asset under SARFAESI Act, 2002. SLBC has since sent request letter dated 28.11.2019 to the Office of Addl Chief Secretary (Finance) GoWB for expediting the process.

The list of 2068 accounts as received from the 21 Banks in this regard is as follows,

Allahabad Bank	116	Axis Bank	54
Andhra Bank	21	Catholic Syrian Bank	1
Bank of Baroda	280	Federal Bank	16
Canara Bank	77	HDFC	20
Central Bank of India	114	IDBI	83
Indian Bank	36	Karur Vysya Bank	3
Indian Overseas Bank	9	SIDBI	1
Punjab National Bank	151	BGVB	119
State Bank of India	89	PBGB	153
Syndicate Bank	186	UBKGB	46
United Bank of India	493	**Total**	**2068**

DISPOSAL OF CERTIFICATE CASES (PDR Act) AS ON 30.09.2019					
					(Amount in Crore)
Sl. No.	Bank	Cases Filed		Cases Settled	
		No	Amount	No	Amount
1	Allahabad bank	60	4.74	0	0.00
2	Andhra Bank	0	0.00	0	0.00
3	Bank of Baroda	18	4.19	0	0.00
4	Bank of India	1497	33.53	17	0.88
5	Bank of Maharastra	0	0.00	0	0.00
6	Canara Bank	0	0.00	0	0.00
7	Central Bank of India	0	0.00	0	0.00
8	Corporation Bank	0	0.00	0	0.00
9	Indian Bank	0	0.00	0	0.00
10	IOB	102	2.62	0	0.00
11	OBC	0	0.00	0	0.00
12	PNB	0	0.00	0	0.00
13	Punjab & Sind Bank	0	0.00	0	0.00
14	SBI	0	0.00	0	0.00
15	Syndicate Bank	35	20.15	0	0.00
16	UBI	3736	43.48	1741	13.48
17	UCO	119	1.23	6	0.19
18	Union Bank of India	0	0.00	0	0.00
Total PSU		**5567**	**109.94**	**1764**	**14.55**
19	Axis Bank	0	0.00	0	0.00
20	Bandhan Bank	0	0.00	0	0.00
21	Catholic Syrian Bank Ltd.	0	0.00	0	0.00
22	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00
23	Federal Bank	0	0.00	0	0.00
24	HDFC Bank	0	0.00	0	0.00
25	ICICI	0	0.00	0	0.00
26	IDBI	0	0.00	0	0.00
27	IDFC	0	0.00	0	0.00
28	Indusind Bank	0	0.00	0	0.00
29	Jana Small Finance Bank	0	0.00	0	0.00
30	Karnataka Bank Ltd.	0	0.00	0	0.00
31	Karur Vysya Bank	0	0.00	0	0.00
32	Kotak Mahindra Bank	0	0.00	0	0.00
33	Ratnakar Bank Ltd	0	0.00	0	0.00
34	South Indian Bank Ltd.	0	0.00	0	0.00
35	SIDBI	0	0.00	0	0.00
36	Tamilnad Mercantile Bank	0	0.00	0	0.00
37	Ujjivan Small Finance Bank	0	0.00	0	0.00
38	Utkarsh Small Finance Bank	0	0.00	0	0.00
39	YES Bank	0	0.00	0	0.00
Total PVT		**0**	**0.00**	**0**	**0.00**
40	BGVB (UBI)	924	0.66	5	0.01
41	PBGB (UCO)	210	0.74	27	0.10
42	UBKGB (CBI)	0	0.00	0	0.00
Total RRB		**1134**	**1.40**	**32**	**0.11**
43	WB State Co-Op Bank Ltd.	922	282.84	6	11.01
44	WBSCARD Bank Ltd.	0	0.00	0	0.00
Total Co-Optv		**922**	**282.84**	**6**	**11.01**
Grand Total		**7623**	**394.18**	**1802**	**25.67**

Recovery under SARFAESI Act, 2002

During 146th SLBC meeting and the Sub Committee/Steering Committee meetings, the member banks have raised the issue of delay in obtaining permission and necessary support as per provision of SARFAESI Act, 2002 for possession of secured asset. It was decided to send the list of long pending cases (where DM permission is pending) to the State Govt authorities with details for necessary action. 21 banks have sent the details of 1755 such pending cases which is being shared by SLBC with GoWB. Overall recovery actions under SARFAESI Acts, 2002 have been initiated by banks in 2487 loan accounts as reported.

The details are as given hereunder.

Bank wise pending DM's permission under SARFAESI as on 31.09.2019						
Sr. NO.	**Bank Name**	**Pending below 60 days**	**Above 60 days below 6 months**	**6 months to 1 year**	**1 year and above**	**Total pending as on 31.06.2019**
1	Allahabad Bank	0	30	40	46	116
2	Andhra Bank	0	0	2	19	21
3	BOB	21	16	16	74	127
4	BOI	13	11	7	53	84
5	Canara Bank	0	5	18	54	77
6	CBI	0	6	14	94	114
7	Indian Bank	0	0	14	25	39
8	IOB	0	0	0	25	25
9	PNB	7	9	42	100	158
10	SBI	9	31	10	42	92
11	Syndicate Bank	19	107	45	15	186
12	UBI	26	52	134	457	669
13	UCO	49	43	4	158	254
14	Union Bank	0	0	3	24	27
PSUs Total		**144**	**310**	**349**	**1186**	**1989**
15	Axis Bank	0	18	9	27	54
16	Federal Bank	0	0	4	11	15
17	Catholic Syrian Bank	0	1	0	0	1
18	HDFC	3	0	1	17	21
19	IDBI	0	1	11	71	83
20	Karur Vysya Bank	1	1	1	1	4
21	Karnataka Bank Ltd.	0	0	0	3	3
22	SIDBI	1	0	0	0	1
PVTs Total		**5**	**21**	**26**	**130**	**182**
23	BGVB	1	13	30	78	122
24	PBGB	0	141	0	0	141
25	UBKGB	11	21	4	17	53
RRBs Total		**12**	**175**	**34**	**95**	**316**
Grand Total		**161**	**506**	**409**	**1411**	**2487**

District wise pending DM's permission under SARFAESI as on 30.09.2019						
Sr. NO.	**District Name**	**Pending below 60 days**	**Above 60 days below 6 months**	**6 months to 1 year**	**1 year and above**	**Total pending as on 31.06.2019**
1	Alipurduar	0	0	3	24	27
2	Bankura	5	3	2	16	26
3	Birbhum	5	17	4	1	27
4	Coochbehar	8	23	5	14	50
5	Dakshin Dinajpur	2	4	16	57	79
6	Darjeeling	4	7	3	15	29
7	Hooghly	1	59	22	86	168
8	Howrah	21	69	19	76	185
9	Jalpaiguri	4	5	5	17	31
10	Jhargram	0	6	0	3	9
11	Kalimpong	0	0	0	0	0
12	Kolkata	18	46	33	178	275
13	Malda	2	17	22	47	88
14	Murshidabad	34	8	76	144	262
15	Nadia	11	4	8	57	80
16	Paschim Burdwan	7	41	24	61	133
17	Purba Burdwan	7	20	36	54	117
18	Paschim Medinipur	3	10	22	31	66
19	Purba Medinipur	0	15	14	106	135
20	Purulia	2	0	0	9	11
21	Uttar Dinajpur	2	13	3	35	53
22	24 Pgs. (N)	16	58	36	75	185
23	24 Pgs. (S)	9	81	56	305	451
Grand Total		**161**	**506**	**409**	**1411**	**2487**

Agenda-12

Financial Literacy Camps & Awareness Drive

Financial Inclusion and Education are two important elements in the Reserve Bank of India's developmental role. The aim of this initiative is to create awareness about financial products and services, good financial practices, going digital, consumer protection, responsible lending practices,etc.
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 progress for the year 2019-20 is given hereunder.

Quarter	No of Special camps	Number of participants	No of target specific camp	Number of participants	Total Camps	Total Participants
June,19	1134	29802	1265	37553	2399	67355
Sept,19	550	22741	786	31947	1336	54688

Observation: 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 dated 18-02-2019.The FLCs which have become defunct must be revived with posting Of Financial Literacy Supervisors by the Lead Banks.

Performing districts in terms of number of camps during the last quarter
Purba Bardhaman (252), Purba Medinipur (231),Birbhum (209).

QUARTERLY REPORT ON CONDUCT OF CAMPS BY RURAL BRANCHES OF BANKS							
State	West Bengal						
Quarter ended	September						
Year	2019						
Sr. No.	District	No of rural branches in district	No of special camps conducted during the quarter	No. of participants	No of target specific camps conducted during the quarter	No. of participants	Target Group Addressed
1	24 Pgs (N)	246	10	500	26	2203	1,2,4,5,6
2	24 Pgs (S)	304	16	1409	18	1450	1,2,4,5,6
3	Birbhum	212	104	6543	105	6609	1,2,3,5,6
4	Darjeeling	76	7	638	25	796	1,2,3,5,6
5	Hooghly	237	50	2254	24	1175	1,3,4,6
6	Howrah	180	21	908	76	2260	1,2,5,6
7	Kalimpong	14	5	224	5	224	1,3,4,5
8	Malda	184	4	219	14	444	1,2,3,4
9	Murshidabad	292	5	307	14	661	1,2,3,4,5,6
10	Nadia	212	28	2582	22	1713	1,2,3,4,5,6
11	Paschim Bardhaman	93	29	865	10	650	1,3,5,6
12	Purba Bardhaman	302	126	2009	126	2009	1,2,5,6
13	Purba Medinipur	117	38	1156	193	8084	1,2,3,4,5,6
14	Purulia	129	15	876	17	799	1,2,3,5,6
15	Paschim Medinipur	326	7	219	2	44	1,2,5,6
16	Jhargram	83	4	101	5	131	1,3,5,6
17	Uttar Dinajpur	92	18	155	14	210	1,2,4,5,6
18	Coochbehar	142	9	423	15	701	1,2,5,6
19	Jalpaiguri	77	19	1011	27	1239	1,2,5,6
21	Kolkata	0	0	0	0	0	NA
22	Bankura	225	7	154	9	201	1,2,4,6
23	Dakhin Dinajpur	79	28	188	39	344	1,2,4,6
Total		**3622**	**550**	**22741**	**786**	**31947**	
1. Farmers 2. Small entrepreneurs 3. School students 4. SHGs 5. Senior citizens 6. Others							

AGENDA-13

Review of functioning of RSETIs

In West Bengal 19 RSETIs are sponsored by various Banks as per MoRD guidelines

Sl.	Sponsoring Bank	RSETI No	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
April-Sept of FY 2019-20	221	5992	1373	22.91	63.87
Since Inception	4359	115590	83148	71.93	59.07

RSETIs with above 80% settlement: West Midanapur, 24 Pgs(South), Hooghly, Howrah.

- RSETI Directors will focus for more settlement through MUDRA loans.
- RSETIs are to comply with the provisions of the Common Norms notified by MoRD.
- SLBC also requests State Govt to expedite the process for allotment of land for the RSETIs to enable them to construct the institution buildings with MoRD support.
- Possession of land should be immediately effected where land has been allocated.
- RSETIs are to follow up with the concern authorities for early allocation.

RSETI Wise Settlement & Credit Linkage % up to 30.09.2019 since inception (Cummulative)											
Sr. No.	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				
1	Birbhum (Bolpur)	Allahabad Bank	218	6407	4295	3172	1123	7	4302	67.15	73.85
2	West Midnapore (Debra)	Allahabad Bank	182	5861	4385	3562	823	251	4636	79.10	81.23
3	North 24 Parganas	Bank of India	247	6375	4988	2991	1997	124	5112	80.19	59.96
4	Coochbehar	Central Bank of India	123	2927	1899	875	1024	34	1933	66.04	46.08
5	Darjeeling	Central Bank of India	95	2498	1611	882	729	40	1651	66.09	54.75
6	Jalpaiguri	Central Bank of India	241	5026	4049	3160	889	221	4270	84.96	78.04
7	Purba Midnapore	Punjab National Bank	211	6102	4440	2252	2188	46	4486	73.52	50.72
8	RUDSETI Berhampore	Syndicate & Canara Bank	281	8182	5859	3123	2736	0	5859	71.61	53.30
9	Malda	State Bank of India	203	6107	3790	2084	1706	594	4384	71.79	54.99
10	Nadia (Haringhata)	State Bank of India	192	4980	3200	1309	1891	73	3273	65.72	40.91
11	Burdwan	UCO Bank	225	5739	3861	2182	1679	0	3861	67.28	56.51
12	Hooghly	UCO Bank	247	6330	4362	3723	639	0	4362	68.91	85.35
13	Howrah	UCO Bank	196	5757	3788	3768	20	1	3789	65.82	99.47
14	Bankura (Ranbahal)	United Bank of India	281	6635	3948	2094	1854	605	4553	68.62	53.04
15	Dakshin Dinarpur(Balurghat	United Bank of India	184	5120	3567	2308	1259	206	3773	73.69	64.70
16	Howrah	United Bank of India	591	14903	12098	2940	9158	620	12718	85.34	24.30
17	Purulia	United Bank of India	166	4280	2162	1390	772	0	2162	50.51	64.29
18	South 24 Parganas	United Bank of India	280	7470	4602	3791	811	44	4646	62.20	82.38
19	Uttar Dinajpur	United Bank of India	196	4891	3307	1773	1534	71	3378	69.07	53.61
Total			**4359**	**115590**	**80211**	**47379**	**32832**	**2937**	**83148**	**71.93**	**59.07**

RSETI Wise Settlement & Credit Linkage % during 01 Apr 2019 To 30 Sep 2019											
Sr. No.	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				
1	Birbhum (Bolpur)	Allahabad Bank	12	377	148	123	25	1	149	39.52	83.11
2	West Midnapore (Debra)	Allahabad Bank	7	204	109	109	0	0	109	53.43	100.00
3	North 24 Parganas	Bank of India	15	402	183	123	60	60	243	60.45	67.21
4	Coochbehar	Central Bank of India	9	177	10	1	9	0	10	5.65	10.00
5	Darjeeling	Central Bank of India	9	260	0	0	0	0	0	0.00	#DIV/0!
6	Jalpaiguri	Central Bank of India	8	242	50	50	0	0	50	20.66	100.00
7	Purba Midnapore	Punjab National Bank	13	377	116	84	32	0	116	30.77	72.41
8	RUDSETI Berhampore	Syndicate & Canara Bank	11	301	113	87	26	0	113	37.54	76.99
9	Malda	State Bank of India	11	306	14	0	14	0	14	4.58	0.00
10	Nadia (Haringhata)	State Bank of India	12	307	45	0	45	0	45	14.66	0.00
11	Burdwan	UCO Bank	13	352	86	86	0	0	86	24.43	100.00
12	Hooghly	UCO Bank	12	299	81	81	0	0	81	27.09	100.00
13	Howrah	UCO Bank	18	494	3	3	0	0	3	0.61	100.00
14	Bankura (Ranbahal)	United Bank of India	14	397	74	30	44	19	93	23.43	40.54
15	Dakshin Dinarpur(Balurghat	United Bank of India	8	230	3	0	3	0	3	1.30	0.00
16	Howrah	United Bank of India	21	573	198	45	153	5	203	35.43	22.73
17	Purulia	United Bank of India	8	230	0	0	0	0	0	0.00	#DIV/0!
18	South 24 Parganas	United Bank of India	10	240	2	0	2	0	2	0.83	0.00
19	Uttar Dinajpur	United Bank of India	10	224	52	0	52	1	53	23.66	0.00
Total			**221**	**5992**	**1287**	**822**	**465**	**86**	**1373**	**22.91**	**63.87**

Pending issues with RSETIS, as per information collected from sponsoring banks

Sponsored Bank	RSETI District	Remarks / Issues
Bank of India	24 Pgs. (North)	Land has been identified and the matter is pending with State Govt. authority for final allotment.
Punjab National Bank	Purba Medinipur	0.48 acre of land has been allotted but not sufficient for RSETI premises as per PNB CRDT (HO), New Delhi
State Bank of India	Malda, Nadia	Proposal for allotment of alternative plot of land is pending at District / State administration.
United Bank of India	Dakhin Dinajpur	Allotment not yet done.
Central Bank of India	Cooch Behar	Allotted land is encroached. BLRO, Pundibari has investigated & submitted report. Possession is still pending.

AGENDA : 14

Review of status of Opening of Banking Outlets in Unbanked Centres / GP HQ:

A)Department of Financial Services has identified 11278 villages across the country which have remained uncovered out of which list of 81 URCs in the State of West Bengal was sent to SLBC. We have scrutinized the same through Jan Dhan Darshak App, it has been found that 41 centres have already been covered by Banks / IPPB in the state. Now, we have allocated the remaining 40 URCs among 8 member banks whose branches are found to be operating in the immediate vicinity of the centres beyond 5 KM. We are now attaching the list of allocation of the 40 centres to the allottee banks with a request to take up the matter with the appropriate Department of the respective banks for opening of Banking Outlets as directed by DFS.

Alllottee Bank	Number of URCs
United Bank of India	11
State Bank of India	11
BGVB	7
Punjab National Bank	3
Central Bank of India	3
Bank of India	3
Bank of Baroda	1
Bandhan Bank	1
Total	**40**

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. 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 and has received information. So far 146 Banking Outlets have been found to be opened in out of 204 allocated villages (Bank data & Jan Dhan Darshak App).

The Status report of the same is annexed below.

Bank Name	Banking Outlet Opened
Allahabad Bank	8
BGVB	3
Bank of Baroda	1
Bank of India	4
Central Bank of India	2
HDFC	1
IPPB	92
Ratnakar Bank Ltd.	1
State Bann of India	22
United Bank of India	9
UBKGB	1
Union Bank of India	1
WB State Co-Op Bank	1
Total	**146**

C) SLBC received a list of 661(Revised) GPHQ centres from GoWB in Dec 19, 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 all the LDMs. SLBC has since identified 209 Centres beyond 5 KM distance out of which 138 centres with population above 5000 needs to be taken up in the 1st phase.

The matter formed the part of the back ground papers for the SLBC Steering Committee meeting held on 03-09-20109. Subsequently details of the 138 centres have been shared with the member banks vide letter dated 05-09-2019 with a request to the member banks for submitting Letter of Intent by banks interested in opening banking oulets in those centres. This will enable SLBC in finalizing and executing the process for allocation of the centres on merit.

Identified GP HQs for extension of Banking through opening of Banking Outlets:

District	Total GP	< 1KM	1KM-3KM	3KM-5KM	5 KM-7.5 KM			7.5 KM-10 KM			10 KM to 20 KM			above 20 KM			Total of GP HQs above 5 KM			
					<2000	2000-5000	>5000	<2000	2000-5000	>5000	<2000	2000-5000	>5000	<2000	2000-5000	>5000	<2000	2000-5000	>5000	Total
Alipurduar	17	3	2	2			3			3			2			2			10	**10**
Bankura	46	1	2	14	2	6	2	4	7		4	4					10	17	2	**29**
Birbhum	22	5	6	4	5			2									7			**7**
Coochbehar	34	8	13	8			3			1									4	**4**
Dakshin Dinajpur	8		1	5			2												2	**2**
Darjeeling	37	1	8	8		3	5		2	2		1	4		2	1		8	12	**20**
Hooghly	26	4	4	6	1	5	1		2	2			1				1	7	4	**12**
Howrah	30	2	18	9			1												1	**1**
Jalpaiguri	18	9	5	1	1	1							1				1	1	1	**3**
Jhargram																				
Kalimpong	1						1												1	**1**
Kolkata																				
Malda	23	3	5	6			4			4			1						9	**9**
Murshidabad	27		4	17			5			1									6	**6**
Nadia	37	5	18	9			2			3									5	**5**
Paschim Burdwan	10		8	2																
Purba Burdwan	29		9	13	2	3	1							1			3	3	1	**7**
Paschim Medinipur	40		19	21																
Purba Medinipur	57	3	30	13	2	1	3	3	2								5	3	3	**11**
Purulia	79		19	16			24			17			3						44	**44**
Uttar Dinajpur	32		4	8			5			6			9						20	**20**
24 Parganas (North)																				
24 Parganas(South)	89	14	39	18	1	1	3		2	7		1	3				1	4	13	**18**
Total	662	58	214	180	14	20	65	9	15	46	4	6	24	1	2	3	28	43	138	209

AGENDA- 15
Social Security Scheme &Payment Banks Operation

PMJDY Report as on 30.09.2019 (Cumulative)

Bank Type	Total A/c	Deposit (in Crore)	Zero Balance A/c
PSU Bank	29853363	10976.80	2166759
PVT. Bank	261989	39.57	79865
RRB	5201728	1410.71	1030546
Total	**35317080**	**12427.08**	**3277170**

Bank Type	No. of Rupay Debit card Issued	Aadhar Seeding
PSU Bank	25074457	23570654
PVT. Bank	246646	139703
RRB	3745188	3665710
Total	**29066291**	**27376067**

PMSBY, PMJJBY, APY Progress (both new enrolment & yearly renewal cases)

Status as on	PMSBY	PMJJBY	APY	Total
31.03.2017	1095440	4937081	238361	6270882
30.09.2017	**3476809**	**816682**	**286636**	**4580127**
31.03.2018	5585206	1253089	472248	7310543
30.09.2018	**6499195**	**1704341**	**482235**	**8685771**
31.03.2019	5517547	1178923	1040846	7737316
30.09.2019	**8611239**	**1902921**	**1399078**	**11913238**

Details of claim & Settlement in PMSBY & PMJJBY

As on	Scheme	Claims Made	Claims Settled	Pending	Rejected
	PMSBY	634	481	130	23
31.03.17	PMJJBY	2215	2052	149	14
	PMSBY	**2698**	**2515**	**158**	**25**
30.09.17	**PMJJBY**	**2763**	**2556**	**189**	**18**
	PMSBY	2863	2636	160	67
31.03.18	PMJJBY	2608	2313	236	59
	PMSBY	**803**	**500**	**249**	**54**
30.09.18	**PMJJBY**	**4045**	**3580**	**334**	**131**
	PMSBY	3008	2456	292	261
31.03.19	PMJJBY	4901	4274	417	204
	PMSBY	**10071**	**8730**	**389**	**947**
30.09.19	**PMJJBY**	**5484**	**4992**	**295**	**190**

APY Campaign: The banks in West Bengal has performed credibly in APY campaigns and for the year 2018-19 ,West Bengal has attained the 2nd position on national basis. PFRDA has also conducted a Sensitization-cum-Review meeting of the banks at STC,UCO Bank on 22-11-2019.

Bank wise report of PMJDY Accounts as on 30.09.2019										
										(No. in Actual, Amount in Crore)
S.No	**Banks**	**Rural A/C**	**Urban A/C**	**Male A/C**	**Female A/C**	**Total A/C**	**Total Deposit**	**Zero Balance**	**RupayCard Issued**	**Aadhaar Seeded**
1	Allahabad Bank	1610603	642397	1136852	1116148	2253000	874.15	41565	1200678	1938598
2	Andhra Bank	11460	25581	17343	19698	37041	7.77	7020	26133	23248
3	Bank of Baroda	466093	1057161	708698	814556	1523254	381.95	90285	1469959	1396678
4	Bank of India	719446	522612	550528	691530	1242058	383.71	161191	1030067	1108298
5	Bank of Maharashtra	3853	12884	10023	6714	16737	6.08	4496	10408	12898
6	Canara Bank	347628	98652	214326	231954	446280	132.93	47609	64963	325137
7	Central Bank of India	905525	104362	435142	574745	1009887	224.81	138748	681267	818718
8	Corporation Bank	29235	25576	30199	24612	54811	25.11	4851	51054	38547
9	Indian Bank	42730	62583	51459	53854	105313	22.48	8785	103950	69827
10	Indian Overseas Bank	95647	155865	116070	135442	251512	72.73	39525	234016	193378
11	Oriental Bank of Commerce	128063	69773	109667	88169	197836	151.33	13942	162554	148200
12	Punjab & Sind Bank	2301	13731	9307	6725	16032	13.56	81	15081	11318
13	Punjab National Bank	910604	179223	628928	460899	1089827	268.09	58852	973975	928315
14	State Bank of India	7424001	5740981	6173997	6990985	13164982	3688.81	497575	12566851	9751607
15	Syndicate Bank	127070	22795	64965	84900	149865	42.43	20588	78303	127507
16	UCO Bank	697006	346934	444846	599094	1043940	263.14	152788	499574	966492
17	Union Bank of India	231226	103124	155777	178573	334350	83.62	43548	195009	267546
18	United Bank of India	4564385	2352253	3311802	3604836	6916638	4334.10	835310	5710615	5444342
PSU Sub Total		**18316876**	**11536487**	**14169929**	**15683434**	**29853363**	**10976.80**	**2166759**	**25074457**	**23570654**
19	Axis Bank Ltd	1465	26653	18306	9812	28118	10.12	7109	24658	19914
20	City Union Bank Ltd	0	81	60	21	81	0.03	11	83	34
21	Federal Bank Ltd	2555	1953	2822	1686	4508	2.08	795	2173	2964
22	HDFC Bank Ltd	7883	125939	17232	116590	133822	12.01	36499	133809	46743
23	ICICI Bank Ltd	25899	17881	23643	20137	43780	3.93	27953	43780	34249
24	IDBI Bank Ltd.	15643	14956	17592	13007	30599	9.06	3376	23920	22327
25	IndusInd Bank Ltd	700	17003	14445	3258	17703	1.77	3049	14959	11598
26	Jammu & Kashmir Bank Ltd	0	246	167	79	246	0.10	50	300	121
27	Karur Vysya Bank	0	1648	973	675	1648	0.26	426	1630	1156
28	Kotak Mahindra Bank Ltd	140	934	824	250	1074	0.10	525	1063	322
29	Lakshmi Vilas Bank Ltd	21	26	29	18	47	0.02	7	37	21
30	South Indian Bank Ltd	9	291	138	162	300	0.10	57	173	209
31	Yes Bank Ltd	2	61	52	11	63	0.01	8	61	45
PVT Sub Total		**54317**	**207672**	**96283**	**165706**	**261989**	**39.57**	**79865**	**246646**	**139703**
32	BGVB	3975758	40056	1797894	2217920	4015814	1074.77	809163	3109326	2679213
33	PBGB	678218	61777	586315	153680	739995	189.70	155223	197300	622852
34	UBKGB	312364	133555	190053	255866	445919	146.24	66160	438562	363645
RRB Sub Total		**4966340**	**235388**	**2574262**	**2627466**	**5201728**	**1410.71**	**1030546**	**3745188**	**3665710**
Grand Total		**23337533**	**11979547**	**16840474**	**18476606**	**35317080**	**12427.08**	**3277170**	**29066291**	**27376067**

Social Security Scheme Report as on 30.09.2019				
Sr. No.	**BankName**	**PMJJBY**	**PMSBY**	**APY**
1	Allahabad Bank	144708	564404	125530
2	Andhra Bank	6311	49315	16924
3	Bank of Baroda	94848	441472	26413
4	Bank of India	124004	419244	76170
5	Bank of Maharashtra	5093	14656	0
6	Canara Bank	64277	261256	52059
7	Central Bank of India	122810	313009	85773
8	Corporation Bank	12940	37466	0
9	Indian Bank	16116	40974	4838
10	Indian Overseas Bank	40095	116940	7979
11	Oriental Bank of Commerce	19837	164391	0
12	Punjab & Sind Bank	4467	18995	31171
13	Punjab National Bank	76351	375902	52
14	State Bank of India	599528	2572172	454126
15	Syndicate Bank	16418	67295	176817
16	UCO Bank	64422	186136	155772
17	Union Bank of India	41278	123821	26316
18	United Bank of India	243301	2023907	33079
PSU Sub Total		**1696804**	**7791355**	**1273019**
19	Axis Bank Ltd	10894	40417	30648
20	City Union Bank Ltd	146	370	146
21	Federal Bank Ltd	1748	4456	0
22	HDFC Bank Ltd	34777	69091	16243
23	ICICI Bank Ltd	15543	34086	2894
24	IDBI Bank Ltd.	21709	75464	6526
25	IDFC Bank Ltd.	341	1524	0
26	IndusInd Bank Ltd	231	8035	28
27	Jammu & Kashmir Bank Ltd	24	46	0
28	Karur Vysya Bank Ltd	1428	2199	188
29	Kotak Mahindra Bank Ltd	3977	6041	319
30	Lakshmi Vilas Bank Ltd	36	108	0
31	Ratnakar Bank Ltd	66	118	1
32	South Indian Bank Ltd	951	1740	0
33	Tamilnad Mercantile Bank Ltd	240	396	0
34	Yes Bank Ltd	219	282	17
PVT Sub Total		**92330**	**244373**	**57010**
35	BGVB	42439	330967	18019
36	PBGB	32626	131668	19508
37	UBKGB	35130	104761	31395
RRB Sub Total		**110195**	**567396**	**68922**
35	WB State Cooperative	3592	8115	127
Grand Total		**1902921**	**8611239**	**1399078**

Sr. No.	Bank Name	PMJDY Overdraft Facility as on 30.09.19 (Amt in Crore)					
		Eligible A/c		Sanctioned A/c		Disbursed A/c	
		No.	Amount	No.	Amount	No.	Amount
1	Allahabad bank	54328	16.43	51611	15.61	18590	4.59
2	Andhra Bank	4584	0.15	372	0.01	372	0.01
3	Bank of Baroda	482638	120.96	10214	1.62	6227	1.04
4	Bank of India	365720	78.45	8945	4.23	8945	4.12
5	Bank of Maharastra	0	0.00	0	0.00	0	0.00
6	Canara Bank	225000	120.01	2871	0.07	2871	0.07
7	Central Bank of India	8355	33.82	2218	0.50	2218	0.50
8	Corporation Bank	0	0.00	0	0.00	0	0.00
9	Indian Bank	4201	0.01	3819	0.01	3819	0.01
10	IOB	0	0.00	0	0.00	15	0.00
11	OBC	0	0.00	0	0	29385	0.84
12	PNB	78914	0.00	5100	0.58	329	0.17
13	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00
14	SBI	309539	0.00	146214	47.09	146214	47.09
15	Syndicate Bank	142802	32.15	741	0.26	741	0.26
16	UBI	189292	107.10	10529	5.94	10529	5.94
17	UCO	162233	32.45	31356	6.28	31356	5.89
18	Union Bank of India	2216	5.20	1624	0.98	1624	0.25
Total PSU		**2029822**	**546.73**	**275614**	**83.1765**	**263235**	**70.7812**
19	Axis Bank	0	0.00	0	0.00	0	0.00
20	Bandhan Bank	0	0.00	0	0.00	0	0.00
21	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00
22	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00
23	Federal Bank	0	0.00	0	0.00	0	0.00
24	HDFC Bank	2	0.01	2	0.01	2	0.01
25	ICICI	0	0.00	0	0.00	0	0.00
26	IDBI	812	0.12	682	0.10	682	0.10
27	IDFC	0	0.00	0	0.00	0	0.00
28	Indusind Bank	0	0.00	0	0.00	0	0.00
29	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00
30	Karnataka Bank Ltd.	0	0.00	0	0.00	0	0.00
31	Karur Vysya Bank	0	0.00	0	0.00	0	0.00
32	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00
33	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00
34	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00
35	SIDBI	0	0.00	0	0.00	0	0.00
36	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00
37	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00
38	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00
39	YES Bank	0	0.00	0	0.00	0	0.00
Total PVT		**814**	**0.13**	**684**	**0.11**	**684**	**0.11**
40	BGVB (UBI)	1559250	477.47	513	0.18	513	0.09
41	PBGB (UCO)	259762	0.69	4345	0.87	436	0.05
42	UBKGB (CBI)	119810	5.99	119676	5.98	5347	0.22
Total RRB		**1938822**	**484.15**	**124534**	**7.03**	**6296**	**0.36**
43	WB State Co-Op Bank Ltd.	0	0.00	0	0.00	0	0.00
44	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00
Total Co-Optv		**0**	**0.00**	**0**	**0.00**	**0**	**0.00**
Grand Total		**3969458**	**1031.01**	**400832**	**90.32**	**270215**	**71.25**

Sr. No.	Bank Name	Details of Claim & Settlement in PMSBY & PMJJBY as on 30.09.2019							
		PMSBY (No.)				PMJJBY (No.)			
		Claims Made	Claims Settled	Pending	Rejected	Claims Made	Claims Settled	Pending	Rejected
1	Allahabad bank	138	66	13	59	544	510	24	10
2	Andhra Bank	0	0	0	0	0	0	0	0
3	Bank of Baroda	175	134	17	7	168	158	1	3
4	Bank of India	256	198	58	2	245	212	33	0
5	Bank of Maharastra	0	0	0	0	0	0	0	0
6	Canara Bank	64	11	51	2	154	50	102	2
7	Central Bank of India	78	66	6	6	288	279	6	3
8	Corporation Bank	0	0	0	0	0	0	0	0
9	Indian Bank	0	0	0	0	0	0	0	0
10	IOB	3	1	11	1	2	1	1	0
11	OBC	0	0	0	0	0	0	0	0
12	PNB	6	2	4	0	21	8	13	0
13	Punjab & Sind Bank	0	0	0	0	0	0	0	0
14	SBI	7920	7110	125	685	1081	1046	0	34
15	Syndicate Bank	8	6	2	0	28	28	0	0
16	UBI	1154	936	52	166	2273	2063	87	123
17	UCO	0	0	0	0	0	0	0	0
18	Union Bank of India	27	23	1	3	143	139	0	4
Total PSU		**9829**	**8553**	**340**	**931**	**4947**	**4494**	**267**	**179**
19	Axis Bank	8	7	1	0	30	28	0	2
20	Bandhan Bank	0	0	0	0	0	0	0	0
21	Catholic Syrian Bank Ltd.	0	0	0	0	0	0	0	0
22	Dhanlaxmi Bank Ltd.	0	0	0	0	0	0	0	0
23	Federal Bank	0	0	0	0	0	0	0	0
24	HDFC Bank	32	28	4	0	13	10	3	0
25	ICICI	0	0	0	0	0	0	0	0
26	IDBI	0	0	0	0	0	0	0	0
27	IDFC	0	0	0	0	0	0	0	0
28	Indusind Bank	0	0	0	0	0	0	0	0
29	Jana Small Finance Bank	0	0	0	0	0	0	0	0
30	Karnataka Bank Ltd.	0	0	0	0	0	0	0	0
31	Karur Vysya Bank	1	1	0	0	8	8	0	0
32	Kotak Mahindra Bank	0	0	0	0	0	0	0	0
33	Ratnakar Bank Ltd	0	0	0	0	0	0	0	0
34	South Indian Bank Ltd.	0	0	0	0	0	0	0	0
35	SIDBI	0	0	0	0	0	0	0	0
36	Tamilnad Mercantile Bank	0	0	0	0	0	0	0	0
37	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0
38	Utkarsh Small Finance Bank	0	0	0	0	0	0	0	0
39	YES Bank	0	0	0	0	0	0	0	0
Total PVT		**41**	**36**	**5**	**0**	**51**	**46**	**3**	**2**
40	BGVB (UBI)	135	107	18	10	313	300	8	5
41	PBGB (UCO)	41	23	18	0	52	40	12	0
42	UBKGB (CBI)	22	8	8	6	89	84	4	1
Total RRB		**198**	**138**	**44**	**16**	**454**	**424**	**24**	**6**
43	WB State Co-Op Bank Ltd.	3	3	0	0	32	28	1	3
44	WBSCARD Bank Ltd.	0	0	0	0	0	0	0	0
Total Co-Optv		**3**	**3**	**0**	**0**	**32**	**28**	**1**	**3**
Grand Total		**10071**	**8730**	**389**	**947**	**5484**	**4992**	**295**	**190**

Payment Banks operations

Indian Post Payment Bank & Airtel Payments Banks

In terms of the suggestions of RBI, SLBC has included Indian Post Payment Bank & Airtel Payments Banks, the 2 major Payment Banks operating in SLBC forum. It is expected that with their vast network of Access Points and outreach in rural area in particular they will provide necessary impetus to the financial inclusion through their last mile outreach capacity.

IPPB has an extensive network of 25 branches with 6479 banking access points (Post Offices) located in the State of West Bengal. Around 13000 trained and certified banking service providers are extending financial services including door step banking through these outlets.

Airtel Payment Bank under its business model has 10 Bank Mitras 52 number of Business Correspondents and 2511 Banking Access Points covering 1102 villages in the State of West Bengal.

IPPB is providing accessible and affordable banking solutions through their technology driven system which inter-alia provides following products.

- On Real time online banking through CBS.
- Mobile Banking.
- Integration with DBT,PFMS, NACH, Bharat Bill payment System, UPI etc.
- It also provides IMPS, NEFT, RTGS facilities.
- Provision for mobile & DTH recharge and utility bill payment is available.
- In addition to the above facility & products, Airtel Payment Bank is also providing Cash Management Services to different utility/service providers.

Basic Deposit Outstanding as on 30.09.2019: **Amount in crore**

Bank	Savings Accounts		Current Accounts	
	No.	Amount	No.	Amount
IPPB	574086	11.83	1893	1.07
Airtel Payment Bank	557595	385.25	0	0.00

Basic DBT Transactions &Utility Payment data during 01.04.19 to 30.09.19.

Bank	DBT Transactions		Bills & Utility Payment	
	No.	Amount	No.	Amount
IPPB	53818	2.22	92473	1.76
Airtel Payment Bank	98455	17.60	342112	98.84

It is gathered that in addition to IPPB, Airtel Payment Bank is also has a presence in West Bengal, though reportedly confined to select urban pockets only.

AGENDA- 16

Market Intelligence Issues:

In the Steering Committee meeting dt 03-09-2019 it was decided that banks would report regarding incidence of Ponzi schemes, illegal financial activities by individual/firms , if any, to SLBC for onward reporting to authorities. Controlling Offices may advise the branch-heads accordingly. SLBC reiterates the following areas,

- Ponzi schemes / Illegal activities of Un-incorporated bodies / Firms / Companies soliciting deposits from the public.
- Banking related cyber frauds, phishing & Credit related frauds by borrower groups
- Instances of usurious activities by lending entities in the area, over - indebtedness.

Also, threats of cyber frauds, phising, etc should be highlighted during financial literacy drives conducted by banks.

AGENDA- 17

Calendar of SLBC Meeting/Events & 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 meeting for the June19 quarter was deferred due to the Intra-Bank & Inter Bank Consultation & Ideation process at Bank & SLBC level from 18-08-2019 to 24-08-2019. Similarly due to holding of State Assembly Session, the meeting for the September,19 quarter was held on 17-09-2019. The authorities may block the proposed dates for holding the meeting on proposed dates as recommended by RBI.

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 accordingly.

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 is to be strengthened with participation of all the banks & regular holding of meeting under supervision of LDMs who are also to access & upload the details of the meetings in the designated BLBC portal of GoWB for ensuring proper functioning of the BLBC forum. The LDMs have also been invited as special case for participation in the SLBC Sub-Committee meetings on MSME & Agriculture held on 15-11-2019 for acquainting them with priority areas of SLBC and necessary briefing regarding various action plans framed by the stakeholders. Copies of the minutes have been shared with the LDMs for acting upon the action points marked for compliance.

Status of SLBC report submitted by Banks for Sept. 2019			
Sr. No.	**Name of the Bank**	**Status**	**Received On**
	PSU Banks		
1	Allahabad bank	Submitted	01.11.2019
2	Andhra Bank	Submitted	11.11.2019
3	Bank of Baroda	Submitted	08.11.2019
4	Bank of India	Submitted	04.11.2019
5	Bank of Maharastra	Submitted	05.11.2019
6	Canara Bank	Submitted	08.11.2019
7	Central Bank of India	Submitted	24.10.2019
8	Corporation Bank	Submitted	14.10.2019
9	Indian Bank	Submitted	07.11.2019
10	IOB	Submitted	08.11.2019
11	OBC	Submitted	07.11.2019
12	PNB	Submitted	31.10.2019
13	Punjab & Sind Bank	Submitted	13.11.2019
14	SBI	Submitted	08.11.2019
15	Syndicate Bank	Submitted	29.10.2019
16	UBI	Submitted	01.11.2019
17	UCO	Submitted	06.11.2019
18	Union Bank of India	Submitted	06.11.2019
	PVT Banks		
19	Axis Bank	Submitted	19.10.2019
20	Bandhan Bank	Submitted	25.10.2019
21	Catholic Syrian Bank Ltd.	Submitted	02.11.2019
22	Dhanlaxmi Bank Ltd.	Not Submitted	X
23	Federal Bank	Submitted	28.10.2019
24	HDFC Bank	Submitted	19.10.2019
25	ICICI	Submitted	24.10.2019
26	IDBI	Submitted	18.11.2019
27	IDFC	Submitted	02.11.2019
28	Indusind Bank	Submitted	24.10.2019
29	Jana Small Finance Bank	Submitted	22.10.2019
30	Karnataka Bank Ltd.	Submitted	02.11.2019
31	Karur Vysya Bank	Submitted	30.10.2019
32	Kotak Mahindra Bank	Submitted	31.10.2019
33	Ratnakar Bank Ltd	Submitted	01.11.2019
34	South Indian Bank Ltd.	Submitted	19.11.2019
35	SIDBI	Submitted	13.11.2019
36	Tamilnad Mercantile Bank	Submitted	07.11.2019
37	Ujjivan Small Finance Bank	Submitted	18.11.2019
38	Utkarsh Small Finance Bank	Submitted	14.10.2019
39	YES Bank	Submitted	19.10.2019
	RRBs		
40	BGVB (UBI)	Submitted	22.10.2019
41	PBGB (UCO)	Submitted	21.10.2019
42	UBKGB (CBI)	Submitted	22.10.2019
	Co-operative Banks		
43	WB State Co-Op Bank Ltd.	Submitted	11.11.2019
44	WBSCARD Bank Ltd.	Submitted	01.11.2019

United Bank of India , Convener of SLBC,West Bengal

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11, Hemanta Basu Sarani
Kolkata- 700 001

Ref : SLBC-WB/Minutes/ 399 /2109

Dated, the 23rd Sept,2019

Re : Minutes of the 146th SLBC, West Bengal meeting on 17-09-2019

The performance review meeting for the March, 2019 quarter was held at 12.00 noon on 17-09-2019 at Hotel Lalit Grand, Kolkata under the joint Chairmanship of Dr Amit Mitra, Hon'ble Finance Minister of GoWB, Sri Ashok Kumar Pradhan, MD & CEO of United Bank of India. The other dignitaries were Sri H K Dwivedi, ACS (Finance), Sri A K Das, Executive Director, United Bank of India, Sri H K Dwivedi, ACS (Finance) Sri T Houzel, CGM of RBI, Sri M V Rao, ACS,(Cooperation and P & R), Ms A Sinha Ray, Director (DFS, GOI) , Sri A K Agarwal, Principal Secy (SHG), Sri R Sinha, Secy (Agriculture), Sri S Mondal, CGM of NABARD & Md S I Hussain, GM of SBI.

After welcoming the dignitaries, officials from financial institutions & Government Departments, Sri M R Ray, Convener of SLBC briefed the House regarding the agenda and requested Sri Pradhan to deliver his key note address with guidance for the banks. During his address to the House, Sri Pradhan observed that

- The banks have disbursed Rs.26625 crore in June,19 quarter in Prisec achieving 24% of the yearly target. While the banks performed satisfactorily in MSME with achievement of 27% of target at Rs.19541 crore, the performance in Agriculture at Rs.11110 crore with 20% achievement of the target could have been better. In SHG credit linkage, banks could cover a nominal 10% of the target with Rs.4000 crore approximately lying undisbursed.

- It was reiterated that the target of Rs.55000 crore for Agriculture was realistically set by SLBC and must be attained by the banks without fail. Also, West Bengal being at the forefront of SHG credit, the sanction & disbursement process must be stepped up for attaining the target. (Action Point 1 : Member Banks)

- The banks will have to be more proactive in meeting the annual target of 35 lakh KCC loans. He urged the banks to target the 28 lakh non-loanee farmers registered under Bangla Shasya Bima Scheme of GoWB. The complete land records of KCC loanees are to be submitted to GoWB at the earliest which will also result in tracing the uncovered farmers as well. (Action Point 2 : Member Banks)

- Sri Pradhan also observed that with the implementation of the 4% Interest Subvention Scheme for Weaver by GOWB, the banks will be able to access the large base of 6 lakh weavers which will contribute to growth of MUDRA loans.

- He informed about the steps taken by SLBC in identification of 25 more MSME Clusters and 23 Centres for Animal Husbandry activities which will be adopted along with potential Fishery Centres for accelerated credit linkage after ratification by the concerned Departments.

- It was observed that the CD Ratio has come down to 63.12% from 64.57% during the quarter which was attributed to the effects of the economic slowdown as well as the long duration election process to an extent. He expected that the banks should be able to overcome the slump in the ensuing busy season.

- NPA level has come down to 11.91% against the 12.63% Gross NPA reported on 31-03-2019. But the position of enforcement of securities w.r.t. actions under SARFAESI Act has not improved and Sri Pradhan requested the authorities for taking necessary steps .

- Sri Pradhan also informed the House about the ensuing Gram Panchayat Development Plan with 4 deliverables and selection of Digital District in the State and the performance of SLBC, W Bengal in the recently held Citizen's Campaign where it has won the 3rd best award. He hoped that the banks should untiringly continue to focus on the GOI flagship programmes and deliver better results than that achieved in the previous year.

Sri Pradhan ended his speech with the reiteration that the Annual Credit Plan targets must be treated as sacrosanct and be achieved.

Initiating the deliberation, Dr Amit Mitra, Hon'ble Finance Minister at the outset dwelt at length on the recent decision by Centre for amalgamating 10 PSU banks into 4 new big entities. He expressed his concern at this sudden development and opined that such important decisions should have been taken care of by way of professional discussion in a transparent manner. He commented that UBI with its SLBC responsibilities, vast network of branches in West Bengal and affinity to the local people has been attending properly to the priorities & interest of the State all these years.

Dr Mitra was also apprehensive of the probable loss of State-centric focus by the new entities with the impending shift of administrative activities of both Kolkata based United Bank of India & Allahabad Bank outside of the State. He stated that the SLBC under the new dispensation will have to cope up with the challenges arising out of this amalgamation process at this crucial juncture when the economy is still reeling under the effects of Demonetisation & GST.He opined that post amalgamation, the banking sector would need to play more proactive role in the State for its development.

- Dr Mitra observed that performance of the banks in MSME is in line with the annual target of Rs.70000 crore & expected that the momentum is to be sustained to surpass the target as witnessed in the past 2 years. (Action Plan 3 : Member Banks)

  He cited the initiatives taken by the GoWB in developing the Leather Complex at Bantala where 2.20 lakh workers are employed which is expected to increase to 5.00 lakh shortly with 114 groups applying permission for setting up tanneries. He asked the banks to come forward and facilitate banking facilities by setting up branches inside the Complex.

  He also cited the interest shown by IT companies for investment in the State and also referred to the Hub set up by Flipkart at Kalyani, creating employment opportunities for 10000 persons. Bankers were also advised to explore the possibility of finance in the Logistic Hub at Sankrail and Jewellery Park at Ankurhati in Howrah district.

- Dr Mitra expressed concern at the negative trend observed in CD Ratio of 13 districts and stated that banks must step up the delivery of credit across the State & improve on this score. (Action Point 4 : LDMs and Member Banks)

- Coming to MSME Clusters, Dr Mitra opined that adoption of more Clusters is required as the State is witnessing more private investment from business houses and unemployment rate has also come down contrary to the national level scenario. He suggested that 100 clusters may be identified for focussed credit linkage, preferably through camp mode. He advised MSME Department to do the needful with due diligence & research.

  Sri H K Dwivedi, ACS (Finance) advised that the Department should attend to the infrastructure and skill development aspects. While Sri Pradhan advised SLBC to convene a meeting of bankers & stakeholders for preparing the roadmap, Dr Mitra stressed for a Minimum Action Plan (Action Point 5 : SLBC & Department of MSME)

- Regarding Agriculture, Dr Mitra expressed concern at the slow progress made by the banks and opined that the 20% achievement against the yearly target is not good enough. The progress made in Animal Husbandry & Fishery sector is far from acceptable level. He advised the banks to pay focus on export oriented Shrimp and Prawn culture.

  Sri Dwivedi suggested proactive action by banks for developing the Poultry sector along with hatcheries & manufacturing of feed. He suggested for a group approach in this regard. (Action Point 6: Member Banks)

- As to KCC loans, it was informed by SLBC that with the cultivation of the major Aman crop in the monsoon season, the banks will be able to improve the position of enrolment by Sept,19. It was informed by Sri R Sinha that 40 lakh farmers' data base has already been uploaded in the Krishak Bandhu portal while 38 lakh farmers have been enrolled under Bangla Shashya Bima Scheme. Sri M V Rao has informed that Co-Op Banks have performed admirably in KCC and have accounted for bulk of the enrolment.

  Sri M N Roy, Convenor of SLBC informed that the with cultivation of Aman paddy, the mainstay of Kharif season, taking place with the onset of Monsoon, the overall position will improve and banks are expected to post a better picture by Sept,19 quarter.

  As decided by the dignitaries, a special meeting is to be immediately convened by SLBC for taking a concrete step for improvement in enrolment and better convergence of action plans among the banks & other stakeholders. (Action Point 7 : SLBC & Agri Department)

- Sri S Mondal, CGM, NABARD informed that the subsidy available under National Livestock Mission, Dairy Entrepreneurship Development Scheme is to be booked with sanction of loans at the earliest. (Action Point 8 : SLBC & Agri Department)

- Regarding the 4% Interest Subvention Scheme for Weavers, Dr Mitra suggested for identification of clusters and suggested that it should be taken up on pilot basis and scaling up of business afterwards. He mentioned that the labour intensive weaving clusters like Phulia, Santipur, Shaktigarh should be given more focus and emphasis in this regard.. (Action Point 9 : SLBC & Agri Department)

- Regarding SHG credit linkage it was informed by Sri S Das, SMD & CEO that 54000 proposal under NRLM are pending for disposal at the branches. Same needs to be disposed off at the earliest as SHGs are performing well. Bank-wise list is to be shared accordingly. (Action Point 10 : Member Banks & SRLM)

  Sri Dwivedi also advised the banks to encourage and allow the SHGs to utilise the fund without restrictions. Sri A K Agarwal, Principal Secretary (SHG) informed the House regarding the grant of Rs.5000/- to each SHGs under Jagao Scheme and the need for renewal of cash credit limits without obtention of same set of documents. The House also asked for submitting the name of the absentee banks in the last SLBC meeting on SHG.

SLBC WEST BENGAL

- Sri R Sinha informed about the delay in receipt of the claim from Insurance Companies under PMFBY. The ICs have been advised to submit a status report. Sri Dwivedi advised for taking up the matter during the special meeting to be held for KCC saturation campaign. (Action Point 11. Insurance Companies and SLBC)

- Sri C G Saha , General Manager of Canara Bank informed the House regarding the delay experienced in obtaining D M permission for affecting possession of secured property under SARFAESI Act. Sri A K Pradhan also sought intervention of the state government for early disposal of the pending cases. The banks are to send the list of long overdue cases to SLBC for taking up the matter. (Action point 12: Member banks, SLBC & State Govt)

The residual items as incorporated in the Agenda Notes are deemed to be in order and taken note by the banks & stakeholders for necessary action/resolution, if any.

The meeting ended with vote of thanks to & from the Chair.

General Manager
Prisec-Agri & Convener of SLBC, West Bengal

Encl, list of participants

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Ref : SLBC/KCC/ 414 /2019

Dated, the 26th September,2019

1) All member banks under SLBC, West Bengal
2) All LDMs under SLBC, West Bengal

Re : Minutes of the Special Meeting on KCC & Bangla Shasya Bima Scheme

As per resolution adopted in the 146th SLBC meeting dt 17-09-2019, a special meeting was convened by SLBC to discuss & prepare the roadmap for saturation under KCC scheme along with timely implementation of Bangla Shasya Bima Scheme. The meeting was attended by senior executives/officials from Agriculture Deptt, Animal Resources Dev Deptt, Institutional Finance Deptt, Crop Insurance Deptt, RBI, NABARD, member banks & insurance companies.

Initiating the discussion, Sri M R Ray, Convenor of SLBC pointed out the low level of enrolment at 6.52 lakh KCC loanees as on 30-06-2019 which marginally increased to 8.53 lakh on 31-08-2019 as per interim report furnished by the banks. He expected that the banks would be able to improve the position substantially in Sept, 19 by covering the farmers engaged with cultivation of Aman paddy. The prime task before the banks remains the coverage of the non-loanee farmers in coordinated manner with support from Agri Department.

Sri M Dhar, Advisor of Institutional Finance highlighted the initiatives taken by GoWB for promoting the interest of the farmer community of the State which has helped in doubling of the farmers income well within the target year of 2022. He requested the banks to come forward with action plan for extending KCC loans to all the eligible farmers. He informed in this regard that the number of non-loanee farmers enrolled under BSBS has already crossed 33 lakh and these farmers must be the target group for success of the campaign.

- After a threadbare discussion the following Action Plan has been adopted with acceptance by all the banks for Saturation of KCC loans. (**Action Point 1**: LDMs/ADAs/Member Banks)

i)The authorities with support from Webel generate District & Block-wise list of non-loanees from the BSBS data base and forward it to respective LDMs under intimation to SLBC.

ii)LDMs will segregate the data (with support from Dist authorities) and forward the Block wise lists to respective Asstt Directors of Agriculture.

iii)ADAs will arrange for collection of KCC applications from the eligible borrowers and will forward the same with requisite documents / certificates to the nearest bank branches of the applicants.

iv)Bank branches will arrange for timely disposal of the proposals, preferably through camp mode in lots.

v)The status of sanction & disbursement is to be informed by DCOs/Nodal Officers on monthly basis to LDMs who will in turn submit the consolidated reports to SLBC.

vi)The progress made during the Campaign is be reviewed in BLCC/DCC forum also.

vii)Nodal Officers of the participating banks are to suitably instruct the branches regarding this GoWB & SLBC guidelines for covering the non-loanee farmers & monitor the development.

viii)The land record related data for the new farmers will be mapped with Krishak Bandhu data base accordingly.

- Regarding Bangla Shasya Bima Scheme, it was informed by Sri J Roy,Jt Secy (Agri) that close to 13 lakh loanee farmers have already been enrolled which is assessed to be below the number of active farmers involved with Kharif crops. Both Sri Roy and Sri Dhar emphasised on full enrolment of the loanee farmers within stipulated time as the left out farmers will not be eligible for any claim for damages in the unforeseen circumstances of natural calamity and the concerned branches will have to deal with the consequences arising thereof accordingly. (**Action Point 2** :Member banks must cover all loanee farmers)

Regarding the token debit of Re.1/- from individual farmers' accounts for ascertaining the correctness of accounts, IFSC codes, etc and remittance to ICs through bulk NEFT, the following course of action has been adopted.(**Action Point 3**: Member banks & Insurance Cos)

Loanee farmers : Branches will debit the accounts in bulk and affect the NEFT remittance through single remittance .The requisite borrower & account information with UTR number for the NEFT is to be furnished also

Non Loanee farmers : Insurance Companies will generate the District & Branch-wise list of non-loanee farmers and send the same to the State Administrators as registered under BSBS who will forward the list to the respective branches under their jurisdiction. Branches will scrutinize the records and debit the accounts in bulk for the remittance to ICs along with the UTR number for the NEFT.

If any of the branches are not enabled for affecting bulk debit for single remittance, RO/ZO/HO of the banks will arrange for the same. The above SOP and timeline is to be strictly followed.

- Sri Dhar informed the House about the Notifications issued by District authorities for Natural Calamities in 7 districts for Rabi 2018-19 and 9 districts for Kharif 2019-20 seasons. Concerned LDMs are to share the information to the member banks immediately, if not done already, so as to enable the banks to undertake necessary relief measures to the affected farmers under the provisions of RBI Master Direction. Advisor, Institutional Finance is requested to share the details with SLBC. (**Action Point 4**: LDMs and Member Banks,)

- Insurance Companies are also to look into the insurance claim & settlement in time as applicable for the farmers covered under Crop Insurance schemes. Regarding the pendency on the part of the banks for the claims received from ICs but Utilization Certificate not furnished by banks the following resolution has been adopted.

  Insurance Companies will send the bank & branch-wise list of the pending UCs to the State Nodal Officers of the Bank who will forward the same to the respective branches for furnishing the UCs in a time bound manner. The process is to be completed by 31-10-19 without fail as it is inviting adverse audit comments.**(Action points 5**:Member Banks & ICs)

- On Animal Husbandry Schemes, Sri A Samanta from ARD Deptt informed about the areas identified by SLBC and suitably ratified by the Deptt for adoption by the banks for focussed credit growth. While quality livestock and transportation are issues faced by banks, there is huge scope for credit in poultry sector (layers & broilers), especially in Purulia, Bankura & Paschim Medinipur. Similarly Shrimp and Prawn culture may be adopted in brackish water areas in view of the export potential as well as Goat rearing in North Bengal areas.

  Sri K Kumar, Dy Gen Manager, NABARD advocated taking up the AH & F Schemes under KCC and also about various schemes for Dairy, Poultry, Fishery activities with availability of subsidy. He also cited the present requirement of license for certain schemes necessary for finance under KCC loans. Sri Ray, Convener of SLBC also opined that the licensing system, wherever required for undertaking allied activities should be relaxed for encouraging the rural entrepreneurs.

  It was also informed by SLBC that the Scale of Finance for AH & Fishery schemes have been completed for all districts except Kalimpong and the same have been shared by the LDMs to the DCOs & District Nodal Officers of respective banks under DCC for circulation to their branches.

  Insurances Companies, namely National Insurance Co Ltd & Oriental Ins Co Ltd were also informed about the issues faced by the branches in arranging insurance coverage for AH & F schemes. They were requested by the stakeholders to look into the matter in view of the thrust given to these allied activities by Govt authorities and to take up the matter with their authorities for resolution so as to ensure proper coverage facilities to the eligible beneficiaries. **(Action points 6**:Member Banks & ICs)

26/09/2018

General Manager
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Lead Bank Division UNITED BANK OF INDIA H.O.

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Ref No : SLBC-WB/Minutes/MSME/ 428 /2019

Date : 30-09-2019

1) All Member Banks under SLBC, West Bengal
2) All the Lead District Managers in West Bengal

Re : Adoption of MSME Clusters & Intt Subvention Scheme for Weavers

During the 146th SLBC meeting held on 17-09-2019, Hon'ble Finance Minister of West Bengal observed that the Banks have been able to surpass the target for MSME in last 3 years, they need to focus more on development of the MSME clusters across the State as they are more labour intensive and the State is performing well in the MSME sector in comparison to other major States. He suggested for adopting 100 Clusters and advised SLBC to immediately convene a special meeting to prepare an action plan.

The special meeting was accordingly held on 27-09-2019 with participation from all the major banks, RBI, Department of MSME, Directorate of Handloom, KVIB, Institutional Finance, GoWB. The gist of the deliberations with valuable contribution from Sri M Dhar, Advisor,Institutional Finance, Sri M R Ray, Convener of SLBC, Ms D.Dutta, Director of Handloom, Sri R Middya, Director of MSME Deptt, Sri M Bandyopadhyay ,Sp Secy & CEO of KVIB, Sri S Bhattacharjee, AGM, RBI under active participation of member banks is given hereunder.

Identification of the entrepreneurs being the key factor for bank linkage, it was opined that MSME & Handloom Department would assist the Banks in tracing out the left out entrepreneurs.

Block & District level officials would identify the entrepreneurs through the field level functionaries as well as existing members of the clusters in applicable areas.

Adoption of clusters would be deemed successful only when 80% or more of the the entrepreneurs in each of the clusters are linked to institutional credit.

Awareness - cum - sensitization camps should be regularly held and hand holding support should be provided to the entrepreneurs.

After sponsoring/receipt of proposals, banks should follow the prescribed timeline for disposal of the proposals followed by reporting of the progress report to LDMs/SLBC.

After a detailed discussion and as per suggestions from the dignitaries and inputs from the member banks the following course of action has been adopted by the House.

- 152 Clusters have been identified by the Departments (100 Handloom, 32 MSME & 20 KVIB) which are proposed to be adopted for finance to individuals as well as groups/societies depending on their preparedness for credit absorption and gainful deployment of fund.
- Non-loanee entrepreneurs/weavers will be identified by respective District officials. (GM, DIC, District Handloom Officer & District Khadi Officer).
- The identification process is to completed by October,2019
- Sensitization-cum-Orientation camps will be conducted by District Officials with support from LDM and participating bank branches from November, 2019 onwards.

- Bank branches operating in & around the Clusters will be the participating banks and will be decided by LDM in consultation with the District Departmental Officials. Mapping of the branches is to be completed by mid- October,2019
- After the Sensitization - cum- Orientation camps, the loan applications will be forwarded to the respective bank branches.
- Loan applications will be attached with a Preliminary Information Sheet containing the bio data and requisite information of the beneficiary.
- Banks will dispose of the proposals within 3 weeks of receipt of complete set of loan papers.
- In case of rejection of loan proposals, it should be returned to the sponsoring Department within four (4) weeks of receipt of the proposal/s.
- For speedy disposal, it is advised that the camp mode should be followed at various stages of the process in a concerted manner by the bank branches & the sponsoring departments.
- LDMs will coordinate the process with the District Officials of the Departments as well as the DCOs of the participating banks and concerned Branch-Heads. LDMs will collect & submit the monthly /quarterly progress data to SLBC.
- Henceforth the review of the progress regarding credit linkage in the Clusters will form part of the agenda for BLBC & DCC meetings with suitable action plans at respective levels. Similar district wise review will be part of the agenda for SLBC meetings as usual.

The House also discussed the modality for the GoWB 4% Interest Subvention Scheme for the handloom weavers and the draft copy for the proposed Standard Operating Procedure as prepared by the Directorate of Handloom with inputs from SLBC has also been adopted with the following additional provisions.

- ✓ In the first phase, the beneficiaries already covered under Tanti Sathi program of GoWB will be targeted.
- ✓ The Loan Applications will be in quadruplicate. One copy incorporating the sanction details will be sent to Dist Handloom Officers by the branches after according sanction.
- ✓ Interest Subsidy claim will be lodged annually by the banks within 30 days from the end of the financial year.
- ✓ Interest Subsidy claim will be lodged centrally by RO/ZO of the participating banks as State Administrator in the web portal to be developed by the Directorate.
- ✓ Interest Subsidy will be paid by the Directorate to a Nodal Branch to be selected by each of the the participating banks.
- ✓ The Nodal Branch will arrange for remittance of the Interest Subsidy to the Base Branches for onward credit to the individual borrower accounts. The process of credit in borrowers' accounts is to be completed within 2 weeks of receipt from Directorate of Handloom.

SLBC suggests that a workshop for the State Administrators/Nodal Officers of banks be held by the Directorate of Handloom with support from the technology service provider after developing the portal. The SOP for the portal will be furnished separately by the Directorate.

It was also advised that banks should participate in District Financial Clinics and cater to broader segment of MSME entrepreneurs for facilitating technology up-gradation schemes in particular for developing the Clusters as well.

General Manager
Prisec-Agri & Convener of SLBC

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Ref : SLBC/Minutes/SHG/ 533 /2019

Dated, the 28th October,2019

Member Banks under SLBC, West Bengal

Re : Minutes of the Special Committee meeting on SHG dated 24-10-2019

In terms of the decision taken in the 146th SLBC meeting on 17-09-2019, a Special Meeting under SLBC Sub Committee on SHG was held on 24-10-2019. The objective of the meeting was to resolve the impasse in clearing the pending proposals and resolve the operational issues in order to streamline the implementation process under NRLM & NULM. The meeting was chaired by Sri A K Agarwal, Principal Secretary (SHG & SE) with presence of Sri S Das, SMD & CEO (SRLM), Sri J Choudhury, Jt Secretary (SUDA),Sri M Dhar, Advisor (Institutional Finance), Sri P Chakraborty, AGM (RBI), Sri A Chakraborty, AGM (NABARD). As to the banks, there was participation by the designated 9 member banks as well as 9 other specially invited banks.

The major points of discussion and the Action Points emerging thereof with valuable suggestions from the dignitaries & inputs from the banks are listed below,

- While the sanction position has improved to 51% of the ACP, the disbursement position has remained low at 28% only. Member banks are to dispose of the pending proposals and intimate the sponsoring agencies regarding the updated position by 07-11-2019 for the Sub Committee to initiate necessary remedial measures. The pending position (branch-wise as submitted by WBSRLM & SUDA) must be reconciled with support from the field level functionaries of the sponsoring agencies.

  (Action Point 1 : Member Banks)

- RBI Master Directive (latest dt 01-07-2019) stipulates that banks are to sanction minimum CC limit of Rs.5 lakh to each eligible SHGs for a period of 5 years with yearly drawing power . The drawing power may be enhanced annually based on the repayment performance of the SHG through grading exercise. Banks should initiate necessary measures to ensure that the eligible SHGs are provided with repeat dose of finance.

  (Action Point 2 : Member Banks)

- The renewal with enhancement of limit is to be made by the banks after completion of the grading exercise without the requirement of re-sponsoring of proposals with entire sets of KYC & related one-time documents by SRLM. Banks are to ensure completion of the exercise with due diligence in co-ordination with SRLM and may execute fresh set of documents for enhanced limits only. (Ref : Minutes of 146th SLBC meeting dt 17-09-2019)

  (Action Point 3 : Member Banks . Nodal Officers should advise the branches suitably)

- While advising NRLM & NULM to re-examine the matter relating to re-sponsoring of proposals , Sri A Agarwal ,Principal Secretary suggested that the schedules for joint inspection w.r.t the grading exercises be mutually drawn to avoid delay & reduce the sanction & disbursement gap.

  (Action Point 4 : WBSRLM and SUDA)

- Sri S Das, SMD & CEO, exhorted the bank to emulate the last year's performance in NRLM and opined that the challenging target of Rs.13679 would be achieved in time by the banks. He also informed that WBSRLM is organizing 2 camps (11-16th November and 24-30th November) for generation of applications from SHGs for onward sponsoring to the banks. The House decided that the banks will dispose of the same with sanction followed by disbursement in December,19

  (Action Point 5 : Member Banks)

- WBSRLM and SUDA informed of the delay in claim of subsidy by the banks through respective NRLM & NULM portals. Banks like UBI, CBI, PNB, Corporation Bank are to update the NRLM portal data on monthly basis which will enable the stakeholders to track the achievement on real time basis. Regarding the rejection of data with "Irrelevant" clause, WBSRLM is to obtain necessary clarification from NRLM and inform the concerned banks accordingly.

  (Action Point 6 : Member Banks & WBSRLM)

- Sri J Chowdhury, Jt Secretary stated that a large number of banks are defaulting in uploading of data through PAiSA portal on regular basis for which beneficiaries are deprived of interest subsidy benefit in time. Banks are to clear the backlog at an early date. It was also informed that the list of pending proposals have already been communicated with individual banks and should be cleared by November,19 for which banks can also enlist the support of field staff.

  (Action Point 7 : Member Banks)

- Sri P Chakraborty, AGM, RBI emphasised on the correct & updated data submission at DCC forum and also observed that despite being informed of the meetings by LDMs, representatives from ULBs are not regularly participating in the meetings.

  Sri K Chakraborty, AGM, NABARD informed that that the E-Shakti portal will be extended to 10 other districts in the State which will benefit the banks in SHG credit linkage. He also informed that NABARD is also inducting SHG/Sangha members for the role of Animators.

The following operational issues common to most of the branches were also flagged off during the discussion for resolution and necessary compliance by the bank branches.

- Cheque books are to be issued to the SHGs.
- Dual Authentication is to be ensured at BC points for enabling SHGs to withdraw cash.
- Receipt of proposals from sponsoring agencies must be acknowledged by the banks.
- Common Application Form (as prescribed by IBA) must be accepted by the banks.
- Term Deposit/ Insurance should not be insisted for sanction of loans to SHGs.
- Correct rate of interest is to be charged.
- There should not be delay in opening of accounts for KYC compliant SHGs.
- Sanctioned limit should be fully allowed to be drawn by the SHGs.
- CBRM mechanism is to be followed for recovery/regularisation of loans.

(Action Point 9. The above mentioned issues are to be brought under notice of the branches by Nodal Officers of the respective Banks for necessary compliance and avoiding recurrence thereof)

The meeting ended with vote of thanks to the dignitaries for their guidance/suggestion and the participating banks for providing feedback & active participation.

General Manager
Prisec-Agri & Convenor of SLBC,West Bengal



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Ref : SLBC-WB/Digital/ 579 /2019

Dated, the 7th November,2019

All member banks under SLBC, West Bengal

Re : Proceeding of SLBC Committee on Digital District & Deepening of Digital Payments.

As directed by RBI & IBA, a SLBC Sub Committee was formed by SLBC on 19-10-2019 for Deepening of Digital Payments and Digital District. The objective is to expand & accelerate the scope of digital payment ecosystem in line with recommendations of the Expert Committee as contained in the Deepening of Digital Payments and Payment System Vision Document, 2021 of RBI. Similarly, there would be adoption of one (1) District in the State to make it 100% digitally enabled in a time bound manner along with resolution of connectivity/ service related issues with the stakeholders.

The 1st meeting of the Sub Committee was held on 6-11-2019 with participation from RBI, NABARD, Deptt of Institutional Finance (GoWB), Deptt of Telecommunications, BSNL, NPCI and the major commercial banks and payment banks (list enclosed). After necessary briefing of the House at the outset regarding the scope & functioning of the Committee as advised by RBI as well as the SOP suggested by IBA, discussion was initiated for preparing an action plan accordingly. There was active participation on the part of all the Departments, Regulatory authorities and the member banks. Based on the suggestions/feedbacks received during the meetings the following course of actions has been adopted by the House.

1st Stage

- Nadia district has been selected for adoption as Digital District in West Bengal.
- The district should be 100% digitally enabled within 12 months (say, December, 2020 quarter).
- A separate District Committee under the aegis of DCC is to be formed for implementation of the program under supervision of RBI & SLBC.
- The District Sub Committee in Nadia with comprise of DM or his nominated Officer, LDM,DDM, LDO, major banks (incl BGVB & Nadia Dist Central Co-Op Bank),BSNL, among others.
- Bank branches in the district are to be mapped / allocated on Block-GP-Village basis.
- Parameter wise-targets would be decided thereafter for saturation.
- System based MIS data is to be shared by respective banks at prescribed periodicity for monitoring & review by DCC/SLBC.

2nd Stage

- After mapping of the branches , population profile is to be made for targeting the adult persons
- Banks/NPCI may utilize system based MIS data for tracing the persons/business entities yet to access any of the digital banking platforms.
- Banks/Block/GP authorities are to share/provide details of merchant establishments for UPI/PoS payments.
- All the Schools/Colleges are to be brought under e- collection system for payment of fees.
- Petrol pumps/Fair-Price Shops/Fertilizer Dealers, MSME Clusters ,etc are also to be covered.

3rd Stage

- India Post Payment Bank and Airtel Payment Bank with their effective outreach platform will provide last mile connectivity particularly in the rural areas.
- PACs under Dist Co-Operative Bank are to be onborded for primarily targeting the farmers
- DoT may look into the matter regarding more free Wi-Fi zones with greater coverage in potential areas.
- DoT/BSNL may look into the matter relating to transfer/shifting of V-SATs to remote areas with poor connectivity as suggested by DFS. Banks may share information on such areas/pockets.
- CESC is to approached for possible prioritisation in optical fibre cabling works for Nadia district.

Awareness & Publicity

- Wide publicity & awareness program is to be undertaken in the initial couple of months for popularising the benefits of safe, quick & affordable digital banking.
- Awareness-cum-Learning Centres concept may be undrtaken at Block/GP level for handhold support to public .
- Community Resource Persons at Blocks / Village Level Entrepreneurs in GPs are to be roped in for extending necessary support.
- Similarly, members of successful SHGs may be enlisted for undertaking educating women customers in particular on benefits of digital banking.
- NABARD may consider incentivising SHGs/CRPs/VLEs for promoting digital payments.
- NPCI is to share their bouquet of digital payment & settlement platforms with audio-visual media contents for propagation during the awareness program by banks & other stakeholders.

Others

- Sri Sandeepan Acharjee, Asstt General Manager (Digital Banking) of United Bank of India will be Nodal Officer for SLBC. (mail ID - sandeepana@unitedbank.co.in, mobile–9903393487)
- It has been decided to hold the meeting of the Sub-Committee at frequent interval. And will form part of the agenda for both SLBC & DCC as well as BLBC meetings.
- SLBC proposes to monitor the progress in the following parameters in the implementation stage

  (i) Bill & Utility payments (Mobile/DTH recharge,Electricity/Gas Bill payment,Ins Prem payment)

  (ii) DBT Transactions (MGNREGA/Scholarship/Other Govt benefits)

  (iii)Merchant & Enterprise payments (Rupay card/IMPS/UPI/USSD#99/BHIM QR/PoS payments

  (iv)BC-ICT transactions (credit & debit)
- SLBC further requests the members of the Sub Committee for value addition to the suggestions if any, over and above the ones contained herein.

The meeting ended with vote of thanks by, Sri M R Ray, General Manager & Convener of SLBC.

S K Bhuyan
Assistant General Manager
Lead Bank & SLBC.



युनाइटेड बैंक ऑफ़ इंडिया : United Bank of India

अग्रणी बैंक प्रभाग : LEAD BANK DIVISION

Ref : SLBC-WB/Agri/Minutes/609 /2019 Dated, the 19th November,2019

1) Member of the SLBC Sub-Committee on Agriculture
2) All member banks under SLBC,West Bengal

Re : Minutes of the Sub–Committee Meeting on Agriculture on 15-11-2019

The quarterly meeting of SLBC Sub-Committee on Agriculture was held on 15-11-2019 to review the progress in Agri loans for the half-year ended on Sept, 2019. The proceedings of the meeting and the action points that have emerged in the meeting w.r.t. KCC, Bangla Shasya Bima Scheme, Krishak Bandhu scheme, Finance to Fishery and Allied activities, etc are as noted below,

A) The LDMs of the States were also invited to participate in the meeting as a special case so as to sensitize them regarding the priorities areas marked by SLBC Sub Committee for implementation at district levels and also gather necessary inputs/feedbacks for enabling the Committee to formulate strategies accordingly.

B) Agriculture Credit: The deployment of credit for the half year was Rs.20553 crore against the modest target of Rs.55000 which was realistically set with 20% increase over last year's actual achievement. With revisit of MIS reports from the 3 major banks being made, it is expected that the achievement will be still below 40% of the target. The House opined that the position is not at all satisfactory and the yearly target must be attained with equal focus on Agri Infrastructure and Agri Ancillary loans. Emphasis should be on plantation & horticulture also. (Action Point 1. Member Banks)

B) KCC Loans : From the reports received from the banks , 1126573 farmers have been covered in the 1st half against the annual target of 35 lakh enrolment . Banks could enrol only 158832 new farmers which is also falling short of the anticipated 16 lakh new farmers targeted as per ACP.

In the special meeting dt 25-09-2019 it was decided to identify the leftout farmers through Webel generated District/ Block level list of non-loanee farmers from BSBE data base. After segregation of Block-wise data by LDMs and subsequent sponsoring by Asstt Directors of Agricultures,the branches will dispose of the proposals in camp mode. Apart from LDMs, the DCO/Nodal Officers are to play an active part for full saturation by Rabi,19-20 season. (Action Point 2. LDMs,Agri Deptt, Member Banks)

C) Bangla Shasya Bima Scheme : It informed the House that around 13.53 lakh loanee farmers and 32.93 lakh non-loanee farmers details have been uploaded in the BSBS portal. However the UTR related data uploading process has not been completed and must be complied within the extended cut-off date without fail. (Action Point 3. Member Banks)

D) Utilization Certificate : It was also gathered that the Insurance Companies are yet to receive the Utilization Certificates from majority of the banks for the claims settled and remitted from 2014 crop season onwards. SLBC has also been highlighting the same on several occasions. The Nodal Officers have been supplied with the status report of pendency related to AICL during the meeting for advising the branches to submit the same to the ICs. (Action Point 4.Nodal Officers & Member Banks)

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D) Krishak Bandhu Scheme: It was informed by the authorities that more than 39 lakh farmers have enrolled by GoWB under the Scheme were issued financial support by way of cheques drawn on WBSCBL. However over 3.50 lakh cheques were not collected in time requiring further revalidation/re-issue which has resulted in hardships to the farmers and inconvenience to the issuing authorities. Some of the branches are reportedly refusing to accept the cheques for collection and insisting on NEFT remittance. Purba Medinipur alone accounted for more than 1.50 lakh such Stale cheques. Strong exceptions have been taken by the authorities regarding the aforesaid matters and the House advises the Banks to accord top priority in timely collection of the cheques. SLBC has also taken up the matter with State Heads for necessary action in this regard. (Action Point 5 . Member Banks)

E) Natural Calamity & Notification: It was informed by SLBC that none of the banks have reported any restructuring of farmer's loans during the last quarter though Notifications were issued in 9 districts regarding damage to crops due to natural calamity. The House advises the banks to act proactively to the needs of the affected farmers in notified areas and extend requisite financial reliefs under the provisions of RBI Master Direction. (Action Point 6 . Member Banks)

The LDMs have stated that they have shared the Notification Orders with the DCOs/Nodal Officers under DCC in time. However, it has been advised by the House that whenever notifications are issued henceforth, the concerned DCCs should convene a meeting of the member banks and initiate measures for extending need-based reliefs to the affected farmers. (Action Point 7 . LDMs)

F) Animal Husbandry & Fishery loans under KCC : While some progress has been made in loans to Animal Husbandry & Fishery loans , enrolment of farmers under KCC for these activities has not progressed as yet. The position of PSU banks is not at all satisfactory. LDMs also shared the district-wise Scale of Finance to the member banks under respective DCCs. Clusters for Animal Husbandry loans have also been identified by Animal Husbandry Resources Department and shared by SLBC with the banks while Fishery Department is yet to send the approved list of fishery clusters. Banks must target the dairy,poultry, goat & pig rearing farmers for immediate enrolment under KCC with support from respective line departments. (Action point 8. Member banks & Govt Deptts)

G) BLBC meetings : Both RBI & NABARD stressed on proper functioning of BLBC forum with holding of meeting as per agenda stipulated in RBI Master Circular on Lead Bank Scheme and attendance of all the member banks and line departments. The LDMs have also been advised to follow the calendar of meetings and upload the necessary details/feedbacks in the GoWB portal on BLBC meeting for tracking and follow up measures by the authorities. (Action Point 9 . LDMs)

The meeting ended with vote of thanks to the Chair & all the participants.

Asstt General Manager
Lead Bank & SLBC

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

Ref : SLBC-WB/MSME/Minutes/ 608 /2019 Dated,the 18th November,2019

Re : Minutes of the Sub–Committee Meeting on MSME on 15-11-2019

The quarterly meeting on SLBC Sub-Committee on MSME was held on 15-11-2019 to review the progress in MSME sector. The major points of discussion and the action points that have emerged during the meeting are given hereunder,

A) The LDMs of the States were also invited to participate in the meeting as a special case so as to sensitize them regarding the priorities areas marked by SLBC Sub Committee for implementation at district levels and also gather necessary inputs/feedbacks for enabling the Committee to formulate strategies accordingly.

B) Regarding the performance of MSME sector it was informed by SLBC that the deployment of credit for Sept,19 quarter stood at Rs. 34534 crore which is 50 % of the ACP target of Rs.70000 crore. The House opined that the banks are on course to achieve and surpass the target.

C) Mr.A Srivastava, Director of MSME Department briefed the House on the initiatives taken by GoWB by way of support to the entrepreneurs through CFCs as well as hard intervention through procurement of machines. The LDMs are to assess the credit potential in the 152 adopted clusters identified by MSME Deptt, Handloom Deptt & WBKVIB in a phased manner. Interactive meetings with the entrepreneurs in the clusters with support from respective DICs are to be organized. At least one (1) such meeting should be conducted immediately in the current month and the reports thereof with observation/findings are to be sent to SLBC by 27-11-2019 for placing the matter in the next SLBC meeting. (Action Point 1. LDMs,Banks & MSME Deptt)

D) LDMs have also been advised to organize Exposure Visits by bankers & other stakeholders to select Industrial Parks set up by GoWB for interaction with the entrepreneurs/promoters to explore the possibility of extending credit to the units which will contribute to the size of the MSME portfolio substantially. (Action Point 2. LDMs,Banks & MSME Deptt)

E) Mr.J P Tirkey, General Manager ,RBI stressed on following the Cluster approach as outlined in the RBI Master Circular on MSME. The Lead Banks in the State are also to adopt one(1) specific MSME Cluster for extensive credit linkage through the branches. The LDMs yet to comply with this stipulation, are to take up the matter with their sponsoring banks for completing the process by this month and monitor the development thereof on regular basis. The data on the progress report should also be correctly reported. (Action Point 3. LDMs & Banks)

F) Mr.M Dhar,Advisor, Institutional Finance Deptt advised for holding Cluster Meets in or near the Clusters on a planned manner with preparation of a calendar of events for proper monitoring. The LDMs are to review the progress made in MSME credit linkage in BLBC forums and also upload the feedbacks in the designated GoWB portal for BLBC/DCC meetings. (Action Point 4. LDMs & Banks)

G) Ms.D Dutta, Director of Textiles informed about the progress made in the 4% Interest Subvention Scheme for Weavers by GoWB. It was informed that identification of uncovered weavers in 48 out of the 50 handloom Clusters in 11 districts have already been completed. The LDMs/ Banks with support from Dist Handloom Officers will organize and complete the Orientation-cum-Sensitization camps within November,19 so as to ensure sponsoring of the proposals immediately. (Action Point 5. LDMs & Handloom Deptt)

प्र.का. H.O. Lead Bank Division UNITED BANK OF INDIA

H) Nodal Officers of the banks are to advise the respective branch heads in the Clusters to participate in the orientation camps & dispose of the proposals on priority basis after receipt from sponsoring agencies. (Action point 6. Member Banks)

I) Mr M Bandyopadhyay, CEO(WBKVIB) also informed about the identification of 14 clusters out of the 20 KVIB clusters to be taken up for saturation through credit linkage. Also, necessary support was assured from the Deptt in organizing the Camps.

J) Mr B Sinha, Dy General Manager, NABARD stressed on proper functioning of the BLBC forum with participation of all the members and maintenance of calendar of events. DCCs & BLBCs in the Districts/Blocks having MSME Clusters/Industrial Parks should effectively discuss in the cluster approach on institutional finance for better sensitization of all stake holders down to the GPs.

K) The House also observed that 13881 MSME loans have been restructured as per special package of RBI vide the circular dated 01-01-2019. The process may be accelerated in view of the current economic slowdown and as cut off date is fast approaching.
(Action point 7. Member Banks)

L) Mr M R Ray, Gen Manager & Convener of SLBC expressed concerned at the pendency of more than 5000 PMEGP proposals and exhorted the banks to complete the process of disposal by Dec,19 followed up by disbursement within March,20 quarter. He also requested the banks to focus more on collateral free loans under CGTSME Guarantee Scheme for extending need based finance to the needy entrepreneurs to promote a healthy credit culture. (Action Point 8. Member Banks)

The meeting ended with vote of thanks to the Chair & participants

Assistant General Manager
Lead Bank Division & SLBC.

SLBC WEST BENGAL UNITED BANK OF INDIA

UNITED BANK OF INDIA : CONVENER OF SLBC,WEST BENGAL

Ref No : SLBC-WB/Minutes/SHG/ 622 /2019 Date : 25-11-2019

All Member Banks under SLBC, West Bengal

Re : Minutes of the SLBC Sub-Committee for SHG meeting dated 22-11-2019

The Sub-Committee meeting pertaining to performance review for the quarter ending Sept,2019 held on 22-11-2019 was attended by Ms C D Lama,SMD & CEO WBSRLM, Mr D Sarkar, Secretary, SHG & SE Deptt, Mr M Dhar, Advisor, Institutional Finance, Ms.K Sharma ,Addl Mission Director, WBNULM, Mr P Chakraborty, AGM, RBI and Mr B Sinha, DGM, NABARD among others. In additional to the 10 permanent member banks the meeting was attended by 22 banks participating in DAY-NRLM & DAY-NULM .

Opening the discussion, Mr M R Ray, GM & Convener of SLBC observed that banks have been able to improve upon the June,2019 performance and have sanctioned 295051 loans (51%) against the yearly target of 578652 . However the disbursement stood at only 28% of the target and opined that the member banks will be able to ensure full disbursement of the sanctioned limit in the remaining days of the financial year.

Mr D Sarkar while discussing the Action Points that emerged in the special meeting of the Sub Committee on 24-10-2019, commented that the performance in disbursement has remained low on date with select banks like SBI, Corporation Bank, IDBI,RRBs showing improvement and exhorted the others to follow suit. He also observed that banks are also charging interest rate at higher levels in many cases because of which the SHG are not being able to enjoy the full benefit of interest subsidy scheme as provided by GoWB. WBSCBL has been advised to revisit the ROI while other banks are also to scrutinize their SHG loan portfolio.

(Action Point 1. SBSCBL & other Banks)

Regarding SVSKP scheme, Mr Sarkar informed the House that modification has been made in quantum of the Subsidy amount .While no changes has been made for projects upto Rupees One lakh , there will be different slabs of subsidy at reduced rates for the loans with project cost beyond Rupees One lakh. He requested the member banks to scrutinize their position regarding the pending proposals where sanction has not been accorded as yet. These loan proposals beyond Rupees One lakh project cost may be returned to the sponsoring agencies with a request to re-sponsor them with modified project cost and corresponding new subsidy amount. The Nodal Officers of the member banks are to advise the branches accordingly.

(Action Point 2. Member Bank)

Anchoring the discussion on SHG loans ,Ms Lama also highlighted the gap between the sanction & disbursed amount which has reached almost Rs.4000 crore. She requested the banks to allow the SHGs to fully utilize the limit and not to insist on maintaining balances in deposit accounts. Besides increasing the money supply position it will also strengthen the SHG movement. Mr. M Dhar also commented that this will also result in increase of the CD Ratio of the banks.

(Action Point 3. Member Bank)

Citing the example of Dakshin Dinajpur district where Community Based Recovery Meetings are held on 7th of each months, it is decided that all the districts will follow a fixed date norm which will ensure regular participation of banks and other stakeholders.LDMs will fix the date in consultation with authorities and inform DCC also.

(Action Point 4.LDMs)

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Ms Lama brought up the issue regarding non-sanction of loans both CC & TL with limits of Rs.1.50 lakh & thereafter at Rs.2.50 lakh & Rs.3.50 lakh on subsequent grading by some of the banks on the ground that it contravenes the RBI guidelines on quantum of the loan. It was informed to the House that the decision in this regard was taken at the SLBC forum (Ref: LBD/SLBC (WB)/DAY-NRLM/1488/2017 dated 01-11-2017) by the stakeholders after due consideration of the main criterion involving the Corpus Amount.

The latest RBI Master Direction FIDD.GSSD.CO.BC.No.02/09.01.01/2019-20 dated 01-07-2019 also stipulates that "Drawing Power for the 1st year will be 6 times of the existing corpus or minimum of Rs.1 lakh whichever is Higher". With the inclusion of the RF of Rs.10000/- along with the additional grant of Rs.5000/- for all SHGs under Jago scheme of GoWB to the mentioned qualifying deposits/interests it is obvious that the Corpus will be in excess of Rs.25000/-, required for sanction of loan of Rs.1.50 lakh (minimum). Similarly, in the 2nd year, the limit / DP can be fixed at 8 times of the existing corpus or minimum Rs. 2.00 lakh whichever is higher. With a corpus of Rs. 31250/- or more with support under Jago, a limit of Rs. 2.50 lakh in the 2nd year can be sanctioned in terms of the SLBC decision dated 01.11.2017. Further the master circular envisages fixation of limit in 3rd and 4th year onwards by a minimum of Rs. 3.00 lakh & Rs. 5.00 lakh respectively depending upon the Micro Credit Plan of the SHGs. Thus a sum of Rs. 3.50 Lakh in the 3rd year as decided by the SLBC dated 01.11.2017 can be provided per SHGs without following the corpus norms but subject to alignment with the Micro Credit Plan. With West Bengal at the forefront of the SHG movement with a very low level of NPA (below 2%), the House advises all the banks to follow the directive of the SLBC which is in line with the RBI direction. *(Action Point 5. All the Member Banks)*

It was informed to the House that while 37% beneficiaries have been covered for Interest Subsidy under NULM, more than 5000 loan proposals sponsored to the branches are yet to be sanctioned. It was informed that another lot of 5000 odd proposals are being generated by the ULBs and will be shortly sponsored to the banks.

The House expressed concerned at the non-disposal of the NULM proposals and directed that NULM program with limited operation in urban areas should be accorded same priority by the banks at par with NRLM. The Banks should act urgently on the list of pending proposals shared by the Department and arrange for disposal followed by disbursement by March, 20 positively. *(Action Point 6. Member Banks)*

The banks are to also ensure that Interest Subsidy in all disbursed loans is claimed within Dec,19 through PAiSA portal. Similarly it was also advised that all the banks should claim the State Govt Interest Subsidy portion under WBSSKP by lodging claim upto Sep,19 within Dec,19. *(Action Point 7. Member Banks)*

It was also advised that all the member banks must attend the monthly Task Force Committee meetings held by ULBs to sort out the issues, if any. BGVB informed that some SHGs controlled by NGOs are not yet brought under NULM. It was reiterated that Individual members of SHGs are not required to open/maintain accounts individually. RBI & NABARD also stressed on proper activity based classification for the SHGs so that disaggregated MIS data can be corrected generated for formulating strategy.

The meeting ended with vote of thanks to the dignitaries and the participants.

General Manager
Prisec-Agri & Convener of SLBC.

SLBC WEST BENGAL UNITED BANK OF INDIA

युनाइटेड बैंक ऑफ़ इंडिया : United Bank of India
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11, Hemanta Basu Sarani
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Ref : SLBC/Steering Committee/ 127 /2019

Dated, the 27th November,2019

Member banks under SLBC, West Bengal

Re : Minutes of the SLBC Steering Committee meeting dated 26-11-2019

At the outset of the meeting, SLBC briefed the Committee members Mr J P Tirkey, General Manager, RBI, Mr M Dhar, Advisor, Institutional Finance, Mr S Nath, Asstt Gen Manager, NABARD, Mr B Biswas, Banking Expert, Agri Dept among others regarding the Sub-Committee Meetings as well as Special Meetings conducted after the 146th SLBC meeting held on 17-09-2019.

SLBC informed the Committee regarding the major issues/action points as emerged in the those meetings (appended below) .

1) Special Meeting for KCC & Bangla Shasya Bima Scheme on 25-09-2019
2) Special meeting for MSME (Cluster adoption & GoWB Weavers Scheme) on 27-09-2019
3) Special meeting for NRLM & NULM schemes on 24-10-2019
4) Sub Committee on Digital Payments meeting on 06-11-2019
5) Sub Committee on MSME meeting on 15-11-2019
6) Sub Committee on Agriculture meeting on 15-11-2019
7) Sub Committee on SHG meeting on 22-11-2019

It was also informed by SLBC that the complete Back Ground papers for the main SLBC meeting Agenda items have been shared with the member banks and stakeholders on 25-11-2019. The Executive Summary will be uploaded along with the Agenda notes after confirmation of the 147th SLBC meeting date which is expected to be held in the 1st week of December, 2019. The gist of the deliberations is as follows,

- The Steering Committee presently has United Bank of India, State Bank of India, UCO Bank, Allahabad Bank, Bank of India, Central Bank of India as member banks of the Committee. In view of the ensuing amalgamation it has been decided to include the following major banks in the Steering Committee - Punjab National Bank, Bank of Baroda , Canara Bank, Union Bank of India and Indian Bank.

- The Committee took note of the decrease in CD Ratio for the last 2 quarters which has been attributed mainly to the current economic slowdown. It was also observed that banks did not perform in desired manner w.r.t Agriculture lending and could achieve just 40% of the yearly target by Sept,2019. The Banks must ensure achievement of the target which was realistically set by the stakeholders based on last year's achievement. (Action Point 1 : Member Banks)

  The LDMs of the 4 districts (24 Paragans North, Hooghly, Paschim Burdwan and Kalimpong) must analyze the reasons in their Sub-Committee as well as DCC meetings and formulate proper action plans to increase the CD Ratio in time bound manner. Banks are also to map their branches in the last bifurcated districts (erstwhile Burdwan,Darjeeling districts) as per actual locations for avoiding wrong credit related data. (Action Point 2 : LDMs and Member Banks)

युनाइटेड बैंक ऑफ़ इंडिया SLBC WEST BENGAL UNITED BANK OF INDIA

- The Committee advises that the important decisions taken by the SLBC Sub-Committees on adoption and credit linkage in 152 MSME clusters, coverage of the left-out farmers under KCC saturation program, clearance of pending proposals in sponsored programs, e.g. NRLM, NULM, PMEGP, SVSKP must be acted upon proactively by the banks for achieving the yearly targets.
(Action Point 3 : Member Banks)

- Regarding the KCC loan saturation program, in addition to the steps initiated for sharing of non-loanee farmers with the banks, it has been suggested that the farmers associated with cultivation of crops are also to be linked with working capital finance for animal husbandry and fishery in eligible cases. The participants opined for proper convergence of Banks, Agriculture Dept, Animal Resources Dev Dept & Fishery Dept in this regard

- Chronology of the Agenda items as suggested by SLBC has been modified with Uniform Data Management System and Digital Payments being brought higher in the sequence in view of the importance attached to these agenda items.

- It was informed by SLBC that the UAT for the Uniform Data Flow & Management System is under progress and the module is expected to be made live in Decemeber,2019 within the RBI suggested time-frame. A demonstration was made to the LDMs regarding their part in uploading of the ACP target data on Block/ULB basis in the portal. SLBC sent mail (latest dated 20-11-2019) to the State Controlling Heads/Nodal Officers of the member banks for completing the mapping of their branches as per Block/ULB codes and remain in preparedness for migrating to the new online system accordingly. (Action Point 4 : LDMs and Member Banks)

- Regarding digital payments it has been suggested that activation of the Rupay KCC cards should be taken up a focussed manner in the adopted digital district of Nadia. Also, PACs should be involved for sensitization of the members regarding digital payments in the district.
(Action Point 5 : LDM of Nadia & WBSCBL)

The meeting ended with vote of thanks to the participants (list appended below) .

General Manager
Prisec-Agri & Convener of SLBC

SLBC WEST BENGAL UNITED BANK OF INDIA



CONVENOR BANK

ইউনাইটেড ব্যাঙ্ক অফ ইণ্ডিয়া

युनाइटेड बैंक ऑफ़ इंडिया

United Bank of India

(A GOVT. OF INDIA UNDERTAKING)

(The Bank That Begins With "U")