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

Quarterly Review March, 2020

Date : 04.05.2020
Time : 12.00 Noon
KOLKATA

कार्यसूची टिप्पण AGENDA NOTES

CONVENOR BANK

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Flow of Events for 149th SLBC Meeting

- Welcome address by Convener, SLBC, West Bengal.
 - Inaugural Address by MD & CEO/Executive Director, Punjab National Bank, Kolkata Zone.
 - 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 Secretary/Addl Chief Secretary(Finance), Govt of West Bengal.
 - Address by Chief General Manager, NABARD, Kolkata.
 - Vote of Thanks and conclusion
-

Agenda items for 149th SLBC, West Bengal.

1. Confirmation of minutes of the 148th SLBC meeting dated 11-03-2020.
 2. Action taken Report for the resolutions adopted in the last SLBC meeting.
 3. (A) Review of credit disbursement by Banks as per ACP 2019-20 for March, 2020 quarter.
(B) Broad Sector wise Annual Credit Plan for FY 2020-2021.
 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 and Progress in JLG Finance.
 8. Progress in Education Loan & Housing Loan.
 9. Progress on Data Management System as per Revamped Lead Bank Scheme.
 10. Expanding and Deepening of Digital Payment Ecosystem (Including Payment Banks etc.)
 11. NPA & 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 / Tea Garden Areas.
 15. Social Security Schemes (Including PMJDY A/c's, PMSBY, PMJJBY & APY etc.)
 16. Calendar of SLBC Meeting/Events & issues related to DCC/DLRC.
 17. Miscellaneous (Market Intelligence Issues & Status of SLBC reports submitted by Banks.)
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**Punjab National Bank
Kolkata Zonal Office**

Convener: State Level Banker's Committee for West Bengal

Agenda Notes for the 149th 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 March, 2020)	11402
No. of Minority concentrated districts.	#13
Principal Language	Bengali
Airport	Kolkata, Bagdogra, Andal
Ports	Kolkata, Haldia

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

Population Details:

(As per 2011 census)

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

Farming Activities:**(As per 2011 census)**

Total or Gross cropped area	9459 thousand hectares
Net cropped area	5204 thousand hectares
Net irrigated area under minor irrigation	4434 thousand hectares
Cropping intensity	182%
Major Crops	Rice, Potato, Jute, Tea, Vegetables, Pulses
Soil type	Gangetic Alluvial soil & lateritic soil
Climate	Tropical, humid except in northern hilly region
Cultivators	51.17 lac
Of the above, Small & Marginal farmers	43.42 lac
Agricultural Labourers	101.89 lac
Recorded Sharecroppers	15.37 lac
Workers engaged in Household Industries	14.36 lac
Workers engaged in Allied Agro Activities	3.35 lac
Other workers	121.73 lac
Per Capita Deposit (as on 31.03.2020)	Rs.91935
Per Capita Advance (as on 31.03.2020)	Rs.55357

Bank wise & District wise allocation of Lead Bank Responsibility:

Bank	No. of Districts	Name of Districts
e-United Bank of India	11	Bankura, Dakshin Dinajpur, Uttar Dinajpur, Malda, Murshidabad, Nadia, Purulia, 24-Parganas (South), Purba Medinipur, Paschim Medinipur & Jhargram
UCO Bank	4	Howrah, Hooghly, Birbhum & Purba Burdwan
Central Bank of India	4	Jalpaiguri, Darjeeling, Coochbehar & Alipurduar
e-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 2016	March 2017	March 2018	March 2019	March 2020
Rural	3550 (44.64%)	3552 (43.31%)	3531 (42.92%)	3417 (41.51%)	3496 (41.69%)
Semi- urban	1284 (16.14%)	1398 (17.05%)	1412 (17.16%)	1544 (18.76%)	1495 (17.83%)
Urban	1529 (19.23%)	1630 (19.88%)	1655 (20.11%)	1688 (20.51%)	1769 (21.10%)
Metro	1590 (19.99%)	1621 (19.76%)	1630 (19.81%)	1582 (19.22%)	1625 (19.38%)
TOTAL	7953	8201	8228	8230	8385

Position of ATMs in the State of West Bengal:

Population group	March 2016	March 2017	March 2018	March 2019	March 2020
Rural	2429	2539	2571	2761	2674
Semi- urban	2104	2158	2191	2161	2125
Urban	2998	3103	3041	3120	3147
Metro	2929	3022	2346	2693	2757
TOTAL	10460	10822	10149	10735	10703

VITAL STATISTICS OF WEST BENGAL

(Amount Rs in crore)

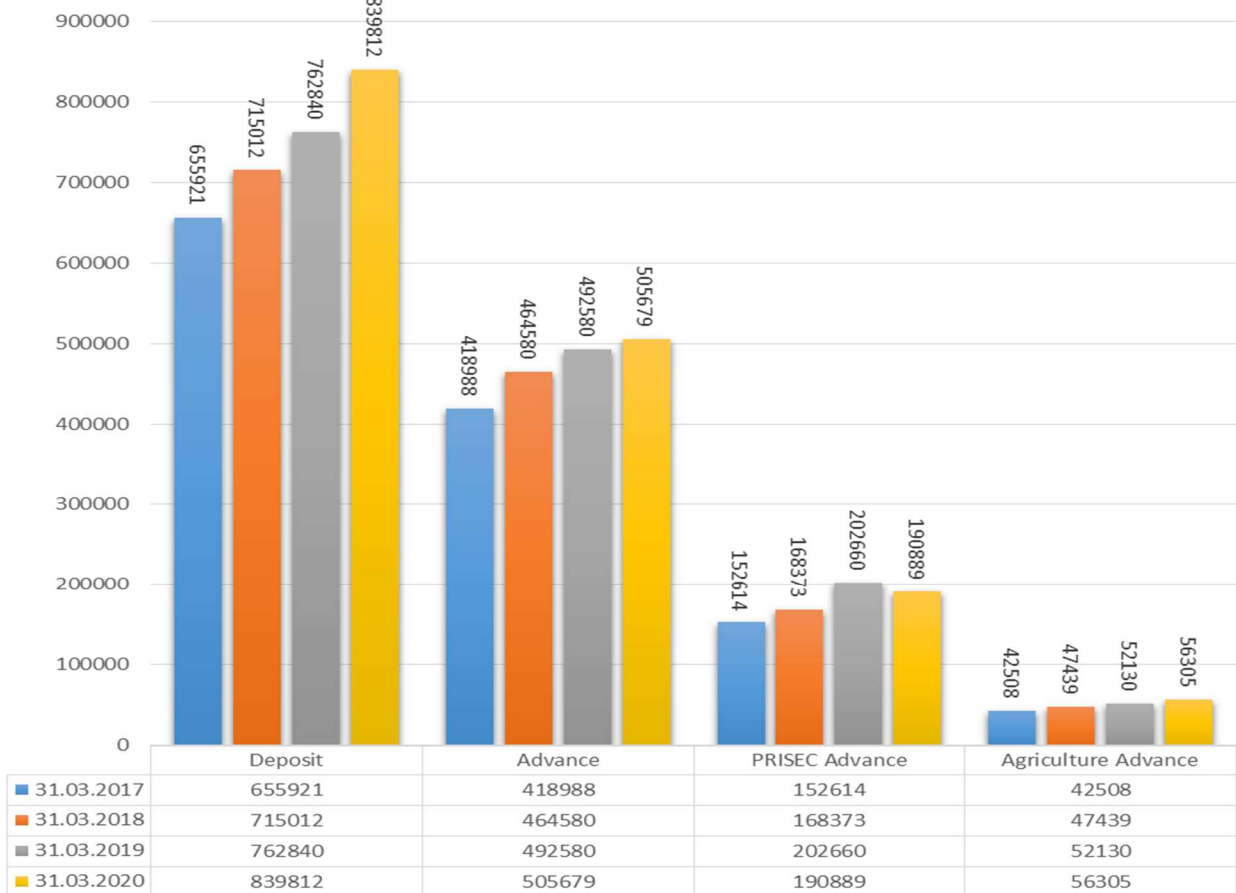
Parameter	March 2016	March 2017	March 2018	March 2019	March 2020
No. of Branches	7953	8201	8228	8230	8385
Total Deposits	588352	655921	710512	762840	839812
Total Advances (with RIDF)	356011	418988	464580	492580	505679
CD Ratio	61	64	65	64	60
C+I: Deposit Ratio	76	77	77	75	71
Priority Sector Advances (PSA)	147553	152614	168373	202660	190889
% of PSA to ANBC	41	43	40	42	44
Agriculture Advances	42484	42508	47439	52130	56305
% of Agri Advances to ANBC	12	12	11	13	13
MSME	75086	80100	87275	100510	94297
Education Loans	2018	2282	2396	2627	2525
Housing Loans	25485	30961	40804	44194	51080
DRI Advances	105	132	153	420	455
% of DRI Advances to ANBC	0.03	0.04	0.04	0.09	0.10
Advances to SC/ST Communities	14841	14929	17517	16430	19997
Adv. to Women Entrepreneurs	26384	30175	39357	39287	55085
% of Adv to Women to ANBC	7	8	9	8	12
Weaker Section Advances	39171	42157	58918	56423	63267
% of Weaker Advances to ANBC	11	12	14	12	14
Minority Community Advances	23523	25407	31323	31122	39380
% of Minority Co Adv. to Prisec	16	17	19	16	20

DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

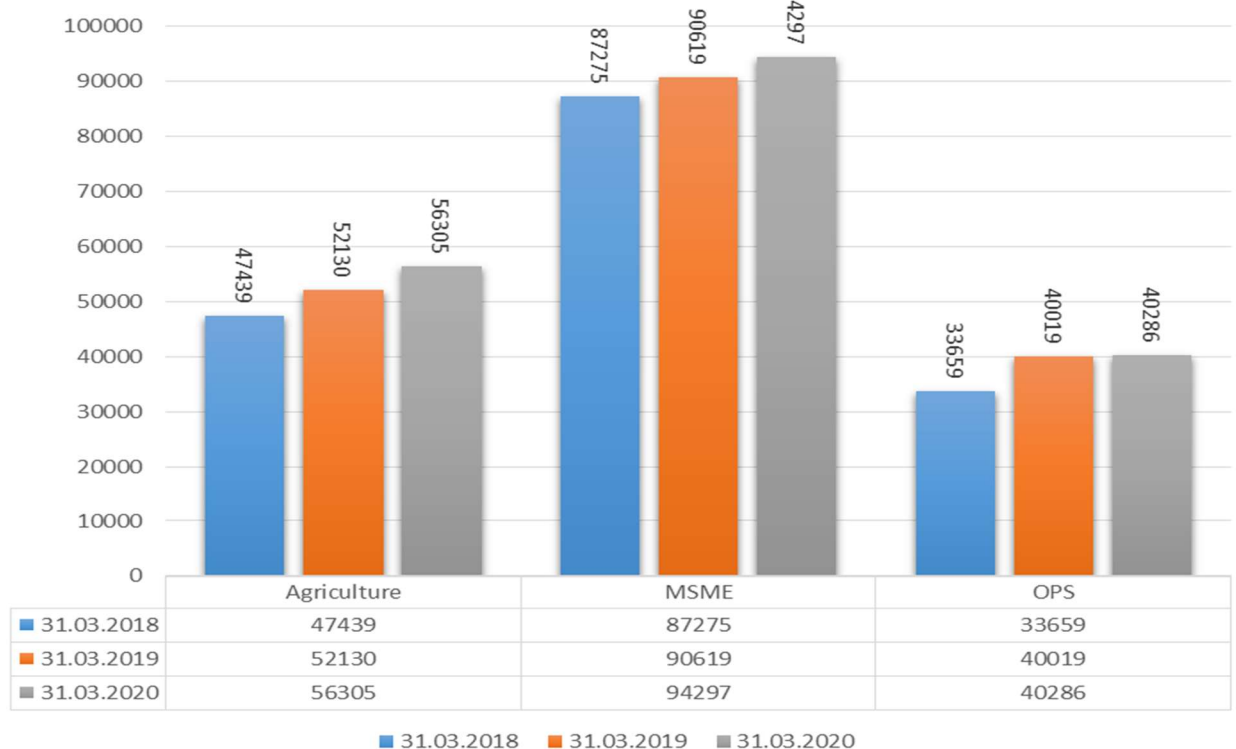
(Amount Rs in crore)

Sl.	Parameter	ACP Plan 2018-19	ACP achieved (FY 18-19)	% Achiev.	ACP Plan19-20	ACP achieved (FY 19-20)	% Achiev.
1	Agriculture	64071	45585	71	55000	49066	89
2	MSME	50000	56458	112	70000	69408	99
3	OPS	15890	16919	106	23000	12136	53
Total PRISEC		129961	118962	91	148000	130610	88
4	NPS	16500	17243	104	18000	142121	789
Grand Total		146461	136205	93	166000	272731	164

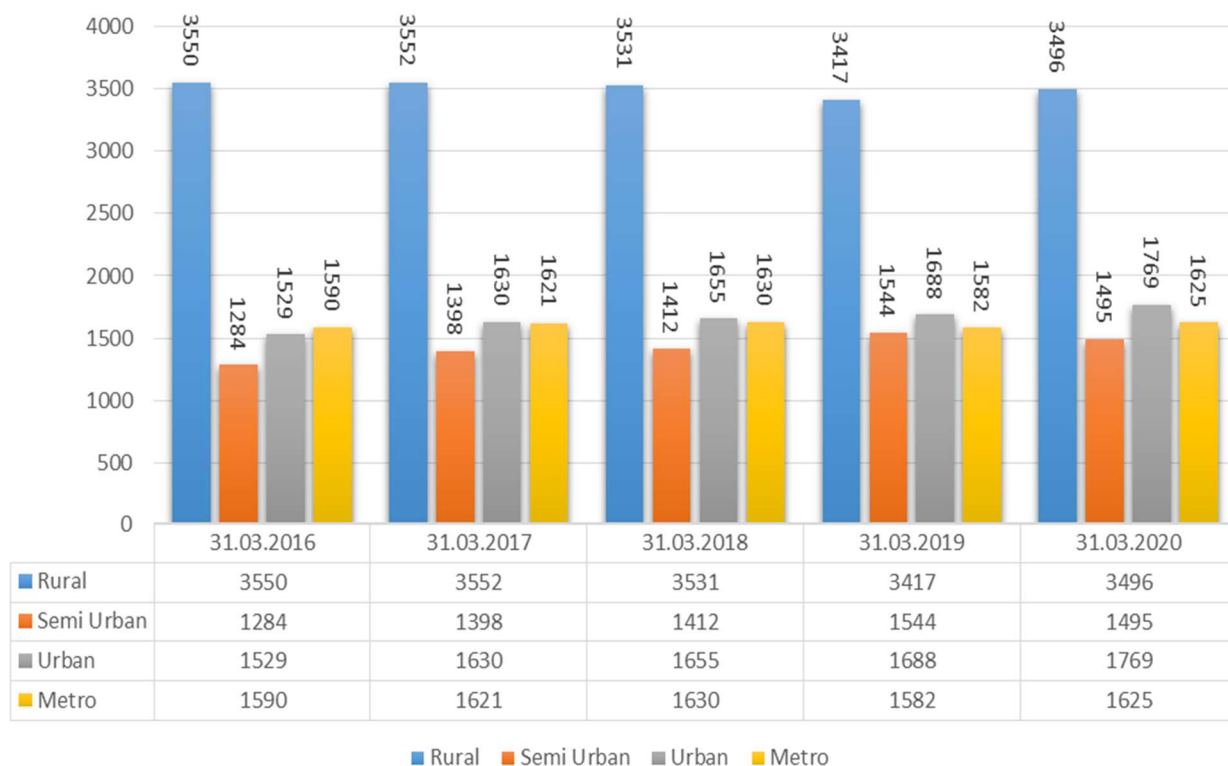
Banking Key Indicators (Amount in Crore)



Sector wise Outstanding (Amount in Core)



Position of Brick & Mortar Branch



% of Share in Branch Network



EXECUTIVE SUMMARY OF AGENDA FOR 149th SLBC Meeting

AGENDA- 1 : Confirmation of the minutes for 148th SLBC dt 11-03-2020

The proceedings and action points of 148th SLBC Meeting for West Bengal held in Kolkata on 11th Dec, 2020 was circulated under cover of Convener Bank's letter to the members on 13-03-2020. The same may please be confirmed by the House.

AGENDA: 2

Action Taken Report for the Resolutions adopted in 148th SLBC dt11-03-2020

The ATR for the major action points as emerged in the 148th SLBC is given below.

Sr.	Action Points	Action taken for compliance
1.	Rs.34127 crore was disbursed upto Dec, 2019, which was 62% of the yearly target of Rs.55000 crore. Banks should achieve the target.	Rs.49066 was disbursed upto March, 20. It is 90% of the yearly target of Rs.55000 crore. In FY 2018-19, disbursement was Rs.33566 crore only (YOY growth is 46%)
2.	21.12 lakh enrolment was made in KCC upto 28-02-20 against the target of 35 lakh in FY 19-20. SLBC is to convene a meeting of the major banks for accelerating the process.	The total enrolment under KCC for FY 19-20 stood at 23.74 lakh In FY 18-19, total enrolment was 21.65 lakh. YOY growth is 9.65%.
3.	Agriculture Deptt to share the details of non-loanee farmers with the banks immediately and banks are to enrol the farmers with support from Agriculture Deptt for achieving the saturation accordingly.	Details of the non-loanee farmers have been received on 27-05-2020 and 01-06-2020 and shared with member banks on 02-06-2020. Bank-wise & district-wise target has been sent along with the SOP for KCC saturation.
4.	Insurance claims for crop damage under Kharif, 2018 and Rabi, 18-19 are to be settled by the Insurance Companies by 31-03-2020.	Bulk of the claim already settled as informed by AICL. Crop Insurance Deptt, GoWB may follow up the pending cases, if any, under intimation to SLBC.
5.	For claims received upto 31-03-19 the banks are to submit the Utilization Certificates to Insurance Companies by 31-03-2020.	The banks reportedly could not complete the process by March, 20 due to COVID 19 Pandemic, are to ensure completion by June, 2020.
6.	Fishery Department is to share the information of Fishery Co-Op Societies along with member details with SLBC/member banks for targeting this group for KCC loans in 1 st phase through Cluster Approach.	Details of fish farmers from the Department are awaited. However, during the Sub Committee meeting on 13-05-20, the target of 1.00 lakh fishery loans under KCC was fixed. The Department will sponsor the proposals to the banks.
7.	Registration of branches under SVSKP program is to be stepped up. Banks are also to complete the disposal of proposals at the earliest.	772 branches have been registered. SLBC shared the SOP again to the banks on 05-06-20 for completion by 30-06-2020.

8.	The banks are to complete lodging of the arrear claims for Interest Subvention under WBSSP scheme.	Except UCO Bank, the other participating banks have lodged half yearly claims upto March, 2019.
9.	The achievement was 60% till Feb, 2020 against the target of Rs.13679 crore as set for NRLM in FY 19-20.	With Rs.9191 crore disbursement, the banks could attain 68% of the disbursement target.
10.	Hon'ble Finance Minister urged the banks to achieve the MSME target of Rs. 75000 crore for FY 19-20.	With Rs.69408 disbursement, the banks could achieve 99% of the yearly target of Rs.70000 crore as per ACP.
11.	MSME target of Rs.90000 crore was suggested against Rs.81089 crore set by NABARD in PLP for FY 20-21	The target of Rs.90000 crore has been adopted by SLBC. District-wise target has since been allocated by SLBC to the LDMs for onward allocation to the member banks.
12.	GoWB Line Departments should be suitably represented by Secretary level officials in the SLBC meetings	The Heads of the Govt Line Department should ensure representation at appropriate levels for SLBC meetings.

AGENDA – 3

(A) Review of Credit Disbursement by Banks during FY 2019-2020 as per ACP:

All the banks operating in the State put together disbursed Rs. 130610crore in Priority Sector, i.e. 88% of the Annual Target of Rs.148000 crore during the period April to March of the financial year 2019-20. The percentage of achievement was 92% during the financial year 2018-19 in Prisec.

While achievement under Agriculture sector is 89%, the achievement in MSME and Other Prisec (OPS) are 99% and 53% of the ACP respectively as on 31.03.2020.

Disbursement in Non-Priority sector is Rs. 142121 crore i.e. 789% of the Annual Target of Rs. 18000 crore which results in overall disbursement of Rs. 272731crore i.e. 164% 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 19-20during FY 2019-2020 with the corresponding quarter of last 2 years is as under:

Sector	2017-18 (April-March)			2018-19 (April-March)			2019-20 (April-March)		
	Plan	Achv.	%	Plan	Achv.	%	Plan	Achv.	%
AGRI	59098	42232	71	64071	45585	71	55000	49066	89
MSME	38000	44059	115	50000	56458	112	70000	69408	99
OPS	11191	12519	112	15890	16919	106	23000	12136	53
PRISEC	108289	92568	89	129961	118962	92	148000	130610	88

Statement showing disbursement in Agriculture under Priority Sector for the quarter ended March, 2020

(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	83562	117516.82	3	488.00	9624	72150.17	362010	350257.83	93189	190154.99	54.29	
2	Andhra Bank	345	445.00	0	0.00	46	4790.00	24574	19779.76	391	5235.00	26.47	
3	Bank of Baroda	34456	60919.91	1256	3881.52	5040	33546.38	161334	155836.26	40752	98347.81	63.11	
4	Bank of India	106523	110034.00	28	815.00	6125	32112.00	239074	217088.92	112676	142961.00	65.85	
5	Bank of Maharastra	889	589.00	0	0.00	0	0.00	20851	16585.27	889	589.00	3.55	
6	Canara Bank	113006	54329.35	1197	1136.10	46006	16935.63	236145	197293.00	160209	72401.08	36.70	
7	Central Bank of India	58071	75691.92	16	344.98	271	13170.76	292303	227870.84	58358	89207.66	39.15	
8	Corporation Bank	1407	1392.73	0	0.00	0	0.00	30871	22804.71	1407	1392.73	6.11	
9	Indian Bank	1205	11625.41	6	733.00	38	2804.25	54538	42762.68	1249	15162.66	35.46	
10	IOB	2711	2668.00	625	9851.00	368	345.00	89758	68929.12	3704	12864.00	18.66	
11	OBC	2115	1790.00	35	711.00	257	3484.00	56470	55876.89	2407	5985.00	10.71	
12	PNB	91501	85775.00	616	3227.00	264	42606.00	254176	197599.25	92381	131608.00	66.60	
13	Punjab & Sind Bank	7	50.00	0	0.00	47	39.00	27737	21581.38	54	89.00	0.41	
14	SBI	416793	583159.00	42	9336.00	86	7312.00	923991	796106.52	416921	599807.00	75.34	
15	Syndicate Bank	12363	10404.00	31	4036.00	339	30066.00	130474	92392.67	12733	44506.00	48.17	
16	UBI	184398	294123.61	437	31357.81	423	23061.48	646031	524009.18	185258	348542.90	66.51	
17	UCO	75230	144743.76	0	0.00	4338	40956.24	254025	240671.50	79568	185700.00	77.16	
18	Union Bank of India	2423	16033.23	311	9976.25	270	11549.93	111093	105847.80	3004	37559.41	35.48	
Total PSU		1187005	1571290.74	4603	75893.66	73542	334928.84	3915454	3353293.54	1265150	1982113.24	59.11	
19	Axis Bank	15095	19900.00	3396	46700.00	19246	11500.00	108036	100470.87	37737	78100.00	77.73	
20	Bandhan Bank	1175903	828070.00	241904	174674.00	231613	170954.00	847732	511394.12	1649420	1173698.00	229.51	
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	9622	13311.89	0	0.00	328	44320.53	7719	6931.79	9950	57632.42	831.42	
24	HDFC Bank	102867	42301.00	30	19603.00	422	82403.00	99296	84811.01	103319	144307.00	170.15	
25	ICICI	58533	40958.96	0	0.00	27	58619.94	86717	82233.01	58560	99578.90	121.09	
26	IDBI	76120	37489.18	0	0.00	23	2098.06	69967	56941.86	76143	39587.24	69.52	
27	IDFC	42186	12670.49	0	0.00	0	0.00	0	0.00	42186	12670.49	#DIV/0!	
28	Indusind Bank	151609	47915.46	0	0.00	3	2325.74	13973	9700.98	151612	50241.20	517.90	
29	Jana Small Finance Bank	22012	9444.91	0	0.00	0	0.00	1733	1521.00	22012	9444.91	620.97	
30	Karnataka Bank Ltd.	4	137.00	2	314.00	13	3427.00	0	0.00	19	3878.00	#DIV/0!	
31	Karur Vysya Bank	0	0.00	0	0.00	239	221.00	0	0.00	239	221.00	#DIV/0!	
32	Kotak Mahindra Bank	2560	7271.04	2	505.43	180	22104.81	5317	2551.22	2742	29881.28	1171.25	
33	Ratnakar Bank Ltd	204573	61580.00	0	0.00	1	5.00	73847	3580.32	204574	61585.00	1720.10	
34	South Indian Bank Ltd.	0	0.00	2	820.25	3	80.24	2982	1520.34	5	900.49	59.23	
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	172735	60877.32	0	0.00	0	0.00	46646	34862.33	172735	60877.32	174.62	
38	Utkarsh Small Finance Bank	6157	1870.30	0	0.00	0	0.00	11142	750.00	6157	1870.30	249.37	
39	YES Bank	1234	276.00	6	5000.00	205	58755.00	3940	3781.16	1445	64031.00	1693.42	
Total PVT		2041210	1184073.55	245342	247616.68	252303	456814.32	1379262	901175.01	2538855	1888504.55	209.56	
40	BGVB (UBI)	496193	334050.47	6	359.21	130	715.07	548307	543505.83	496329	335124.75	61.66	
41	PBGB (UCO)	80290	160761.02	0	0.00	0	0.00	227980	217058.87	80290	160761.02	74.06	
42	UBKGB (CBI)	58073	45932.00	0	0.00	0	0.00	138618	117498.40	58073	45932.00	39.09	
Total RRB		634556	540743.49	6	359.21	130	715.07	914905	878063.10	634692	541817.77	61.71	
43	WB State Co-Op Bank Ltd.	1501163	468752.47	9	151.72	10	3.86	607440	357021.46	1501182	468908.05	131.34	
44	WBSCARD Bank Ltd.	42854	25256.99	0	0.00	0	0.00	33878	10447.00	42854	25256.99	241.76	
Total Co-Optv		1544017	494009.46	9	151.72	10	3.86	641318	367468.46	1544036	494165.04	134.48	
Grand Total		5406788	3790117.24	249960	324021.27	325985	792462.09	6850939	5500000.11	5982733	4906600.60	89.21	

Statement showing disbursement in MSME under Priority Sector for the quarter ended March, 2020

(No. in actuals, Amt. in Lakh)

Sr. No.	Bank	Micro, Small & Medium Enterprise										Total MSME under PRISEC				
		Micro Entzp.		Small Entzp.		Medium Entzp.		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	34842	237449.60	1953	187009.05	110	50831.04	63	263.12	0	0.00	113525	488368.02	36968	475552.81	97.38
2	Andhra Bank	3292	15046.00	399	37702.00	104	60992.00	22	347.00	0	0.00	13929	56617.88	3817	114087.00	201.50
3	Bank of Baroda	5273	61651.98	3525	56789.27	734	16407.91	57	262.40	152	1315.95	72278	299165.60	9741	136427.51	45.60
4	Bank of India	24215	130794.00	1272	78686.00	31	7087.00	0	0.00	0	0.00	85828	324198.27	25518	216567.00	66.80
5	Bank of Maharashtra	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	24402	56216.76	3496	66133.53	204	15802.95	0	0.00	0	0.00	48461	241012.54	28102	138153.24	57.32
7	Central Bank of India	13852	29068.98	1577	53651.60	39	9530.18	1277	4087.69	0	0.00	83466	268255.31	16745	96338.45	35.91
8	Corporation Bank	2123	3251.84	492	2494.65	39	1724.38	0	0.00	0	0.00	16779	58423.62	2654	7470.87	12.79
9	Indian Bank	803	7292.10	129	92950.22	270	597.40	0	0.00	0	0.00	15145	82988.02	1202	100839.72	121.51
10	IOB	6119	9052.00	223	12489.00	10	722.00	0	0.00	12	30.00	32723	148875.20	6364	22293.00	14.97
11	OBC	2293	13396.00	161	32256.00	10	397.00	0	0.00	88	7617.00	25837	103517.38	2552	53666.00	51.84
12	PNB	22013	87366.00	1036	66764.00	122	89859.00	102	139.00	0	0.00	60309	245640.72	23273	244128.00	99.38
13	Punjab & Sind Bank	10	48.00	0	0.00	0	0.00	0	0.00	0	0.00	10043	32120.12	10	48.00	0.15
14	SBI	44178	264638.00	3744	213977.00	128	240218.00	0	0.00	0	0.00	232899	986053.94	48050	718833.00	72.90
15	Syndicate Bank	18223	207678.00	1136	46528.00	149	6282.00	0	0.00	0	0.00	31522	119297.47	19508	260488.00	218.35
16	UBI	63179	83404.48	6469	53628.58	139	18691.47	214	576.17	0	0.00	148083	553417.00	70001	156300.70	28.24
17	UCO	45110	158447.00	6363	54453.00	207	42064.00	218	223.00	13514	29604.00	90750	374806.81	65412	284791.00	75.98
18	Union Bank of India	8215	67921.35	905	77221.06	69	33239.66	47	3.00	1	400.00	18904	92174.00	9237	178785.07	193.96
Total PSU		318142	1432722.09	32880	1132732.96	2365	594445.99	2000	5901.38	13767	38966.95	1109596	4504563.14	369154	3204769.37	71.14
19	Axis Bank	4200	65800.00	1512	53300.00	0	0.00	2	250.00	72510	15500.00	115255	237554.16	78224	134850.00	56.77
20	Bandhan Bank	1872794	1546339.00	3780	21385.00	51	5637.00	0	0.00	0	0.00	990951	606139.90	1876625	1573361.00	259.57
21	Catholic Syrian Bank Ltd.	717	601.00	10	800.00	0	0.00	0	0.00	0	0.00	0	0.00	727	1401.00	#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	518	21733.07	421	45631.11	218	55214.53	0	0.00	0	0.00	6296	22680.00	1157	122578.71	540.47
24	HDFC Bank	160271	149603.00	4772	227397.00	1045	53700.00	0	0.00	0	0.00	63090	180470.21	166088	430700.00	238.65
25	ICICI	7650	262423.01	3779	263531.19	657	121809.37	0	0.00	0	0.00	76102	224045.00	12086	647763.57	289.12
26	IDBI	11541	72182.45	379	12179.95	38	7633.93	0	0.00	0	0.00	32670	125665.20	11958	91996.33	73.21
27	IDFC	85238	28908.81	147	6295.91	24	2495.39	0	0.00	0	0.00	1633	9446.00	85409	37700.11	399.11
28	Indusind Bank	236535	99860.05	858	6927.39	8	1442.51	0	0.00	0	0.00	192713	72242.00	237401	108229.95	149.82
29	Jana Small Finance Bank	3105	6895.94	77	356.84	0	0.00	0	0.00	0	0.00	3666	16903.00	3182	7252.78	42.91
30	Karnataka Bank Ltd.	53	2246.00	15	3314.00	2	1138.00	0	0.00	0	0.00	0	0.00	70	6698.00	#DIV/0!
31	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	35	601.00	0	0.00	35	601.00	#DIV/0!
32	Kotak Mahindra Bank	624	18754.61	2604	56742.91	314	22062.89	0	0.00	0	0.00	9055	30473.69	3542	97560.41	320.15
33	Ratnakar Bank Ltd.	172760	32850.88	25	5842.42	8	1016.57	0	0.00	0	0.00	26062	7116.33	172793	39709.87	558.01
34	South Indian Bank Ltd.	0	0.00	1	106.20	0	0.00	0	0.00	0	0.00	7035	16337.00	1	106.20	0.65
35	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	27	7.58	1117	2963.62	27	7.58	0.26
36	Tamilnad Mercantile Bank	8	88.00	0	0.00	0	0.00	0	0.00	0	0.00	144	702.00	8	88.00	12.54
37	Ujjivan Small Finance Bank	165389	74039.77	27	595.60	1	72.59	0	0.00	0	0.00	12585	35086.78	165417	74707.96	212.92
38	Utkarsh Small Finance Bank	5469	2021.78	0	0.00	0	0.00	0	0.00	0	0.00	181	351.00	5469	2021.78	576.01
39	YES Bank	1855	75473.00	1772	76028.00	167	45875.00	0	0.00	0	0.00	11005	39200.00	3794	197376.00	503.51
Total PVT		2728727	2459820.37	20179	780433.52	2533	318097.78	2	250.00	72572	16108.58	1549561	1627375.88	2824013	3574710.25	219.66
40	BGVB (UBI)	17478	12527.94	12045	5369.12	0	0.00	0	0.00	0	0.00	117227	359002.74	29523	17897.06	4.99
41	PBGB (UCO)	30313	116870.17	0	0.00	0	0.00	0	0.00	0	0.00	76865	163404.00	30313	116870.17	71.52
42	UBKGB (CBI)	1562	1543.00	11	65.00	0	0.00	5	5.00	0	0.00	42053	64562.94	1578	1613.00	2.50
Total RRB		49353	130941.11	12056	5434.12	0	0.00	5	5.00	0	0.00	236144	586969.68	61414	136380.23	23.23
43	WB State Co-Op Bank Ltd.	7843	17538.15	210	4688.26	0	0.00	12	43.32	57	309.98	109371	272753.00	8122	22579.71	8.28
44	WBSCARD Bank Ltd.	212	2408.30	0	0.00	0	0.00	0	0.00	0	0.00	4037	8338.58	212	2408.30	28.88
Total Co-Optv		8055	19946.45	210	4688.26	0	0.00	12	43.32	57	309.98	113408	281091.58	8334	24988.01	8.89
Grand Total		3104277	4043430.02	65325	1923288.86	4898	912543.77	2019	6199.70	86396	55385.51	3008709	7000000.28	3262915	6940847.86	99.15

Statement showing disbursement in Export, Education & Housing under Priority Sector for the quarter ended March, 2020

(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	10	8478.84	108.74	2322	16389.16	1272	1503.12	9.17	8377	53132.67	3905	38844.46	73.11
2	Andhra Bank	24	1289.56	13	11884.00	921.55	1183	4073.00	7	8.00	0.20	1544	6410.00	153	1362.00	21.25
3	Bank of Baroda	188	10800.00	0	0.00	0.00	2273	20499.00	2713	8110.52	39.57	6266	45370.00	11383	146260.55	322.37
4	Bank of India	157	4751.55	31	28856.00	607.30	2444	15099.00	2621	3579.00	23.70	8302	47281.00	4228	55977.00	118.39
5	Bank of Maharastra	20	1101.57	0	0.00	0.00	516	1606.50	123	203.00	12.64	631	4193.00	179	10269.00	244.91
6	Canara Bank	111	4656.41	180	121962.00	2619.23	2339	11264.60	2075	2225.79	19.76	3286	27488.14	1879	13152.29	47.85
7	Central Bank of India	126	4440.63	0	0.00	0.00	2059	11270.51	857	1094.59	9.71	4347	29185.04	1641	10955.86	37.54
8	Corporation Bank	27	1133.12	0	0.00	0.00	1171	5861.00	36	107.23	1.83	1877	10641.00	245	3248.77	30.53
9	Indian Bank	43	2341.66	0	0.00	0.00	1261	3305.83	316	749.98	22.69	1788	9393.12	511	3070.97	32.69
10	IOB	94	4812.01	713	3637.00	75.58	1475	8837.00	325	376.00	4.25	3035	23089.00	1073	10613.00	45.97
11	OBC	51	2086.23	0	0.00	0.00	1351	3423.92	368	796.00	23.25	2009	16207.32	613	6212.00	38.33
12	PNB	122	4035.27	139	14521.00	359.85	1993	7169.07	2014	8200.00	114.38	3096	29477.64	1064	26144.00	88.69
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	9403	15697.00	35.02	14943	155200.99	47874	161356.00	103.97
15	Syndicate Bank	52	2648.32	0	0.00	0.00	1717	4750.78	835	755.00	15.89	2012	13346.23	634	5217.00	39.09
16	UBI	368	13546.97	0	0.00	0.00	9044	46475.00	22	53.84	0.12	11258	122308.00	8664	83635.93	68.38
17	UCO	125	6116.52	41	5211.00	85.20	1982	13406.14	865	1826.08	13.62	5333	38881.74	1907	25459.00	65.48
18	Union Bank of India	139	555.00	0	0.00	0.00	823	3846.00	626	2349.82	61.10	2068	7677.00	703	10082.52	131.33
Total PSU		2427	94962.66	1127	194549.84	205	40474	223381.12	24492	47664.97	21.34	80704	643596.92	86787	613860.35	95.38
19	Axis Bank	115	5414.89	0	0.00	0.00	1883	10690.00	410	2400.00	22.45	3392	31911.00	2821	3800.00	11.91
20	Bandhan Bank	194	4145.11	0	0.00	0.00	1535	11105.72	0	0.00	0.00	1340	26588.98	745	4051.00	15.24
21	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	1	16.00	#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	19	53.90	2.52	445	4487.00	194	2772.54	61.79
24	HDFC Bank	106	9877.00	0	0.00	0.00	1584	10169.00	276	415.00	4.08	3296	30441.00	8897	7721.00	25.36
25	ICICI	134	7247.36	10	3329.51	45.94	1736	8651.03	91	359.37	4.15	3454	50580.42	840	15377.12	30.40
26	IDBI	46	1573.00	0	0.00	0.00	607	3015.00	286	533.40	17.69	1381	7521.00	5677	38388.77	510.42
27	IDFC	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	15	200.00	53	697.74	348.87
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	1073	738.31	246.10
30	Karnataka Bank Ltd.	0	0.00	1	50.00	#DIV/0!	0	0.00	2	7.00	#DIV/0!	0	0.00	101	1623.00	#DIV/0!
31	Karur Vysya Bank	0	0.00	3	84.00	#DIV/0!	0	0.00	2	39.00	#DIV/0!	0	0.00	36	223.00	#DIV/0!
32	Kotak Mahindra Bank	28	2916.00	5	486.01	16.67	1040	3968.00	0	0.00	0.00	1143	15151.00	12	196.00	1.29
33	Ratnakar Bank Ltd	13	535.83	0	0.00	0.00	219	947.00	333	100.55	10.62	221	1578.00	1269	389.85	24.71
34	South Indian Bank Ltd.	16	1061.57	0	0.00	0.00	222	1089.13	0	0.00	0.00	430	2651.18	0	0.00	0.00
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	2	20.00	8.00
37	Ujjivan Small Finance Bank	3	73.82	0	0.00	0.00	369	1666.00	0	0.00	0.00	623	3945.00	26542	13284.06	336.73
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	89	261.00	196.24
Total PVT		698	35577.45	19	3949.52	11.10	11362	57531.48	1420	3916.22	6.81	16584	182134.58	48352	89559.39	49.17
40	BGVB (UBI)	197	1023.00	0	0.00	0.00	3548	5267.00	34	42.49	0.81	991	15050.00	645	2679.98	17.81
41	PBGB (UCO)	17	353.61	0	0.00	0.00	1038	1212.00	45	165.77	13.68	802	10343.00	416	3903.51	37.74
42	UBKGB (CBI)	0	0.00	0	0.00	#DIV/0!	1126	4105.00	15	16.00	0.39	489	5998.00	263	2174.00	36.25
Total RRB		214	1376.61	0	0.00	0.00	5712	10584.00	94	224.26	2.12	2282	31391.00	1324	8757.49	27.90
43	WB State Co-Op Bank Ltd.	89	567.00	0	0.00	0.00	1403	2044.00	1	1.25	0.06	1175	3581.00	1576	33228.74	927.92
44	WBSCARD Bank Ltd.	0	0.00	0	0.00	#DIV/0!	146	172.00	0	0.00	0.00	125	592.00	168	2575.45	435.04
Total Co-Optv		89	567.00	0	0.00	0.00	1549	2216.00	1	1.25	0.06	1300	4173.00	1744	35804.19	858.00
Grand Total		3428	132483.72	1146	198499.36	149.83	59097	293712.60	26007	51806.70	17.64	100870	861295.50	138207	747981.42	86.84

Statement showing disbursement in Social Infrastructure, Renewable Energy & Others under Priority Sector for the quarter ended March, 2020

(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	466	181.68	0.40
2	Andhra Bank	87	1474.12	0	0.00	0.00	77	626.73	0	0.00	0.00	3609	11137.00	160	1370.00	12.30
3	Bank of Baroda	462	10284.31	23	985.23	9.58	721	4137.20	11	42.55	1.03	13687	19723.88	15400	25796.18	130.79
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	0	0.00	0.00
8	Corporation Bank	262	1435.05	0	0.00	0.00	208	533.46	0	0.00	0.00	4270	3750.91	214	1052.65	28.06
9	Indian Bank	189	2607.40	3	18.10	0.69	321	1164.63	0	0.00	0.00	4791	4945.05	4	1.41	0.03
10	IOB	220	5035.60	0	0.00	0.00	500	2381.34	0	0.00	0.00	6678	8716.52	21	36.00	0.41
11	OBC	186	2374.32	0	0.00	0.00	343	967.11	0	0.00	0.00	6789	7705.26	9	5.00	0.06
12	PNB	275	5622.56	3	5.61	0.10	1233	2015.12	0	0.00	0.00	29618	32702.41	789	300.00	0.92
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	32	4806.00	15.12	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	58	7.00	0.05
16	UBI	843	26440.00	6	171.37	0.65	3781	6103.07	0	0.00	0.00	57253	86340.75	0	0.00	0.00
17	UCO	302	7010.51	0	0.00	0.00	1519	2959.62	0	0.00	0.00	23769	33915.07	4285	19666.53	57.99
18	Union Bank of India	296	1932.00	5	14.70	0.76	693	1165.00	2	1.00	0.09	11911	1584.00	230	5837.00	368.50
Total PSU		7091	130645.28	72	6001.01	4.59	19918	43688.44	14	48.55	0.11	359291	465780.22	21636	54253.45	11.65
19	Axis Bank	313	14842.00	0	0.00	0.00	626	2223.03	0	0.00	0.00	19329	45068.00	110	41.00	0.09
20	Bandhan Bank	372	5671.91	0	0.00	0.00	1012	1630.90	0	0.00	0.00	27128	30848.57	9	2420.00	7.84
21	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	1	16.00	#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	111	20.59	1.33
24	HDFC Bank	268	14522.00	0	0.00	0.00	456	5505.00	0	0.00	0.00	18996	51707.00	5	30.00	0.06
25	ICICI	303	5881.11	0	0.00	0.00	517	3139.01	0	0.00	0.00	13002	12491.87	1	7.00	0.06
26	IDBI	145	1238.00	3	1.63	0.13	375	1672.00	0	0.00	0.00	11968	3429.00	0	0.00	0.00
27	IDFC	5	300.00	3	1.05	0.35	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	101459	39662.88	#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	2	1.00	#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	6	5708.59	2117.56
33	Ratnakar Bank Ltd	12	482.96	0	0.00	0.00	85	297.94	0	0.00	0.00	1159	380.53	9323	2639.95	693.77
34	South Indian Bank Ltd.	17	816.10	0	0.00	0.00	16	532.60	0	0.00	0.00	43	132.67	5	0.36	0.27
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	103709	31027.61	291.31
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	7	202.68	0.41	3449	17818.69	0	0.00	0.00	101454	159721.47	214741	81574.98	51.07
40	BGVV (UBI)	844	13277.80	0	0.00	0.00	2720	1216.70	0	0.00	0.00	65125	79800.67	852	1103.12	1.38
41	PBGB (UCO)	279	675.43	0	0.00	0.00	1094	230.45	0	0.00	0.00	21218	15880.00	613	548.17	3.45
42	UBKGB (CBI)	128	952.00	0	0.00	0.00	454	163.00	0	0.00	0.00	7955	27704.00	22177	35464.00	128.01
Total RRB		1252	14905.23	0	0.00	0.00	4268	1610.15	0	0.00	0.00	94298	123384.67	23642	37115.29	30.08
43	WB State Co-Op Bank Ltd.	466	4115.00	116	4350.09	105.71	1676	668.51	0	0.00	0.00	65874	134.00	55011	31672.97	23636.54
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	116	4350.09	101.26	2340	736.51	0	0.00	0.00	66178	200.00	55011	31672.97	15836.49
Grand Total		10781	199568.01	195	10553.78	5.29	29975	63853.79	14	48.55	0.08	621222	749086.35	315030	204616.69	27.32

Statement showing disbursement in Weaker Section under Priority Sector for the quarter ended March, 2020											
(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	28520	85765.91	55.33	519119	975230.23	135810	714715.90	73.29
2	Andhra Bank	25000	15000	622	706.00	4.71	45027	101408.05	4541	133946.00	132.09
3	Bank of Baroda	175000	90000	10321	39348.82	43.72	257208	565816.24	80023	415970.35	73.52
4	Bank of India	195000	105000	21789	28954.00	27.58	358702	647129.16	145074	447940.00	69.22
5	Bank of Maharashtra	15000	10000	0	0.00	0.00	31943	55823.57	1191	11061.00	19.81
6	Canara Bank	170000	85000	4303	8822.46	10.38	311311	517989.00	192445	347894.40	67.16
7	Central Bank of India	165000	95000	38263	43015.00	45.28	407600	584451.11	77601	197596.56	33.81
8	Corporation Bank	30000	16000	347	837.00	5.23	55464	104582.87	4556	13272.25	12.69
9	Indian Bank	40000	20000	526	9287.94	46.44	78076	149508.37	3285	119842.84	80.16
10	IOB	75000	45000	2204	709.00	1.58	134482	270675.79	12200	49819.00	18.41
11	OBC	50000	30000	4391	6740.00	22.47	93036	192158.42	5949	66664.00	34.69
12	PNB	190000	85000	92555	88309.00	103.89	350822	524262.04	119663	424906.61	81.05
13	Punjab & Sind Bank	25000	15000	2	50.00	0.33	42008	66221.75	209	2167.00	3.27
14	SBI	290000	240000	74245	37113.00	15.46	1268493	2141751.45	522280	1500499.00	70.06
15	Syndicate Bank	95000	40000	21710	101204.00	253.01	181272	251714.61	33769	310978.00	123.54
16	UBI	280000	225000.00	17654	34862.62	15.49	876662	1378639.97	263951	588704.74	42.70
17	UCO	100500	110000.00	11879	48227.00	43.84	377805	717767.90	152078	522653.61	72.82
18	Union Bank of India	80000	35000.00	13099	49989.18	135.00	145927	214780.80	13807	234629.52	109.24
Total PSU		2185500	1416000.00	342430	583940.93	41.24	5534956	9459911.32	1768432	6103260.78	64.52
19	Axis Bank	155000	60000.00	70098	126000.00	210.00	248950	448173.94	119302	219191.00	48.91
20	Bandhan Bank	1500000	1150000.00	2983262	1940589.00	168.75	1870265	1197525.21	3526799	2753530.00	229.94
21	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	729	1433.00	#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	5776	11271.76	56.36	17517	39750.78	11431	183058.16	460.51
24	HDFC Bank	180000	90000.00	259936	79901.00	88.78	187093	387502.22	278585	583173.00	150.50
25	ICICI	85000	30000.00	54695	95741.88	319.14	181967	394268.81	71588	766415.47	194.39
26	IDBI	125000	65000.00	81609	51160.59	78.71	117159	201055.06	94067	170507.37	84.81
27	IDFC	100000	5000.00	127340	38344.95	766.90	1653	9946.00	127651	51069.39	513.47
28	Indusind Bank	6000	12000.00	128633	40900.41	340.84	211423	101651.98	389013	158471.15	155.90
29	Jana Small Finance Bank	3000	4000.00	124483	49971.79	1249.29	5429	18924.00	127726	57098.88	301.73
30	Karnataka Bank Ltd.	0	0.00	9	110.00	#DIV/0!	0	0.00	195	12257.00	#DIV/0!
31	Karur Vysya Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	315	1168.00	#DIV/0!
32	Kotak Mahindra Bank	9000	10000.00	2700	9594.28	95.94	17623	57758.82	6308	134032.29	232.06
33	Ratnakar Bank Ltd	225000	100000.00	504658	91368.25	91.37	101617	14918.90	388292	104425.22	699.95
34	South Indian Bank Ltd.	6000	5500.00	0	0.00	0.00	10760	24140.60	11	1007.05	4.17
35	SIDBI	500	600.00	0	0.00	0.00	1117	2963.62	27	7.58	0.26
36	Tamilnad Mercantile Bank	200	300.00	0	0.00	0.00	392	1227.00	10	108.00	8.80
37	Ujjivan Small Finance Bank	135000	50000.00	396786	86663.61	173.33	64165	86625.22	468403	179896.95	207.67
38	Utkarsh Small Finance Bank	25000	5500.00	11626	3892.08	70.77	11339	1251.00	11626	3892.08	311.12
39	YES Bank	10000	10000.00	324	756.00	7.56	15647	43372.90	5329	261676.00	603.32
Total PVT		2574700	1617900.00	4751935	2626265.60	162.33	3064115	3031056.06	5627407	5642417.59	186.15
40	BGVB (UBI)	225000	135000.00	258091	242101.25	179.33	738957	1018143.75	527383	356847.40	35.05
41	PBGB (UCO)	160000	95000.00	51303	125231.30	131.82	329294	409157.35	111677	282248.64	68.98
42	UBKGB (CBI)	95000	55000.00	60405	64427.00	117.14	190823	220983.34	82106	85199.00	38.55
Total RRB		480000	285000.00	369799	431759.55	151.49	1259074	1648284.44	721166	724295.04	43.94
43	WB State Co-Op Bank Ltd.	235000	155000.00	247883	83865.57	54.11	787494	640883.96	1566008	560740.81	87.49
44	WBSCARD Bank Ltd.	20000	5000.00	0	0.00	0.00	39381	19864.58	43234	30240.74	152.23
Total Co-Optv		255000	160000.00	247883	83865.57	52.42	826875	660748.54	1609242	590981.55	89.44
Grand Total		5495200	3478900.00	5712047	3725831.65	107.10	10685020	14800000.35	9726247	13060954.96	88.25

Statement showing disbursement in Agriculture, Education & Housing under Non Priority Sector for the quarter ended March, 2020																
(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	131	1076.80	13.38	593	14924.30	606	17585.52	117.83
2	Andhra Bank	24	3262.00	12	40.00	1.23	358	1747.00	0	0.00	0.00	220	5985.00	41	899.00	15.02
3	Bank of Baroda	484	32670.00	1	2600.00	7.96	393	7186.91	160	1544.47	21.49	825	20894.00	1248	14537.66	69.58
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	5	357.00	3.77	441	1684.00	135	557.42	33.10	218	3462.00	1156	12259.63	354.12
7	Central Bank of India	916	63590.00	0	0.00	0.00	536	5269.43	166	753.56	14.30	413	10447.00	881	8256.88	79.04
8	Corporation Bank	8	411.54	0	0.00	0.00	535	1873.58	3	103.70	5.53	105	2596.82	43	1098.75	42.31
9	Indian Bank	150	15175.00	0	0.00	0.00	121	1086.08	69	332.21	30.59	473	11939.44	137	1630.23	13.65
10	IOB	670	23620.00	0	0.00	0.00	308	10464.00	7	97.00	0.93	1105	32686.00	28	1036.00	3.17
11	OBC	71	3658.16	0	0.00	0.00	95	1024.61	0	0.00	0.00	45	1110.36	243	6979.00	628.53
12	PNB	862	79152.00	12	5373.00	6.79	310	10756.00	0	0.00	0.00	1390	49850.00	826	20158.00	40.44
13	Punjab & Sind Bank	14	118.89	0	0.00	0.00	86	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	397	7125.00	21.01	1570	44772.88	11783	353438.00	789.40
15	Syndicate Bank	96	4968.99	15	365.00	7.35	220	20927.00	0	0.00	0.00	1453	46417.00	257	20411.00	43.97
16	UBI	932	10642.00	31	22770.74	213.97	322	2823.00	936	2775.41	98.31	1065	16789.00	1839	37506.51	223.40
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	211	986.49	38.27	735	18506.12	440	21441.64	115.86
Total PSU		7979	475625.43	78	32505.74	6.83	6273	121510.81	2377	16071.06	13.23	11251	306646.68	20440	526861.82	171.81
19	Axis Bank	76	3941.66	0	0.00	0.00	297	2634.71	0	0.00	0.00	685	19851.00	28	500.00	2.52
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	3	12.58	2.20	10	32.00	132	5536.27	17300.84
24	HDFC Bank	26	1371.81	0	0.00	0.00	853	1863.32	317	542.00	29.09	785	29848.58	0	0.00	0.00
25	ICICI	101	5243.34	0	0.00	0.00	356	1656.95	10	210.50	12.70	985	18852.00	1794	127328.98	675.41
26	IDBI	19	1300.68	0	0.00	0.00	185	1170.98	5	13.66	1.17	293	7462.14	1126	30670.98	411.02
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	1	300.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	72	3426.00	#DIV/0!
31	Karur Vysya Bank	0	0.00	16	22.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	1	5.00	#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	0	0.00	0.00	14	61.31	0	0.00	0.00	60	1492.42	1	22.21	1.49
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	2	190.00	2714.29
37	Ujjivan Small Finance Bank	30	325.82	65	18.44	5.66	14	60.78	0	0.00	0.00	2	7.00	482	4215.72	60224.57
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	1	39.00	2.61
Total PVT		443	17644.65	82	340.44	1.93	2364	9499.84	335	778.74	8.20	3706	105317.66	3639	171934.16	163.25
40	BGVB (UBI)	556	7756.00	0	0.00	0.00	225	544.51	0	0.00	0.00	38	895.46	731	1587.69	177.30
41	PBGB (UCO)	672	7290.00	0	0.00	0.00	162	423.90	0	0.00	0.00	23	672.00	41	1163.42	173.13
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	772	2751.11	147.44
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	160	32846.18	6.36	9222	132506.91	2712	16849.80	12.72	15082	414093.28	24851	701547.09	169.42

Statement showing disbursement in Others & Personal Loan under Non Priority Sector for the quarter ended March, 2020											
(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	1370	3827.23	4.06	1327	4760.43	14370	799946.61	16804.10
2	Andhra Bank	15715	11256.00	442	2590.00	23.01	545	1586.88	6138	31042.00	1956.17
3	Bank of Baroda	16520	40108.45	2808	5407.30	13.48	1258	4516.85	11164	59358.34	1314.15
4	Bank of India	35495	10603.36	1431	6975.00	65.78	295	1278.08	78	44277.00	3464.35
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	2658	9554.49	2292.86	164	563.08	23	77400.00	13745.95
7	Central Bank of India	27965	6904.75	6679	19058.03	276.01	461	3190.28	8864	152213.67	4771.18
8	Corporation Bank	5720	2441.25	229	330.00	13.52	1120	2755.28	2384	38520.60	1398.07
9	Indian Bank	11055	3591.77	0	0.00	0.00	1536	970.55	5436	265239.28	27328.76
10	IOB	29785	40924.00	3403	93450.00	228.35	1859	12028.00	3711	211.00	1.75
11	OBC	6060	11265.73	1315	5183.00	46.01	726	1762.78	378	74182.00	4208.25
12	PNB	26710	54475.00	14468	66684.00	122.41	1603	12363.45	5245	889838.00	7197.33
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	61935	36617.00	61.52	2515	6013.28	60152	31256.00	519.78
15	Syndicate Bank	38425	63567.00	369	1083.00	1.70	1034	3457.93	17717	1270614.00	36744.98
16	UBI	6295	42938.00	11507	22956.77	53.46	895	1882.95	7460	261245.90	13874.29
17	UCO	7940	38688.54	1755	2119.00	5.48	571	806.88	15718	204079.00	25292.52
18	Union Bank of India	6355	11698.91	1850	30101.46	257.30	695	1013.08	7340	62726.66	6191.71
Total PSU		293155	501496.65	112219	305936.28	61.00	17997	62725.58	166178	4262150.06	6794.92
19	Axis Bank	2325	18820.05	0	0.00	0.00	1911	5317.23	50976	659300.00	12399.32
20	Bandhan Bank	18305	25903.81	0	0.00	0.00	132	328.20	152089	84460.00	25734.31
21	Catholic Syrian Bank Ltd.	0	0.00	0	0	#DIV/0!	0	0.00	0	0.00	#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	586	1199.80	24.46	434	1953.20	5583	362636.94	18566.30
24	HDFC Bank	3125	17560.54	45096	171329.00	975.65	1744	5895.63	125976	3629906.00	61569.49
25	ICICI	2940	25666.42	0	0.00	0.00	1564	5187.95	348506	1846079.52	35583.99
26	IDBI	1150	18029.12	1240	5383.23	29.86	1571	3807.00	1751	166781.27	4380.91
27	IDFC	0	0.00	0	0.00	#DIV/0!	0	0.00	341158	326700.29	#DIV/0!
28	Indusind Bank	240	2833.91	0	0.00	0.00	460	1638.05	42362	6196.12	378.26
29	Jana Small Finance Bank	8	9.00	0	0.00	0.00	11	12.00	6922	3866.45	32220.42
30	Karnataka Bank Ltd.	0	0.00	226	1806.00	#DIV/0!	0	0.00	2	1095.00	#DIV/0!
31	Karur Vysya Bank	0	0.00	139	206.00	#DIV/0!	0	0.00	11	445.00	#DIV/0!
32	Kotak Mahindra Bank	2060	12486.63	0	0.00	0.00	521	1973.08	12171	524660.99	26591.03
33	Ratnakar Bank Ltd	225	569.87	0	0.00	0.00	21	188.20	1041	840833.11	446776.36
34	South Indian Bank Ltd.	260	1063.78	1	0.90	0.08	21	182.98	39	30.05	16.42
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	84	1311.00	4520.69	25	29.00	1	30.00	103.45
37	Ujjivan Small Finance Bank	375	472.00	605	1009.18	213.81	42	263.20	2733	7709.20	2929.03
38	Utkarsh Small Finance Bank	15	37.00	0	0.00	0.00	28	29.00	17	1482.03	5110.45
39	YES Bank	255	3595.21	1824	9455.00	262.99	1711	4895.70	44326	22772.77	465.16
Total PVT		31433	131981.36	49801	191700.11	145.25	10196	31700.40	1135664	8484984.74	26766.18
40	BGVB (UBI)	335	4431.28	7012	16283.09	367.46	2485	462.00	8124	65382.43	14152.04
41	PBGB (UCO)	175	1344.65	5844	7049.29	524.25	2577	596.00	808	789.31	132.43
42	UBKGB (CBI)	155	1414.07	4735	12561.00	888.29	1658	292.00	9757	12486.00	4276.03
Total RRB		665	7190.01	17591	35893.38	499.21	6721	1350.00	18689	78657.74	5826.50
43	WB State Co-Op Bank Ltd.	95	245.00	2219	44066.63	17986.38	93	163.00	32878	57514.01	35284.67
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	2219	44066.63	12483.46	126	259.00	32878	57514.01	22206.18
Grand Total		325403	641021.02	181830	577596.40	90.11	35039	96034.98	1353409	12883306.55	13415.22

Statement showing disbursement in Total of Priority Sector & Non Priority Sector under ACP 2019-20 as on 31.03.2020 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	135810	714715.90	73.29	24855	167945.23	16479	823436.16	490.30	543974	1143175.46	152289	1538152.06	134.55
2	Andhra Bank	45027	101408.05	4541	133946.00	132.09	16862	23836.88	6633	34571.00	145.03	61889	125244.92	11174	168517.00	134.55
3	Bank of Baroda	257208	565816.24	80023	415970.35	73.52	19480	105376.21	15381	83447.77	79.19	276688	671192.45	95404	499418.12	74.41
4	Bank of India	358702	647129.16	145074	447940.00	69.22	37442	84473.39	1509	51252.00	60.67	396143	731602.55	146583	499192.00	68.23
5	Bank of Maharastra	31943	55823.57	1191	11061.00	19.81	1772	7572.60	0	0.00	0.00	33715	63396.17	1191	11061.00	17.45
6	Canara Bank	311311	517989.00	192445	347894.40	67.16	1821	15587.78	3977	100128.54	642.35	313131	533576.78	196422	448022.94	83.97
7	Central Bank of India	407600	584451.11	77601	197596.56	33.81	30291	89401.45	16590	180282.14	201.65	437891	673852.56	94191	377878.70	56.08
8	Corporation Bank	55464	104582.87	4556	13272.25	12.69	7489	10078.46	2659	40053.05	397.41	62953	114661.33	7215	53325.30	46.51
9	Indian Bank	78076	149508.37	3285	119842.84	80.16	13334	32762.85	5642	267201.72	815.56	91410	182271.22	8927	387044.56	212.35
10	IOB	134482	270675.79	12200	49819.00	18.41	33727	119722.00	7149	94794.00	79.18	168209	390397.79	19349	144613.00	37.04
11	OBC	93036	192158.42	5949	66664.00	34.69	6996	18821.64	1936	86344.00	458.75	100032	210980.06	7885	153008.00	72.52
12	PNB	350822	524262.04	119663	424906.61	81.05	30875	206596.45	20551	982053.00	475.35	381697	730858.49	140214	1406959.61	192.51
13	Punjab & Sind Bank	42008	66221.75	209	2167.00	3.27	7492	9470.66	0	0.00	0.00	49500	75692.40	209	2167.00	2.86
14	SBI	1268493	2141751.45	522280	1500499.00	70.06	35049	253726.16	134267	428436.00	168.86	1303542	2395477.61	656547	1928935.00	80.52
15	Syndicate Bank	181272	251714.61	33769	310978.00	123.54	41228	139337.92	18358	1292473.00	927.58	222500	391052.52	52127	1603451.00	410.03
16	UBI	876662	1378639.97	263951	588704.74	42.70	9509	75074.95	21773	347255.33	462.54	886171	1453714.92	285724	935960.07	64.38
17	UCO	377805	717767.90	152078	522653.61	72.82	10472	71162.58	18547	216541.00	304.29	388277	788930.47	170625	739194.61	93.70
18	Union Bank of India	145927	214780.80	13807	234629.52	109.24	7962	37057.96	9841	115256.25	311.02	153889	251838.76	23648	349885.77	138.93
Total PSU		5534956	9459911.32	1768432	6103260.78	64.52	336654	1468005.14	301292	5143524.96	350.38	5871610	10927916.46	2069724	11246785.74	102.92
19	Axis Bank	248950	448173.94	119302	219191.00	48.91	5294	50564.64	51004	659800.00	1304.86	254244	498738.59	170306	878991.00	176.24
20	Bandhan Bank	1870265	1197525.21	3526799	2753530.00	229.94	19027	48195.03	152089	84460.00	175.25	1889292	1245720.24	3678888	2837990.00	227.82
21	Catholic Syrian Bank Ltd.	0	0.00	729	1433.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	729	1433.00	#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	11431	183058.16	460.51	904	8621.62	6304	369385.59	4284.41	18421	48372.40	17735	552443.75	1142.06
24	HDFC Bank	187093	387502.22	278585	583173.00	150.50	6533	56539.88	171389	3801777.00	6724.06	193626	444042.10	449974	4384950.00	987.51
25	ICICI	181967	394268.81	71588	766415.47	194.39	5946	56606.65	350310	1973619.00	3486.55	187912	450875.46	421898	2740034.47	607.71
26	IDBI	117159	201055.06	94067	170507.37	84.81	3218	31769.93	4122	202849.14	638.49	120376	232824.98	98189	373356.51	160.36
27	IDFC	1653	9946.00	127651	51069.39	513.47	0	0.00	341158	326700.29	#DIV/0!	1653	9946.00	468809	377769.68	3798.21
28	Indusind Bank	211423	101651.98	389013	158471.15	155.90	1024	9358.36	42362	6196.12	66.21	212447	111010.34	431375	164667.27	148.34
29	Jana Small Finance Bank	5429	18924.00	127726	57098.88	301.73	45	71.00	6922	3866.45	5445.70	5474	18995.00	134648	60965.33	320.95
30	Karnataka Bank Ltd.	0	0.00	195	12257.00	#DIV/0!	0	0.00	301	6627.00	#DIV/0!	0	0.00	496	18884.00	#DIV/0!
31	Karur Vysya Bank	0	0.00	315	1168.00	#DIV/0!	0	0.00	167	678.00	#DIV/0!	0	0.00	482	1846.00	#DIV/0!
32	Kotak Mahindra Bank	17623	57758.82	6308	134032.29	232.06	2812	16387.74	12171	524660.99	3201.54	20434	74146.57	18479	658693.28	888.37
33	Ratnakar Bank Ltd	101617	14918.90	388292	104425.22	699.95	332	2791.00	1041	840833.11	30126.54	101949	17709.91	389333	945258.33	5337.46
34	South Indian Bank Ltd.	10760	24140.60	11	1007.05	4.17	364	3295.66	41	53.16	1.61	11125	27436.26	52	1060.21	3.86
35	SIDBI	1117	2963.62	27	7.58	0.26	0	0.00	0	0.00	#DIV/0!	1117	2963.62	27	7.58	0.26
36	Tamilnad Mercantile Bank	392	1227.00	10	108.00	8.80	54	106.00	87	1531.00	1444.34	446	1333.00	97	1639.00	122.96
37	Ujjivan Small Finance Bank	64165	86625.22	468403	179896.95	207.67	462	1128.80	3885	12952.54	1147.47	64627	87754.01	472288	192849.49	219.76
38	Utkarsh Small Finance Bank	11339	1251.00	11626	3892.08	311.12	56	112.00	17	1482.03	1323.24	11395	1363.00	11643	5374.11	394.29
39	YES Bank	15647	43372.90	5329	261676.00	603.32	2072	10595.59	46151	32266.77	304.53	17718	53968.49	51480	293942.77	544.66
Total PVT		3064115	3031056.06	5627407	5642417.59	186.15	48142	296143.91	1189521	8849738.19	2988.32	3112257	3327199.97	6816928	14492155.78	435.57
40	BGVV (UBI)	738957	1018143.75	527383	356847.40	35.05	3638	14089.25	15867	83253.21	590.90	742596	1032233.00	543250	440100.61	42.64
41	PBGB (UCO)	329294	409157.35	111677	282248.64	68.98	3609	10326.55	6693	9002.02	87.17	332902	419483.90	118370	291250.66	69.43
42	UBKGB (CBI)	190823	220983.34	82106	85199.00	38.55	3349	9712.39	14492	25047.00	257.89	194172	230695.73	96598	110246.00	47.79
Total RRB		1259074	1648284.44	721166	724295.04	43.94	10596	34128.20	37052	117302.23	343.71	1269670	1682412.64	758218	841597.27	50.02
43	WB State Co-Op Bank Ltd.	787494	640883.96	1566008	560740.81	87.49	1133	1060.16	35097	101580.64	9581.63	788627	641944.12	1601105	662321.45	103.17
44	WBSCARD Bank Ltd.	39381	19864.58	43234	30240.74	152.23	793	662.85	0	0.00	0.00	40174	20527.43	43234	30240.74	147.32
Total Co-Optv		826875	660748.54	1609242	590981.55	89.44	1925	1723.01	35097	101580.64	5895.53	828800	662471.55	1644339	692562.19	104.54
Grand Total		10685020	14800000.35	9726247	13060954.96	88.25	397317	1800000.26	1562962	14212146.02	789.56	11082337	16600000.61	11289209	27273100.98	164.30

BANK-WISE SECTORAL OUTSTANDING CREDIT UNDER PRIORITY SECTOR AS ON 31.03.2020									
(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	151016	1401.12	10	21.80	17258	971.76	168284	2394.68
2	Andhra Bank	444	3.76	1	0.00	14	43.53	459	47.29
3	Bank of Baroda	32689	345.00	956	118.00	11064	651.00	44709	1114.00
4	Bank of India	233925	1239.20	134	29.20	17545	756.47	251604	2024.87
5	Bank of Maharashtra	1575	14.92	0	0.00	0	0.00	1575	14.92
6	Canara Bank	66528	451.72	906	14.17	9847	257.90	77281	723.79
7	Central Bank of India	128312	1138.56	59	6.96	529	110.03	128900	1255.55
8	Corporation Bank	2267	133.38	0	0.00	0	0.00	2267	133.38
9	Indian Bank	6951	250.84	20	26.40	68	53.25	7039	330.49
10	IOB	8079	59.43	444	341.31	3741	67.07	12264	467.81
11	OBC	3916	49.61	65	27.04	792	454.67	4773	531.32
12	PNB	196803	1553.08	857	49.41	528	437.00	198188	2039.49
13	Punjab & Sind Bank	120	79.00	0	0.00	95	112.00	215	191.00
14	SBI	471258	3397.68	61	168.04	765	1024.81	472084	4590.53
15	Syndicate Bank	14166	130.40	28	6.22	333	38.41	14527	175.03
16	UBI	491593	5244.62	2039	623.31	1447	820.18	495079	6688.11
17	UCO	76159	1497.00	624	273.00	2785	87.00	79568	1857.00
18	Union Bank of India	30203	329.57	79	49.32	703	552.96	30985	931.85
Total PSU		1916004	17318.89	6283	1754.18	67514	6438.04	1989801	25511.11
19	Axis Bank	15238	1360.00	5638	1192.00	52369	1350.00	73245	3902.00
20	Bandhan Bank	1508701	6598.73	269589	1334.98	233020	1539.36	2011310	9473.07
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	7934	89.25	1	1.10	109	62.49	8044	152.84
24	HDFC Bank	158712	497.07	25	57.12	315	542.53	159052	1096.73
25	ICICI	63431	611.86	1	1.64	34	543.93	63466	1157.43
26	IDBI	98344	383.26	3	2.53	29	29.23	98376	415.02
27	IDFC	50171	90.44	0	0.00	1	0.40	50172	90.84
28	Indusind Bank	151949	437.93	0	0.00	5	27.11	151954	465.04
29	Jana Small Finance Bank	30347	99.39	0	0.00	0	0.00	30347	99.39
30	Karnataka Bank Ltd.	13	2.77	6	8.12	185	180.13	204	191.02
31	Karur Vysya Bank	0	0.00	109	4.76	183	6.05	292	10.81
32	Kotak Mahindra Bank	7219	260.11	3	11.60	62	312.06	7284	583.77
33	Ratnakar Bank Ltd	296767	613.83	0	0.00	0	0.00	296767	613.83
34	South Indian Bank Ltd.	8	22.76	56	102.97	10	10.36	74	136.09
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	255252	571.26	0	0.00	0	0.00	255252	571.26
38	Utkarsh Small Finance Bank	11282	22.68	0	0.00	0	0.00	11282	22.68
39	YES Bank	1237	3.00	7	84.00	160	354.00	1404	441.00
Total PVT		2656605	11664.33	275438	2800.83	286482	4957.65	3218525	19422.81
40	BGVB (UBI)	356863	2915.83	64	8.96	17845	479.95	374772	3404.73
41	PBGB (UCO)	122636	908.86	0	0.00	367	2.88	123003	911.74
42	UBKGB (CBI)	130746	1292.95	3	0.05	0	0.00	130749	1293.00
Total RRB		610245	5117.64	67	9.01	18212	482.83	628524	5609.47
43	WB State Co-Op Bank Ltd.	1958867	4782.43	85	3.58	15	15.78	1958967	4801.79
44	WBSCARD Bank Ltd.	231458	960.02	0	0.00	0	0.00	231458	960.02
Total Co-Optv		2190325	5742.45	85	3.58	15	15.78	2190425	5761.81
Grand Total		7373179	39843.31	281873	4567.60	372223	11894.29	8027275	56305.20

BANK-WISE SECTORAL OUTSTANDING CREDIT UNDER PRIORITY SECTOR AS ON 31.03.2020

(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	59679	2439.83	5142	2283.44	215	533.50	141	4.04	0	0.00	65177	5260.81
2	Andhra Bank	4198	196.66	495	553.82	109	505.34	26	1.56	0	0.00	4828	1257.38
3	Bank of Baroda	17747	1491.00	6639	1598.00	3579	1589.00	2193	114.00	481	313.00	30639	5105.00
4	Bank of India	78119	3262.35	3216	861.26	199	291.65	0	0.00	0	0.00	81534	4415.26
5	Bank of Maharastra	1472	289.96	1748	236.98	78	109.72	1206	65.83	25	833.54	4529	1536.03
6	Canara Bank	29518	819.53	2314	932.82	135	227.23	0	0.00	852	18.75	32819	1998.33
7	Central Bank of India	31794	468.98	2954	732.51	72	124.14	1871	49.36	0	0.00	36691	1374.99
8	Corporation Bank	4321	165.45	484	169.48	71	71.81	0	0.00	0	0.00	4876	406.74
9	Indian Bank	9776	288.79	669	1080.79	398	78.22	1	0.08	0	0.00	10844	1447.88
10	IOB	15821	490.96	1173	480.89	61	104.81	0	0.00	401	11.59	17456	1088.25
11	OBC	11571	683.92	1896	1264.98	135	201.42	0	0.00	81	336.92	13683	2487.24
12	PNB	37048	1200.33	2030	861.53	223	1012.37	131	1.61	0	0.00	39432	3075.84
13	Punjab & Sind Bank	1679	173.07	902	198.00	816	328.93	0	0.00	0	0.00	3397	700.00
14	SBI	59101	3441.35	3342	2424.55	125	470.97	0	0.00	0	0.00	62568	6336.87
15	Syndicate Bank	11964	949.72	776	238.04	92	38.74	1	0.06	0	0.00	12833	1226.56
16	UBI	147779	3515.92	33360	2287.43	530	310.98	1147	33.05	0	0.00	182816	6147.38
17	UCO	60186	1385.07	922	1037.78	996	329.69	1156	35.37	2152	60.00	65412	2847.91
18	Union Bank of India	18437	970.36	2399	1111.13	153	1033.95	53	1.73	2	4.80	21044	3121.97
Total PSU		600210	22233.25	70461	18353.43	7987	7362.47	7926	306.69	3994	1578.60	690578	49834.44
19	Axis Bank	11987	2239.00	3430	1683.00	0	0.00	16	41.00	120100	252.00	135533	4215.00
20	Bandhan Bank	2262336	12835.30	4382	277.18	74	59.82	0	0.00	0	0.00	2266792	13172.29
21	Catholic Syrian Bank Ltd.	690	5.89	7	3.32	0	0.00	0	0.00	0	0.00	697	9.21
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	476	110.67	265	149.62	46	89.79	0	0.00	76	0.16	863	350.24
24	HDFC Bank	308704	2222.76	19000	3013.47	2157	862.29	0	0.00	0	0.00	329861	6098.52
25	ICICI	19773	3069.32	11835	3078.04	1838	990.91	0	0.00	0	0.00	33446	7138.27
26	IDBI	15314	1161.95	580	291.88	71	92.29	0	0.00	0	0.00	15965	1546.13
27	IDFC	98241	336.79	419	141.73	55	29.37	0	0.00	0	0.00	98715	507.89
28	Indusind Bank	27932	533.34	13023	1432.62	16	70.52	0	0.00	0	0.00	40971	2036.48
29	Jana Small Finance Bank	5079	90.54	80	3.65	0	0.00	0	0.00	0	0.00	5159	94.19
30	Karnataka Bank Ltd.	501	217.44	202	168.30	16	33.75	0	0.00	0	0.00	719	419.49
31	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	330	204.80	330	204.80
32	Kotak Mahindra Bank	1645	559.60	4713	1121.19	809	259.13	0	0.00	0	0.00	7167	1939.91
33	Ratnakar Bank Ltd	45088	317.14	26041	22.16	101657	0.02	0	0.00	0	0.00	172786	339.32
34	South Indian Bank Ltd.	143	50.80	186	320.90	68	133.32	0	0.00	0	0.00	397	505.02
35	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	119	65.03	119	65.03
36	Tamilnad Mercantile Bank	17	3.88	4	17.75	12	12.78	0	0.00	0	0.00	33	34.41
37	Ujivan Small Finance Bank	233689	729.44	27	5.96	1	0.73	0	0.00	0	0.00	233717	736.13
38	Utkarsh Small Finance Bank	10035	25.53	0	0.00	0	0.00	0	0.00	0	0.00	10035	25.53
39	YES Bank	3324	404.00	3576	538.00	466	216.00	0	0.00	0	0.00	7366	1158.00
Total PVT		3044974	24913.39	87770	12268.77	107286	2850.71	16	41.00	121840	659.76	3361886	40733.63
40	BGVB (UBI)	171876	1565.82	26015	111.12	125	35.19	0	0.00	0	0.00	198016	1712.13
41	PBGB (UCO)	79661	1087.73	4472	79.31	0	0.00	5	0.04	0	0.00	84138	1167.08
42	UBKGB (CBI)	7645	37.64	1278	12.50	0	0.00	145	1.48	0	0.00	9068	51.62
Total RRB		259182	2691.19	31765	202.93	125	35.19	150	1.52	0	0.00	291222	2930.83
43	WB State Co-Op Bank Ltd.	51851	609.44	2469	77.37	0	0.00	101	1.05	318	16.99	54739	704.85
44	WBSCARD Bank Ltd.	1322	93.18	0	0.00	0	0.00	0	0.00	0	0.00	1322	93.18
Total Co-Optv		53173	702.62	2469	77.37	0	0.00	101	1.05	318	16.99	56061	798.03
Grand Total		3957539	50540.45	192465	30902.49	115398	10248.37	8193	350.26	126152	2255.35	4399747	94296.93

BANK-WISE SECTORAL OUTSTANDING CREDIT UNDER PRIORITY SECTOR AS ON 31.03.2020

(Amt.in Rs. Crore)

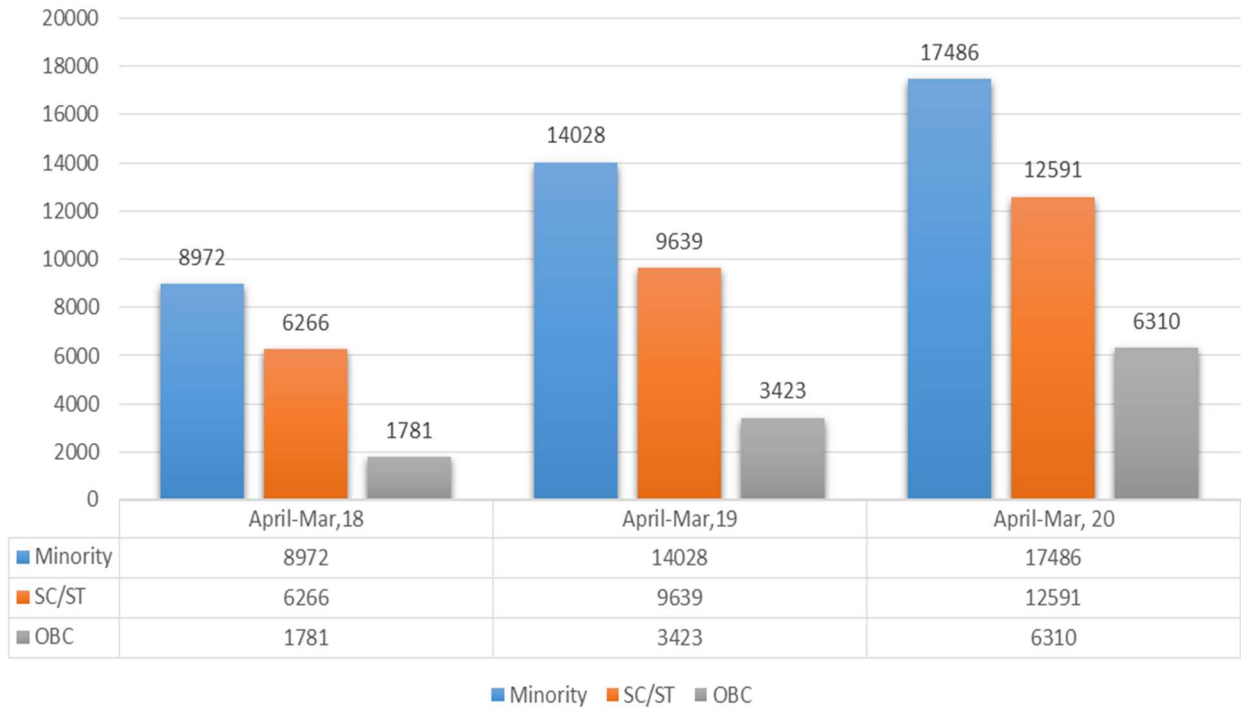
S No.	BANKS	Export		Education		Housing		Social Infrastructure		Renewable Energy		Others		Total OPS		Total Prisec	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Alahabad bank	21	79.40	3625	90.83	18962	1806.86	1	0.12	17	0.02	990	1.92	23616	1979.15	257077	9634.64
2	Andhra Bank	13	118.84	109	2.94	931	74.40	0	0.00	0	0.00	1040	77.33	2093	273.51	7380	1578.18
3	Bank of Baroda	28	178.00	2348	86.00	16146	1818.00	120	13.00	60	6.00	9901	485.00	28603	2586.00	103951	8805.00
4	Bank of India	55	159.62	4799	128.01	22758	2223.13	0	0.00	78	18.01	0	0.00	27690	2528.77	360828	8968.90
5	Bank of Maharashtra	0	0.00	305	35.53	265	107.33	0	0.00	0	0.00	0	0.00	570	142.86	6674	1693.81
6	Canara Bank	180	348.73	2792	94.88	5023	473.22	0	0.00	0	0.00	192	1.35	8187	918.18	118287	3640.30
7	Central Bank of India	0	0.00	2416	65.06	6923	580.88	0	0.00	0	0.00	0	0.00	9339	645.95	174930	3276.48
8	Corporation Bank	0	0.00	258	8.31	2507	231.38	0	0.00	0	0.00	518	29.53	3283	269.22	10426	809.34
9	Indian Bank	0	0.00	335	16.70	2112	163.09	6	0.86	2	0.08	15	0.08	2470	180.81	20353	1959.18
10	IOB	1579	75.24	793	18.54	3869	339.65	0	0.00	0	0.00	10855	119.87	17096	553.30	46816	2109.36
11	OBC	0	0.00	1147	35.81	3569	264.79	1	0.00	13	0.11	112	0.23	4842	300.94	23298	3319.50
12	PNB	112	37.78	5686	223.75	7862	712.38	5	0.56	30	0.02	1480	4.16	15175	978.65	252795	6093.98
13	Punjab & Sind Bank	0	0.00	150	2.50	979	140.00	0	0.00	0	0.00	0	0.00	1129	142.50	4741	1033.50
14	SBI	0	0.00	17860	699.51	153502	9292.28	91	23.27	2	5.10	0	0.00	171455	10020.16	706107	20947.56
15	Syndicate Bank	0	0.00	1174	33.49	2331	176.72	0	0.00	0	0.00	440	0.05	3945	210.26	31305	1611.85
16	UBI	0	0.00	2611	55.35	44173	3202.14	12	3.03	151	0.16	0	0.00	46947	3260.68	724842	16096.17
17	UCO	158	189.64	2626	64.52	15319	1308.63	78	15.53	21	15.89	26591	3603.88	44793	5198.09	189773	9903.00
18	Union Bank of India	0	0.00	1730	57.42	6043	485.29	13	0.19	1	0.01	133	0.06	7920	542.97	59949	4596.79
Total PSU		2146	1187.25	50764	1719.15	313274	23400.17	327	56.56	375	45.40	52267	4323.46	419153	30731.99	3099532	106077.54
19	Axis Bank	0	0.00	1026	76.00	6244	376.00	0	0.00	0	0.00	71	0.26	7341	452.26	216119	8569.26
20	Bandhan Bank	0	0.00	0	0.00	1321	73.58	0	0.00	0	0.00	22	323.77	1343	397.34	4279445	23042.71
21	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	5	0.49	0	0.00	0	0.00	0	0.00	5	0.49	702	9.70
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	38	1.24	713	67.24	0	0.00	0	0.00	0	0.00	751	68.48	9658	571.56
24	HDFC Bank	0	0.00	2254	53.29	13352	672.71	0	0.00	0	0.00	1	0.01	15607	726.01	504520	7921.26
25	ICICI	7	21.47	278	9.66	7985	866.37	0	0.00	2	8.16	1	0.07	8273	905.73	105185	9201.43
26	IDBI	0	0.00	652	19.82	21786	2107.23	4	0.08	0	0.00	1	0.00	22443	2127.13	136784	4088.27
27	IDFC	0	0.00	0	0.00	374	52.88	3	0.01	0	0.00	0	0.00	377	52.89	149264	651.61
28	Indusind Bank	0	0.00	0	0.00	4	0.39	0	0.00	0	0.00	4	0.39	8	0.78	192933	2502.31
29	Jana Small Finance Bank	0	0.00	0	0.00	1607	8.18	0	0.00	0	0.00	176370	459.68	177977	467.86	213483	661.44
30	Karnataka Bank Ltd.	168	180.79	13	0.93	545	59.96	0	0.00	0	0.00	135	0.41	861	242.09	1784	852.60
31	Karur Vysya Bank	0	0.00	10	0.78	276	53.84	0	0.00	0	0.00	0	0.00	286	54.62	908	270.23
32	Kotak Mahindra Bank	0	0.00	0	0.00	342	5.10	0	0.00	0	0.00	3	5.92	345	11.02	14796	2534.70
33	Ratnakar Bank Ltd	0	0.00	564	1.03	2077	10.82	0	0.00	0	0.00	32652	33.00	35293	44.85	504846	998.00
34	South Indian Bank Ltd.	0	0.00	16	0.36	85	10.51	0	0.00	0	0.00	16	3.56	117	14.43	588	655.54
35	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	119	65.03
36	Tamilnad Mercantile Bank	0	0.00	3	0.08	11	1.08	0	0.00	0	0.00	0	0.00	14	1.16	47	35.57
37	Ujivan Small Finance Bank	0	0.00	0	0.00	38878	155.90	0	0.00	0	0.00	149972	276.71	188850	432.61	677819	1740.00
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	21317	48.21
39	YES Bank	0	0.00	1	0.00	171	6.00	0	0.00	5	3.00	0	0.00	177	9.00	8947	1608.00
Total PVT		175	202.26	4855	163.20	95776	4528.26	7	0.09	7	11.16	359248	1103.78	460068	6008.75	7040479	66165.19
40	BGVB (UBI)	0	0.00	164	3.78	9812	394.44	0	0.00	0	0.00	5812	46.37	15788	444.58	588576	5561.45
41	PBGB (UCO)	0	0.00	259	5.81	3172	168.35	0	0.00	6	0.01	642	20.32	4079	194.49	211220	2273.31
42	UBKGB (CBI)	0	0.00	97	1.71	2147	106.03	0	0.00	0	0.00	35085	144.97	37329	252.71	177146	1597.33
Total RRB		0	0.00	520	11.30	15131	668.82	0	0.00	6	0.01	41539	211.66	57196	891.78	976942	9432.09
43	WB State Co-Op Bank Ltd.	0	0.00	4	0.14	6202	899.41	405	41.66	0	0.00	155145	1527.20	161756	2468.41	2175462	7975.05
44	WBCARD Bank Ltd.	0	0.00	0	0.00	4852	185.86	0	0.00	0	0.00	0	0.00	4852	185.86	237632	1239.06
Total Co-Optv		0	0.00	4	0.14	11054	1085.27	405	41.66	0	0.00	155145	1527.20	166608	2654.27	2413094	9214.11
Grand Total		2321	1389.51	56143	1893.79	435235	29682.53	739	98.30	388	56.57	608199	7166.09	1103025	40286.79	13530047	190888.93

BANK-WISE SECTORAL OUTSTANDING CREDIT UNDER NON-PRIORITY SECTOR AS ON 31.03.2020															
(Amt.in Rs. Crore)															
S No.	BANKS	Agri		Education		Housing		Personal Loan		Others		Total Non-Prisee		Total Advance	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Allahabad bank	2	11.34	904	41.20	5429	738.69	5697	88.01	24666	13045.10	36698	13924.34	293775	23558.98
2	Andhra Bank	3	2.48	3	0.29	137	35.71	493	18.93	6821	3230.72	7457	3288.13	14837	4866.31
3	Bank of Baroda	40937	942.00	3965	124.00	1281	716.00	3531	159.00	27991	11439.00	77705	13380.00	181656	22185.00
4	Bank of India	0	0.00	0	0.00	0	0.00	12175	189.04	688	7216.23	12863	7405.27	373691	16374.17
5	Bank of Maharashtra	0	0.00	389	42.23	481	203.35	129	3.44	147	251.50	1146	500.52	7820	2194.33
6	Canara Bank	5	2.25	34	24.24	2511	456.18	18000	373.00	54	4064.42	20604	4920.09	138891	8560.39
7	Central Bank of India	0	0.00	262	46.29	2900	443.26	11274	217.94	20311	3800.89	34747	4508.38	209677	7784.86
8	Corporation Bank	0	0.00	5	0.78	167	53.32	483	3.23	5435	5291.78	6090	5349.11	16516	6158.45
9	Indian Bank	0	0.00	82	6.83	620	90.97	23	0.24	8663	2848.45	9388	2946.49	29741	4905.67
10	IOB	3	8.68	37	4.81	117	50.31	8572	223.60	21096	4173.00	29825	4460.40	76641	6569.76
11	OBC	3	47.74	80	7.10	1186	194.77	3846	907.70	2468	3213.00	7583	4370.31	30881	7689.81
12	PNB	17	80.66	15	65.75	6113	957.60	28729	890.38	10016	11192.75	44890	13187.14	297685	19281.12
13	Punjab & Sind Bank	0	0.00	53	2.50	1235	89.00	100	269.00	3222	2543.00	4610	2903.50	9351	3937.00
14	SBI	0	0.00	1587	120.78	68918	8924.72	223648	7337.00	404352	34134.94	698505	50517.44	1404612	71465.00
15	Syndicate Bank	14	15.09	11	3.16	834	331.27	4590	69.92	10848	5830.96	16297	6250.40	47602	7862.25
16	UBI	97	275.43	1832	56.82	7548	1152.32	45680	550.24	17614	18669.17	72771	20703.98	797613	36800.15
17	UCO	0	0.00	21	3.76	8679	614.52	6475	89.43	1263	4559.07	16438	5266.78	206211	15169.78
18	Union Bank of India	4	17.64	343	72.28	1059	318.37	8858	317.89	6159	8343.77	16423	9069.95	76372	13666.74
Total PSU		41085	1403.31	9623	622.82	109215	15370.36	382303	11707.99	571814	143847.75	1114040	172952.23	4213572	279029.77
19	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00	87689	18917.74	87689	18917.74	303808	27487.00
20	Bandhan Bank	186796	766.35	0	0.00	0	0.00	0	0.00	1321	73.58	188117	839.93	4467562	23882.64
21	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	37	8.41	37	8.41	739	18.11
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	4	0.71	497	133.57	868	16.21	13841	2216.82	15210	2367.31	24868	2938.87
24	HDFC Bank	0	0.00	43	2.77	3852	716.57	79067	2046.40	905013	15152.75	987975	17918.49	1492495	25839.75
25	ICICI	0	0.00	10	2.08	8614	3942.09	0	0.00	326394	14056.92	335018	18001.09	440203	27202.52
26	IDBI	0	0.00	9	1.11	2799	873.19	12339	135.04	1919	2450.51	17066	3459.85	153850	7548.12
27	IDFC	0	0.00	0	0.00	0	0.00	0	0.00	315113	2889.07	315113	2889.07	464377	3540.68
28	Indusind Bank	0	0.00	0	0.00	6	0.09	0	0.00	114026	8975.11	114032	8975.20	306965	11477.50
29	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	8774	54.42	8774	54.42	222257	715.86
30	Karnataka Bank Ltd.	2	3.76	4	0.20	296	112.06	1392	229.85	91	348.76	1785	694.63	3569	1547.23
31	Karur Vysya Bank	170	5.23	7	0.98	270	56.23	2499	44.26	657	871.97	3603	978.67	4511	1248.90
32	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	17514	3914.87	17514	3914.87	32310	6449.57
33	Ratnakar Bank Ltd	0	0.00	0	0.00	284	1.89	0	0.00	388	4693.51	672	4695.40	505518	5693.40
34	South Indian Bank Ltd.	3	36.88	5	0.74	48	18.64	14	0.03	651	1137.11	721	1193.40	1309	1848.94
35	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	119	65.03
36	Tamilnad Mercantile Bank	0	0.00	0	0.00	3	0.99	170	121.25	90	58.56	263	180.80	310	216.37
37	Ujjivan Small Finance Bank	106	0.22	0	0.00	901	66.83	679	11.12	6188	132.42	7874	210.59	685693	1950.59
38	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	21	11.33	21	11.33	21338	59.54
39	YES Bank	0	0.00	0	0.00	11	4.00	5908	219.00	41844	3393.00	47763	3616.00	56710	5224.00
Total PVT		187077	812.44	82	8.59	17581	5926.14	102936	2823.16	1841571	79356.86	2149247	88927.19	9189726	155092.38
40	BGVB (UBI)	0	0.00	0	0.00	1680	60.73	25837	353.11	23125	356.42	50642	770.26	639218	6331.71
41	PBGB (UCO)	0	0.00	0	0.00	701	40.12	5893	482.88	1413	158.57	8007	681.57	219227	2954.88
42	UBKGB (CBI)	0	0.00	0	0.00	0	0.00	12241	215.14	13061	162.11	25302	377.25	202448	1974.58
Total RRB		0	0.00	0	0.00	2381	100.85	43971	1051.13	37599	677.10	83951	1829.08	1060893	11261.17
43	WB State Co-Op Bank Ltd.	0	0.00	0	0.00	0	0.00	16803	582.53	157870	9953.62	174673	10536.15	2350135	18511.20
44	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	237632	1239.06
Total Co-Optv		0	0.00	0	0.00	0	0.00	16803	582.53	157870	9953.62	174673	10536.15	2587767	19750.26
Grand Total		228162	2215.75	9705	631.41	129177	21397.36	546013	16164.81	2608854	233835.33	3521911	274244.65	17051958	465133.58

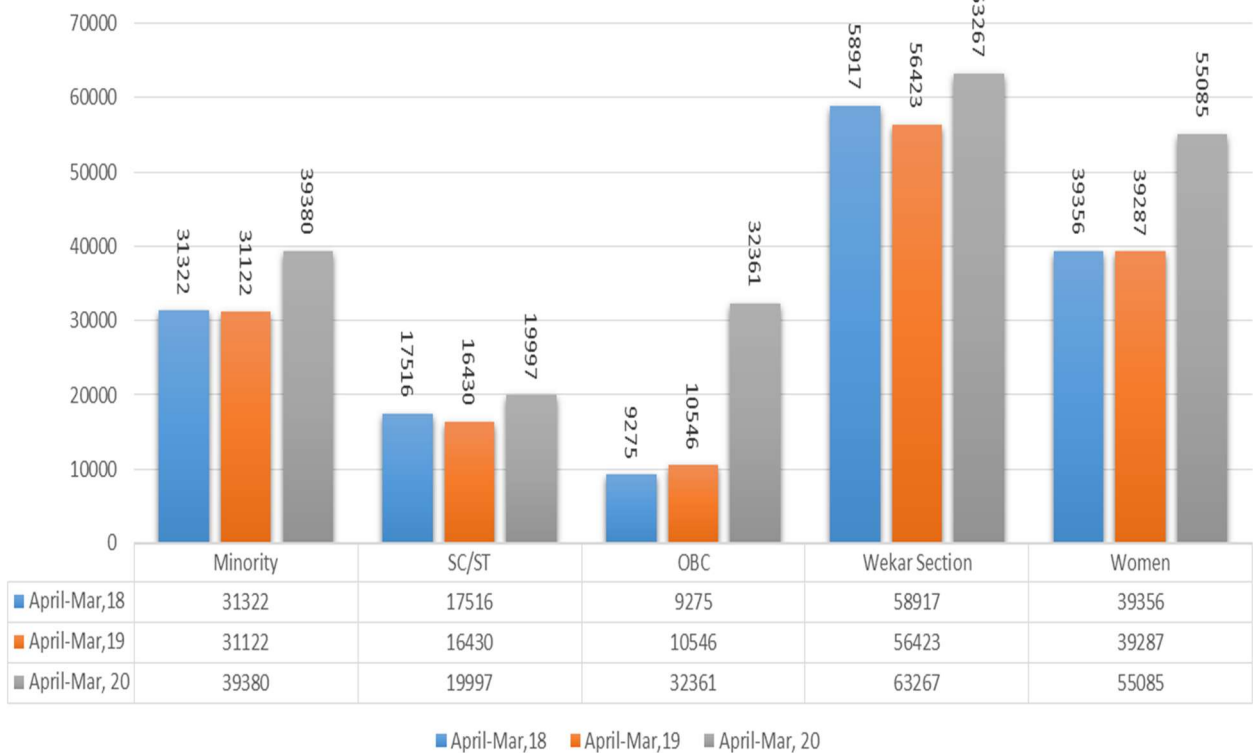
BANK-WISE SECTORAL OUTSTANDING CREDIT AS ON 31.03.2020													
(Amt.in Rs. Crore)													
S No.	BANKS	Of Which Weaker Section		Of Which Minority Communities		Of Which SC/ST		Of Which OBC		Of Which Women		Of Which Under DRI	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Allahabad bank	167550	2016.29	39829	638.60	24927	457.25	14958	298.54	36245	1016.75	52	0.03
2	Andhra Bank	911	8.98	1308	71.64	2	0.01	2	0.07	2865	80.02	0	0.00
3	Bank of Baroda	33008	929.00	13630	897.00	11879	502.00	12163	4203.00	28811	3924.00	65	0.59
4	Bank of India	236171	1216.00	79374	832.00	47364	261.00	21631	219.00	77364	265.00	161	0.94
5	Bank of Maharashtra	257	12.12	153	5.78	78	1.12	5379	1875.59	241	31.57	0	0.00
6	Canara Bank	88381	840.44	32247	417.98	11523	113.36	0	0.00	0	0.00	22786	175.78
7	Central Bank of India	103513	922.36	18221	179.86	36625	268.94	4619	45.96	19997	324.08	4185	35.34
8	Corporation Bank	4361	94.34	2175	84.89	661	24.84	0	0.00	2453	106.67	17	0.40
9	Indian Bank	4358	211.65	2215	58.89	1570	37.48	1692	12.27	6973	171.37	56	0.83
10	IOB	12381	97.15	10939	93.19	6363	54.28	15892	304.08	6724	59.51	624	14.58
11	OBC	14952	319.70	3211	152.24	2409	182.51	1047	42.75	5355	213.11	0	0.00
12	PNB	193053	1571.78	17492	286.35	14070	122.74	221233	5683.84	63291	1084.36	19	0.01
13	Punjab & Sind Bank	2	0.50	1	0.70	6	1.55	3	1.50	1	0.50	0	0.00
14	SBI	463544	4610.46	170025	7099.12	175687	2255.00	104251	1987.00	262535	3812.00	445	3.00
15	Syndicate Bank	29437	1778.04	4661	85.26	7458	185.03	1624	30.05	10458	1490.23	22	0.02
16	UBI	31784	4961.89	221120	8213.03	19627	1803.10	118469	1558.54	148110	2869.96	22466	222.91
17	UCO	20948	817.30	31019	366.11	16625	192.00	0	0.00	22412	289.09	0	0.00
18	Union Bank of India	34774	708.91	15074	380.50	7771	234.15	2467	78.65	11432	288.07	248	1.24
Total PSU		1439385	21116.91	662694	19863.14	384645	6696.36	525430	16340.84	705267	16026.29	51146	455.67
19	Axis Bank	247799	1354.00	53989	388.00	40645	77.00	0	0.00	194004	494.00	0	0.00
20	Bandhan Bank	3631863	15403.72	3328484	8022.90	986505	5379.50	77345	429.15	4358692	21472.70	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	6473	68.61	4382	76.63	152	2.91	1747	23.53	3114	102.55	0	0.00
24	HDFC Bank	442842	1065.39	167214	539.49	1983	19.78	25594	4780.98	455747	1517.79	0	0.00
25	ICICI	62666	1202.96	50224	997.90	8802	124.46	130701	7907.01	80477	6909.11	0	0.00
26	IDBI	106557	705.63	21127	301.68	23808	229.39	4254	135.81	91977	793.74	8	0.01
27	IDFC	147741	280.51	62705	112.26	63149	129.22	62330	110.87	147741	280.51	0	0.00
28	Indusind Bank	17065	133.88	15745	617.52	1942	26.64	0	0.00	11994	250.39	0	0.00
29	Jana Small Finance Bank	211763	577.05	58226	154.55	28270	78.12	11358	32.15	195453	554.84	0	0.00
30	Karnataka Bank Ltd.	177	6.76	50	1.22	19	0.90	23	53.00	11	0.03	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	8252	361.19	4426	218.17	154	9.68	0	0.00	0	0.00	0	0.00
33	Ratnakar Bank Ltd	28282	916.91	99729	185.15	62038	114.81	258121	450.25	504502	917.33	0	0.00
34	South Indian Bank Ltd.	11	0.97	11	0.97	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
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	396786	866.63	71640	155.54	74033	173.63	11943	25.11	396357	863.62	0	0.00
38	Utkarsh Small Finance Bank	21317	48.21	9620	19.50	9701	19.23	1542	3.12	21317	48.21	0	0.00
39	YES Bank	2167	130.00	544	40.00	1	0.00	0	0.00	1622	90.00	0	0.00
Total PVT		5331761	23122.42	3948116	11831.48	1301202	6385.27	584958	13950.96	6463008	34294.82	8	0.01
40	BGVB (UBI)	356015	3513.84	141560	910.54	133984	827.46	20124	90.24	62580	419.99	0	0.00
41	PBGB (UCO)	90831	1401.18	23219	427.24	47858	396.78	34097	501.17	88723	1456.99	0	0.00
42	UBKGB (CBI)	129552	1233.50	8677	41.16	28919	226.38	8872	46.48	41646	511.83	11	0.01
Total RRB		576398	6148.52	173456	1378.94	210761	1450.62	63093	637.89	192949	2388.81	11	0.01
43	WB State Co-Op Bank Ltd.	1059782	12829.89	264046	5959.87	306674	5253.72	194961	1404.22	247449	2300.41	0	0.00
44	WBSCARD Bank Ltd.	780	50.13	5438	347.45	3318	211.69	587	28.02	1179	75.20	0	0.00
Total Co-Optv		1060562	12880.03	269484	6307.32	309992	5465.41	195548	1432.23	248628	2375.61	0	0.00
Grand Total		8408106	63267.88	5053750	39380.88	2206600	19997.65	1369029	32361.92	7609852	55085.52	51165	455.69

Disbursement of Loan to Minority Community & SC/ST/OBC during the FY 2019-2020 (01-04.2019 to 31.03.2020)											
(Amount in Crore)											
Sr. No.	Bank Name	Minority Community						SC/ST		OBC	
		Target		Achievement as on 31.03.20		% of Achievement					
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Allahabad bank	136500	1050.00	21019	300.85	15.40	28.65	22651	313.86	3564	85.78
2	Andhra Bank	16200	105.50	1137	58.26	7.02	55.22	355	10.84	2	0.29
3	Bank of Baroda	75000	735.00	1501	35.94	2.00	4.89	1016	15.54	2047	35.20
4	Bank of India	89000	855.00	11416	69.26	12.83	8.10	2376	19.21	2657	19.28
5	Bank of Maharastra	7200	60.00	18	0.64	0.25	1.07	13	0.33	273	115.03
6	Canara Bank	75000	605.00	32154	453.55	42.87	74.97	11553	114.32	0	0.00
7	Central Bank of India	75000	665.00	3805	57.86	5.07	8.70	5789	62.30	2678	30.65
8	Corporation Bank	31200	125.00	568	11.70	1.82	9.36	91	4.52	61	2.28
9	Indian Bank	31200	185.00	2230	59.92	7.15	32.39	1267	24.68	852	6.24
10	IOB	35500	350.00	973	9.64	2.74	2.75	677	6.57	1474	15.42
11	OBC	45000	205.00	901	27.64	2.00	13.48	507	13.92	250	9.93
12	PNB	105000	595.00	6391	114.24	6.09	19.20	5863	66.05	47262	1927.00
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	28558	739.12	8.28	29.56	13596	535.45	16951	328.57
15	Syndicate Bank	45000	285.00	4588	108.22	10.20	37.97	5086	123.22	1631	29.88
16	UBI	180000	1650.00	8794	85.98	4.89	5.21	4766	126.37	1228	22.04
17	UCO	45000	275.00	8550	100.79	19.00	36.65	2332	41.53	11038	195.83
18	Union Bank of India	86500	750.00	6764	96.47	7.82	12.86	2757	44.62	1673	32.37
Total PSU		1430800	11064.00	139368	2330.78	9.74	21.07	80699	1524.58	93643	2856.99
19	Axis Bank	75000	555.00	10746	209.00	14.33	37.66	11522	33.00	0	0.00
20	Bandhan Bank	85500	850.00	1335749	10099.82	1562.28	1188.21	756312	6149.13	60605	498.04
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	5006	121.38	58.89	186.74	152	1.70	1955	17.26
24	HDFC Bank	75000	375.00	93696	321.76	124.93	85.80	353	3.32	15141	54.70
25	ICICI	75000	475.00	41334	497.31	55.11	104.70	6740	77.18	0	0.00
26	IDBI	37500	185.00	15562	154.52	41.50	83.52	15889	106.81	2407	53.24
27	IDFC	3600	15.00	55823	162.44	1550.64	1082.95	54492	170.67	55363	161.68
28	Indusind Bank	17500	150.00	187880	582.51	1073.60	388.34	128542	408.95	0	0.00
29	Jana Small Finance Bank	3300	29.00	34415	135.40	1042.88	466.90	17973	70.58	6810	28.52
30	Karnataka bank Ltd.	0	0.00	28	2.23	#DIV/0!	#DIV/0!	2	0.01	18	2.67
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	1382	56.57	11.52	66.55	28	2.37	0	0.00
33	Ratnakar Bank Ltd	4500	25.00	58499	173.37	1299.98	693.48	36413	109.09	156433	483.91
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	97064	355.72	647.09	245.32	97064	355.73	15065	59.82
38	Utkarsh Small Finance Bank	300	2.00	8646	21.02	2882.00	1051.00	9613	22.52	1510	3.75
39	YES Bank	6200	55.00	166	18.00	2.68	32.73	0	0.00	0	0.00
Total PVT		423900	3051.00	1945996	12911.05	459.07	423.17	1135095	7511.06	315307	1363.59
40	BGVB (UBI)	95000	895.00	50572	703.37	53.23	78.59	20813	289.21	3478	58.50
41	PBGB (UCO)	75000	335.00	12363	306.19	16.48	91.40	29038	694.49	30331	726.30
42	UBKGB (CBI)	37500	175.00	1741	19.03	4.64	10.87	10655	120.99	1804	23.62
Total RRB		207500	1405.00	64676	1028.59	31.17	73.21	60506	1104.69	35613	808.42
43	WB State Co-Op Bank Ltd.	75000	465.00	178091	1174.54	237.45	252.59	269234	2425.00	147553	1276.71
44	WBSCARD Bank Ltd.	2800	15.00	792	41.26	28.29	275.07	9003	26.02	761	4.71
Total Co-Optv		77800	480.00	178883	1215.80	229.93	253.29	278237	2451.02	148314	1281.42
Grand Total		2140000	16000.00	2328923	17486.23	108.83	109.29	1554537	12591.35	592877	6310.42

Disbursement of Minority, SC/ST & OBC (Amt in Cr)



Outstanding of Minority, SC/ST, OBC, Weaker Section & Women (Amt in Cr)



(B) Broad Sector wise Annual Credit Plan for FY 2020-2021.

West Bengal is the 6th largest economy with a high population density of 7.50% of total population covering just 2.70% of total geographical area. The State ranks 1st in Rice & Jute production and 2nd in Vegetables, Fruits, Tea & Fish / Meat production. It is also a MSME stronghold with a huge base of skilled workers and at the forefront of SHG movement also.

The focus paper is expected to be a document for guiding the banks to focus extensively in these vital segments which will also enable them to achieve the targets set by SLBC / authorities in line with Ground Level Credit Plan as advised by GOI.

The banks are also to take a cue from the State Focus Papers while finalizing their business plan for the respective branches. The authorities can also arrange for sector wise interventions for aligning the flow of bank credit with both National & State priorities for removal of disparities and promoting inclusive economic growth.

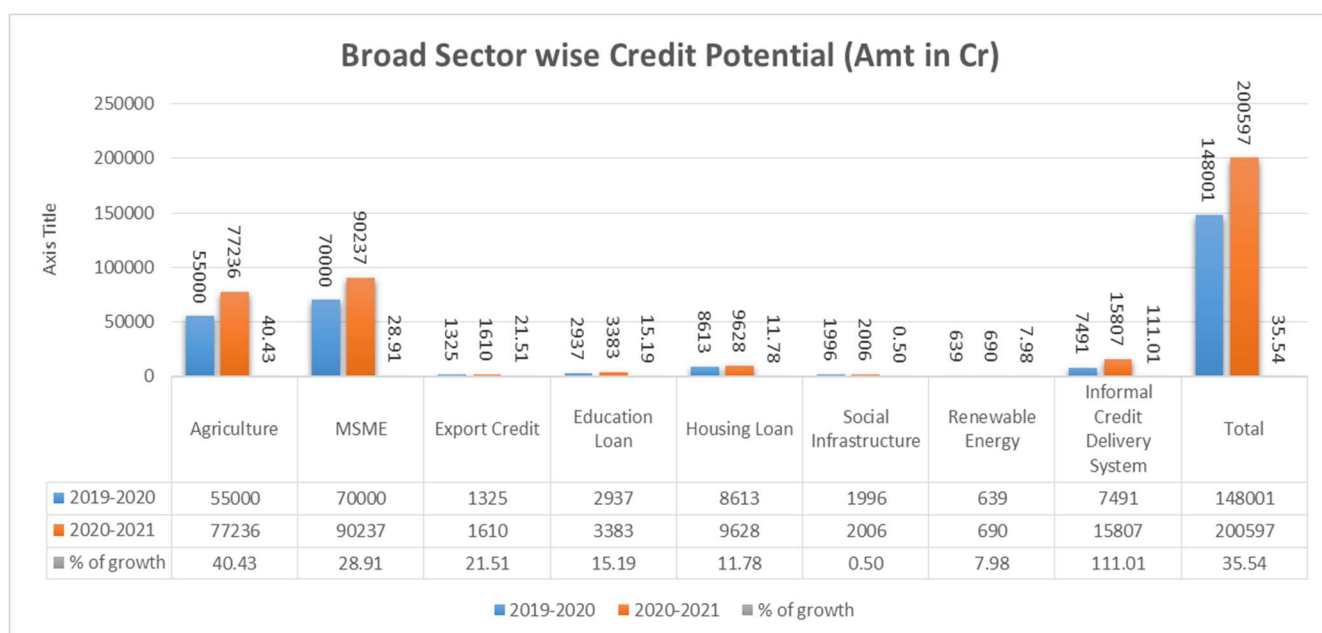
The broad sector wise Annual credit potential for FY 2020-21 is annexed herewith.

Sr. No.	Broad Sector	Target for FY 2020-2021	Sr. No.	Broad Sector	Target for FY 2020-2021
1.	Agriculture	77236 Crore	5.	Housing	9628 Crore
2.	MSME	90237 Crore	6.	Social Infrastructure	2006 Crore
3.	Export Credit	1610 Crore	7.	Renewal Energy	690 Crore
4.	Education	3383 Crore	8.	Informal Credit Delivery System	15807 Crore
Grand Total					200597 Crore

• Allocation for major Schematic lending for FY 2020-2021.

NRLM		NULM		PMEGP	
No.	Amount (Cr)	No.	Amount (Cr)	No.	Amount (MM in Cr)
613960	15006.94	17700	256.40	2985	256.40

Animal Husbandry & Fishery (No.) under KCC	Dairy	Goatery	Poultry	Fishery
	100000	15000	10000	100000



AGENDA- 4

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

CD Ratio of the State stood at 60.21% as on 31.03.2020 whereas it was 61.95 % on 31.12.2019. For calculation of CD Ratio of the State as on 31st march, 2020, the RBI guidelines is followed which is furnished below:

(Amt. Rs. in crore)

Total Deposit (A)	839812
Total Advance utilized in the State (B=C+D)	491512
Out of which outstanding of credit sanctioned from the State (C)	465134
Credit sanctioned from outside State but utilized in West Bengal (D)	26378
RIDF Support (E)	14168
Total Advance to be reckoned (F=B+E)	505680
CD Ratio (F*100 / A)	60.21%

The decline in CD Ratio is in line with the trend as observed on national basis where the CD Ratio has come down from the high of 78.20 % on 31-03-2019 to 75.70% as on 24-03-2020. In West Bengal the reduction on YOY basis was from 64.57% on March, 2019 to 60.21% on March, 2020.

The decline in CD Ratio has been attributed due to ripple effects of Demonetization, GST with major economic slowdown in the last half of the FY 2019-20 accompanied by lower industrial outputs, slowing consumption. The decline in the corporate loan take-off in the aftermath of the issues concerning NBFCs has also hindered the growth of credit. But it was the crippling effect of the COVID 19 pandemic and the Lockdown put in place from mid-March, 20 that had a crippling effect on credit growth which is generally witnessed in the March quarter.

With GDP growth falling to 3.1% during March, 20 quarter & GDP growth at 11 year low of 4.2% in FY 2019-20 and projected to remain so in the coming quarter or so due to COVID 19 pandemic related issues, the banks will remain under pressure so far credit off-take is concerned.

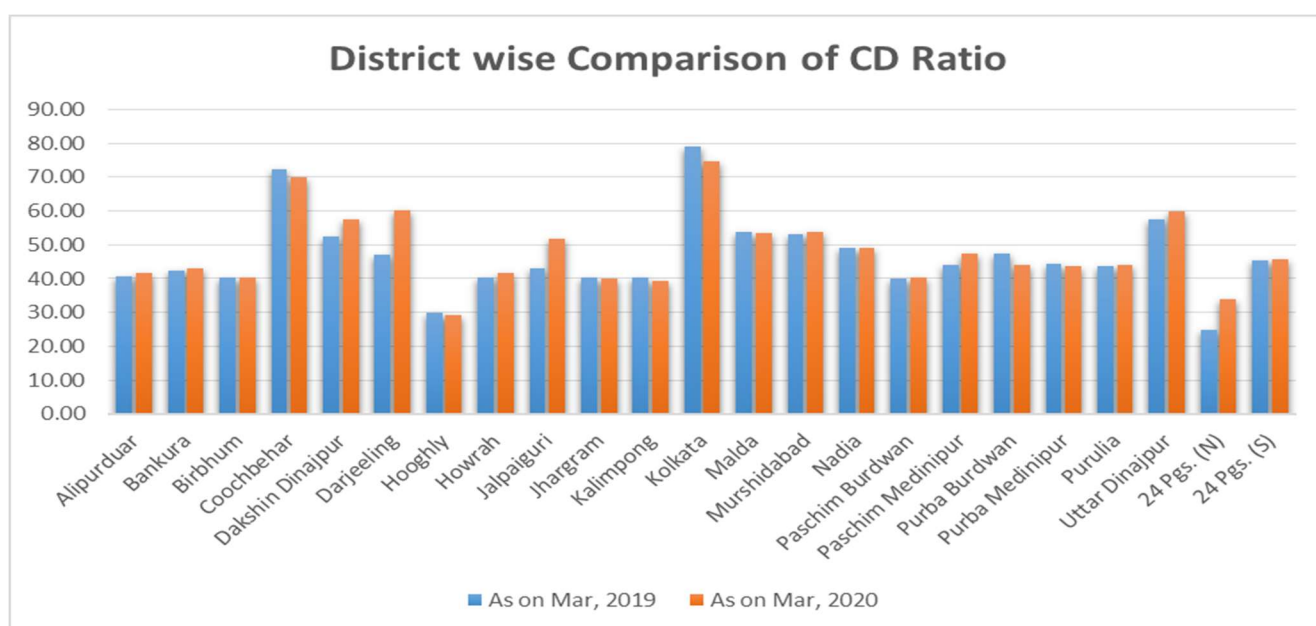
However, with the 20 lakh crore stimulus announced by the Central Government and measures taken by State government for revival of the economy with anticipated peak season demand for credit in the 2nd half of the year, it is expected that banks will be able to show a decent position after Sept,2020 quarter. Bigger Banks like SBI, PNB, BOB, HDFC Bank, etc should lead from the front with increased deployment of credit.

Position of districts with less than 40 % CD Ratio

CD Ratio on	Hooghly	Kalimpong	24 Parganas (N)
30.06.2019	27.61	32.28	23.70
30.09.2019	29.69	32.28	24.35
31.12.2019	28.08	35.40	32.38
31.03.2020	29.22	39.26	33.86

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

District Wise CD Ratio of West Bengal as on 31.03.2020						
(Amount in Crore)						
Sr. No.	Name of District	Lead Bank	CD Ratio as on March, 2019	CD Ratio as on March, 2020		
				Deposit	Advance	CD Ratio
1	Alipurduar	CBI	40.58	5265.80	2193.51	41.66
2	Bankura	UBI	42.20	11966.00	5164.00	43.16
3	Birbhum	UCO	40.47	15284.09	6153.82	40.26
4	Coochbehar	CBI	72.31	8054.00	5634.00	69.95
5	Dakshin Dinajpur	UBI	52.44	4389.74	2521.39	57.44
6	Darjeeling	CBI	47.19	17572.46	10594.35	60.29
7	Hooghly	UCO	30.05	40682.67	11888.25	29.22
8	Howrah	UCO	40.19	38614.80	16062.55	41.60
9	Jalpaiguri	CBI	43.15	8534.82	4426.17	51.86
10	Jhargram	UBI	40.31	3795.72	1520.16	40.05
11	Kalimpong	SBI	40.47	1392.25	546.66	39.26
12	Kolkata	SBI	79.09	340836.88	254962.36	74.80
13	Malda	UBI	53.93	11564.91	6192.55	53.55
14	Murshidabad	UBI	52.96	16323.45	8773.10	53.75
15	Nadia	UBI	49.11	27921.13	13724.67	49.16
16	Paschim Burdwan	SBI	40.07	39224.04	15802.29	40.29
17	Paschim Medinipur	UBI	44.15	20057.07	9487.67	47.30
18	Purba Burdwan	UCO	47.44	24775.64	10902.99	44.01
19	Purba Medinipur	UBI	44.51	25810.08	11258.27	43.62
20	Purulia	UBI	43.69	8118.00	3567.00	43.94
21	Uttar Dinajpur	UBI	57.36	7017.00	4197.00	59.81
22	24 Pgs. (N)	AB	24.75	124383.62	42118.42	33.86
23	24 Pgs. (S)	UBI	45.31	38228.16	17442.41	45.63
CD Ratio as on March, 2019			56.06	839812.33	465133.59	55.39
Amount sanctioned from outside State but fund utilised in the State of West					26378.21	
RIDF Support					14167.92	
Total Advances in the State					505679.72	
Credit Deposit Ratio			64.57			60.21



Bank wise Credit & Investment Deposit Ratio (C+I) D Ratio as on 31.03.2020							
(Amt. in Crore)							
SI No.	Name of Banks	CD Ratio as on March, 2019	As on March, 2020				(Credit+Investment) / Deposit Ratio (%)
			Deposit	Advance	Credit Deposit Ratio (%)	Investment	
1	Allahabad bank	46.00	51455.89	23558.98	45.78	0.00	45.78
2	Andhra Bank	111.84	6271.73	4866.31	77.59	0.00	77.59
3	Bank of Baroda	59.08	33782.00	22185.00	65.67	0.00	65.67
4	Bank of India	47.46	33659.00	16374.17	48.65	0.00	48.65
5	Bank of Maharastra	84.50	2085.28	2194.33	105.23	0.00	105.23
6	Canara Bank	55.60	16611.55	8560.39	51.53	0.00	51.53
7	Central Bank of India	38.82	23719.73	7784.86	32.82	0.00	32.82
8	Corporation Bank	89.31	7757.18	6158.45	79.39	0.00	79.39
9	Indian Bank	45.88	11260.05	4905.67	43.57	0.00	43.57
10	IOB	52.36	13361.74	6569.76	49.17	0.00	49.17
11	OBC	82.71	8445.98	7689.81	91.05	0.00	91.05
12	PNB	61.09	30905.69	19281.12	62.39	0.00	62.39
13	Punjab & Sind Bank	119.98	2667.00	3937.00	147.62	0.00	147.62
14	SBI	36.41	202230.00	71465.00	35.34	26013.23	48.20
15	Syndicate Bank	105.40	8977.06	7862.25	87.58	0.00	87.58
16	UBI	47.40	79485.73	36800.15	46.30	35876.00	91.43
17	UCO	39.56	33245.98	15169.78	45.63	0.00	45.63
18	Union Bank of India	19.53	18576.50	13666.74	73.57	178.05	74.53
Total PSU		48.05	584498.09	279029.77	47.74	62067.28	58.36
19	Axis Bank	63.51	41806.00	27487.00	65.75	0.00	65.75
20	Bandhan Bank	105.31	23951.93	23882.64	99.71	0.00	99.71
21	Catholic Syrian Bank Ltd.	0.00	58.01	18.11	31.22	0.00	31.22
22	Dhanlaxmi Bank Ltd.	0.00	74.30	137.77	185.42	0.00	185.42
23	Federal Bank	75.99	3495.97	2938.87	84.06	0.00	84.06
24	HDFC Bank	67.19	46538.01	25839.75	55.52	0.00	55.52
25	ICICI	76.50	36813.55	27202.52	73.89	0.00	73.89
26	IDBI	58.39	14942.31	7548.12	50.52	0.00	50.52
27	IDFC	676.22	1187.20	3540.68	298.24	0.00	298.24
28	Indusind Bank	170.54	5059.76	11477.50	226.84	0.00	226.84
29	Jana Small Finance Bank	90.72	1015.89	715.86	70.47	0.00	70.47
30	Karnataka Bank Ltd.	105.09	1257.19	1547.23	123.07	0.00	123.07
31	Karur Vysya Bank	81.16	1088.32	1248.90	114.75	0.00	114.75
32	Kotak Mahindra Bank	89.47	7377.17	6449.57	87.43	0.00	87.43
33	Ratnakar Bank Ltd	218.70	4549.83	5693.40	125.13	0.00	125.13
34	South Indian Bank Ltd.	175.82	1181.99	1848.94	156.43	0.00	156.43
35	SIDBI	#DIV/0!	0.00	65.03	#DIV/0!	0.00	#DIV/0!
36	Tamilnad Mercantile Bank	24.86	740.44	216.37	29.22	0.00	29.22
37	Ujjivan Small Finance Bank	281.53	802.63	1950.59	243.02	0.00	243.02
38	Utkarsh Small Finance Bank	70.75	90.21	59.54	66.00	0.00	66.00
39	YES Bank	76.47	4798.00	5224.00	108.88	0.00	108.88
Total PVT		85.04	196828.72	155092.39	78.80	0.00	78.80
40	BGVB (UBI)	40.78	16406.66	6331.71	38.59	9961.01	99.31
41	PBGB (UCO)	52.87	5531.74	2954.88	53.42	1288.23	76.70
42	UBKGB (CBI)	56.83	3296.39	1974.58	59.90	697.11	81.05
Total RRB		45.47	25234.79	11261.17	44.63	11946.35	91.97
43	WB State Co-Op Bank Ltd.	57.22	33004.03	18511.20	56.09	21474.40	121.15
44	WBSCARD Bank Ltd.	516.06	246.70	1239.06	502.25	96.05	541.19
Total Co-Optv		60.76	33250.73	19750.26	59.40	21570.45	124.27
Grand Total		56.06	839812.33	465133.59	55.39	95584.08	66.77
Amount sanctioned from outside State but fund utilised in the State of West		64.57		26378.21	60.21		
RIDF Support				14167.92			
Total Credit in the State				505679.72			
Credit Deposit Ratio							
Total Credit + Investment				601263.80			
Total Credit + Investment Deposit							

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

Along with current economic slowdown the limited credit expansion due to continuation of PCA restriction by RBI on some of the bankers as well as high institutional deposit, unutilized amount in SHG accounts are said to be the contributing factors in these 3 districts along with recessionary trends observed in last couple of quarters.

SLBC desk is regularly following up with the LDMs of the districts to overcome the obstacles to increase the CD ratio beyond 40%. Special meetings were organized by 24 Parganas (North) LDM and Hooghly LDM with the stakeholders (District Magistrate, RBI) and the member banks and decided to focus on MSME Clusters, SHG credit linkages as well as accelerating the growth in Agriculture for improving the CD Ratio.

The Sub-Committees of DCC on CD Ratio are to function actively and draw implementable 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:

While the negative trend in 8 Districts (Jhargram, Malda, Murshidabad, Purba Medinipur, 24 Pgs. (S), Howrah, Kolkata, Purulia) in March, 2020 quarter is in improvement over 13 Districts with negative growth for June, 19 quarter. Except for Kolkata district which was impacted due to slowdown in big ticket corporate loans, the negative growth in the other 7 districts is nominal and is expected to be reversed shortly. These districts must initiate remedial measures urgently to arrest the down trend with proper implementation of action plan.

Sr.	District	As on 31.12.2019	As on 31.03.2020	Increase/Decrease (+) (-)
1.	Alipurduar	40.88	41.66	+
2.	Coochbehar	68.36	69.95	+
3.	Dakshin Dinajpur	54.13	57.44	+
4.	Darjeeling	59.87	60.29	+
5.	Jalpaiguri	43.88	51.86	+
6.	Kalimpong	35.40	39.26	+
7.	Paschim Burdwan	34.75	40.29	+
8.	Paschim Medinipur	46.23	47.30	+
9.	Purba Burdwan	42.50	44.01	+
10.	Uttar Dinajpur	57.13	59.81	+
11.	24 Pgs. (N)	32.38	33.86	+
12.	Bankura	42.14	43.16	+
13.	Birbhum	40.07	40.26	+
14.	Hooghly	28.08	29.22	+
15.	Nadia	49.10	49.16	+
16.	Jhargram	41.01	40.05	-
17.	Malda	54.54	53.55	-
18.	Murshidabad	55.36	53.75	-
19.	PurbaMedinipur	44.61	43.62	-
20.	24 Pgs. (S)	45.88	45.63	-
21.	Howrah	42.80	41.60	-
22.	Kolkata	77.24	74.80	-
23.	Purulia	45.90	43.94	-

Bank-Wise and Population Group wise Branch Network, Deposit, Advance & CD Ratio as on 31.03.2020

(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	12900.58	6402.87	16610.78	15541.66	51455.89
2	Andhra Bank	10	8	24	19	61	322.42	266.00	2398.53	3284.78	6271.73
3	Bank of Baroda	52	60	94	121	327	2135.00	3439.00	11549.00	16659.00	33782.00
4	Bank of India	169	69	72	62	372	8314.00	5611.00	9917.00	9817.00	33659.00
5	Bank of Maharashtra	3	3	9	17	32	55.78	108.23	446.06	1475.21	2085.28
6	Canara Bank	125	58	54	54	291	1902.85	1484.36	4187.91	9036.43	16611.55
7	Central Bank of India	133	69	69	52	323	4877.54	4621.59	8111.53	6109.06	23719.73
8	Corporation Bank	9	12	17	21	59	274.16	340.56	2578.64	4563.82	7757.18
9	Indian Bank	12	11	28	30	81	476.63	505.21	2967.41	7310.80	11260.05
10	IOB	31	21	47	54	153	1105.97	644.88	4983.15	6627.74	13361.74
11	OBC	22	23	35	28	108	705.14	680.84	2776.16	4283.84	8445.98
12	PNB	141	33	56	47	277	7884.62	1662.25	10423.52	10935.30	30905.69
13	Punjab & Sind Bank	5	4	12	20	41	26.00	34.00	662.00	1945.00	2667.00
14	SBI	536	219	255	216	1226	41081.00	31025.00	60584.00	69540.00	202230.00
15	Syndicate Bank	44	33	29	34	140	356.69	1023.70	2781.29	4815.38	8977.06
16	UBI	434	142	156	141	873	19422.58	14109.70	26595.47	19357.98	79485.73
17	UCO	123	84	77	82	366	6413.26	8236.04	10283.43	8313.25	33245.98
18	Union Bank of India	49	39	56	38	182	2393.30	2074.66	6938.70	7169.84	18576.50
Total PSU		2172	966	1179	1115	5432	110647.52	82269.89	184794.58	206786.09	584498.09
19	Axis Bank	29	87	105	78	299	1141.00	5407.00	15141.00	20117.00	41806.00
20	Bandhan Bank	183	82	80	41	386	4211.74	3288.92	9314.32	7136.93	23951.93
21	Catholic Syrian Bank Ltd.	0	0	0	2	2	0.00	0.00	0.00	58.01	58.01
22	Dhanlaxmi Bank Ltd.	0	0	0	3	3	0.00	0.00	0.00	74.30	74.30
23	Federal Bank	6	3	5	16	30	66.14	23.65	248.27	3157.91	3495.97
24	HDFC Bank	26	39	70	83	218	843.95	1937.20	11286.05	32470.82	46538.01
25	ICICI	25	47	82	94	248	3711.04	6976.76	12172.22	13953.53	36813.55
26	IDBI	21	23	31	22	97	956.09	1788.59	5423.04	6774.59	14942.31
27	IDFC	1	0	7	5	13	0.01	0.00	365.01	822.18	1187.20
28	Indusind Bank	5	21	26	28	80	77.85	525.51	676.04	3780.37	5059.76
29	Jana Small Finance Bank	0	9	7	11	27	0.01	111.83	140.37	763.68	1015.89
30	Karnataka Bank Ltd.	1	2	9	8	20	18.35	41.32	339.69	857.83	1257.19
31	Karur Vysya Bank	1	1	3	9	14	63.67	39.62	106.10	878.93	1088.32
32	Kotak Mahindra Bank	1	1	6	34	42	65.80	49.13	519.74	6742.50	7377.17
33	Ratnakar Bank Ltd	0	2	2	13	17	0.00	18.85	96.67	4434.31	4549.83
34	South Indian Bank Ltd.	1	0	3	14	18	16.11	0.00	62.02	1103.86	1181.99
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	740.44	740.44
37	Ujjivan Small Finance Bank	30	15	22	9	76	68.75	110.48	372.91	250.49	802.63
38	Utkarsh Small Finance Bank	0	0	0	2	2	0.00	0.00	0.00	90.21	90.21
39	YES Bank	0	1	11	14	26	0.00	85.00	682.00	4031.00	4798.00
Total PVT		330	333	469	488	1620	11240.51	20403.87	56945.44	108238.90	196828.72
40	BGVB (UBI)	496	68	23	0	587	13096.71	1919.08	1390.87	0.00	16406.66
41	PBGB (UCO)	204	16	7	3	230	4556.40	642.86	223.14	109.34	5531.74
42	UBKGB (CBI)	88	47	7	0	142	1412.81	1559.19	324.39	0.00	3296.39
Total RRB		788	131	37	3	959	19065.92	4121.13	1938.40	109.34	25234.79
43	WB State Co-Op Bank Ltd.	195	65	84	19	363	13836.70	4053.20	5465.98	9648.15	33004.03
44	WBSCARD Bank Ltd.	11	0	0	0	11	246.70	0.00	0.00	0.00	246.70
Total Co-Optv		206	65	84	19	374	14083.40	4053.20	5465.98	9648.15	33250.73
Grand Total		3496	1495	1769	1625	8385	155037.35	110848.09	249144.40	324782.49	839812.33

Bank-Wise and Population Group wise Branch Network, Deposit, Advance & CD Ratio as on 31.03.2020											
(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	2718.98	1534.19	3143.56	16162.25	23558.98	21.08	23.96	18.92	103.99	45.78
2	Andhra Bank	40.43	50.20	705.68	4070.00	4866.31	12.54	18.87	29.42	123.90	77.59
3	Bank of Baroda	509.00	881.00	3328.00	17467.00	22185.00	23.84	25.62	28.82	104.85	65.67
4	Bank of India	2221.00	1211.00	1927.00	11015.17	16374.17	26.71	21.58	19.43	112.21	48.65
5	Bank of Maharashtra	12.76	35.27	111.62	2034.68	2194.33	22.88	32.59	25.02	137.92	105.23
6	Canara Bank	849.40	527.74	1351.96	5831.29	8560.39	44.64	35.55	32.28	64.53	51.53
7	Central Bank of India	1267.72	817.07	1122.74	4577.32	7784.86	25.99	17.68	13.84	74.93	32.82
8	Corporation Bank	62.92	62.44	425.85	5607.24	6158.45	22.95	18.33	16.51	122.86	79.39
9	Indian Bank	107.06	135.61	356.45	4306.55	4905.67	22.46	26.84	12.01	58.91	43.57
10	IOB	188.80	149.34	791.11	5440.51	6569.76	17.07	23.16	15.88	82.09	49.17
11	OBC	283.54	289.48	1475.18	5641.61	7689.81	40.21	42.52	53.14	131.70	91.05
12	PNB	2732.40	458.49	2551.95	13538.28	19281.12	34.65	27.58	24.48	123.80	62.39
13	Punjab & Sind Bank	10.00	12.00	190.00	3725.00	3937.00	38.46	35.29	28.70	191.52	147.62
14	SBI	9155.00	7427.00	15202.00	39681.00	71465.00	22.29	23.94	25.09	57.06	35.34
15	Syndicate Bank	250.90	1421.47	1862.75	4327.13	7862.25	70.34	138.86	66.97	89.86	87.58
16	UBI	7759.22	4590.27	3774.93	20675.73	36800.15	39.95	32.53	14.19	106.81	46.30
17	UCO	1282.38	1391.49	3051.27	9444.64	15169.78	20.00	16.90	29.67	113.61	45.63
18	Union Bank of India	393.27	423.58	1412.28	11437.61	13666.74	16.43	20.42	20.35	159.52	73.57
Total PSU		29844.78	21417.64	42784.33	184983.01	279029.77	26.9728	26.03	23.15	89.46	47.74
19	Axis Bank	131.00	1140.00	4313.00	21903.00	27487.00	11.48	21.08	28.49	108.88	65.75
20	Bandhan Bank	10756.47	5992.12	5570.72	1563.33	23882.64	255.39	182.19	59.81	21.90	99.71
21	Catholic Syrian Bank Ltd.	0.00	0.00	0.00	18.11	18.11	#DIV/0!	#DIV/0!	#DIV/0!	31.22	31.22
22	Dhanlaxmi Bank Ltd.	0.00	0.00	0.00	137.77	137.77	#DIV/0!	#DIV/0!	#DIV/0!	185.42	185.42
23	Federal Bank	54.38	64.78	122.71	2697.00	2938.87	82.22	273.91	49.43	85.40	84.06
24	HDFC Bank	893.62	2167.41	5449.96	17328.75	25839.75	105.89	111.88	48.29	53.37	55.52
25	ICICI	2742.19	5155.32	8994.38	10310.63	27202.52	73.89	73.89	73.89	73.89	73.89
26	IDBI	361.44	445.18	2002.97	4738.52	7548.12	37.80	24.89	36.93	69.95	50.52
27	IDFC	140.31	57.09	384.19	2959.09	3540.68	1403100	#DIV/0!	105.25	359.91	298.24
28	Indusind Bank	3030.44	951.76	1605.75	5889.54	11477.50	3892.78	181.11	237.53	155.79	226.84
29	Jana Small Finance Bank	0.53	247.00	215.73	252.61	715.86	5344.82	220.86	153.68	33.08	70.47
30	Karnataka Bank Ltd.	18.54	38.78	309.65	1180.26	1547.23	101.035	93.853	91.157	137.59	123.07
31	Karur Vysya Bank	34.89	14.09	75.31	1124.61	1248.90	54.80	35.56	70.98	127.95	114.75
32	Kotak Mahindra Bank	270.87	2.13	250.40	5926.17	6449.57	411.67	4.34	48.18	87.89	87.43
33	Ratnakar Bank Ltd	0.00	98.88	57.07	5537.45	5693.40	#DIV/0!	524.45	59.04	124.88	125.13
34	South Indian Bank Ltd.	5.92	0.00	101.87	1741.15	1848.94	36.75	#DIV/0!	164.25	157.73	156.43
35	SIDBI	0.00	0.00	0.00	65.03	65.03	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
36	Tamilnad Mercantile Bank	0.00	0.00	0.00	216.37	216.37	#DIV/0!	#DIV/0!	#DIV/0!	29.22	29.22
37	Ujjivan Small Finance Bank	289.81	530.43	828.78	301.57	1950.59	421.54	480.11	222.25	120.39	243.02
38	Utkarsh Small Finance Bank	0.00	0.00	0.00	59.54	59.54	#DIV/0!	#DIV/0!	#DIV/0!	66.00	66.00
39	YES Bank	0.00	0.00	174.00	5050.00	5224.00	#DIV/0!	0.00	25.51	125.28	108.88
Total PVT		18730.43	16904.96	30456.50	89000.51	155092.39	166.63	82.85	53.48	82.23	78.80
40	BGVB (UBI)	5180.59	703.03	448.09	0.00	6331.71	39.56	36.63	32.22	#DIV/0!	38.59
41	PBGB (UCO)	2573.15	261.24	89.32	31.17	2954.88	56.47	40.64	40.03	28.51	53.42
42	UBKGB (CBI)	1270.22	621.21	83.15	0.00	1974.58	89.91	39.84	25.63	#DIV/0!	59.90
Total RRB		9023.96	1585.48	620.56	31.17	11261.17	47.33	38.47	32.01	28.51	44.63
43	WB State Co-Op Bank Ltd.	7700.69	2214.65	2674.80	5921.06	18511.20	55.65	54.64	48.94	61.37	56.09
44	WBSCARD Bank Ltd.	1239.06	0.00	0.00	0.00	1239.06	502.25	#DIV/0!	#DIV/0!	#DIV/0!	502.25
Total Co-Optv		8939.75	2214.65	2674.80	5921.06	19750.26	63.48	54.64	48.94	61.37	59.40
Grand Total		66538.92	42122.73	76536.19	279935.75	465133.59	42.92	38.00	30.72	86.19	55.39

Position of ATMs & BC Outlets in West Bengal as on 31.03.2020											
SL No.	BANKS	ATM					BC Outlets				
		Rural	Semi-Urban	Urban	Metro	Total	Rural	Semi-Urban	Urban	Metro	Total
1	Allahabad bank	17	13	31	34	95	1143	0	157	0	1300
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 Maharashtra	0	0	5	9	14	1	0	0	0	1
6	Canara Bank	110	63	73	88	334	139	0	0	3	142
7	Central Bank of India	141	70	69	43	323	508	0	10	0	518
8	Corporation Bank	9	12	17	21	59	6	10	6	0	22
9	Indian Bank	15	10	34	32	91	30	6	8	0	44
10	IOB	13	18	24	28	83	57	10	11	6	84
11	OBC	24	23	37	31	115	24	0	0	0	24
12	PNB	139	42	91	119	391	308	12	53	11	384
13	Punjab & Sind Bank	4	4	10	11	29	0	0	0	0	0
14	SBI	820	678	982	591	3071	4376	369	211	12	4968
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	57	44	58	51	210	175	66	7	0	248
18	Union Bank of India	58	77	109	116	360	121	15	1	0	137
Total PSU		2042	1464	2050	1623	7179	9603	1227	790	83	11703
19	Axis Bank	400	366	431	318	1515	16	0	0	0	16
20	Bandhan Bank	1	16	65	37	119	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	2	3	4	17	26	0	0	0	0	0
24	HDFC Bank	22	89	210	211	532	143	28	8	0	179
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	3	2	5	705	152	28	2	887
28	Indusind Bank	7	32	28	92	159	0	0	0	0	0
29	Jana Small Finance Bank	0	0	2	6	8	2	0	0	0	2
30	Karnataka Bank Ltd.	1	2	11	9	23	0	0	0	0	0
31	Karur Vysya Bank	3	2	6	13	24	0	0	0	0	0
32	Kotak Mahindra Bank	1	1	6	65	73	0	0	0	0	0
33	Ratnakar Bank Ltd	0	2	2	9	13	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	10	15	23	9	57	0	0	0	0	0
38	Utkarsh Small Finance Bank	0	0	0	2	2	0	0	0	0	0
39	YES Bank	0	1	16	19	36	0	0	0	0	0
Total PVT		547	641	1067	1134	3389	1387	434	160	41	2022
40	BGVB (UBI)	0	0	0	0	0	1585	0	0	0	1585
41	PBGB (UCO)	0	0	0	0	0	612	0	0	0	612
42	UBKGB (CBI)	0	0	0	0	0	387	0	0	0	387
Total RRB		0	0	0	0	0	2584	0	0	0	2584
43	WB State Co-Op Bank Ltd.	85	20	30	0	135	0	0	0	0	0
44	WBSCARD Bank Ltd.	0	0	0	0	0	0	0	0	0	0
Total Co-Optv		85	20	30	0	135	0	0	0	0	0
Grand Total		2674	2125	3147	2757	10703	13574	1661	950	124	16309

AGENDA-5

(A) Progress in Agriculture Credit:

The disbursement in Agriculture sector in last 5 financial years are as follows,

Financial Year	Yearly Target (Cr.)	Achievement (Cr.)	% of Achievement
31.03.2016	43536	30930	71
31.03.2017	52551	34175	65
31.03.2018	59098	42232	71
31.03.2019	64071	45586	71
31.03.2020	55000	49066	89

The Agriculture disbursement during the period April to March of financial year 2019-2020 is Rs. 49066 crore, showing an increase of 7.63% over disbursement of Rs.45586 crore made during the last financial year 2018-2019. However, the attainment of 89% in deployment of credit during the financial year, is an encouraging sign and it is expected that the banks will be in a position to grow in a better way in credit delivery to agriculture sector which has gained primacy in the aftermath of the COVID 19 lockdown issues. The yearly target of Rs.77236/- which was set during 148th SLBC meeting and in line with NABARD PLP should therefore be pursued in right earnest by the banks.

With Rs.37901 crore deployments in Farm Credit at 77.25% 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. Custom Hiring Centre is also one area needing attention of the banks.

Large scale acquisition of the uncovered farmers for KCC loans for crop loans as well as KCC under Animal Husbandry (Dairy, Poultry, Pig & Goat rearing) and Fishery activities must be taken up on urgent basis along with Farm Mechanization schemes. The improvement is also observed in the said sub-sectors (including both KCC & Non-KCC loans) up to the March, 2020.

(B) Progress in KCC Saturation, and BSBS Coverage

KCC: It is a major agenda of SLBC to cover all the eligible farmers of the State under KCC. In the special meeting dt 07-01-2020 it was decided to cover the left-out farmers on the basis of identification of non-loanee farmers from the Bangla Shasya Bima Scheme data base.

The Agriculture Department submitted the data of non loanee farmers to SLBC on 27-05-2020 and 01-06-2020. SLBC has since forwarded the list of non-loanee farmers to the respective member banks/LDMs on 02-06-2020 along with the bank and district wise targets for coverage of the 20 lakh non-loanee farmers under Kharif 20 season as fixed during the Special SLBC meeting held on 04-05-2020.

The banks will proceed for saturation of the KCC loanees as per SOP prescribed by the authorities and would also target the landless labourers, namely, tenant farmers, share croppers, oral lesses, etc. The basis for covering the landless labourers will be Area Sown Certificate to be issued by Asst Directors of agriculture or his authorized representative.

During the financial year 2019-2020 the achievement of target is 68% at 23.74 lakh against 35.00 lakh allocated under the Annual Credit Plan. The loanee base has also increased from 31.36 lakh loans as on March, 2019 to 37.55 lakh loans as on 31.03.2020 indicating addition of new enrolment of around 5.24 lakh new farmers and 0.72 lakh written off accounts during the year. The banks are to sustain the momentum for achieving the saturation as targeted by SLBC & GoWB.

Achievement under KCC in West Bengal in last 5 financial years are as follows,

Year	Target (No.)	Achievement (No.)	% of Achievement
31.03.2016	20,00,000	17,53,590	88
31.03.2017	17,00,000	16,34,533	96
31.03.2018	17,00,000	19,89,626	117
31.03.2019	20,00,000	21,65,443	109
31.03.2020	35,00,000	23,73,411	68

Bank wise KCC position as on 31.03.2020														
(Amount in Crore)														
Sr. No.	Bank Name	Target (No.)	" Disbursement " during (01.04.2019 to 31.03.2020)				Total KCC issued during 01.04.2019 to 31.03.2020 (Fresh + Renewal)		% of Achievement	Outstanding Position (excluding written off a/cs) as on 31.03.2020		Written-Off KCC a/cs as on 31.03.2020		
			Fresh Sanction (01.04.2019 to 31.03.2020)		Renewal cases (01.04.2019 to 31.03.2020)									
			No.	Amount	No.	Amount	No.	Amount		No.	Amount	No.	Amount	No.
1	Allahabad bank	207500	6699	46.48	35045	222.32	41744	268.80	20.12	85384	487.73	0	0.00	
2	Andhra Bank	13000	37	0.20	59	0.34	96	0.54	0.74	84	0.42	0	0.00	
3	Bank of Baroda	95000	1162	7.29	4409	46.07	5571	53.36	5.86	18200	135.80	150	0.81	
4	Bank of India	150000	50752	464.09	54536	600.17	105288	1064.26	70.19	230241	1164.11	4806	14.15	
5	Bank of Maharastra	5000	889	5.89	686	9.03	1575	14.92	31.50	1575	14.92	0	0.00	
6	Canara Bank	150000	7113	41.59	9323	79.50	16436	121.09	10.96	27472	190.07	1056	5.67	
7	Central Bank of India	180000	2715	13.08	15427	95.25	18142	108.33	10.08	75826	436.03	0	0.00	
8	Corporation Bank	15000	202	1.10	421	2.32	623	3.42	4.15	1372	13.11	0	0.00	
9	Indian Bank	20000	207	1.51	129	1.50	336	3.01	1.68	3985	23.48	0	0.00	
10	IOB	40000	677	1.59	874	3.50	1551	5.09	3.88	5988	32.54	0	0.00	
11	OBC	30000	156	1.07	1123	7.91	1279	8.98	4.26	2838	14.93	0	0.00	
12	PNB	150000	3163	28.58	63473	354.32	66636	382.90	44.42	161326	975.86	0	0.00	
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	32566	198.00	115529	788.34	148095	986.34	30.85	296452	2323.22	12224	67.23	
15	Syndicate Bank	60000	1955	14.06	5305	20.83	7260	34.89	12.10	8370	60.09	0	0.00	
16	UBI	410000	29854	199.85	144942	3385.28	174796	3585.13	42.63	314108	1698.68	40029	244.22	
17	UCO	107500	7559	44.75	12802	80.45	20361	125.20	18.94	58849	299.35	5950	33.71	
18	Union Bank of India	62500	891	26.26	2500	24.75	3391	51.01	5.43	17926	162.61	37	0.01	
Total PSU			2180500	146602	1095.69	466588	5722.08	613190	6817.77	28.12	1310066	8036.95	64252	365.80
19	Axis Bank	75000	13008	320.51	0	0.00	13008	320.51	17.34	71557	3824.17	1116	22.31	
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	156	35.92	0	0.00	156	35.92	15.60	222	7.23	0	0.00	
24	HDFC Bank	50000	102570	359.34	127	14.92	102697	374.26	205.39	158645	486.24	0	0.00	
25	ICICI	45000	3353	35.78	0	0.00	3353	35.78	7.45	4578	98.64	0	0.00	
26	IDBI	40000	307	2.67	5695	42.41	6002	45.08	15.01	11685	136.86	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	1	0.04	0	0.00	1	0.04	0.10	1	0.04	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	119395	754.26	5822	57.33	125217	811.59	57.44	246688	4553.19	1116	22.31
40	BGVB (UBI)	330000	19882	40.93	130371	289.56	150253	330.49	45.53	194415	550.37	4320	6.75	
41	PBGB (UCO)	155000	3988	31.74	25734	309.39	29722	341.13	19.18	71756	302.16	1728	1.36	
42	UBKGB (CBI)	90000	2944	28.79	26932	271.75	29876	300.54	33.20	64608	623.84	0	0.00	
Total RRB			575000	26814	101.46	183037	870.70	209851	972.16	36.50	330779	1476.37	6048	8.11
43	WB State Co-Op Bank Ltd.	525000	97373	160.94	1327780	3890.82	1425153	4051.76	271.46	1795000	4103.02	480	14.10	
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	97373	160.94	1327780	3890.82	1425153	4051.76	270.68	1795000	4103.02	480	14.10
Grand Total			3500000	390184	2112.35	1983227	10540.93	2373411	12653.28	67.81	3682533	18169.53	71896	410.32

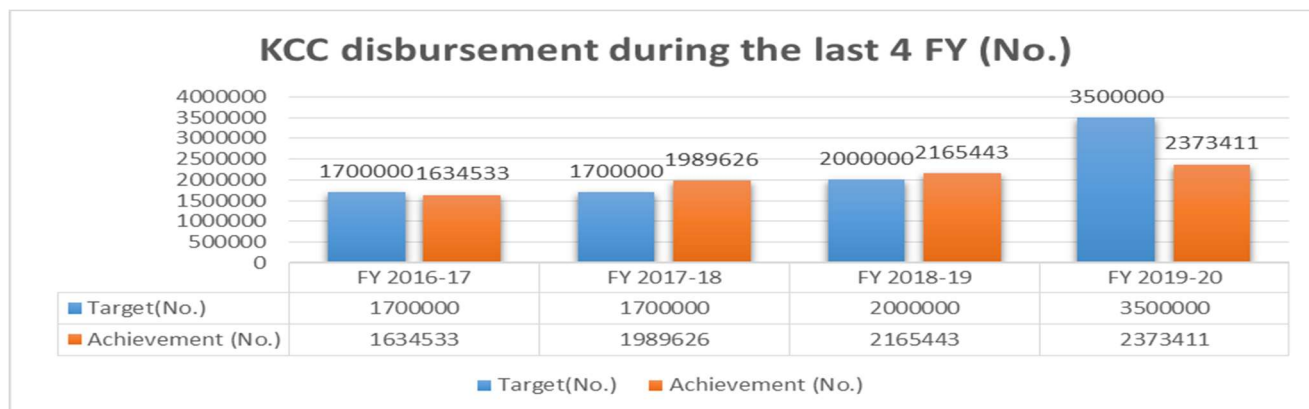
N.B. WBSCCL has reported 15.00 lakh outstanding loans. The outstanding number of 1795000 lakh KCC loans shown for WBSCCL is inclusive of 2.00 lakh farmers who have fully cleared their outstanding for Rabi, 19-20 as on 31-03-2020. As they are entitled for Kharif, 20 and the subsequent Rabi, 20-21 loans with renewal, the coverage of farmers have been kept intact.

All the banks operating in the State have issued 2373411 KCCs during the financial year 2019-2020 at 68% of annual target of 35.00 lakh. Total amount disbursed for KCC stood at Rs. 12653.28 cr as on 31.03.20 which account for 33% of the farm credit segment.

The Average ticket size of Rs.42596/- as on 31.03.2019 has increased to Rs.49,340/- as on 31.03.2020. Average credit per KCC of all the banks excluding WB State Co-operative Bank is Rs.74523/- while it is Rs.22858/- for WB State Co-Op Bank.

All the banks have reported 71896 accounts amounting Rs.410.32 crore under the written off KCC.

District wise KCC position as on 31.03.2020					
(Amount in Crore)					
Sr. No.	Name of District	Target (No.)	KCC Disbursement during 01.04.2019 to 31.03.2020 (Fresh+Renewal)		% of Achievement
			No.	Amount	
1	Alipurduar	50000	22586	82.29	45.17
2	Bankura	140000	124907	843.24	89.22
3	Birbhum	165000	71896	273.51	43.57
4	Coochbehar	100000	91936	509.39	91.94
5	Dakshin Dinajpur	110000	77891	282.17	70.81
6	Darjeeling	70000	21879	78.08	31.26
7	Hooghly	245000	160180	1041.48	65.38
8	Howrah	70000	57809	260.49	82.58
9	Jalpaiguri	60000	35882	163.51	59.80
10	Jhargram	95000	59795	256.37	62.94
11	Kalimpong	20000	8580	25.96	42.90
12	Kolkata	0	0	0.00	#DIV/0!
13	Malda	210000	69829	357.80	33.25
14	Murshidabad	250000	76591	343.00	30.64
15	Nadia	280000	147655	1025.29	52.73
16	Paschim Burdwan	100000	35917	165.99	35.92
17	Purba burdwan	270000	253704	1441.24	93.96
18	Paschim Medinipur	310000	301412	1672.78	97.23
19	Purba Medinipur	290000	396954	1987.76	136.88
20	Purulia	150000	45722	138.91	30.48
21	Uttar Dinajpur	110000	50894	243.45	46.27
22	24 Pgs. (N)	240000	85703	402.16	35.71
23	24 Pgs. (S)	165000	175689	1058.41	106.48
Grand Total		3500000	2373411	12653.28	67.81



Target for Issuance of Fresh KCC to Non Loanee farmers during Kharif-2020

Sr.	Bank Name	No.
1	Allahabad Bank	128300
2	Bank of Baroda	13090
3	Bank of India	87440
4	Canara Bank	26860
5	Central Bank of India	62250
6	Corporation Bank	1250
7	Indian Bank	4100
8	IOB	4710
9	OBC	5050
10	PNB	65330
11	Punjab & Sind Bank	30
12	SBI	447560
13	Syndicate Bank	8820
14	United Bank	372545
15	UCO	114350
16	Union Bank of India	18800
17	Axis Bank	18175
18	Federal Bank	150
19	HDFC Bank	9575
20	ICICI	9375
21	IDBI	4300
22	Indusind Bank	20
23	BGVB	281500
24	PBGB	45800
25	UBKGB	34120
26	WB State Co-Op Bank Ltd.	236500
	Grand Total	2000000

Sr.	District Name	No
1	Alipuduar	18000
2	Bankura	135500
3	Birbhum	110300
4	Coochbehar	93000
5	Daks Dinajpur	40200
6	Darjeeling	5600
7	Hooghly	80500
8	Howrah	36700
9	Jalpaiguri	25000
10	Jhargram	20000
11	Kalimpong	1100
12	Malda	150000
13	Mursdbd	125000
14	Nadia	105000
15	Pasch Burdwan	10900
16	Pasch Mednpr	126000
17	Purba Burdwan	190000
18	Purba Mednpr	221200
19	Purulia	101000
20	Uttar Dinajpur	72000
21	24 Pgs North	143000
22	24 Pgs South	190000
	Grand Total	2000000

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) is to be 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 Rabi-2019 crop coverage under BSBS was issued on 29-11-2019 and shared accordingly with the member banks by SLBC.

As per BSBS portal data on 31.03.2020 the enrolment position for Rabi, 2020 is,

As on	Loanee farmers	Non-Loanee farmers
31.12.2019	8.86 lakh	29.33 lakh
31.03.2020	11.68 lakh	32.70 lakh

The data showed a marked improvement over the enrolment made under PMFBY where for the Rabi, 2018 season a total no. of 13.38 lakh farmers & for the Rabi, 2017 season a total no. of 11.88 lakh were covered for crop insurance.

Status of enrolment of farmers under BSB scheme during during Rabi 2019-20 as on 31.03.2020				
Sr. No.	District	Loanee	Non-Loanee	Total
1	Alipurduar	6921	17290	24211
2	Bankura	73571	208054	281625
3	Birbhum	60268	193834	254102
4	Coochbehar	52971	219538	272509
5	Dakshin Dinajpur	16630	78315	94945
6	Darjeeling	967	936	1903
7	Hooghly	185394	60071	245465
8	Howrah	13675	67847	81522
9	Jalpaiguri	19374	59459	78833
10	Jhargram	13405	15793	29198
11	Kalimpong	0	778	778
12	Kolkata	0	0	0
13	Maldah	21790	290185	311975
14	Murshidabad	13034	395073	408107
15	Nadia	37185	202217	239402
16	North 24 Pargs	17361	226649	244010
17	Paschim Bardhaman	1140	7623	8763
18	Paschim Medinipur	199432	151846	351278
19	Purba Bardhaman	213772	188263	402035
20	Purba Medinipur	174970	430189	605159
21	Purulia	5409	36144	41553
22	South 24 Parganas	29872	227895	257767
23	Uttar Dinajpur	11856	192161	204017
Total		1168997	3270160	4439157

Progress report under Bangla Shasya Bima Scheme (Rabi 2019-20 Season) as on 31.03.2020			
(Amount in Crore)			
S No.	Bank Name	Loanee Farmers	
		No. of Farmers insured	Sum Insured
1	Allahabad bank	33494	121.32
2	Andhra Bank	45	0.19
3	Bank of Baroda	1902	9.00
4	Bank of India	28764	132.79
5	Bank of Maharastra	0	0.00
6	Canara Bank	4822	26.00
7	Central Bank of India	0	0.00
8	Corporation Bank	55	0.21
9	Indian Bank	986	7.74
10	IOB	459	1.79
11	OBC	0	0.00
12	PNB	78448	683.93
13	Punjab & Sind Bank	0	0.00
14	SBI	56455	222.30
15	Syndicate Bank	481	3.51
16	UBI	32903	199.58
17	UCO	11572	101.13
18	Union Bank of India	4902	74.00
Total PSU		255288	1583.49
19	Axis Bank	0	0.00
20	Bandhan Bank	0	0.00
21	Catholic Syrian Bank Ltd.	0	0.00
22	Dhanlaxmi Bank Ltd.	0	0.00
23	Federal Bank	0	0.00
24	HDFC Bank	72	0.99
25	ICICI	0	0.00
26	IDBI	1543	4.95
27	IDFC	0	0.00
28	Indusind Bank	0	0.00
29	Jana Small Finance Bank	0	0.00
30	Karnataka Bank Ltd.	0	0.00
31	Karur Vysya Bank	0	0.00
32	Kotak Mahindra Bank	0	0.00
33	Ratnakar Bank Ltd	0	0.00
34	South Indian Bank Ltd.	0	0.00
35	SIDBI	0	0.00
36	Tamilnad Mercantile Bank	0	0.00
37	Ujjivan Small Finance Bank	0	0.00
38	Utkarsh Small Finance Bank	0	0.00
39	YES Bank	0	0.00
Total PVT		1615	5.94
40	BGVB (UBI)	31437	115.58
41	PBGB (UCO)	49125	253.85
42	UBKGB (CBI)	58935	379.79
Total RRB		139497	749.22
43	WB State Co-Op Bank Ltd.	772597	3128.23
44	WBSCARD Bank Ltd.	0	0.00
Total Co-Optv		772597	3128.23
Grand Total		1168997	5466.88

New development in KCC:

Working Capital for Animal Husbandry and Fisheries:

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

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

All the DLTCs have finalized the Scale of Finance for Animal Husbandry and Fishery schemes and LDMs have shared the same with the DCOs/Dist Nodal officers of the member banks. Same should be referred by the member banks for extending working capital loans, Animal Resource Development Deptt has also provided model scheme for KCC loans relating to Dairy, Poultry & Pig-Goat rearing activities and the same has been shared with the member banks by SLBC on 09-06-2020.

Both ARD Department and Fishery Department are also to assist the banks in this regard by tracing the left out farmers and generate proposals for onward sponsoring to the banks as decided in the Sub Committee meeting.

As On	Parameters	No.	Amt. (in Cr.)
30.06.2019	New acquisitions in KCC	81480	384.74
	Out of which for AH & Fishery activities in KCC	4071	17.56
30.09.2019	New acquisitions in KCC	158832	846.44
	Out of which for AH & Fishery activities in KCC	4917	22.09
31.12.2019	New acquisitions in KCC	260394	1525.48
	Out of which for AH & Fishery activities in KCC	5328	23.45
31.03.2020	New acquisitions in KCC	390184	2112.35
	Out of which for AH & Fishery activities in KCC	5612	24.09

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 Deptt 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 has also identified 22 Blocks in 5 district as fishery clusters.

As decided in the Special Sub Committee meeting held on 04-05-2020 under the Chairmanship of Dr Amit Mitra, Hon'ble Finance Minister of West Bengal, a Sub Committee meeting on Animal Husbandry & Fishery was held on 13-05-2020. A target of 100000 for Fishery KCC loan and 125000 Animal Husbandry & Fishery KCC loans were fixed in the State for FY 2020-21. It was informed that for Dairy loans, ARD Department will primarily target the 68000 odd members of the Milk Federations/ Unions while Fishery Department will target the 70000 thousand odd members under the Fishery Co-Operative Societies.

Improvement has been observed in disbursement for Dairy, poultry, fishery loans as well as Farm Mechanization during the financial year which is given hereunder. (Amt in Crore)

As on	Dairy		Poultry		Fishery		Farm Mechanization	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
30.06.19	30079	321.31	7875	77.89	10904	83.75	20663	745.61
30.09.19	64676	521.38	18385	289.37	23403	218.15	41130	1366.54
31.12.19	101194	852.99	27774	488.99	36714	411.54	66017	1588.07
31.03.20	149543	1335.44	36250	659.79	52188	641.00	95504	873.59

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

As on	Dairy		Poultry		Fishery		Farm Mechanization	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
30.06.19	194857	1590.46	43203	453.47	59728	403.80	110430	3288.66
30.09.19	195709	1563.98	45754	516.06	62408	476.34	128732	3982.28
31.12.19	205848	1428.67	49149	524.28	63933	524.78	141241	3539.33
31.03.20	220592	1649.77	50921	570.72	66939	533.26	149262	3608.45

Natural Calamity and Relief Measures as per RBI guidelines.

The State was devastated by the super cyclone Amphan which caused extensive damage to livestock and standing crops.

In the wake of the super cyclone causing damages to the standing crops beyond the threshold yield, District Magistrates in seven (7) districts have so far issued Notifications for incident of natural calamity. . The same was shared with the member banks in the districts by the LDMs and also by SLBC with the State nodal officers of the member banks vide letter dated 03-06-2020 along with the RBI Master Direction circular. The main Notification 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 member banks have not reported extension of relief to the affected farmers in the past despite being affected by cyclones Fani and Bulbul. The process of covering eligible farmers under the extant guidelines may be completed at an early date as triggered hereby as per RBI Master Direction. This will enable the farmers to make good the loss through revival of the agricultural sector.

The list of Notification orders are furnished below:

Sr. No.	District Name	Notification No.	Date	No. of Block affected	No. of Mouza affected
1	24 Parganas North	992(61)/Agri	29.05.2020	22	1657
2	24 Parganas South	168/75/CON/DM	29.05.2020	30	2119
3	Hooghly	919/1(1)	26.05.2020	18	2019
4	Murshidabad	1788(21)/En	28.05.2020	8	542
5	Paschim Medinipur	337(36)/RP(NOT)-V/6/DMD	28.05.2020	21	5593
6	Purba Burdwam	290/DM	29.05.2020	15	2531
7	Purba Medinipur	526(9)/XVII-109/17	28.05.2020	25	3100

Sub sector wise disbursement in Farm Credit (KCC/Non-KCC) in FY 2019-2020 (01.04.2019 - 31.03.2020) (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	41744	268.80	121	4.37	142	5.93	93	2.67	918	16.04	7	0.16	454	16.38	40083	860.82	83562	1175.17
2	Andhra Bank	345	4.45	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	345	4.45
3	Bank of Baroda	26546	478.82	10	0.32	4	0.08	3	0.35	0	0	60	1.3	41	6.17	7792	122.15	34456	609.19
4	Bank of India	105288	1064.26	202	3.48	111	2.14	222	5.72	57	1.01	346	5.75	78	4.23	219	13.75	106523	1100.34
5	Bank of Maharashtra	889	5.89	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	889	5.89
6	Canara Bank	41527	223.57	85	0.80	278	12.46	43	4.67	8	0.04	0	0.00	3	0.08	71062	301.67	113006	543.29
7	Central Bank of India	21144	175.64	41	0.59	24	0.16	14	3.74	18	0.10	7	1.74	13	1.21	36810	573.74	58071	756.92
8	Corporation Bank	923	6.92	10	0.05	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	474	6.96	1407	13.93
9	Indian Bank	926	27.21	4	0.06	2	0.19	6	0.08	6	0.09	0	0.00	13	0.62	248	88.00	1205	116.25
10	IOB	2419	24.98	1	0.01	0	0.00	0	0.00	4	0.02	12	0.15	23	0.56	252	0.96	2711	26.68
11	OBC	1279	8.98	19	0.49	65	1.52	127	2.37	40	0.35					585	4.19	2115	17.90
12	PNB	66636	382.90	1165	13.97	123	4.08	6	0.19	2	0.03	0	0.00	0	0.00	23569	456.58	91501	857.75
13	Punjab & Sind Bank	7	0.50	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	7	0.50
14	SBI	415123	4654.00	470	2.62	49	1.84	87	29.26	0	0.00	0	0.00	293	2.36	771	1141.51	416793	5831.59
15	Syndicate Bank	7297	35.78	56	1.01	19	0.16	18	0.73	2	0.02	19	0.49	2	0.02	4950	65.83	12363	104.04
16	UBI	157208	2526.43	3409	52.55	628	10.18	1464	27.96	7373	114.49	42	0.71	12084	175.66	2190	33.25	184398	2941.23
17	UCO	58124	1089.64	43	0.62	70	0.62	32	0.39	13	0.08	5	0.05	14	3.56	16929	352.48	75230	1447.44
18	Union Bank of India	2157	133.99	20	0.36	5	1.15	6	0.73	0	0.00	0	0.00	4	2.18	231	21.92	2423	160.33
Total PSU		949582	11112.76	5656	81.30	1520	40.51	2121	78.86	8441	132.27	498	10.35	13022	213.03	206165	4043.81	1187005	15712.89
19	Axis Bank	15095	199.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	15095	199.00
20	Bandhan Bank	0	0.00	113061	773.42	44175	341.55	28800	217.67	17595	111.40	0	0.00	78069	543.48	894203	6293.18	1175903	8280.70
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	9564	128.88	23	0.78	19	0.73	6	2.35	6	0.10	2	0.08	2	0.19	0	0.00	9622	133.11
24	HDFC Bank	972	48.97	21	0.05	0	0.00	138	0.38	0	0.00	7955	21.86	414	19.92	93367	331.82	102867	423.01
25	ICICI	3424	41.14	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	55109	368.44	58533	409.58
26	IDBI	24021	171.49	0	0.00	1	0.10	2	1.60	0	0.00	0	0.00	1	0.01	52095	201.69	76120	374.89
27	IDFC	0	0.00	6034	16.69	2162	6.23	51	0.15	6137	19.62	0	0.00	458	1.13	27344	82.88	42186	126.70
28	Indusind Bank	151609	479.15	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	151609	479.15
29	Jana Small Finance Bank	0	0.00	149	0.75	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	21863	93.70	22012	94.45
30	Karnataka Bank Ltd.	0	0.00	0	0.00	0	0.00	1	0.30	0	0.00	0	0.00	3	1.07	0	0.00	4	1.37
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	2560	72.71	0	0.00	2560	72.71
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	204573	615.80	204573	615.80
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
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	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	172735	608.77	172735	608.77
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	6157	18.70	6157	18.70
39	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1234	2.76	1234	2.76
Total PVT		204685	1068.63	119288	791.70	46357	348.61	28998	222.45	23738	131.13	7957	21.94	81507	638.52	1528680	8617.74	2041210	11840.71
40	BGVB (UBI)	150253	330.49	1363	24.26	485	8.98	692	12.40	5096	90.43	3759	41.19	765	11.26	333780	2821.49	496193	3340.50
41	PBGB (UCO)	36455	341.13	16487	383.81	3342	238.31	4189	321.15	3970	45.78	6	0.53	15	1.08	15826	275.82	80290	1607.61
42	UBKGB (CBI)	48163	299.22	6	0.08	6	0.02	3	0.11	4	0.05	66	0.54	8	0.53	9817	158.77	58073	459.32
Total RRB		234871	970.84	17856	408.15	3833	247.31	4884	333.66	9070	136.26	3831	42.26	788	12.87	359423	3256.08	634556	5407.43
43	WB State Co-Op Bank Ltd.	1425153	4051.76	368	6.76	377	3.48	38	2.04	167	1.13	9	0.21	45	4.96	75006	617.18	1501163	4687.52
44	WBSCARD Bank Ltd.	0	0.00	6375	47.53	101	1.09	209	22.78	923	10.33	15322	112.67	142	4.22	19782	53.95	42854	252.57
Total Co-Optv		1425153	4051.76	6743	54.29	478	4.57	247	24.82	1090	11.46	15331	112.88	187	9.18	94788	671.13	1544017	4940.10
Grand Total		2814291	17203.99	149543	1335.44	52188	641.00	36250	659.79	42339	411.12	27617	187.43	95504	873.59	2189056	16588.76	5406788	37901.12

Sub sector wise Outstanding in Farm Credit (KCC/Non-KCC) As on 31.03.2020 (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	85384	487.73	192	4.02	213	6.04	147	2.78	1329	12.24	36	1.15	991	47.02	62724	840.14	151016	1401.12
2	Andhra Bank	444	3.76	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	444	3.76
3	Bank of Baroda	23215	246.19	131	2.89	34	0.78	41	1.22	658	6.64	225	3.59	367	23.13	8018	60.56	32689	345.00
4	Bank of India	230241	1164.11	880	9.76	430	7.01	447	15.97	269	3.66	822	13.40	317	10.17	519	15.12	233925	1239.20
5	Bank of Maharastra	1575	14.92	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1575	14.92
6	Canara Bank	35534	232.50	169	8.81	204	12.20	84	13.67	20	0.61	0	0.00	76	4.42	30441	179.51	66528	451.72
7	Central Bank of India	77206	471.14	545	4.10	210	1.66	193	5.65	323	1.58	562	23.42	697	8.74	48576	622.27	128312	1138.56
8	Corporation Bank	1372	13.11	23	0.48	0	0.00	0	0.00	0	0.00	12	2.29	25	0.98	835	116.52	2267	133.38
9	Indian Bank	4517	63.01	61	1.02	6	0.29	15	0.60	25	0.23	0	0.00	135	5.82	2192	179.87	6951	250.84
10	IOB	7539	34.74	58	1.48	36	13.74	24	0.91	4	0.04	51	6.07	41	1.12	326	1.33	8079	59.43
11	OBC	2838	14.93	122	1.75	267	1.97	468	4.12	56	0.42	0	0.00	0	0.00	165	26.42	3916	49.61
12	PNB	161326	975.86	1459	17.42	197	6.43	107	8.02	69	0.40	0	0.00	0	0.00	33645	544.95	196803	1553.08
13	Punjab & Sind Bank	120	79.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	120	79.00
14	SBI	293452	1437.00	1025	89.00	189	76.00	284	62.00	132	2.00	0	0.00	1298	52.00	174878	1679.68	471258	3397.68
15	Syndicate Bank	8516	103.56	197	2.25	60	2.07	77	0.95	26	0.30	28	0.34	21	0.70	5241	20.23	14166	130.40
16	UBI	401860	2081.75	9566	134.43	2445	38.63	4413	70.70	23670	287.24	167	2.40	42799	2520.95	6673	108.52	491593	5244.62
17	UCO	58240	1238.30	141	1.30	125	1.01	64	1.98	115	0.46	27	0.32	173	9.04	17274	244.59	76159	1497.00
18	Union Bank of India	21165	218.01	254	3.09	93	16.36	74	3.73	0	0.00	0	0.00	262	10.76	8355	77.62	30203	329.57
Total PSU		1414544	8879.62	14823	281.80	4509	184.19	6438	192.30	26696	315.82	1930	52.98	47202	2694.85	399862	4717.33	1916004	17318.89
19	Axis Bank	15238	1360.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	15238	1360.00
20	Bandhan Bank	0	0.00	140902	594.75	53115	276.27	35801	173.03	33894	100.55	0	0.00	86523	421.56	1158466	5032.56	1508701	6598.73
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	7878	82.69	23	1.30	15	0.69	4	0.36	6	0.24	6	3.85	2	0.12	0	0.00	7934	89.25
24	HDFC Bank	1036	78.97	515	0.32	3	0.00	517	1.16	0	0.00	12300	21.13	4714	130.82	139627	264.68	158712	497.07
25	ICICI	4899	205.46	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	58532	406.40	63431	611.86
26	IDBI	36695	232.53	0	0.00	5	0.43	14	1.72	0	0.00	43	0.86	6	0.17	61581	147.54	98344	383.26
27	IDFC	0	0.00	6562	11.76	3027	4.11	105	0.17	6902	13.82	0	0.00	583	0.83	32992	59.74	50171	90.44
28	Indusind Bank	151949	437.93	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	151949	437.93
29	Jana Small Finance Bank	0	0.00	313	1.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	30034	98.40	30347	99.39
30	Karnataka Bank Ltd.	0	0.00	0	0.00	1	0.04	3	1.15	0	0.00	1	0.02	3	1.03	5	0.53	13	2.77
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	7219	260.11	0	0.00	7219	260.11
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	296767	613.83	296767	613.83
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	8	22.76	8	22.76
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	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	255252	571.26	255252	571.26
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	11282	22.68	11282	22.68
39	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1237	3.00	1237	3.00
Total PVT		217695	2397.58	148315	609.13	56166	281.55	36444	177.59	40802	114.61	12350	25.86	99050	814.64	2045783	7243.38	2656605	11664.34
40	BGV	194415	550.37	3246	42.51	997	23.25	1466	20.92	8528	107.62	6210	50.21	1479	21.83	140522	2099.12	356863	2915.83
41	PBGB	71756	302.16	18011	221.56	4091	39.19	4788	88.74	5152	34.09	4	0.02	256	6.21	18578	216.89	122636	908.86
42	UBKGB	65079	624.82	6	0.09	120	0.24	5	0.14	13	0.10	166	1.19	33	1.77	65324	664.60	130746	1292.95
Total RRB		331250	1477.35	21263	264.16	5208	62.68	6259	109.80	13693	141.81	6380	51.42	1768	29.81	224424	2980.61	610245	5117.64
43	WB State Co-Op Bank Ltd.	1804728	4103.02	940	12.08	805	3.11	58	2.04	181	0.98	47	1.82	251	12.70	151857	646.68	1958867	4782.43
44	WBSCARD Bank Ltd.	0	0.00	35251	482.60	251	1.73	1722	88.99	32312	119.81	20788	59.91	991	56.45	140143	150.53	231458	960.02
Total Co-Optv		1804728	4103.02	36191	494.68	1056	4.84	1780	91.04	32493	120.79	20835	61.72	1242	69.15	292000	797.21	2190325	5742.45
Grand Total		3768217	16857.57	220592	1649.77	66939	533.26	50921	570.72	113684	693.03	41495	191.98	149262	3608.45	2962069	15738.52	7373179	39843.32

Bank wise flow of credit to Small & Marginal Farmers under ACP 2019-20							
(Position from 01.04.2019-31.03.2020)							
(Amt.in Rs. Crore)							
Sl.No	Name of Bank	Target (No.)	Disbursement		% of Achievement	Outstanding	
			No.	Amt.		No.	Amt.
1	Allahabad bank	90000	36179	256.92	40.20	45231	335.73
2	Andhra Bank	2000	39	0.09	1.95	85	0.43
3	Bank of Baroda	35000	3786	30.00	10.82	23106	162.00
4	Bank of India	50000	105288	1064.26	210.58	230241	1164.11
5	Bank of Maharashtra	500	289	1.61	57.80	583	4.37
6	Canara Bank	55000	57654	224.66	104.83	57654	347.61
7	Central Bank of India	55000	42601	565.45	77.46	94103	806.02
8	Corporation Bank	1500	540	5.95	36.00	1776	16.98
9	Indian Bank	10000	95	3.52	0.95	888	10.02
10	IOB	15000	1551	5.00	10.34	5988	33.00
11	OBC	10000	1928	12.65	19.28	4590	63.23
12	PNB	65000	89011	736.56	136.94	191504	1383.00
13	Punjab & Sind Bank	1000	1	0.01	0.10	3	0.05
14	SBI	185000	148095	986.34	80.05	444456	3212.00
15	Syndicate Bank	10000	4995	37.81	49.95	9386	72.74
16	UBI	125000	73938	1271.47	59.15	500823	4632.80
17	UCO	55000	12665	27.63	23.03	18678	104.82
18	Union Bank of India	20000	546	24.00	2.73	21311	224.00
Total PSU		785000	579201	5253.93	73.78	1650406	12572.91
19	Axis Bank	50000	0	0.00	0.00	0	0.00
20	Bandhan Bank	365000	1353496	10008.67	370.82	1734076	7842.74
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	5923	49.68	59.23	4913	43.41
24	HDFC Bank	55000	10478	63.90	19.05	19873	124.17
25	ICICI	6200	0	0.00	0.00	0	0.00
26	IDBI	100000	55250	313.75	55.25	70872	333.62
27	IDFC	25000	28876	86.01	115.50	35349	63.12
28	Indusind Bank	90000	115	3.99	0.13	7727	88.01
29	Jana Small Finance Bank	500	22012	94.45	4402.40	30347	99.39
30	Karnataka Bank Ltd.	0	30	1.07	#DIV/0!	140	3.15
31	Karur Vysya Bank	0	0	0.00	#DIV/0!	0	0.00
32	Kotak Mahindra Bank	3000	2472	71.02	82.40	7134	256.66
33	Ratnakar Bank Ltd	75000	204570	614.56	272.76	296764	582.19
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	0	0.00	0.00	0	0
38	Utkarsh Small Finance Bank	5000	6157	18.70	123.14	11282	22.68
39	YES Bank	100	1234	3.00	1234.00	1241	6.10
Total PVT		845000	1690613	11328.80	200.07	2219718	9465.24
36	BGVB (UBI)	175000	425377	3219.02	243.07	343581	2520.18
37	PBGB (UCO)	110000	60218	1205.71	54.74	92343	610.89
38	UBKGB (CBI)	65000	55169	436.36	84.88	124212	1228.41
Total RRB		350000	540764	4861.09	154.50	560136	4359.48
39	WB State Co-Op Bank Ltd.	475000	1490305	4651.84	313.75	1386988	4073.58
40	WBSCARD Bank Ltd.	45000	4103	267.03	9.12	4103	267.03
Total Co-Optv		520000	1494408	4918.87	287.39	1391091	4340.61
Grand Total		2500000	4304986	26362.69	172.20	5821351	30738.24

Bank wise flow of credit to Share Croppers / Oral Lessees under ACP 2019-20							
(Position from 01.04.2019-31.03.2020)							
(Amt.in Rs. Crore)							
Sl.No	Name of Bank	Target (No.)	Disbursement		% of Achievement	Outstanding	
			No.	Amt.		No.	Amt.
1	Allahabad bank	10000	202	1.00	2.02	202	1.00
2	Andhra Bank	100	0	0.00	0.00	0	0.00
3	Bank of Baroda	1000	5	0.05	0.50	22	0.10
4	Bank of India	9000	1569	8.48	17.43	7257	16.94
5	Bank of Maharastra	100	0	0.00	0.00	0	0.00
6	Canara Bank	200	4222	17.75	2111.00	7312	30.21
7	Central Bank of India	10000	2103	3.82	21.03	5147	46.51
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	54	0.22	0.54	5050	20.64
13	Punjab & Sind Bank	100	0	0.00	0.00	0	0.00
14	SBI	24000	7780	28.56	32.42	29342	59.58
15	Syndicate Bank	1000	0	0.00	0.00	0	0.00
16	UBI	10000	152	2.12	1.52	198	2.39
17	UCO	4000	1106	3.56	27.65	7094	33.59
18	Union Bank of India	3000	0	0.00	0.00	35	0.09
Total PSU		85600	17193	65.56	20.09	61659	211.05
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	14154	43.51	70.77	15319	26.03
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	14154	43.51	58.01	15319	26.03
40	BGVB (UBI)	20000	1021	1.71	5.11	1021	1.71
41	PBGB (UCO)	20000	7189	136.66	35.95	9317	82.45
42	UBKGB (CBI)	10000	157	0.78	1.57	731	6.46
Total RRB		50000	8367	139.15	16.73	11069	90.62
43	WB State Co-Op Bank Ltd.	80000	30433	26.56	38.04	22327	20.47
44	WBSCARD Bank Ltd.	60000	0	0.00	0.00	0	0.00
Total Co-Optv		140000	30433	26.56	21.74	22327	20.47
Grand Total		300000	70147	274.78	23.38	110374	348.17

Bank wise flow of credit to Patta Holders under ACP 2019-20							
(Position from 01.04.2019-31.03.2020)							
(Amt.in Rs. Crore)							
Sl.No	Name of Bank	Target (No.)	Disbursement		% of Achievement	Outstanding	
			No.	Amt.		No.	Amt.
1	Allahabad bank	10000	2205	15.20	22.05	2205	15.20
2	Andhra Bank	2000	0	0.00	0.00	0	0.00
3	Bank of Baroda	5000	1269	8.00	25.38	7373	43.00
4	Bank of India	13000	769	4.28	5.92	5939	31.51
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	3146	4.35	57.20	12703	112.35
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	2886	20.39	28.86	55825	909.73
13	Punjab & Sind Bank	2000	0	0.00	0.00	0	0.00
14	SBI	18800	4110	11.15	21.86	19440	45.25
15	Syndicate Bank	5000	0	0.00	0.00	0	0.00
16	UBI	10000	1191	30.62	11.91	1398	40.19
17	UCO	10000	712	28.78	7.12	4089	48.61
18	Union Bank of India	5000	0	0.00	0.00	0	0.00
Total PSU		114300	16288	122.77	14.25	108972	1245.84
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	BGVV (UBI)	20000	401	3.01	2.01	401	3.01
41	PBGB (UCO)	10000	1182	24.76	11.82	3011	38.07
42	UBKGB (CBI)	5000	18	0.09	0.36	92	0.43
Total RRB		35000	1601	27.86	4.57	3504	41.51
43	WB State Co-Op Bank Ltd.	32700	30433	26.56	93.07	22327	20.47
44	WBSCARD Bank Ltd.	2000	0	0.00	0.00	0	0.00
Total Co-Optv		34700	30433	26.56	87.70	22327	20.47
Grand Total		200000	48322	177.19	24.16	134803	1307.82

Bank wise flow of credit to New Farmers under ACP 2019-20							
(Position from 01.04.2019-31.03.2020)							
(Amt.in Rs. Crore)							
Sl.No	Name of Bank	Target (No.)	Disbursement		% of Achievement	Outstanding	
			No	Amt.		No.	Amt.
1	Allahabad bank	65000	18060	206.81	27.78	18060	265.95
2	Andhra Bank	1600	39	0.33	2.44	35	0.28
3	Bank of Baroda	20000	17785	14.00	88.93	1885	18.00
4	Bank of India	40000	50752	464.09	126.88	50116	422.16
5	Bank of Maharastra	200	889	5.89	444.50	889	5.89
6	Canara Bank	35000	40937	278.65	116.96	40937	305.63
7	Central Bank of India	40000	2715	13.08	6.79	2715	13.08
8	Corporation Bank	1000	752	7.03	75.20	752	7.03
9	Indian Bank	6000	198	1.41	3.30	198	1.49
10	IOB	12000	677	2.00	5.64	2456	11.00
11	OBC	6000	156	1.07	2.60	156	1.02
12	PNB	45000	2563	20.45	5.70	164038	981.75
13	Punjab & Sind Bank	500	2	0.02	0.40	2	0.02
14	SBI	135000	34547	427.81	25.59	34547	427.81
15	Syndicate Bank	6000	1955	14.06	32.58	1955	14.06
16	UBI	92350	4196	30.18	4.54	4236	32.22
17	UCO	40000	2197	7.85	5.49	10846	34.78
18	Union Bank of India	15000	861	155.00	5.74	17923	163.00
Total PSU		560650	179281	1649.73	31.98	351746	2705.17
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	1729	16.67	28.82	1312	12.31
24	HDFC Bank	35000	3253	11.97	9.29	3292	18.93
25	ICICI	3000	0	0.00	0.00	0	0.00
26	IDBI	65000	68712	295.18	105.71	66602	172.77
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	21786	93.29	10893.00	30121	98.24
30	Karnataka Bank Ltd.	0	4	1.37	#DIV/0!	11	2.26
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	0	0.00	0.00	0	0.00
38	Utkarsh Small Finance Bank	2000	1247	3.96	62.35	1247	3.82
39	YES Bank	50	0	0.00	0.00	0	0.00
Total PVT		499350	96731	422.44	19.37	102585	308.33
40	BGVB (UBI)	110000	47535	418.90	43.21	47535	418.90
41	PBGB (UCO)	65000	11055	129.93	17.01	11055	129.93
42	UBKGB (CBI)	35000	2944	17.40	8.41	2944	17.40
Total RRB		210000	61534	566.23	29.30	61534	566.23
43	WB State Co-Op Bank Ltd.	215000	97373	160.94	45.29	94065	162.07
44	WBSCARD Bank Ltd.	15000	89722	211.69	598.15	89722	211.69
Total Co-Optv		230000	187095	372.63	81.35	183787	373.76
Grand Total		1500000	524641	3011.03	34.98	699652	3953.49

(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 37 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 15 lakh farmers are to be brought under institutional credit system in a mission mode. KCC Saturation Campaign is the right direction. Similarly the base of landless farmers comprising the tenant farmers, share croppers, oral lesses, etc are also to be brought under the ambit of KCC. As already decided, a target of 20 lakh new farmers enrolment has been envisaged under Kharif 20 season.
- 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.

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 the Scheme is stated to be valid upto 31-03-2020.

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 so far been adopted by SBI, 2 by UBI and 1 by 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 Development Scheme, National Livestock Mission Schemes:

The progress in DEDS-EDGE, NLM and Poultry Venture Capital Schemes are as follows, (Amt Cr)

Scheme	Bank Type	Sanctioned		Subsidy Claimed/received		Disbursed		Outstanding	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
DEDS-EDGE	30.06.19	368	10.80	262	2.27	243	3.97	1059	59.76
	30.09.19	473	10.95	222	1.57	285	5.52	2117	132.92
	31.12.19	510	11.52	436	3.68	487	7.92	2095	153.08
	31.03.20	780	17.00	924	5.19	765	13.67	2494	165.86
Poultry Venture Capital	30.06.19	45	1.36	54	0.57	58	0.81	156	4.41
	30.09.19	66	6.28	76	0.74	78	2.90	402	59.61
	31.12.19	68	6.32	76	0.76	78	3.00	404	58.62
	31.03.20	123	8.97	133	1.46	136	5.52	495	68.73
Pig and Buffalo rearing	30.06.19	113	0.74	149	0.53	113	0.74	149	4.80
	30.09.19	123	0.88	149	0.53	123	0.82	163	4.92
	31.12.19	126	0.92	149	0.53	126	0.84	168	3.45
	31.03.20	294	3.08	317	1.21	294	2.31	224	2.89

Banks are to dispose of the proposals lying with them at the earliest with booking of the Subsidy through lodgement 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 Mar, 2020		Sanctioned in 2019-20		Subsidy claimed/Received		Disbursed in 2019-20		Total Outstanding on Mar, 2020		Sanctioned in 2019-20		Subsidy claimed/Received		Disbursed in 2019-20		Total Outstanding on Mar, 2020	
		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	Bank of Baroda	8	0.60	2	0.03	8	0.60	26	0.74	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	Bank of India	12	0.52	12	0.18	12	0.52	48	1.14	46	1.38	46	0.34	46	1.38	121	3.63	2	0.40	2	0.10	2	0.40	2	0.38
3	PNB	10	0.08	10	0.08	10	0.08	10	4.90	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	SBI	165	1.76	165	0.32	98	0.42	1025	89.00	2	4.36	0	0.00	2	1.61	284	62.00	0	0.00	0	0.00	0	0.00	0	0.00
5	UCO	13	0.35	11	0.04	13	0.35	13	0.22	5	0.08	5	0.01	5	0.07	5	0.08	1	0.04	1	0.01	1	0.01	1	0.01
6	UBKGB (CBI)	4	0.12	4	0.03	4	0.08	6	0.09	5	0.23	4	0.06	5	0.14	5	0.14	13	0.17	0	0.00	13	0.10	13	0.10
7	WB State Co-Op Bank Ltd.	367	7.93	428	2.02	367	6.69	635	11.12	30	1.88	30	0.53	30	1.80	30	1.80	166	1.77	166	0.58	166	1.10	180	0.95
8	WBSCARD Bank Ltd.	201	5.64	292	2.49	253	4.93	731	58.65	35	1.04	48	0.52	48	0.52	50	1.08	112	0.70	148	0.52	112	0.70	28	1.45
	Total	780	17.00	924	5.19	765	13.67	2494	165.86	123	8.97	133	1.46	136	5.52	495	68.73	294	3.08	317	1.21	294	2.31	224	2.89

AGENDA-6

(A) Deployment of Credit in MSME

Considering the potential in the State in manufacturing and trading activities etc. the 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 was accepted by the SLBC & Bankers.

The member Banks in the State disbursed altogether Rs. 69408/- crore under MSME as against the said target of Rs. 70000/- crore with achievement of 99 % of the total target of the financial year 2019-20. The YOY growth at 22.93% amidst the economic slump is indeed satisfactory and bodes well for the bank to meet the challenges arising out of COVID 19 pandemic issues in FY 2020-21.

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 and able to show a decent performance despite current slowdown shown in other parts of the country.

Achievement of MSME for the last 5 financial years is annexed herewith:

Plan Year	Target (Cr)	Achievement (Cr)	% of Achievement
31.03.2016	21762	22887	105
31.03.2017	26000	29186	112
31.03.2018	38000	44059	116
31.03.2019	50000	56458	112
31.03.2020	70000	69408	99

SLBC anticipates pick-up in the MUDRA portfolio after implementation of the Interest Subvention Scheme of GoWB for Handloom Weavers 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

MSME sector being the mainstay of Exports from the State, it is inevitable that there will be corresponding increase in exports turnover which is expected to reach 70000-75000crore as targeted by GoWB. The current trend shows a marked improvement in this important segment and it is evident that the yearly target of Rs. crore as set for FY 2020-21 should be an attainable one for the banks.

2018-2019			2019-2020		
Target	Achievement	%	Target	Achievement	%
801 crore	1166 crore	146	1325 crore	1985 crore	150

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 financial year 2019-2020 is as follows.

As on	No.	Amount (in Cr.)
31.03.2019	2389	98.46
31.03.2020	70623	4194.10

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

Details of MSME Loans restructure (upto Rs. 25 Crore) as per RBI guidelines w.e.f. 01.01.19 as on 31.03.2020									
(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	8	0.33	10	5.16	21	120.82	39	126.31
2	Andhra Bank	490	21.67	17	7.36	2	2.83	509	31.86
3	Bank of Baroda	819	18.68	67	16.12	5	8.73	891	43.53
4	Bank of India	9303	121.54	309	76.41	0	0.00	9612	197.95
5	Bank of Maharashtra	13	0.31	0	0.00	0	0.00	13	0.31
6	Canara Bank	2214	37.46	82	18.61	9	30.03	2305	86.10
7	Central Bank of India	749	13.58	68	15.45	1	2.82	818	31.85
8	Corporation Bank	91	2.10	18	4.10	1	2.25	110	8.45
9	Indian Bank	385	7.57	69	10.61	0	0.00	454	18.18
10	IOB	801	11.63	17	5.31	0	0.00	818	16.94
11	OBC	0	0.00	0	0.00	0	0.00	0	0.00
12	PNB	5823	94.80	227	49.50	3	13.3	6053	157.60
13	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00
14	SBI	3350	44.63	126	23.36	10	57.44	3486	125.43
15	Syndicate Bank	407	10.01	18	4.10	0	0.00	425	14.11
16	UBI	1579	52.03	266	82.45	14	54.12	1859	188.60
17	UCO	279	14.58	177	15.08	26	71.33	482	100.99
18	Union Bank of India	978	750.41	11	2.86	3	307.25	992	1060.52
Total PSU		27289	1201.33	1482	336.48	95	670.92	28866	2208.73
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	40955	1965.96	0	0.00	0	0.00	40955	1965.96
29	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
30	Karnataka Bank Ltd.	0	0.00	3	1.65	1	1.35	4	3.00
31	Karur Vysya Bank	0	0.00	1	1.00	1	3.20	2	4.20
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		40955	1965.96	4	2.65	2	4.55	40961	1973.16
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		69014	3170.22	1512	348.41	97	675.47	70623	4194.10

Emergency Line of Credit Guarantee Scheme:

- After the outbreak of COVID and the subsequent lockdown, the banks extended emergency line of credit amounting to 10% of fund based limit besides allowing reduction of Margin for assessment of Drawing Power along with restructuring in eligible cases. Repayment of the instalments has also been deferred by way of moratorium for 6 months to provide relief to the entrepreneurs in MSME where cash flow has virtually stopped due to lockdown.
- Meanwhile Govt of India under Atmanirbhar Bharat Abhiyan has announced the Emergency Credit Line Guarantee Scheme (ECLGS) for MSME and small business borrower who are facing stress due to the pandemic. The Rs.300000 crore scheme aims to provide relief to the entrepreneurs by way of additional working capital term loan of upto 20% of their outstanding fund based limit as on 29-02-2020 and will be collateral free. Detailed guidelines have been issued recently and the banks have started from June, 2020 for disposal of proposals under ECLGS which are guaranteed upto 100% by NCGTC.

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 has commenced targeting the eligible weavers in 50 Handloom Clusters from November, 2019 onwards. Proposals generated in the camps will be sponsored by District Handloom Officers to the designated bank branches. A common application form in line with MUDRA Weavers Loan scheme has been devised and will be used for sponsoring to the branches along with requisite papers.

SLBC expects that this will give an impetus to the MUDRA loan portfolio. The Scheme is expected to be rolled out in the March, 2020 quarter with development of the Portal by the authorities which will take care of the lodgment of claim by Nodal officers of the participating banks and onward remittance to the beneficiaries after receipt of the same from the authorities.

(B) Adoption of MSME Clusters & Credit Linkage:

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.

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. The status position is furnished below.

As on	Sponsored	Sanctioned	Amount (in Cr.)
31.12.2019	558	64	0.60
31.03.2020	1524	976	23.41

The MSME Department is also preparing a portal for tracking the development with generation of online proposals which will be routed through the identified clusters.

District wise loan sponsored & sanctioned in MSME & Handloom Cluster during FY 2019-2020						
(Amount in Crore)						
Sr. No.	District	Proposals sponsored / generate & in MSME Cluster	Loan Sanctioned in adopted MSME Cluster		Loan Sponsored in Handloom Cluster, (Interest subvention scheme, GoWB)	
		No.	No.	Amount	No.	Amount
1	24 Pgs. (N)	58	52	1.52	0	0.00
2	24 Pgs. (S)	22	0	0.00	0	0.00
3	Alipurduar	0	0	0.00	44	0.18
4	Bankura	121	68	1.98	0	0.00
5	Birbhum	52	52	1.56	71	0.36
6	Coochbehar	105	6	0.03	89	0.45
7	Darjeeling	4	0	0.00	0	0.00
8	Dakshin Dinajpur	0	0	0.00	0	0.00
9	Howrah	0	0	0.00	0	0.00
10	Hooghly	86	0	0.00	0	0.00
11	Jalpaiguri	44	44	1.19	0	0.00
12	Jhargram	0	0	0.00	0	0.00
13	Kalimpong	0	0	0.00	0	0.00
14	Kolkata	0	0	0.00	0	0.00
15	Malda	0	0	0.00	0	0.00
16	Murshidabad	0	0	0.00	74	0.42
17	Nadia	0	0	0.00	484	2.59
18	Paschim Burdwan	99	32	0.85	0	0.00
19	Paschim Medinipur	603	433	9.74	0	0.00
20	Purba Burdwan	1	1	0.02	130	0.73
21	Purba Medinipur	0	0	0.00	0	0.00
22	Purulia	27	0	0.00	0	0.00
23	Uttar Dinajpur	302	288	6.52	0	0.00
Total		1524	976	23.41	892	4.73

Bank wise flow of credit to Swarojgar Credit Card (SCC) under ACP 2019-20						
(Position from 01.04.2019-31.03.2020)						
(Amt.in Rs. Crore)						
Sl.No	Name of Bank	Target	Disbursement		Outstanding	
		No.	No	Amt.	No.	Amt.
1	Allahabad bank	1500	8	0.02	6	0.01
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	82	0.65	212	1.74
5	Bank of Maharashtra	100	0	0.00	0	0.00
6	Canara Bank	500	0	0.00	0	0.00
7	Central Bank of India	1500	18	0.03	155	0.21
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	25	0.11	74	0.23
17	UCO	1000	41	3.91	67	3.62
18	Union Bank of India	1500	0	0.00	0	0.00
Total PSU		14800	174	4.72	514	5.81
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	57	1.41	66	1.46
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	57	1.41	66	1.46
40	BGVB (UBI)	2000	3817	14.09	17294	71.29
41	PBGB (UCO)	2000	594	2.75	2130	7.54
42	UBKGB (CBI)	1500	339	1.62	3024	8.99
Total RRB		5500	4750	18.46	22448	87.82
43	WB State Co-Op Bank Ltd.	7000	0	0.00	56	0.18
44	WBSCARD Bank Ltd.	1000	145	1.42	145	1.42
Total Co-Optv		8000	145	1.42	201	1.60
Grand Total		30000	5126	26.01	23229	96.69

Bank wise flow of credit to General Credit Card (GCC) under ACP 2019-20						
(Position from 01.04.2019-31.03.2020)						
(Amt.in Rs. Crore)						
Sl.No	Name of Bank	Target	Disbursement		Outstanding	
		No.	No	Amt.	No.	Amt.
1	Allahabad bank	1000	4591	11.24	5845	9.92
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	285	0.94	906	2.82
5	Bank of Maharashtra	200	0	0.00	0	0.00
6	Canara Bank	1000	0	0.00	3	0.01
7	Central Bank of India	1000	226	4.41	284	4.02
8	Corporation Bank	200	0	0.00	0	0.00
9	Indian Bank	200	0	0.00	0	0.00
10	IOB	1000	0	0.00	0	0.00
11	OBC	200	0	0.00	0	0.00
12	PNB	1000	611	12.58	6125	141.61
13	Punjab & Sind Bank	200	0	0.00	0	0.00
14	SBI	2000	0	0.00	0	0.00
15	Syndicate Bank	500	208	0.13	329	0.54
16	UBI	1000	1091	14.01	1254	20.41
17	UCO	1000	657	4.62	3591	41.49
18	Union Bank of India	400	0	0.00	1	0.01
Total PSU		12600	7669	47.93	18338	220.83
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	166431	1436.61	321142	2194.67
25	ICICI	150	0	0.00	0	0.00
26	IDBI	150	54	1.32	60	1.37
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	166485	1437.93	321202	2196.04
40	BGVB (UBI)	10000	7413	5.24	41351	45.66
41	PBGB (UCO)	7000	6519	30.16	19031	58.90
42	UBKGB (CBI)	5000	97	0.20	3806	6.96
Total RRB		22000	14029	35.60	64188	111.52
43	WB State Co-Op Bank Ltd.	10000	0	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	188183	1521.46	403728	2528.39

Bank wise flow of credit to Weavers' Credit Card (WCC) under ACP 2019-20						
(Position from 01.04.2019-31.03.2020)						
(Amt.in Rs. Crore)						
Sl.No	Name of Bank	Target	Disbursement		Outstanding	
		No.	No	Amt.	No.	Amt.
1	Allahabad bank	4000	162	0.61	205	0.50
2	Andhra Bank	500	1	0.08	1	0.02
3	Bank of Baroda	2000	0	0.00	0	0.00
4	Bank of India	2000	24	0.23	87	0.74
5	Bank of Maharastra	500	0	0.00	0	0.00
6	Canara Bank	1000	3	0.02	115	0.35
7	Central Bank of India	2000	106	0.04	132	0.28
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	0	0.00
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	5	0.04	1132	2.54
17	UCO	2500	79	0.30	564	0.99
18	Union Bank of India	2000	1	0.01	96	1.00
Total PSU		35500	384	1.42	2337	7.26
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	4	0.06
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	4	0.06
40	BGVB (UBI)	1000	732	0.77	2134	5.48
41	PBGB (UCO)	500	307	1.08	1046	2.89
42	UBKGB (CBI)	500	0	0.00	0	0.00
Total RRB		2000	1039	1.85	3180	8.37
43	WB State Co-Op Bank Ltd.	700	1	0.15	75	4.43
44	WBSCARD Bank Ltd.	200	0	0.00	0	0.00
Total Co-Optv		900	1	0.15	75	4.43
Grand Total		40000	1425	3.49	5596	20.12

(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. 26259crore upto March, 2020 against sanction amount of Rs. 26590crore. Performance of the Banks in the State of West Bengal from 01.04.19 to 31.03.2020 is furnished hereunder:

Achievement (Sanction) of Mudra Loan in 2019-20

(Rupees in Crore)

Category of Banks	SISHU		KISHORE		TARUN		TOTAL	
	No.	Sanc	No.	Sanc	No.	Sanc	No.	Sanc
PSU	551302	1440.76	133208	2843.18	25141	2031.92	709651	6315.86
PVT	2856771	9105.28	166551	1335.27	7489	529.24	3030811	10969.79
Foreign	0	0.00	21	0.63	4	0.35	25	0.98
RRB	11520	35.15	41302	1010.67	2032	151.11	54854	1196.83
Non NBFC	41004	47.14	0	0.00	0	0.00	41004	47.14
NBFC MFI	1758754	5121.78	14438	79.46	192	34.69	1773384	5235.93
NBFC	199515	693.41	10997	350.66	8187	629.75	218699	1673.82
Small Fin.	244190	820.12	40669	329.29	77	0.66	284936	1150.07
Total	5663056	17263.64	407186	5949.16	43122	3377.72	6113364	26590.52

Comparative study of disbursement for last 4 years:

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
31.03.18	4445601	11642.79	413207	5199.12	731080	2307.90	5589888	19149.81
31.03.19	5009461	14425.97	745479	8208.19	110269	3242.91	5865209	25877.07
31.03.20	5663056	17234.96	407186	5769.00	43122	3255.24	6113364	26259.20

It is noted that in the current FY 19-20 there is an increase of 248155 number of Mudra beneficiaries with increase in disbursed amount by Rs. 382.13crore in comparison to the last FY 2018-19. The nominal increase 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 woe also contributed to this recent downtrend.

Bank wise MUDRA Loan Sanction & Disbursement details during FY 2019-2020 (As on 31.03.2020)													(Amount in Crore)		
Sr. No.	Bank Name	Shishu			Kishore			Tarun			Total				
		(Loans up to Rs. 50,000)			Loans from Rs. 50,001 to Rs. 5.00 Lakh			Loans from Rs. 5.00 to Rs. 10.00 Lakh							
		No.	Sanc. Amt	Disb. Amt	No.	Sanc. Amt	Disb. Amt	No.	Sanc. Amt	Disb. Amt	No.	Sanc. Amt	Disb. Amt		
1	Allahabad Bank	3370	12.03	12.02	30997	649.52	647.54	3116	248.44	248.04	37483	909.99	907.60		
2	Andhra Bank	3036	3.93	3.56	876	19.76	18.93	302	25.23	24.51	4214	48.92	47.00		
3	Bank of Baroda	2055	7.54	7.52	6098	151.56	150.42	2045	175.34	174.69	10198	334.44	332.63		
4	Bank of India	14310	20.52	18.57	11263	237.37	218.23	2046	163.15	141.18	27619	421.04	377.98		
5	Bank of Maharashtra	11112	12.64	12.63	490	14.34	13.94	261	20.47	20.36	11863	47.45	46.93		
6	Canara Bank	11185	11.68	11.60	6118	147.65	141.18	1833	148.45	138.80	19136	307.78	291.58		
7	Central Bank of India	25461	9.67	6.75	4232	103.61	85.33	714	58.90	49.56	30407	172.18	141.64		
8	Corporation Bank	474	1.86	1.44	679	18.64	18.03	350	29.33	29.02	1503	49.83	48.49		
9	Indian Bank	83	0.18	0.16	908	24.24	23.95	260	18.97	18.95	1251	43.39	43.06		
10	Indian Overseas Bank	1279	4.51	4.48	2424	43.60	42.51	220	17.22	16.88	3923	65.33	63.87		
11	Oriental Bank of Commerce	536	2.09	2.07	2350	60.35	59.08	1054	89.11	88.39	3940	151.55	149.54		
12	Punjab & Sind Bank	174	0.64	0.56	552	13.98	12.78	228	18.96	17.55	954	33.58	30.89		
13	Punjab National Bank	2844	12.42	7.55	5345	128.62	106.32	1546	130.02	112.62	9735	271.06	226.49		
14	State Bank of India	376920	991.05	991.00	15983	476.69	473.70	7189	561.95	561.24	400092	2029.69	2025.94		
15	Syndicate Bank	2803	4.29	3.71	2124	63.52	45.56	460	39.29	27.20	5387	107.10	76.47		
16	UCO Bank	8224	21.37	13.92	9812	205.84	165.53	1121	93.45	75.58	19157	320.66	255.03		
17	Union Bank of India	595	2.28	1.97	3137	67.75	57.89	498	39.31	32.45	4230	109.34	92.31		
18	United Bank of India	86841	322.06	316.02	29820	416.14	400.84	1898	154.33	149.70	118559	892.53	866.56		
Total of PSU Banks		551302	1440.76	1415.53	133208	2843.18	2681.76	25141	2031.92	1926.72	709651	6315.86	6024.01		
19	Axis Bank	89753	239.17	239.17	4452	101.88	101.88	1573	131.07	131.07	95778	472.12	472.12		
20	Bandhan Bank	1114949	4633.89	4633.89	25506	140.28	140.28	0	0.00	0.00	1140455	4774.17	4774.17		
21	DCB Bank	0	0.00	0.00	5	0.12	0.12	4	0.38	0.38	9	0.50	0.50		
22	Federal Bank	36	0.18	0.17	36	1.41	1.36	34	2.59	2.02	106	4.18	3.55		
23	HDFC Bank	152924	422.46	422.46	4832	55.62	55.62	801	49.43	49.43	158557	527.51	527.51		
24	ICICI Bank	8491	25.20	25.20	2215	60.14	60.14	1564	121.19	121.19	12270	206.53	206.53		
25	IDBI Bank Limited	17656	56.28	56.28	1873	24.56	24.56	504	41.87	41.87	20033	122.71	122.71		
26	IDFC Bank Limited	110648	306.77	306.51	35762	290.50	290.50	876	57.72	57.72	147286	654.99	654.73		
27	IndusInd Bank	1359495	3415.83	3415.83	91751	656.84	656.84	2017	116.22	116.22	1453263	4188.89	4188.89		
28	Jammu & Kashmir Bank	4	0.01	0.01	13	0.44	0.44	9	0.66	0.66	26	1.11	1.11		
29	Karnataka Bank	6	0.02	0.00	37	1.01	0.00	19	1.22	0.00	62	2.25	0.00		
30	Karur Vysya Bank	0	0.00	0.00	1	0.04	0.04	1	0.09	0.09	2	0.13	0.13		
31	Kotak Mahindra Bank	0	0.00	0.00	52	1.73	1.73	60	4.23	4.23	112	5.96	5.96		
32	Ratnakar Bank	1575	2.71	2.71	0	0.00	0.00	0	0.00	0.00	1575	2.71	2.71		
33	South Indian Bank	0	0.00	0.00	5	0.21	0.21	2	0.20	0.20	7	0.41	0.41		
34	Tamilnad Mercantile Bank	0	0.00	0.00	2	0.04	0.04	0	0.00	0.00	2	0.04	0.04		
35	Yes Bank	1234	2.76	2.76	9	0.45	0.45	25	2.37	2.37	1268	5.58	5.58		
Total of PVT Banks		2856771	9105.28	9104.99	166551	1335.27	1334.21	7489	529.24	527.45	3030811	10969.79	10966.65		
36	Citibank	0	0.00	0.00	21	0.63	0.63	4	0.35	0.35	25	0.98	0.98		
Total of Foreign Bank		0	0.00	0.00	21	0.63	0.63	4	0.35	0.35	25	0.98	0.98		
37	BGVB (UBI)	2855	6.60	6.24	6319	110.81	100.20	77	6.08	5.79	9251	123.49	112.23		
38	PBGB (UCO)	8118	25.83	25.83	29192	812.48	812.48	1951	144.75	144.75	39261	983.06	983.06		
39	UBKGB (CBI)	547	2.72	2.72	5791	87.38	87.38	4	0.28	0.28	6342	90.38	90.38		
Total of RRBs		11520	35.15	34.79	41302	1010.67	1000.06	2032	151.11	150.82	54854	1196.93	1185.67		
NON NBFC-Micro Finance Institutions		41004	47.14	47.14	0	0.00	0.00	0	0.00	0.00	41004	47.14	47.14		
40	Adhikar Microfinance Pvt. Ltd.	104	0.09	0.09	0	0.00	0.00	0	0.00	0.00	104	0.09	0.09		
41	Annapurna Microfinance Pvt. Ltd.	13886	39.68	39.68	146	2.78	2.78	3	0.19	0.19	14035	42.65	42.65		
42	Arohan Financial Services Pvt. Ltd.	356017	1026.63	1026.63	814	4.82	4.82	189	34.50	34.50	357020	1065.95	1065.95		
43	ASA International India Microfin Pvt. L	369184	1111.90	1111.90	2584	15.78	15.78	0	0.00	0.00	371768	1127.68	1127.68		
44	Asirvad Microfinance Pvt. Ltd	94884	220.49	220.49	2	0.14	0.14	0	0.00	0.00	94886	220.63	220.63		
45	Belstar Investment and Finance Pvt. L	4551	11.48	11.48	0	0.00	0.00	0	0.00	0.00	4551	11.48	11.48		
46	Fusion Microfinance Pvt. Ltd.	27872	80.79	78.03	0	0.00	0.00	0	0.00	0.00	27872	80.79	78.03		
47	Grameen Shakti Microfin Serv Pvt. Lt	11866	37.02	37.02	0	0.00	0.00	0	0.00	0.00	11866	37.02	37.02		
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	JAGARAN MICROFIN PVT LTD.	103866	293.86	293.86	661	4.66	4.66	0	0.00	0.00	104527	298.52	298.52		
50	MADURA MICRO FINANCE Ltd.	1089	3.39	3.39	0	0.00	0.00	0	0.00	0.00	1089	3.39	3.39		
51	Muthoot Microfin Ltd	16900	59.22	59.22	0	0.00	0.00	0	0.00	0.00	16900	59.22	59.22		
52	NEED Livelihood Microfinance Pvt. L	62	0.12	0.12	0	0.00	0.00	0	0.00	0.00	62	0.12	0.12		
53	Samasta Microfinance Limited	58693	150.87	150.87	0	0.00	0.00	0	0.00	0.00	58693	150.87	150.87		
54	Sarala Development & Microfin Pvt. L	80848	188.15	188.15	4685	23.52	23.52	0	0.00	0.00	85533	211.67	211.67		
55	Satin Creditcare Network Ltd.	166302	477.78	477.78	5425	27.13	27.13	0	0.00	0.00	171727	504.91	504.91		
56	SHARE MICROFIN Ltd.	11999	30.77	30.77	0	0.00	0.00	0	0.00	0.00	11999	30.77	30.77		
57	Spandana Sphoorty Financial Ltd.	15679	45.02	45.02	121	0.63	0.63	0	0.00	0.00	15800	45.65	45.65		
58	SVATANTRA MICROFIN Pvt. Ltd.	29577	104.73	104.73	0	0.00	0.00	0	0.00	0.00	29577	104.73	104.73		
59	Ultrayan Financial Services Pvt. Ltd.	79036	232.01	232.01	0	0.00	0.00	0	0.00	0.00	79036	232.01	232.01		
60	VEDIKA CREDIT CAPITAL LTD	34805	116.95	116.95	0	0.00	0.00	0	0.00	0.00	34805	116.95	116.95		
61	Village Financial Services Pvt Ltd	281534	890.83	890.83	0	0.00	0.00	0	0.00	0.00	281534	890.83	890.83		
Total of NBFC-Micro Finance Institutions		1758754	5121.78	5119.02	14438	79.46	79.46	192	34.69	34.69	1773384	5235.93	5233.17		
62	Bajaj Finance Ltd.	134	0.15	0.12	1374	54.94	50.34	1624	123.63	114.93	3132	178.72	165.39		
63	Cholamandalam Invest and Fin Pvt. L	0	0.00	0.00	195	7.25	4.78	275	20.16	13.66	470	27.41	18.44		
64	Fullerton India Credit Company Ltd.	29458	78.03	78.03	42	1.52	1.52	809	136.05	136.05	30309	215.60	215.60		
65	Hinduja Leyland Finance Ltd.	262	5.54	5.54	9	0.02	0.02	94	6.64	6.64	365	12.20	12.20		
66	L&T Finance Ltd.	169605	609.44	609.44	0	0.00	0.00	0	0.00	0.00	169605	609.44	609.44		
67	Magma Fincorp Ltd.	0													

District wise MUDRA performance during FY 2019-2020													
[Amount Rs. in Crore]													
Sr. No.	State/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	157127	483.14	483.10	6095	60.40	60.01	219	18.13	17.98	163441	561.67	561.09
2	Bankura	78391	218.47	217.18	6106	111.15	105.55	757	58.46	56.13	85254	388.08	378.86
3	Bardhaman	363115	1095.60	1092.78	31571	561.04	550.17	3872	294.05	286.07	398558	1950.69	1929.02
4	Birbhum	173105	543.17	540.71	21076	411.63	402.21	1002	78.92	75.80	195183	1033.72	1018.72
5	Cooch Behar	206767	684.10	683.47	7427	101.55	99.06	443	35.23	33.25	214637	820.88	815.78
6	Dakshin Dinajpur	116479	351.84	351.63	7056	79.72	76.94	347	27.19	26.07	123882	458.75	454.64
7	Darjiling	145712	454.42	453.67	12584	174.68	168.91	1443	114.40	108.90	159739	743.50	731.48
8	Howrah	266552	840.51	838.87	24033	433.57	419.16	2072	162.72	155.21	292657	1436.80	1413.24
9	Hugli	267164	847.68	844.41	22432	424.23	409.83	2710	209.86	201.57	292306	1481.77	1455.81
10	Jalpaiguri	246089	727.60	726.91	13338	169.12	159.36	1009	80.33	76.90	260436	977.05	963.17
11	Kalimpong	1449	5.80	5.80	153	0.91	0.91	0	0.00	0.00	1602	6.71	6.71
12	Kolkata	632886	1752.18	1750.34	32534	495.72	481.74	6762	564.92	545.02	672182	2812.82	2777.10
13	Maldah	255770	790.66	790.13	17523	195.11	190.11	931	68.23	66.40	274224	1054.00	1046.64
14	Murshidabad	538073	1631.87	1630.68	32299	321.89	312.69	1181	89.54	85.16	571553	2043.30	2028.53
15	Nadia	340058	1048.97	1047.58	21883	255.63	246.64	1534	125.04	118.75	363475	1429.64	1412.97
16	North 24 Parganas	480289	1511.96	1509.66	35640	486.84	464.19	3624	285.94	271.31	519553	2284.74	2245.16
17	Other	351167	1047.32	1047.04	46564	633.92	629.32	8788	667.30	658.61	406519	2348.54	2334.97
18	Paschim Medinipur	212340	623.49	620.66	16275	279.30	266.44	2099	157.99	151.27	230714	1060.78	1038.37
19	Purba Medinipur	208094	647.91	646.52	15337	245.53	237.03	1673	132.07	124.93	225104	1025.51	1008.48
20	Puruliya	41695	125.63	124.99	4720	81.95	79.09	459	38.19	36.49	46874	245.77	240.57
21	South 24 Parganas	394765	1217.93	1215.74	24105	324.11	312.65	1660	126.73	118.89	420530	1668.77	1647.28
22	Uttar Dinajpur	185969	613.39	613.11	8435	101.15	96.95	537	42.49	40.52	194941	757.03	750.58
Total		5663056	17263.64	17234.98	407186	5949.15	5768.96	43122	3377.73	3255.23	6113364	26590.52	26259.17

• 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 7609 such SCs/STs/Women beneficiaries since inception with outstanding amount of Rs.1101.91crore as on 31.03.2020.

Summarized progress report under Stand up India scheme for West Bengal as on 31.03.2020 is given hereunder along with comparative figure for last 3 financial years. The addition of 1590 beneficiaries in the current fiscal against a base of 6019 loanees (as on 31.03.2019) is a positive development and the banks should carry forward the momentum.

Cumulative position

As on	Loan given to		Total no of beneficiary	Loan Outstanding under the scheme (Rs.in crore)		Total Otsg. (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
31.03.18	1282	2900	4182	180.82	707.40	888.22
31.03.19	1806	4213	6019	238.52	905.44	1143.96
31.03.20	2966	4643	7609	388.60	713.32	1101.91

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 sanction loans 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, as per norms the banks are to focus on scouting proposals for SUI loans with proper counselling and hand holding support to the budding entrepreneurs and strive for attaining the target of 2 SUI loans per branch.

STAND UP INDIA PROGRESS REPORT OF WEST BENGAL AS ON 31.03.2020 (SINCE INCEPTION)							
(Amount in Crore)							
Sr. No.	Name of the Bank	Loan Outstanding under the Scheme					
		No. of SC/ST	No. of Women	Total (No.)	SC/ST	Women	Total Otg. Amt.
1	Allahabad Bank	45	171	216	7.43	33.88	41.31
2	Andhra Bank	6	148	154	0.52	14.39	14.91
3	Bank of Baroda	339	146	485	50.40	21.60	72.00
4	Bank of India	1007	1306	2313	133.25	210.43	343.68
5	Bank of Maharastra	4	4	8	0.54	0.64	1.19
6	Canara Bank	73	102	175	14.51	14.70	29.20
7	Central Bank of India	18	113	131	1.42	20.01	21.43
8	Corporation Bank	2	6	8	0.00	0.02	0.02
9	Indian Bank	15	99	114	1.91	13.10	15.01
10	Indian Overseas Bank	55	59	114	6.89	8.36	15.25
11	Oriental Bank of Commerce	32	3	35	0.03	0.00	0.04
12	Punjab National Bank	53	420	473	6.81	72.64	79.45
13	Punjab & Sind Bank	29	13	42	3.62	1.24	4.86
14	State Bank of India	140	535	675	16.50	72.23	88.73
15	Syndicate Bank	8	104	112	1.23	22.51	23.74
16	UCO Bank	33	98	131	4.57	23.21	27.78
17	United Bank of India	989	860	1849	124.31	98.49	222.80
18	Union Bank of India	45	47	92	4.01	10.34	14.35
Sub total of PSU Banks		2893	4234	7127	377.96	637.79	1015.75
19	AXIS Bank	0	1	1	0.00	0.50	0.50
20	Bandhan Bank	0	0	0	0.00	0.00	0.00
21	Catholic Syrian Bank Ltd.	0	0	0	0.00	0.00	0.00
22	Dhanalaxmi Bank Ltd.	0	0	0	0.00	0.00	0.00
23	Federal Bank	0	1	1	0.00	0.10	0.10
24	HDFC Bank	5	114	119	0.79	23.08	23.87
25	IDBI Bank Ltd	10	67	77	0.66	5.04	5.70
26	ICICI Bank	0	46	46	0.00	10.13	10.13
27	IndusInd Bank	15	145	160	2.61	31.00	33.60
28	IDFC Bank	0	0	0	0.00	0.00	0.00
29	Jana Small Finance Bank	0	0	0	0.00	0.00	0.00
30	Karnataka Bank Ltd.	2	0	2	0.07	0.00	0.07
31	Karur Vysya Bank Ltd.	0	0	0	0.00	0.00	0.00
32	Kotak Mahindra Bank	0	0	0	0.00	0.00	0.00
33	RBL Bank	0	0	0	0.00	0.00	0.00
34	South Indian Bank	0	0	0	0.00	0.00	0.00
35	Tamilnadu Mercantile Bank	0	0	0	0.00	0.00	0.00
36	Utkarsh Small Finance Bank	0	0	0	0.00	0.00	0.00
37	Ujjivan Small Finance Bank	0	0	0	0.00	0.00	0.00
38	Yes Bank	0	0	0	0.00	0.00	0.00
Sub total of PVT Banks		32	374	406	4.13	69.85	73.98
39	BGVB	17	26	43	4.09	4.36	8.44
40	PBGB	0	0	0	0.00	0.00	0.00
41	UBKGB	24	9	33	2.42	1.32	3.74
Sub total of RRBs		41	35	76	6.51	5.68	12.18
42	W.B.St Co-op. Bank	0	0	0	0.00	0.00	0.00
42	WBSCARD Bank	0	0	0	0.00	0.00	0.00
Sub total of Co-Op Banks		0	0	0	0.00	0.00	0.00
Grand total		2966	4643	7609	388.60	713.32	1101.91

- PMEGP loans**

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 No. PMEGP/Policy/2019-20 dated 23.01.2020 has exempted the stipulation regarding EDP training criteria to disburse loan under PMEGP till 31-03-2020. 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 2019-20. However Department will ensure completion of the EDP training for these cases by 30.06.2020. The option of online EDP as already introduced by the KVIC may be continued to be encouraged and adequate publicity / awareness may be created.

Position of PMEGP for the last 4 financial years are given hereunder: (Amt 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
31.03.18	18497	471.11	2326	69.71	1095	34.52
31.03.19	11886	368.69	1912	66.90	2238	72.93
31.03.20	15124	516.39	2280	91.00	2135	83.48

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 during the first half of the fiscal 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.

It is also being observed that despite provisions for 2nd dose of finance to successful entrepreneurs who have availed of PMEGP loans, bankers are yet to extend credit to this target group in worthwhile manner. Attention of the bankers is drawn to the circular no PMEGP/Policy/2018-19 dated 07.06.2018 for extending need based credit (upto Rs.100.00 lakh for manufacturing unit & Rs.25.00 lakh for servicing units).

District wise PMEGP loan performance during FY 2019-2020															
(Amount in Crore)															
Sr. No.	District Name	Forwarded to Bank		Sanctioned by Bank		MM Claimed		MM Disbursed		Rejected by Bank		Pending at bank		Pending for MM Disb.	
		No.	MM	No.	MM	No.	MM	No.	MM	No.	MM	No.	MM	No.	MM
1	Alipurduar	758	21.87	58	1.54	48	1.19	47	1.13	596	17.46	106	2.63	1	0.06
2	Bankura	242	6.53	68	1.95	61	1.50	61	1.50	138	3.54	53	1.32	0	0.00
3	Bardhaman	454	11.80	73	2.03	71	1.67	71	1.67	266	6.56	146	3.95	0	0.00
4	Birbhum	308	8.40	82	1.94	77	1.80	78	1.82	160	4.03	79	2.23	1	0.01
5	Cooch Behar	1440	35.94	95	2.36	78	1.81	77	1.72	965	23.99	392	9.53	4	0.13
6	Darjiling	255	7.13	57	1.47	62	1.56	63	1.59	148	4.06	78	2.29	1	0.00
7	Hoogly	136	3.51	31	0.85	36	0.94	36	0.93	84	1.90	31	0.97	2	0.03
8	Howrah	323	10.83	78	2.49	77	2.24	77	2.26	177	5.78	98	3.34	2	0.04
9	Jalpaiguri	205	6.41	17	0.73	14	0.43	15	0.44	157	4.50	42	1.52	0	0.00
10	Jhargram	37	1.85	11	0.79	0	0.00	0	0.00	20	0.85	6	0.20	0	0.00
11	Kalimpong	66	2.08	8	0.24	8	0.15	9	0.16	8	0.29	58	1.79	0	0.00
12	Kolkata	192	4.40	10	0.20	14	0.37	13	0.34	133	3.05	51	1.17	1	0.02
13	Maldah	263	7.03	27	0.68	34	0.67	34	0.67	158	4.03	86	2.36	1	0.01
14	Medinipur East	2931	130.18	579	24.49	557	23.49	572	24.20	1370	47.35	1179	65.46	3	0.12
15	Murshidabad	1605	49.14	216	8.13	170	6.81	171	6.83	811	22.44	611	18.97	0	0.00
16	Nadia	648	32.47	240	16.89	218	14.89	216	14.84	305	10.57	125	5.57	2	0.05
17	North Dinaipur	47	1.35	3	0.09	2	0.03	2	0.03	21	0.51	24	0.77	0	0.00
18	North 24 Parganas	2688	80.97	263	9.22	220	8.38	218	8.36	1818	52.67	654	19.95	4	0.10
19	Paschim Burdwan	100	2.24	12	0.31	11	0.29	11	0.29	72	1.64	17	0.34	0	0.00
20	Paschim Medinipur	728	26.31	76	2.36	78	2.07	77	2.05	386	11.13	276	12.92	1	0.02
21	Purulia	295	9.44	34	1.63	38	1.90	39	1.91	105	2.82	171	5.67	1	0.09
22	South Dinaipur	165	5.89	41	1.80	47	1.70	49	1.75	85	2.82	49	1.70	0	0.00
23	South 24 Parganas	1238	50.65	201	8.79	200	9.03	199	8.99	675	26.88	456	17.78	2	0.12
Total		15124	516.39	2280	91.00	2121	82.93	2135	83.48	8658	258.89	4788	182.42	26	0.78

Bank wise PMEGP loan performance during FY 2019-2020 (As on 31.03.2020)															
(Amount in Crore)															
Sr. No.	Bank Name	Forwarded to Bank		Sanctioned by Bank		MM Claimed		MM Disbursed		Rejected by Bank		Pending at bank		Pending for MM Disb.	
		No.	MM	No.	MM	No.	MM	No.	MM	No.	MM	No.	MM	No.	MM
1	Allahabad Bank	1417	44.66	162	4.80	173	4.96	168	4.81	721	22.11	576	18.65	6	0.16
2	Andhra Bank	47	1.59	3	0.12	4	0.14	4	0.14	42	1.40	2	0.05	0	0.00
3	Bank of Baroda	734	29.55	88	4.40	93	4.74	94	4.83	180	8.27	483	17.64	0	0.00
4	Bank of India	1150	33.96	231	6.87	205	5.86	205	5.87	903	25.45	79	2.67	2	0.03
5	Bank of Maharashtra	65	2.49	4	0.12	2	0.07	2	0.07	60	2.39	4	0.06	0	0.00
6	Canara Bank	550	16.10	97	3.34	88	3.04	90	3.05	388	10.73	95	2.68	0	0.00
7	Central Bank of India	676	20.24	72	2.60	77	2.45	72	2.28	514	15.05	108	2.91	5	0.18
8	Corporation Bank	26	0.88	1	0.01	1	0.01	1	0.01	25	0.82	1	0.06	0	0.00
9	Indian Bank	97	3.79	15	0.77	27	1.53	27	1.53	66	2.41	23	0.88	0	0.00
10	Indian Overseas Bank	200	6.87	38	1.34	37	1.27	37	1.27	54	1.64	114	3.89	0	0.00
11	Oriental Bank of Commerce	262	12.05	35	2.01	41	2.13	42	2.15	220	9.74	7	0.19	0	0.00
12	Punjab & Sind Bank	40	1.06	12	0.27	12	0.28	12	0.28	19	0.55	10	0.26	0	0.00
13	Punjab National Bank	752	25.68	125	4.09	126	4.08	128	4.10	617	20.65	35	1.57	0	0.00
14	State Bank of India	2543	68.90	129	4.08	85	2.74	88	2.73	2316	61.64	129	3.68	2	0.06
15	Syndicate Bank	224	7.36	34	0.98	26	0.65	25	0.61	20	0.71	184	5.98	1	0.04
16	UCO Bank	709	22.57	130	3.99	96	2.73	98	2.82	562	17.89	45	1.10	0	0.00
17	Union Bank of India	290	8.19	23	0.61	16	0.52	18	0.55	34	1.01	240	6.63	0	0.00
18	United Bank of India	2593	93.13	728	33.92	617	27.81	620	27.80	1315	38.48	684	23.67	5	0.17
Total of PSU Banks		12375	399.07	1927	74.31	1726	65.01	1731	64.91	8056	240.94	2819	92.58	21	0.63
19	Axis Bank	29	1.25	0	0.00	0	0.00	0	0.00	0	0.00	29	1.25	0	0.00
20	Bandhan Bank	25	0.63	0	0.00	0	0.00	0	0.00	1	0.03	24	0.60	0	0.00
21	Federal Bank	1	0.04	0	0.00	0	0.00	0	0.00	0	0.00	1	0.04	0	0.00
22	HDFC Bank	8	0.31	0	0.00	0	0.00	0	0.00	0	0.00	8	0.31	0	0.00
23	ICICI Bank	15	0.36	0	0.00	0	0.00	0	0.00	0	0.00	15	0.36	0	0.00
24	IDBI Bank Limited	281	11.13	40	2.90	38	2.69	39	2.77	92	3.74	154	4.81	0	0.00
25	IDFC Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
26	IndusInd Bank	1	0.03	0	0.00	0	0.00	0	0.00	1	0.03	0	0.00	0	0.00
27	Karnataka Bank	6	0.20	0	0.00	0	0.00	0	0.00	0	0.00	6	0.20	0	0.00
28	Kotak Mahindra Bank	1	0.03	0	0.00	0	0.00	0	0.00	0	0.00	1	0.03	0	0.00
29	Ujjivan SF Bank Ltd.	2	0.04	0	0.00	0	0.00	0	0.00	0	0.00	2	0.04	0	0.00
Total of PVT Banks		369	14.01	40	2.90	38	2.69	39	2.77	94	3.79	240	7.63	0	0.00
30	BGVV (UBI)	621	18.49	76	2.52	98	2.93	97	2.92	258	6.31	315	10.06	3	0.06
31	PBGB (UCO)	2	0.07	0	0.00	1	0.05	1	0.05	0	0.00	2	0.07	0	0.00
32	UBKGB (CBI)	210	4.97	7	0.16	14	0.28	15	0.29	87	2.40	118	2.43	0	0.00
Total of RRBs		833	23.52	83	2.68	113	3.26	113	3.26	345	8.72	435	12.56	3	0.06
33	WB St. Co-Op Bank	1547	79.80	230	11.11	244	11.97	252	12.55	163	5.44	1294	69.65	2	0.09
Grand Total		15124	516.39	2280	91.00	2121	82.93	2135	83.48	8658	258.89	4788	182.42	26	0.78

DISTRICT WISE MARGIN MONEY ALLOCATION UNDER PMEGP FOR THE YEAR 2020-2021 OF WEST BENGAL																
(Rs. in lac)																
S No.	District	DIC			KVIB			KVIC			Coir Board			TOTAL		
		No. of UNIT	MM	EMP.	No. of UNIT	MM	EMP.	No. of UNIT	MM	EMP.	No. of UNIT	MM	EMP.	No of Unit	MM	EMP.
1	Alipurduar	30	90.00	240	30	90.00	240	15	45.00	120	0	0.00	0	75	225.00	600
2	Bankura	40	120.00	320	40	120.00	320	20	60.00	160	0	0.00	0	100	300.00	800
3	Birbhum	44	132.00	352	44	132.00	352	22	66.00	176	0	0.00	0	110	330.00	880
4	Purba Burdwan	70	210.00	560	70	210.00	560	35	105.00	280	0	0.00	0	175	525.00	1400
5	Paschim Burdwan	54	162.00	432	54	162.00	432	27	81.00	216	0	0.00	0	135	405.00	1080
6	Coochbehar	36	108.00	288	36	108.00	288	18	54.00	144	0	0.00	0	90	270.00	720
7	Darjeeling	40	120.00	320	40	120.00	320	20	60.00	160	0	0.00	0	100	300.00	800
8	Uttar Dinajpur	30	90.00	240	30	90.00	240	15	45.00	120	0	0.00	0	75	225.00	600
9	Dakshin Dinajpur	30	90.00	240	30	90.00	240	15	45.00	120	0	0.00	0	75	225.00	600
10	Hooghly	70	210.00	570	70	210.00	570	35	105.00	280	0	0.00	0	175	525.00	1420
11	Howrah	72	216.00	578	72	216.00	578	36	108.00	288	0	0.00	0	180	540.00	1444
12	Jalpaiguri	32	96.00	256	32	96.00	256	16	48.00	128	0	0.00	0	80	240.00	640
13	Malda	42	126.00	336	42	126.00	336	21	63.00	168	0	0.00	0	105	315.00	840
14	Purba Medinipur	53	159.00	424	53	159.00	424	26	78.00	208	8	23.10	45	140	419.10	1101
15	Paschim Medinipur	50	150.00	400	50	150.00	400	26	78.00	208	2	6.19	16	128	384.19	1024
16	Murshidabad	66	198.00	528	66	198.00	528	33	99.00	264	0	0.00	0	165	495.00	1320
17	Nadia	60	180.00	480	60	180.00	480	30	90.00	240	0	0.00	0	150	450.00	1200
18	Purulia	30	90.00	240	30	90.00	240	15	45.00	120	0	0.00	0	75	225.00	600
19	24 Pgs. (N)	100	300.00	800	100	300.00	800	50	150.00	400	0	0.00	0	250	750.00	2000
20	24 Pgs. (S)	75	225.00	600	75	225.00	600	37	111.00	296	5	16.12	35	192	577.12	1531
21	Jhargram	30	90.00	240	30	90.00	240	15	45.00	120	0	0.00	0	75	225.00	600
22	Kalimpong	14	42.00	112	14	42.00	112	7	21.00	56	0	0.00	0	35	105.00	280
23	Kolkata	120	360.00	960	120	360.00	960	60	180.00	480	0	0.00	0	300	900.00	2400
Total		1188	3564.00	9516	1188	3564.00	9516	594	1782.00	4752	15	45.41	96	2985	8955.41	23880

Tentative Target for 2nd dose for upgradation of existing PMEGP unit		
(Rs. In Lac)		
No of Unit	MM	EMP.
1	9.43	8
1	9.43	8
1	9.43	8
1	9.43	8
2	18.86	16
1	9.43	8
1	9.43	8
1	9.43	8
1	9.43	8
3	24.29	20
1	9.43	8
1	9.43	8
2	16.86	14
1	9.43	8
1	9.43	8
1	9.43	8
3	29.74	30
2	18.86	15
1	9.43	8
13	122.23	105
42	391.15	336

SVSKP loans

The first meeting of SVSKP sub-committee was held on 22.01.2020. The major action points as circulated under Ref. No. 107-SH/2020 dated 28.01.2020 are as follows.

- Joint inspections with Block Supervisors/ Prakaipa Sahayaks should take place within 15 days of receipt of the proposals.
- Disposal of the proposal (sanction or rejection as the case may be) should be arranged within 15 days from the date of joint inspection.
- Subsidy claim & receipt should be arranged within 15 days from sanction, subject to availability of subsidy and remittance thereof by the Department.
- Updated position of Subsidy claimed and received but not disbursed should be reconciled by Banks with support from the Department.
- The Banks are to revisit the old pending cases where subsidy received and in case of viability of the sponsored schemes, sanction should be arranged under intimation to the Department.
- Non-viable proposals must be returned immediately to the Deptt with valid reasons.
- Disposal of pending cases with sanction or return of Subsidy is to be completed by March, 2020.
- A new online portal has been developed by the Department where all the member banks are required to claim the subsidy, report, repayment made etc through online mode only in order to track the development on real time basis. The User Manual of SVSKP portal version 1.0 has been shared among the member banks on 05.03.2020.
- State Nodal Officers must ensure that RO /ZO level user login credentials are created for onward authorization of branch users for effective implementation on priority basis so that online proposals can be assigned to the designated branches through the system immediately.

Performance of SVSKP for past 4 financial years are given below: (Amt 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
31.03.18	95049	47944	1255.48	42474	330.98	3316	24.20
31.03.19	100684	44305	1200.01	41575	327.60	8119	62.19
31.03.20	32607	17180	467.59	19885	150.03	5110	37.05

District wise Performance of Swami Vivekananda Swanirbhar Karmasansthan Prakaipa (SVSKP) (Urban + Rural) since inception as on 31.03.2020											
(Amount in Crore)											
Sr. No.	District	No. of Cases		Sanctioned Cases		Subsidy Released		Disbursement		Pending with Bank for	
		Sponsored	Sanctioned	Project cost	Subsidy	No.	Amount	No.	Amount	No.	Amount
1	Alipurduar	945	565	19.57	5.87	287	3.03	159	1.58	128	1.45
2	Bankura	2874	1152	29.19	8.42	1289	9.60	388	3.07	901	6.53
3	Birbhum	3285	2108	42.18	4.46	1781	10.66	409	2.73	1372	7.90
4	Coochbehar	1120	638	13.69	4.08	877	4.92	877	4.92	0	0.00
6	Dakshin Dinajpur	75	208	4.45	2.14	513	3.28	513	3.28	0	0.00
7	Darjeeling	583	209	7.32	1.63	17	0.17	17	0.17	0	0.00
8	Hooghly	3903	1951	63.72	18.80	1467	11.51	1234	9.32	233	2.19
9	Howrah	2235	1114	24.88	7.49	971	6.18	605	3.89	366	2.29
10	Jalpaiguri	1781	1384	40.19	12.64	1054	9.14	325	3.32	729	5.82
11	Jhargram	0	0	0.00	0.00	394	4.41	394	4.41	0	0.00
12	Kalimpong	80	32	1.62	0.54	23	0.24	23	0.24	0	0.00
13	Kolkata	260	230	9.89	2.84	422	4.39	422	4.39	0	0.00
14	Malda	567	0	0.00	0.00	728	5.66	728	5.66	0	0.00
15	Murshidabad	4398	2330	72.02	20.94	1370	11.12	921	7.69	449	3.43
16	Nadia	3402	905	22.76	6.83	1074	7.91	1074	7.91	0	0.00
17	Paschim Burdwan	694	98	2.81	0.82	321	2.76	321	2.76	0	0.00
18	Paschim Medinipur	0	0	0.00	0.00	1770	16.15	1770	16.15	0	0.00
19	Purba Burdwan	2590	2104	57.54	18.37	847	4.97	406	1.08	441	3.89
20	Purba Medinipur	1682	1512	39.82	11.96	1164	8.54	673	4.99	491	3.55
21	Purulia	23	90	2.20	0.66	764	5.70	764	5.70	0	0.00
23	Uttar Dinajpur	588	224	6.07	1.82	587	4.91	587	4.91	0	0.00
22	24 Pgs (N)	1522	326	7.67	2.31	1032	6.98	1032	6.98	0	0.00
23	24 Pgs (S)	0	0	0.00	0.00	1133	7.80	1133	7.80	0	0.00
TOTAL		32607	17180	467.59	132.62	19885	150.03	14775	112.95	5110	37.05

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 4 years as per WBSRLM data base are given below: - **(Amt. Rs. in Crore)**

Financial Year	Target (No)		Achievement-Deposit Linked Number only	Achiev. Credit Linked as on Dec, 2019 (Disbursement)	
	Deposit Link	Credit Link		No.	Amt.
31.03.16	150000	178515	96309	200967	2084.08
31.03.17	150000	250018	102392	224884	3329.81
31.03.18	150000	400000	134715	444327	8155.97
31.03.19	150000	572874	153765	523235	11368.90
31.03.20	150000	578652	102442	538259	9191.07

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). At the end of March, 2020, disbursed credit linkage of SHG stood at Rs. 9191.07crore (67% of financial target) covering 538259 nos. of groups (93% of physical target) as against disbursed credit linkage of Rs. 11368.90 crore covering 523235 no of groups at the end of March, 2019.

As per NRLM portal data, the outstanding balance per SHG for the banks operating in the State for the quarter ended 31.03.2020 stood at Rs. 9643.67crore covering 690406 no of groups. The disbursement in the month of March, 20 was impacted by COVID 19 for which the YOY growth was affected as well. It is expected that full disbursement in subsequent quarters will result in increase of the ticket size as anticipated which was advocated several times at SLBC forum.

SLBC Sub Committee in its last meeting dated 28.02.2020 and also later on 04-06-2020 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. The proposals sent to merge PSU banks in FY 2019-20 but not disposed of during the year should be disposed of by the amalgamated bank after 01-04-2020 without returning to WBSRLM.

Bank wise performance DAY-NRLM for during FY 2019-20 is annexed herewith.

Bank wise achievement of Credit Linkage under NRLM during FY 2019-2020										
(Amount in Crore)										
SL No.	Name of the Bank	Target		Sanctioned		Disbursed		% of Achievement		Average
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	
1	Allahabad Bank	46804	1175.81	40841	955.90	45992	666.93	98	57	2.34
2	Andhra Bank	366	7.32	288	5.81	286	4.21	78	58	2.02
3	Bank of Baroda	6667	155.93	5137	118.56	6999	99.93	105	64	2.31
4	Bank of India	18693	459.50	16968	375.03	13610	131.87	73	29	2.21
5	Canara Bank	8209	191.08	7294	147.51	5452	69.93	66	37	2.02
6	Central Bank of India	30853	783.28	27428	655.12	30743	461.63	100	59	2.39
7	Corporation Bank	19	0.34	17	0.29	53	0.50	279	150	1.68
8	Indian Bank	1542	41.36	1164	30.83	1196	14.93	78	36	2.65
9	Indian Overseas Bank	2396	59.40	1995	44.73	2039	28.85	85	49	2.24
10	Oriental Bank of Commerce	800	16.76	399	7.43	165	2.27	21	14	1.86
11	Punjab National Bank	20277	521.96	19141	479.90	18782	265.34	93	51	2.51
12	State Bank of India	80911	1992.71	67511	1554.52	64750	1160.31	80	58	2.30
13	Syndicate Bank	3806	93.55	3731	83.44	3846	56.69	101	61	2.24
14	Uco Bank	21870	537.85	21386	504.24	24677	313.73	113	58	2.36
15	Union Bank of India	7174	163.93	5727	127.68	5556	69.16	77	42	2.23
16	United Bank of India	84226	2121.33	71124	1661.00	101590	1049.55	121	49	2.34
PSB total		334613	8322.11	290151	6751.97	325736	4395.83	97	53	2.33
17	BGVB	109392	2767.88	91821	2283.83	121093	2246.18	111	81	2.49
18	PBGB	46609	1221.74	55867	1640.41	61404	1907.48	132	156	2.94
19	UBKGB	26752	711.38	25478	643.12	29547	634.02	110	89	2.52
RRB Total		182753	4700.99	173166	4567.36	212044	4787.68	116	102	2.64
20	Bandhan Bank	16	0.24	0	0.00	0	0.00	0	0	#DIV/0!
21	HDFC	0	0.00	0	0.00	3	0.10	#DIV/0!	#DIV/0!	#DIV/0!
22	ICICI	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!
23	IDBI	270	5.67	272	4.91	394	5.36	146	94	1.81
PVT Bank total		286	5.91	272	4.91	397	5.46	139	92	1.81
24	Co-Operative Bank	61000	650.00	6860	101.82	82	2.10	0	0	1.48
Co-Op Bank total		61000	650.00	6860	101.82	82	2.10	0	0	1.48
Grand Total		578652	13679.01	470449	11426.05	538259	9191.07	93	67	2.43

District wise achievement of Credit Linkage under NRLM during FY 2019-2020										
(Amount in Crore)										
Sr. No.	District Name	Target		Sanctioned		Disbursed		% of Achievement		Average
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	
1	Alipurduar	14100	382.44	11364	254.28	12048	193.10	85	50	2.24
2	Bankura	28786	725.29	27543	649.47	30674	517.88	107	71	2.36
3	Birbhum	38359	933.51	39836	1029.05	42443	943.02	111	101	2.58
4	Cooch Behar	22293	560.17	19790	474.92	28722	480.46	129	86	2.40
5	Dakshin Dinajpur	15012	414.23	12634	303.49	14133	196.75	94	47	2.40
6	Darjeeling (GTA)	2082	54.46	1956	48.34	9119	185.22	438	340	2.47
7	Hooghly	22150	546.48	21271	544.95	24550	453.24	111	83	2.56
8	Howrah	18313	460.48	19726	547.88	23641	582.44	129	126	2.78
9	Jalpaiguri	23940	615.15	23072	579.34	20537	346.31	86	56	2.51
10	Jhargram	8661	227.20	6361	141.96	8832	92.22	102	41	2.23
11	Kalimpong	1126	27.98	1126	27.62	1616	33.47	144	120	2.45
12	Malda	37084	834.39	25869	596.13	31830	478.29	86	57	2.30
13	Murshidabad	38008	901.12	30954	638.52	42817	535.98	113	59	2.06
14	Nadia	21447	506.57	14925	335.79	24582	322.54	115	64	2.25
15	North 24 Parganas	37304	1063.27	34486	789.09	35782	474.20	96	45	2.29
16	Paschim Bardhaman	5852	124.26	4616	97.03	5110	108.13	87	87	2.10
17	Paschim Medinipur	33238	849.83	32642	818.20	32369	486.90	97	57	2.51
18	Purba Bardhaman	27270	731.65	30356	827.05	29737	748.82	109	102	2.72
19	Purba Medinipur	39976	1186.11	40642	1136.80	43104	956.24	108	81	2.80
20	Puruliya	20472	467.34	15385	328.94	18155	190.27	89	41	2.14
21	Siliguri MP	6202	168.22	6412	169.86	606	7.26	10	4	2.65
22	South 24 Parganas	42602	929.44	39334	852.59	38677	573.19	91	62	2.17
23	Uttar Dinajpur	13375	319.46	10149	234.78	19175	285.13	143	89	2.31
Co-Op Bank		61000	650.00							
Grand Total		578652	13679.01	470449	11426.05	538259	9191.07	93	67	2.43

Bank wise Outstanding & NPA position under SHG NRLM as on 31.03.2020							
(Amount in Crore)							
Sr. No.	Bank Name	Outstanding		NPA		% of NPA	
		No.	Amount	No.	Amount	No.	Amount
1	Allahabad Bank (Now Indian Bank)	58929	735.71	532	4.88	0.90	0.66
2	Andhra Bank (Now Union Bank of India)	420	3.40	0	0.00	0.00	0.00
3	Bank of Baroda	7718	76.36	123	0.59	1.59	0.78
4	Bank of India	21736	220.57	624	2.62	2.87	1.19
5	Bank of Maharashtra	8	0.09	0	0.00	0.00	0.00
6	Canara Bank	8718	100.68	329	1.35	3.77	1.34
7	Central Bank of India	38229	508.71	1,026	3.84	2.68	0.75
8	Corporation Bank (Now Union Bank of India)	74	0.19	3	0.01	4.05	4.30
9	Indian Bank	2322	29.95	246	2.81	10.59	9.39
10	Indian Overseas Bank	3147	30.14	8	0.02	0.25	0.07
11	Oriental Bank of Commerce (Now Punjab National Bank)	456	3.28	6	0.02	1.32	0.73
12	Punjab & Sind Bank	59	0.64	5	0.01	8.47	1.40
13	Punjab National Bank	20827	325.58	669	4.15	3.21	1.27
14	State Bank of India	87388	1144.80	4,696	26.31	5.37	2.30
15	Syndicate Bank (Now Canara Bank)	4728	55.88	63	0.48	1.33	0.85
16	Uco Bank	30074	370.65	1,578	11.81	5.25	3.19
17	Union Bank of India	9999	86.03	354	1.14	3.54	1.32
18	United Bank of India (Now Punjab National Bank)	118189	1274.86	6,756	48.56	5.72	3.81
PSU SubTotal		413021	4967.52	17018	108.60	4.12	2.19
19	HDFC	10	0.13	0	0.00	0.00	0.00
20	ICICI	2	0.00	1	0.00	50.00	31.25
21	IDBI	1576	11.98	6	0.04	0.38	0.32
PVT SubTotal		1588	12.11	7	0.04	0.44	0.32
22	BGVB (UBI)	162150	2572.58	9,166	84.14	5.65	3.27
32	PBGB (UCO)	69512	1425.52	3,980	46.00	5.73	3.23
24	UBKGB (CBI)	43871	661.91	256	2.10	0.58	0.32
RRB SubTotal		275533	4660.01	13402	132.25	4.86	2.84
25	WB State Co-Op Bank	264	4.03	25	0.09	9.47	2.22
Grand Total		690406	9643.67	30452	240.98	4.41	2.50

Bank wise disbursement target of SHG-NRLM for FY 2020-21			
(Amount in Crore)			
Sr. No.	Bank Name	No.	Amount
1	Allahabad Bank (Now Indian Bank)	49118	1254.01
2	Andhra Bank (Now Union Bank of India)	531	12.05
3	Bank of Baroda	6717	162.81
4	Bank of India	19497	485.79
5	Canara Bank	9062	215.59
6	Central Bank of India	32819	846.47
7	Corporation Bank (Now Union Bank of India)	29	0.58
8	Indian Bank	1590	43.12
9	Indian Overseas Bank	2653	65.90
10	Oriental Bank of Commerce (Now Punjab National Bank)	1062	21.33
11	Punjab National Bank	20823	546.47
12	State Bank of India	86111	2339.38
13	Syndicate Bank (Now Canara Bank)	4293	104.14
14	Union Bank of India	7857	186.17
15	United Bank of India (Now Punjab National Bank)	85092	2154.71
16	Uco Bank	24926	624.40
PSB total		352180	9062.91
17	Bandhan Bank	16	0.24
18	HDFC	0	0.00
19	ICICI	0	0.00
20	IDBI	269	5.45
Pvt. Bank total		285	5.69
21	BGVB	112220	2889.25
22	PBGB	58477	1593.44
23	UBKGB	28031	764.12
RRB Total		198728	5246.81
24	Co-Operative Bank	62767	691.54
Co-Op Bank total		62767	691.54
Grand Total		613960	15006.94

District wise disbursement target of SHG-NRLM for FY 2020-21			
(Amount in Crore)			
Sr. No.	District	No.	Amount
1	Alipurduar	14100	395.77
2	Bankura	29088	762.77
3	Birbhum	50960	1314.49
4	Cooch Behar	23462	642.98
5	Dakshin Dinajpur	15175	439.65
6	Darjeeling (GTA)	2970	79.14
7	Hooghly	22002	609.59
8	Howrah	22395	594.33
9	Jalpaiguri	23493	632.06
10	Jhargram	8661	227.20
11	Kalimpong	1378	38.02
12	Malda	37084	846.72
13	Murshidabad	38008	914.45
14	Nadia	24174	631.08
15	North 24 Parganas	38005	1096.44
16	Paschim Bardhaman	7339	144.72
17	Paschim Medinipur	32871	841.99
18	Purba Bardhamanan	33038	889.40
19	Purba Medinipur	42328	1255.18
20	Puruliya	20472	467.34
21	Siliguri MP	7478	210.82
22	South 24 Parganas	42602	929.44
23	Uttar Dinajpur	14110	351.86
Co-Op Banks		62767	691.54
Grand Total		613960	15006.94

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.

SLBC reiterates that 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 Jagoo 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.

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 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 was 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 namely Bankura, Burdwan, Purba Medinipur, Dakshin Dinajpur, Uttar Dinajpur, Malda, Coochbehar, Nadia, Murshidabad & Birbhum 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. The online portal has since become functional in these districts from 1st march, 2020 and bankers are requested to access the portal for deriving the maximum benefit from this user friendly interface.

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 March, 2020, 2450 SEP-Individual proposals are sponsored to banks, out of which only 785 cases have so far been sanctioned & 736 cases have been disbursed. Only 11 proposals under SEP- Groups are sponsored to the banks and all the 11 proposals are sanctioned & disbursed while 11506 proposals have been sponsored under SHG Credit Linkage, out of which 7584 cases have been sanctioned & 7597 cases have been disbursed by Member banks including spill over cases from previous year.

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

During	Target	Proposal Sponsored (No.)	Proposal Disbursed	
			No.	Amt (in Crore)
2016-2017	21411	10423	4089	39.83
2017-2018	21532	10662	5596	79.47
2018-2019	22390	11859	6925	101.16
2019-2020	22390	13967	8344	120.30

In the Sub Committee meeting dated 28.02.2020 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. It is reported that in 4700 accounts under NULM, the interest subsidy is yet to be claimed. Banks are to complete the process and ensure lodgement of pending claim in the designated portal immediately.

Also the common loan application form (as per IBA approved format) has been used by the Deptt from September, 19 onwards and the same is to be accepted by the banks as already communicated by SLBC.

LDMs are also to issue 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.

Bank wise performance of SHG Credit Linkage under DAY-NULM during FY 2019-2020										
(Amount in Crore)										
Sr. No.	Name of the Bank	Active SHGs	Target (Disb)		Sponsored	Sanctioned		Disbursed		Pending
		No.	No.	Amount	No.	No.	Amount	No.	Amount	No.
1	Allahabad Bank	8884	2563	38.45	1476	826	12.45	799	11.65	956
2	Andhra Bank	711	183	2.75	81	66	0.97	50	0.74	48
3	Bank of Baroda	2469	784	11.76	618	426	5.99	396	5.85	127
4	Bank of India	3456	1064	15.96	1156	737	10.88	810	11.96	216
5	Bank of Maharashtra	3	3	0.05	0	0	0.00	0	0.00	0
6	Canara Bank	1252	424	6.36	578	353	5.21	371	5.48	179
7	Central Bank of India	1941	738	11.07	394	217	3.20	228	3.37	182
8	Corporation Ban	406	139	2.09	42	25	0.37	15	0.22	39
9	Indian Bank	545	129	1.94	193	66	0.97	65	0.96	140
10	Indian Overseas Bank	1340	409	6.14	216	105	1.55	103	1.52	152
11	Oriental Bank of Commerce	421	128	1.92	153	17	0.25	24	0.35	76
12	Punjab & Sind Bank	314	64	0.96	70	40	0.59	40	0.59	59
13	Punjab National Bank	2139	614	9.21	318	188	2.78	205	3.03	256
14	State Bank of India	6811	1785	26.78	921	648	9.27	620	9.02	511
15	Syndicate Ban	739	255	3.83	187	136	2.01	146	2.16	102
16	UCO Bank	3888	1335	20.03	797	710	10.48	653	9.64	482
17	Union Bank of India	1817	536	8.04	346	135	1.99	142	2.10	333
18	United Bank of India	11962	3708	55.62	2092	1715	25.17	1690	24.75	1451
Total of PSUs		49098	14861	222.92	9638	6410	94.14	6357	93.37	5309
19	AXIS Bank Ltd. (UTI)	40	1	0.02	7	1	0.00	6	0.00	0
20	Bandhan Bank	8	8	0.12	0	0	0.00	0	0.00	0
21	HDFC Bank	32	0	0.00	0	1	0.00	1	0.00	0
22	IDBI Bank	1700	421	6.32	80	111	1.64	111	1.64	52
Total of PVTs		1780	430	6.45	87	113	1.64	118	1.64	52
23	BGVB (UBI)	2374	517	7.76	327	364	5.12	384	5.47	46
24	PBGB (UCO)	573	174	2.61	158	149	2.30	171	2.62	15
25	UBKGB (CBI)	1024	257	3.86	186	106	1.56	125	1.85	23
Total of RRBs		3971	948	14.22	671	619	8.98	680	9.94	84
26	W.B. St. Co-op.Bk	2736	761	11.42	1110	442	6.72	442	6.72	424
Grand Total		57585	17000	255.00	11506	7584	111.48	7597	111.68	5869

District wise performance of SHG Credit Linkage under DAY-NULM during FY 2019-2020										
(Amount in Crore)										
Sr. No.	District Name	Active SHGs	Target (Disb)		Sponsored	Sanctioned		Disbursed		Pending
		No.	No.	Amount	No.	No.	Amount	No.	Amount	No.
1	Alipurduar	489	125	1.88	162	5	0.07	4	0.06	51
2	Bankura	1945	570	8.55	740	555	8.16	590	8.67	102
3	Birbhum	3065	1090	16.35	916	410	6.03	403	5.92	567
4	CoochBehar	1459	600	9.00	325	103	1.51	168	2.47	90
5	Dakshin Dinajpur	1707	350	5.25	305	237	3.48	239	3.51	189
6	Darjeeling	1773	350	5.25	272	196	2.88	196	2.88	480
7	Hooghly	4490	1475	22.13	1189	838	12.32	750	11.03	364
8	Howrah	1210	325	4.88	254	133	1.96	122	1.79	181
9	Jalpaiguri	1381	425	6.38	123	119	1.75	112	1.65	139
10	Jhargram	412	150	2.25	48	54	0.79	55	0.81	65
11	Kalimpong	104	50	0.75	0	0	0.00	0	0.00	0
12	Kolkata	656	250	3.75	292	124	1.82	127	1.87	142
13	Malda	584	250	3.75	144	71	1.04	71	1.04	132
14	Murshidabad	4493	1275	19.13	1027	653	9.60	610	8.97	376
15	Nadia	4929	1430	21.45	885	574	8.44	554	8.14	544
16	North 24 Parganas	13318	3771	56.57	1746	1104	16.23	1037	15.24	937
17	Paschim Burdwan	1869	620	9.30	29	46	0.68	47	0.69	399
18	Paschim Medinipur	2963	905	13.58	738	736	10.82	743	10.92	136
19	Purba Burdwan	2585	840	12.60	649	492	7.23	576	8.47	431
20	Purba Medinipur	2685	730	10.95	822	625	9.19	654	9.61	180
21	Purulia	724	155	2.33	126	142	2.09	144	2.12	15
22	South 24 Parganas	2937	814	12.21	553	207	3.04	235	3.45	252
23	Uttar Dinajpur	1807	450	6.75	161	160	2.35	160	2.35	97
Grand Total		57585	17000	255.00	11506	7584	111.485	7597	111.676	5869

Bank wise performance of SEP-Individual under DAY-NULM during FY 2019-2020									
(Amount in Crore)									
Sr. No.	Name of the Bank	Target (Disb)		Sponsored No.	Sanctioned		Disbursed		Pending No.
		No.	Amount		No.	Amount	No.	Amount	
1	Allahabad Bank	764	9.55	472	53	0.54	43	0.49	287
2	Andhra Bank	53	0.66	33	17	0.20	17	0.20	21
3	Bank of Baroda	239	2.99	46	24	0.28	23	0.26	111.5
4	Bank of India	357	4.46	396	168	1.93	160	1.84	160
5	Bank of Maharashtra	5	0.06	1	0	0.00		0.00	1
6	Canara Bank	158	1.98	137	21	0.24	20	0.23	59
7	Central Bank of India	211	2.64	56	32	0.37	32	0.37	69
8	Corporation Bank	33	0.41	4	2	0.02	2	0.02	17
9	Indian Bank	62	0.78	13	4	0.05	5	0.06	30
10	Indian Overseas Bank	151	1.89	27	17	0.20	17	0.20	55
11	Oriental Bank of Commerce	48	0.60	34	31	0.36	31	0.36	15
12	Punjab & Sind Bank	16	0.20	5	2	0.02	2	0.02	4
13	Punjab National Bank	134	1.68	49	20	0.23	20	0.23	74
14	State Bank of India	651	8.14	198	18	0.21	16	0.18	265
15	Syndicate Bank	103	1.29	25	14	0.16	13	0.15	42
16	UCO Bank	455	5.69	365	105	1.21	102	1.17	160
17	Union Bank of India	170	2.13	79	68	0.78	57	0.66	58
18	United Bank of India	963	12.04	448	147	1.69	136	1.56	335
Total of PSUs		4573	57.16	2388	743	8.47	696	8.00	1762
19	AXIS Bank Ltd. (UTI)	25	0.31	2	0	0.00	0	0.00	0
20	Bandhan Bank	7	0.09	2	3	0.03	3	0.03	5
21	ICICI Bank	0	0.00	0	0	0.00	0	0.00	1
22	IDBI Bank	65	0.81	14	5	0.06	5	0.06	16
Total of PVTs		97	1.21	18	8	0.08	8	0.08	22
23	BGVB (UBI)	165	2.06	20	18	0.21	16	0.19	11
24	PBGB (UCO)	38	0.48	4	16	0.18	16	0.19	13
25	UBKGB (CBI)	42	0.53	4	0	0.00	0	0.00	7
Total of RRBs		245	3.06	28	34	0.39	32	0.38	31
26	W.B. St. Co-op.Bk	85	1.06	16	0	0.00	0	0.00	12
Grand Total		5000	62.50	2450	785	8.94	736	8.46	1827

District wise performance of SEP-Individual under DAY-NULM during FY 2019-2020									
(Amount in Crore)									
Sr. No.	District Name	Target (Disb)		Sponsored No.	Sanctioned		Disbursed		Pending No.
		No.	Amount		No.	Amount	No.	Amount	
1	Alipurduar	40	0.50	1	0	0.00	0	0.00	1
2	Bankura	120	1.50	60	13	0.10	13	0.10	48
3	Birbhum	230	2.88	211	69	0.56	66	0.52	167
4	CoochBehar	190	2.38	11	1	0.01	1	0.01	11
5	Dakshin Dinajpur	90	1.13	41	2	0.03	2	0.03	39
6	Darjeeling	130	1.63	33	30	0.25	18	0.15	0
7	Hooghly	520	6.50	284	63	0.74	63	0.76	235
8	Howrah	150	1.88	37	3	0.00	0	0.00	29
9	Jalpaiguri	130	1.63	48	6	0.02	1	0.02	47
10	Jhargram	45	0.56	9	0	0.00	0	0.00	0
11	Kalimpong	20	0.25	44	0	0.00	0	0.00	44
12	Kolkata	100	1.25	154	0	0.00	0	0.00	154
13	Malda	70	0.88	40	2	0.02	5	0.06	36
14	Murshidabad	263	3.29	187	28	0.32	27	0.31	171
15	Nadia	357	4.46	123	81	0.84	81	0.84	60
16	North 24 Parganas	1136	14.20	503	219	2.66	195	2.34	322
17	Paschim Burdwan	188	2.35	25	3	0.06	3	0.06	24
18	Paschim Medinipur	268	3.35	227	75	0.90	74	0.89	166
19	Purba Burdwan	242	3.03	99	13	0.22	11	0.20	88
20	Purba Medinipur	230	2.88	69	22	0.27	22	0.27	56
21	Purulia	80	1.00	117	89	0.99	89	0.97	55
22	South 24 Parganas	241	3.01	86	34	0.61	33	0.59	60
23	Uttar Dinajpur	160	2.00	41	32	0.37	32	0.37	14
Grand Total		5000	62.50	2450	785	8.94	736	8.46	1827

Bank wise performance of SEP-Group under DAY-NULM during FY 2019-2020									
(Amount in Crore)									
Sr. No.	Name of the Bank	Target (Disb)		Sponsored No.	Sanctioned		Disbursed		Pending No.
		No.	Amount		No.	Amount	No.	Amount	
1	Allahabad Bank	57	1.14	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	20	0.40	0	1	0.01	1	0.01	0
4	Bank of India	22	0.44	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	0.18	0	0	0.00	0	0.00	0
7	Central Bank of India	18	0.36	0	0	0.00	0	0.00	0
8	Corporation Bank	2	0.04	0	0	0.00	0	0.00	0
9	Indian Bank	0	0.00	0	0	0.00	0	0.00	0
10	Indian Overseas Bank	9	0.18	0	0	0.00	0	0.00	0
11	Oriental Bank of Commerce	6	0.12	0	0	0.00	0	0.00	0
12	Punjab & Sind Bank	0	0.00	0	0	0.00	0	0.00	0
13	Punjab National Bank	7	0.14	0	0	0.00	0	0.00	0
14	State Bank of India	42	0.84	0	0	0.00	0	0.00	0
15	Syndicate Bank	12	0.24	0	0	0.00	0	0.00	0
16	UCO Bank	30	0.60	1	0	0.00	0	0.00	0
17	Union Bank of India	14	0.28	0	0	0.00	0	0.00	0
18	United Bank of India	77	1.54	3	3	0.06	3	0.06	0
Total of PSUs		325	6.50	4	4	0.07	4	0.07	0
19	AXIS Bank Ltd. (UTI)	1	0.02	0	0	0.00	0	0.00	0
20	IDBI Bank	5	0.10	0	0	0.00	0	0.00	0
Total of PVTs		6	0.12	0	0	0.00	0	0.00	0
21	BGVB (UBI)	26	0.52	0	0	0.00	0	0.00	0
22	PBGB (UCO)	5	0.10	1	1	0.02	1	0.02	0
23	UBKGB (CBI)	14	0.28	0	0	0.00	0	0.00	0
Total of RRBs		45	0.90	1	1	0.02	1	0.02	0
24	W.B. St. Co-op.Bk	14	0.28	6	6	0.07	6	0.07	0
Grand Total		390	7.80	11	11	0.17	11	0.17	0

District wise performance of SEP-Group under DAY-NULM during FY 2019-2020									
(Amount in Crore)									
Sr. No.	District Name	Target (Disb)		Sponsored No.	Sanctioned		Disbursed		Pending No.
		No.	Amount		No.	Amount	No.	Amount	
1	Alipurduar	3	0.06	0	0	0.00	0	0.00	0
2	Bankura	12	0.24	1	0	0.00	0	0.00	0
3	Birbhum	22	0.44	0	0	0.00	0	0.00	0
4	CoochBehar	17	0.34	0	0	0.00	0	0.00	0
5	Dakshin Dinajpur	8	0.16	0	0	0.00	0	0.00	0
6	Darjeeling	7	0.14	0	0	0.00	0	0.00	0
7	Hooghly	39	0.78	1	2	0.03	2	0.03	0
8	Howrah	8	0.16	0	0	0.00	0	0.00	0
9	Jalpaiguri	11	0.22	0	0	0.00	0	0.00	0
10	Jhargram	3	0.06	0	0	0.00	0	0.00	0
11	Kalimpong	2	0.04	0	0	0.00	0	0.00	0
12	Kolkata	5	0.10	0	0	0.00	0	0.00	0
13	Malda	11	0.22	0	0	0.00	0	0.00	0
14	Murshidabad	27	0.54	0	0	0.00	0	0.00	0
15	Nadia	32	0.64	0	0	0.00	0	0.00	0
16	North 24 Parganas	74	1.48	2	2	0.02	2	0.02	0
17	Paschim Burdwan	7	0.14	0	0	0.00	0	0.00	0
18	Paschim Medinipur	21	0.42	5	4	0.06	4	0.06	0
19	Purba Burdwan	20	0.40	0	0	0.00	0	0.00	0
20	Purba Medinipur	18	0.36	2	3	0.05	3	0.05	0
21	Purulia	6	0.12	0	0	0.00	0	0.00	0
22	South 24 Parganas	23	0.46	0	0	0.00	0	0.00	0
23	Uttar Dinajpur	14	0.28	0	0	0.00	0	0.00	0
Grand Total		390	7.80	11	11	0.17	11	0.17	0

Bank wise target of SHG & SEP Component under SWAMSIDDHA (DAY-NULM) for the FY 2020-21							
(Amount in Crore)							
Sr. No.	Bank name	SHG- Credit Linkage		SEP-Individual		SEP-Group	
		No.	Amount	No.	Amount	No.	Amount
1	Allahabad Bank (Now Indian Bank)	1915	28.73	526	6.31	53	1.06
2	Andhra Bank (Now Union Bank of India)	113	1.70	44	0.53	2	0.04
3	Bank of Baroda	658	9.87	212	2.54	30	0.60
4	Bank of India	864	12.96	282	3.38	22	0.44
5	Bank of Maharashtra	0	0.00	0	0.00	0	0.00
6	Canara Bank	475	7.13	125	1.50	14	0.28
7	Central Bank of India	431	6.47	155	1.86	15	0.30
8	Corporation Bank (Now Union Bank of India)	72	1.08	14	0.17	1	0.02
9	Indian Bank	194	2.91	77	0.92	5	0.10
10	Indian Overseas Bank	299	4.49	79	0.95	7	0.14
11	OBC (Now Punjab National Bank)	59	0.89	39	0.47	2	0.04
12	Punjab National Bank	473	7.10	121	1.45	2	0.04
13	Punjab & Sind Bank	57	0.86	13	0.16	1	0.02
14	State Bank of India	1459	21.89	411	4.93	67	1.34
15	Syndicate Bank (Now Canara Bank)	203	3.05	71	0.85	5	0.10
16	UCO BANK	1031	15.47	350	4.20	38	0.76
17	Union Bank of India	338	5.07	130	1.56	17	0.34
18	United Bank of India (Now Punjab National Bank)	2436	36.54	669	8.03	50	1.00
Sub Total of PSU Banks		11077	166.16	3318	39.82	331	6.62
19	Axis Bank Ltd	0	0.00	8	0.10	0	0.00
20	Bandhan Bank	0	0.00	2	0.02	0	0.00
21	HDFC	0	0.00	3	0.04		0.00
22	IDBI Bank Ltd	829	12.44	46	0.55	9	0.18
Sub Total of PVT Banks		829	12.44	59	0.71	9	0.18
23	BGVB (e-UBI)	490	7.35	173	2.08	22	0.44
24	PBGB (UCO)	153	2.30	25	0.30	4	0.08
25	UBKGB (CBI)	238	3.57	32	0.38	7	0.14
Sub Total of RRBs		881	13.22	230	2.76	33	0.66
26	WB State Co-Op Bank Ltd.	813	12.20	93	1.12	27	0.54
Grand Total		13600	204.00	3700	44.40	400	8.00

District wise target of SHG & SEP Component under SWAMSIDDHA (DAY-NULM) for the FY 2020-21							
(Amount in Crore)							
Sr. no.	District name	SHG- Credit Linkage		SEP-Individual		SEP-Group	
		No.	Amount	No.	Amount	No.	Amount
1	Alipurduar	140	2.10	45	0.54	8	0.16
2	Bankura	325	4.88	49	0.59	6	0.12
3	Birbhum	890	13.35	222	2.66	17	0.34
4	Coochbehar	480	7.20	122	1.46	20	0.40
5	Dakshin Dinajpur	474	7.11	65	0.78	12	0.24
6	Darjeeling	265	3.98	95	1.14	7	0.14
7	Hooghly	1012	15.18	322	3.86	25	0.50
8	Howrah	270	4.05	50	0.60	3	0.06
9	Jalpaiguri	370	5.55	110	1.32	9	0.18
10	Jhargram	70	1.05	20	0.24	1	0.02
11	Kalimpong	30	0.45	15	0.18	1	0.02
12	Kolkata	150	2.25	100	1.20	4	0.08
13	Malda	200	3.00	88	1.06	17	0.34
14	Murshidabad	1056	15.84	290	3.48	74	1.48
15	Nadia	1077	16.16	244	2.93	20	0.40
16	North 24 Parganas	3148	47.22	981	11.77	71	1.42
17	Paschim Burdwan	355	5.33	58	0.70	2	0.04
18	Paschim Medinipur	881	13.22	205	2.46	12	0.24
19	Purba Burdwan	484	7.26	156	1.87	23	0.46
20	Purba Medinipur	565	8.48	85	1.02	15	0.30
21	Purulia	155	2.33	80	0.96	2	0.04
22	South 24 Parganas	730	10.95	167	2.00	22	0.44
23	Uttar Dinajpur	473	7.10	131	1.57	29	0.58
Grand Total		13600	204.00	3700	44.40	400	8.00

Finance to Joint Liability Groups (JLGs):

Performance of JLGs loan during April-December quarter of the FY 2019-2020: (Amt, in Cr)

As on	Target	Sanctioned		Disbursed	
	No.	No.	Amount	No.	Amount
2016-2017	80000	88170	1132.28	160745	2363.18
2017-2018	60000	49505	562.87	89879	827.18
2018-2019	60000	221371	2091.00	221371	2088.19
2019-2020	60000	434749	4755.85	434617	4624.42

The details Bank wise progress of JLGs as on 31.03.2020 is annexed.

Progress of JLG in FY 2019-2020 as on 31.03.2020								
(Amount in Crore)								
S No.	Name of Bank	Target (No.)	JLGs Credit Linked (Sanctioned) during the year 2019-20 (01.04.19 to 31.03.2020)		JLGs Credit Linked (Disbursed) during the year 2019-20 (01.04.19 to 31.03.2020)		Outstanding position of JLGs as on 31.03.2020	
			No.	Amount	No.	Amount	No.	Amount
1	Allahabad bank	4000	0	0.00	0	0.00	10	0.14
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	112	0.28	112	0.27	458	0.81
5	Bank of Maharashtra	100	0	0.00	0	0.00	0	0.00
6	Canara Bank	2000	520	671.89	520	538.23	1144	10.63
7	Central Bank of India	2400	93	1.08	93	0.97	301	1.97
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	945	3.56	945	3.28	12882	50.25
15	Syndicate Bank	1000	76	0.89	76	0.89	227	1.83
16	UBI	7000	49006	192.33	49006	191.00	63948	130.32
17	UCO	2700	234	3.42	234	3.42	530	5.70
18	Union Bank of India	1000	0	0.00	0	0.00	23	0.67
Total PSU		37100	50986	873.45	50986	738.06	79523	202.32
19	Axis Bank	1000	4470	11.91	4470	11.91	4023	8.45
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	41150	660.43	41150	660.43	70170	653.90
25	ICICI	800	0	0.00	0	0.00	0	0.00
26	IDBI	500	1	0.01	1	0.01	12	0.05
27	IDFC	0	129958	388.93	129958	388.93	145194	272.88
28	Indusind Bank	0	0	0.00	0	0.00	0	0.00
29	Jana Small Finance Bank	0	16917	293.61	16917	293.61	33201	329.43
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	55909	838.13	55909	838.13	128827	917.64
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	Ujivan Small Finance Bank	3000	113687	1483.51	113687	1483.50	123485	1372.51
38	Utkarsh Small Finance Bank	1000	11391	37.85	11391	37.85	21274	47.61
39	YES Bank	0	183	3.00	183	3.00	183	2.00
Total PVT		9700	373485	3717.38	373666	3717.37	526369	3604.47
40	BGVB (UBI)	6000	489	0.88	489	0.88	33069	19.26
41	PBGB (UCO)	2600	81	1.02	81	1.02	2271	32.97
42	UBKGB (CBI)	1600	111	0.55	277	0.95	3229	10.61
Total RRB		10200	681	2.45	847	2.85	38569	62.84
43	WB State Co-Op Bank Ltd.	3000	9595	162.55	9116	166.12	11373	581.99
44	WBSCARD Bank Ltd.	0	2	0.02	2	0.02	1087	0.76
Total Co-Optv		3000	9597	162.57	9118	166.14	12460	582.75
Grand Total		60000	434749	4755.85	434617	4624.42	656921	4452.37

AGENDA-8

Progress in Education Loan & Housing Loan:

Education Loan

A report on Bank wise outstanding balance under Education loan scheme as on March 2016, 2017, 2018, 2019, 2020 is annexed for comparative review by the House.

Outstanding Position: (Amount Rs in crore)

31.03.2016	31.03.2017	31.03.2018	31.03.2019	31.03.2020
2017.98	2281.92	2396.00	2527.60	2525.20

Comparison of disbursement position during April to March of the last 2 FY.

For FY 2018-19	No.	Amount	For FY 2019-20	No.	Amount
March, 2019	18812	874.93	March, 2020	28719	686.57

The achievement vis-à-vis annual target is as follows:

Target	Achievement	% of Achievement
4262	687	17%

With disbursement of Rs. 687 crore against annual target of Rs. 4262 for FY 2019-20, the achievement is 17% which is very low. Banks are to scout for quality education loan proposals aggressively in the next FY 2020-21.

Housing Loan

The outstanding balance at the end March 2016, 2017, 2018, 2019 and 2020 and the quarter wise break up of disbursement during the last 2 financial year are appended below. All Banks have collectively disbursed Rs. 14495.29 crore in 163058 no of accounts during the period April, 2019 to March, 2020.

Outstanding Position: (Amount Rs in crore)

31.03.2016	31.03.2017	31.03.2018	31.03.2019	31.03.2020
25485.36	30960.30	40804.00	44194.24	51079.89

Comparison of quarterly disbursement position during the last 2 FY.

For FY 2018-19	No.	Amount	For FY 2019-20	No.	Amount
Mar, 2019	120019	11290.62	Mar, 2020	163058	14495.29

It is observed that the momentum has picked up after the sector witnessed a slump in previous 2 quarters 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. Demand for big ticket housing loans is also expected to be generated which is essential for growth in volumes.

The achievement vis-à-vis annual target is as follows:

Target	Achievement	% of Achievement
12754	14495	113%

With disbursement of Rs. 14495 crore against annual target of Rs. 12754 crore for FY 19-20, the achievement is 113% which is very satisfactory. Banks should sustain the progress in the next FY.

The deployment of Rs. 14495.29 crore in Housing loans amounts to 5.31% of overall credit deployment and points to the importance of this very potential segment of advances for the banks. It is imperative that all banks should explore tie-up arrangement with reputed dealers /developers in tier I & II towns in addition to Kolkata.

Progress of Education Loan as on 31.03.2020					
(Amount in Crore)					
Sr. No.	Bank	Disbursed during the year		Outstanding at the end of quarter	
		No.	Amount	No.	Amount
1	Allahabad bank	1403	25.80	4529	132.03
2	Andhra Bank	7	0.08	112	3.23
3	Bank of Baroda	2873	96.55	6313	210.00
4	Bank of India	2621	35.79	4799	128.01
5	Bank of Maharastra	123	2.03	694	77.76
6	Canara Bank	2210	27.83	2826	119.12
7	Central Bank of India	1023	18.48	2678	111.35
8	Corporation Bank	39	2.11	263	9.09
9	Indian Bank	385	10.82	417	23.53
10	IOB	332	4.73	830	23.35
11	OBC	368	7.96	1227	42.91
12	PNB	2014	82.00	5701	289.50
13	Punjab & Sind Bank	14	0.30	203	5.00
14	SBI	9800	228.22	19447	820.29
15	Syndicate Bank	835	7.55	1185	36.65
16	UBI	958	28.29	4443	112.17
17	UCO	1027	25.45	2647	68.28
18	Union Bank of India	837	33.36	2073	129.70
Total PSU		26869	637.36	60387	2341.97
19	Axis Bank	410	24.00	1026	76.00
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	22	0.66	42	1.95
24	HDFC Bank	593	9.57	2297	56.07
25	ICICI	101	5.70	288	11.74
26	IDBI	291	5.47	661	20.93
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.	2	0.07	17	1.13
31	Karur Vysya Bank	2	0.39	17	1.76
32	Kotak Mahindra Bank	0	0.00	0	0.00
33	Ratnakar Bank Ltd	333	1.01	564	1.03
34	South Indian Bank Ltd.	0	0.00	21	1.10
35	SIDBI	0	0.00	0	0.00
36	Tamilnad Mercantile Bank	0	0.00	3	0.08
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	0.00
Total PVT		1755	46.95	4937	171.79
40	BGVB (UBI)	34	0.42	164	3.78
41	PBGB (UCO)	45	1.66	259	5.81
42	UBKGB (CBI)	15	0.16	97	1.71
Total RRB		94	2.24	520	11.30
43	WB State Co-Op Bank Ltd.	1	0.01	4	0.14
44	WBSCARD Bank Ltd.	0	0.00	0	0.00
Total Co-Optv		1	0.01	4	0.14
Grand Total		28719	686.57	65848	2525.20

Progress in Pradhan Mantri Awas Yojana (PMAY) as on 31.03.2020

(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	2346	37192.93	317	4758.94	727	6802.78	1408	3022.24	1161	2522.50	1408	3022.24	1161	2522.50
2	Andhra Bank	74	8.54	3	0.47	3	0.47	0	0.00	0	0.00	0	0.00	0	0.00
3	Bank of Baroda	1080	1283.97	426	3353.87	318	112.89	418	367.72	176	132.19	364	359.06	133	126.85
4	Bank of India	1324	23832.00	839	14643.00	787	13099.00	1197	3290.00	1042	2320.00	635	1369.00	583	1253.00
5	Bank of Maharashtra	25	0.45	25	0.45	25	0.33	25	0.33	25	0.33	0	0.00	0	0.00
6	Canara Bank	1066	16430.55	474	9901.25	972	6738.32	872	9962.03	474	728.49	470	7071.94	303	649.61
7	Central Bank of India	689	11425.19	300	5397.00	415	4756.95	384	8.93	9	0.18	79	1.84	79	1.66
8	Corporation Bank	146	16.99	63	9.25	63	7.87	0	0.00	0	0.00	0	0.00	0	0.00
9	Indian Bank	309	5289.41	120	624.63	120	592.39	20	121.75	0	0.00	0	0.00	20	121.75
10	IOB	137	289.00	7	121.00	7	69.00	24	289.00	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
12	PNB	453	5763.00	125	2303.00	124	1826.00	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	9013	145200.00	6898	153688.00	3337	56389.00	12415	25804.00	8009	16848.00	9453	19840.00	6672	14098.00
15	Syndicate Bank	98	1223.00	7	96.00	7	96.00	98	1223.00	7	96.00	13	28.42	0	0.00
16	UBI	4810	75312.08	468	7995.03	468	7995.03	3748	8486.24	1541	3563.39	2477	5522.30	635	1467.25
17	UCO	494	6484.85	159	2213.16	148	1827.16	380	439.35	96	464.35	2	0.02	15	26.01
18	Union Bank of India	262	3383.24	28	511.55	40	429.54	200	964.77	57	235.95	49	31.91	78	88.88
Total PSU		22326	333135.20	10259	205616.60	7561	100742.73	21189	53979.36	12597	26911.38	14950	37246.73	9679	20355.51
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	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
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	3134	74298.75	253	5819.35	253	5819.35	1976	3258.78	205	143.19	25	42.81	1025	2265.52
26	IDBI	1138	21591.92	243	4821.85	243	4821.85	640	1382.39	359	788.93	640	1382.39	326	712.71
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.	76	12.98	34	5.97	34	5.50	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	25	791.46	14	416.08	14	416.08	3	9.89	3	9.89	3	9.89	3	9.89
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		4373	96695.11	544	11063.25	544	11062.78	2619	4651.06	567	942.01	668	1435.09	1354	2988.12
40	BGVB (UBI)	24	235.47	3	35.50	3	35.50	24	50.47	7	15.37	17	35.10	6	13.19
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	16	32.98	5	11.22	8	17.40	5	11.22
Total RRB		37	260.91	3	35.50	3	35.50	40	83.45	12	26.59	25	52.50	11	24.41
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		26736	430091.22	10806	216715.35	8108	111841.01	23848	58713.87	13176	27879.98	15643	38734.32	11044	23368.04

Progress of Housing Loan as on 31.03.2020					
(Amount in Crore)					
Sr. No.	Bank	Disbursed during the year		Outstanding at the end of quarter	
		No.	Amount	No.	Amount
1	Allahabad bank	4511	564.30	24391	2545.55
2	Andhra Bank	194	22.61	1068	110.11
3	Bank of Baroda	12631	1607.98	17427	2534.00
4	Bank of India	4228	559.77	22758	2223.13
5	Bank of Maharashtra	179	102.69	746	310.68
6	Canara Bank	3035	254.12	7534	929.40
7	Central Bank of India	2522	192.13	9823	1024.15
8	Corporation Bank	288	43.48	2674	284.70
9	Indian Bank	648	47.01	2732	254.06
10	IOB	1101	116.49	3986	389.96
11	OBC	856	131.91	4755	459.56
12	PNB	1890	463.02	13975	1669.98
13	Punjab & Sind Bank	131	20.00	2214	229.00
14	SBI	59657	5147.94	222420	18217.00
15	Syndicate Bank	891	256.28	3165	507.99
16	UBI	10503	1211.42	51721	4354.46
17	UCO	2819	350.83	23998	1923.15
18	Union Bank of India	1143	315.24	7102	803.66
Total PSU		107227	11407.22	422489	38770.54
19	Axis Bank	2849	43.00	6244	376.00
20	Bandhan Bank	745	40.51	1321	73.58
21	Catholic Syrian Bank Ltd.	1	0.16	5	0.49
22	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00
23	Federal Bank	326	83.09	1210	200.81
24	HDFC Bank	8897	77.21	17204	1389.27
25	ICICI	2634	1427.06	16599	4808.46
26	IDBI	6803	690.60	24585	2980.42
27	IDFC	53	6.98	374	52.88
28	Indusind Bank	0	0.00	10	0.48
29	Jana Small Finance Bank	1073	7.38	1607	8.18
30	Karnataka Bank Ltd.	173	50.49	841	172.02
31	Karur Vysya Bank	37	2.28	546	110.07
32	Kotak Mahindra Bank	12	1.96	342	5.10
33	Ratnakar Bank Ltd	1269	3.90	2361	12.71
34	South Indian Bank Ltd.	1	0.22	133	29.15
35	SIDBI	0	0.00	0	0.00
36	Tamilnad Mercantile Bank	4	2.10	14	2.07
37	Ujjivan Small Finance Bank	27024	175.00	39779	222.73
38	Utkarsh Small Finance Bank	0	0.00	0	0.00
39	YES Bank	90	3.00	182	10.00
Total PVT		51991	2614.94	113357	10454.41
40	BGVB (UBI)	1376	42.68	11492	455.17
41	PBGB (UCO)	457	50.67	3873	208.47
42	UBKGB (CBI)	263	21.74	2147	106.03
Total RRB		2096	115.09	17512	769.67
43	WB State Co-Op Bank Ltd.	1576	332.29	6202	899.41
44	WBSCARD Bank Ltd.	168	25.75	4852	185.86
Total Co-Optv		1744	358.04	11054	1085.27
Grand Total		163058	14495.29	564412	51079.89

AGENDA-9

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

In terms of the RBI circular dated 03-07-2019, SLBC has developed the Standardized System for Uniform data Flow & Management. The portal has been made functional and a link has been provided in the SLBC website for uploading of data by LDMs and member banks. The following points are again reiterated.

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.
- 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 Offices 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.
- 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 has developed the portal as specified by RBI. The UAT is also completed.
- 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 is now proposed to be conducted by SLBC on 13-03-2020 for acquainting the banks with the revised mode of data submission.
- The portal has become functional .The member banks are to submit the data online for the business position pertaining to March, 2020 onwards.

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 updating 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.

It is to be noted that while SLBC is proceeding with parallel run for March,20 quarter reporting, from June,20 quarter onwards only online reporting will be applicable. The banks must ensure compliance for the same as per RBI directive on this regard.

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

Expanding & Deepening of Digital Payments Ecosystem (Incl. Payment Banks etc.):

During the 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.

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.

Adoption of Digital District & Sub Committee formation by SLBC:

In terms of RBI directives, SLBC formed the Sub-Committee on Digital Payments and adopted the district of Nadia 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 was shared with the member banks vide SLBC-WB/Digital/ 579/2019 dated 07-11-2019. The major points are,

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

- Branches in the district are to be mapped / allocated on Block-GP-Village basis.
- 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 details of merchant establishment for UPI / PoS.
- 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.

The SLBC Sub Committee on Digital Payment held a meeting on 04-03-2020. It was opined that the target based approach is to be adopted immediately after completion of the awareness cum sensitization camps. Govt authorities may make necessary arrangement for accommodating the CSPs in the G.P. offices of the State under Bharat Net Project.

LDM, Nadia was advised to convene the District Committee meeting in March with participation of SLBC, RBI and all the related stakeholders.

However, due to social distancing norms on account of COVID 19 pandemic, the progress in the stated matters was stalled. The SLBC Sub Committee on Digital Banking has adopted the earlier resolutions by circulation on 03-06-2020 as action points extended for next quarter along with the following new action point,

In terms of RBI directive, the target for PoS machines for the district has since been fixed at 2050 and allocated among the banks. The target groups are petrol pumps, Indane outlets, fair price shops, departmental stores, pharmacies & nursing homes, colleges, hotels/restaurants, etc.

Performance of Digital Coverage & Provision of Digital Infrastructure as on 31.03.2020.

Expanding and Deepening of Digital Payments Ecosystem - Review Format																		
District: Nadia																		
Quarter: March, 2020																		
Sr. No.	Bank Name	For Bank Customers										For non-customers						
		1. Digital coverage for individuals (Savings Accounts)								2. Digital coverage for business (Current Accounts)				3. Provision of Digital Infrastructure				
		Total No. of Operative SB Accs.	No. of Debit cards/ RuPay cards issued to Operative SB Accs.	% Debit/ RuPay cards coverage	No. of net banking issued	% Net banking coverage	No. of Mobile Banking + UPI + USSD ^	% of MB/ UPI/ USSD coverage	% of such Accounts Out of total Operative Accounts	Total No. of Operative Current Accounts	No. of net banking to CAs	% Net banking coverage	No. of POS/ QR availed by CA accounts*	% of POS/ QR coverage	A. POS/ QR issued to shopkeepers (other than CA holders)**	B. POS/ QR issued to Govt./ Public Service providers	C. POS/ QR issued to others***	Total POS/ QR (A+B+C) other than CA holders
1	Allahabad Bank	500103	48240	9.65	9319	1.86	11107	2.22	10.45	8535	788	9.23	705	8.26	1037	0	0	1037
2	Bank of Baroda	9650	7235	74.97	768	7.96	2310	23.94	81.81	259	29	11.20	36	13.90	0	0	0	0
3	Bank of India	328869	213801	65.01	47964	14.58	14791	4.50	84.09	7598	5020	66.07	378	4.97	1876	469	938	3283
4	Canara Bank	125497	29334	23.37	8962	7.14	3716	2.96	23.37	764	227	29.71	327	42.80	0	0	0	0
5	Central Bank of India	52140	38586	74.00	29651	56.87	31256	59.95	61.61	1820	658	36.15	358	19.67	0	0	0	0
6	Corporation Bank	6376	4058	63.64	1854	29.08	4058	63.64	63.64	150	90	60.00	47	31.33	0	0	0	0
7	Indian Bank	715	655	91.61	218	30.49	165	23.08	94.41	28	25	89.29	0	0.00	0	0	0	0
8	Indian Overseas Bank	95963	51722	53.90	7559	7.88	7577	7.90	39.16	2874	701	24.39	109	3.79	23	1	19	43
9	Punjab National Bank	30203	11308	37.44	1437	4.76	1312	4.34	5.68	448	1	0.22	0	0.00	0	0	0	0
10	State Bank of India	2242611	1300019	57.97	170979	7.62	259202	11.56	58.36	17876	4623	25.86	1809	10.12	612	131	69	812
11	Syndicate Bank	11255	7735	68.73	3865	34.34	4411	39.19	42.67	496	310	62.50	9	1.81	5	0	2	7
12	UCO Bank	92161	24624	26.72	2240	2.43	5528	6.00	6.00	1435	147	10.24	17	1.18	0	0	0	0
13	United bank of India	1206788	303612	25.16	16900	1.40	23968	1.99	46.60	3502	2302	65.73	121	3.46	23	0	0	23
14	Union Bank of India	2139	1239	57.92	108	5.05	1935	90.46	90.46	81	46	56.79	12	14.81	12	0	0	12
15	Axis Bank	50403	45678	90.63	12117	24.04	21853	43.36	92.77	7337	323	4.40	57	0.78	0	0	0	0
16	Bandhan Bank	508359	267942	52.71	3020	0.59	6399	1.26	54.22	12252	650	5.31	13	0.11	0	0	0	0
17	Federal Bank	2220	2068	93.15	687	30.95	1550	69.82	95.36	100	52	52.00	0	0.00	0	0	0	0
18	HDFC Bank Ltd.	65685	59722	90.92	7386	11.24	8303	12.64	73.44	2734	1029	37.64	592	21.65	148	0	0	148
19	ICICI Bank Ltd.	31589	25903	82.00	16263	51.48	17024	53.89	79.79	6124	2443	39.89	1133	18.50	0	0	0	0
20	IDBI	7488	7223	96.46	4501	60.11	3311	44.22	96.46	421	202	47.98	41	9.74	0	0	0	0
21	IDFC First Bank	13298	6347	47.73	1000	7.52	1696	12.75	12.75	203	140	68.97	0	0.00	0	0	1	1
22	Ratnakar Bank Ltd.	1032	843	81.69	375	36.34	688	66.67	87.89	202	50	24.75	60	29.70	560	5	0	565
23	Ujjivan SF Bank	20642	3866	18.73	20168	97.70	13099	63.46	63.46	71	0	0.00	0	0.00	0	0	0	0
24	Yes Bank	1151	164	14.25	0	0.00	0	0.00	14.25	88	0	0.00	44	50.00	77	0	0	77
25	BGV	748011	312513	41.78	0	0.00	0	0.00	41.78	1668	0	0.00	0	0.00	0	0	0	0
26	Nadia DCCB Ltd.	546328	11837	2.17	0	0.00	0	0.00	2.17	2369	0	0.00	0	0.00	0	0	0	0
27	IPPB	25234	0	0.00	0	0.00	6759	26.79	26.79	55	55	100.00	8	14.55	0	0	0	0
28	Airtel Payment Bank	94294	0	0.00	0	0.00	94294	100.00	100.00	0	0	#DIV/0!	0	#DIV/0!	11676	0	0	11676
Total		6820204	2786274	40.85	367341	5.39	546312	8.01	46.51	79490	19911	25.05	5876	7.39	16049	606	1029	17684

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 this outlets.

Airtel Payment Bank under its business model has 10 Bank Mitras 52 nos of Business Correspondents and 2511 Banking Access Points covering 1102 villages in 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 Data of Payment Banks as on 31.03.2020:

(Amount in Crore)

Bank	Savings Accounts		Current Accounts	
	No.	Amount	No.	Amount
IPPB	913100	25.83	2946	0.29
Airtel Payment Bank	1465000	30.32	0	0.00

Bank	DBT Transactions		Bills & Utility Payment	
	No.	Amount	No.	Amount
IPPB	117440	5.28	194138	3.46
Airtel Payment Bank	189000	29.47	1013416	165.15

Target of POS in Digital District Nadia for FY 2020-2021		
Sr. No.	Bank Name	POS Target
1	Allahabad Bank (Now Indian Bank)	170
2	Bank of Baroda	85
3	Bank of India	110
4	Canara Bank	60
5	Central Bank of India	65
6	Corporation Bank (Now Union Bank)	10
7	Indian Bank	15
8	Indian Overseas Bank	55
9	Oriental Bank of Commerce (Now PNB)	25
10	Punjab National Bank	25
11	State Bank of India	385
12	Syndicate Bank (Now Canara Bank)	15
13	UCO Bank	75
14	United Bank of India (Now PNB)	200
15	Union Bank of India	75
Sub Total of PSU		1370
16	Axis Bank	230
17	Bandhan Bank	60
18	Federal Bank	10
19	HDFC	125
20	ICICI	150
21	IDBI	35
22	IDFC	10
23	RBL	10
24	Ujjivan SF Bank	15
25	Yes Bank	10
Sub Total of PVT		655
26	BGVV	0
27	Nadia DCCB	25
28	IPPB	0
29	Airtel Payment Bank	0
Sub Total of RRB, Co-Op & Payment Bank		25
Grand Total		2050

AGENDA- 11

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

While monitoring the position of NPA, The percentage of Gross NPA stood at 12.32% as of March, 2020 in the State of West Bengal. Amount came up to Rs. 57301.61crore as on March, 2020 in comparison to Rs. 54012.04 as on March, 2019.

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

Year	Gross Advance	Gross NPA	% to Gross NPA
March, 2016	356011.00	43904.14	12.33
March, 2017	367642.87	55049.25	14.97
March, 2018	415115.06	64105.19	15.44
March, 2019	427666.36	54012.04	12.63
March, 2020	465133.58	57301.61	12.32

Significantly the NPA level has been reduced from March 2018 to March 2020 by Rs. 6803.58crore which is significant in view of the high level of NPA witnessed in past which reached as high as 15.44% in march 2018. 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.

N.B. NIL NPA reporting Banks: Bandhan Bank, Dhanalaxmi Bank and WBSCARD Bank Ltd.

Recovery Mechanism & Performance:

Overall recovery percentage consisting of three broad sectors viz. Agriculture, MSE and OPS as on 31.03.2020 stood at 55.60%, 65.29% and 60.05% respectively.

Recovery Status of PRISEC loans as on 31.03.2020: **(Amt. Rs. in crore)**

Sector	March, 2019			March, 2020		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	13199	8347	63	14708	8178	56
MSME	14594	9334	63	15947	10411	65
OPS	6380	4229	66	6226	3739	60
Total Prisec	34173	21910	64	36881	22328	61
NPS	24656	14597	59	38937	24165	62
Total	58830	36808	62	75818	46493	61

Observation: The effects of NCLT recovery process, strengthening of internal recovery mechanism by banks coupled with post Demonetization improvement in economy have contributed a lot to the reduction in NPA.

Sector wise NPA Position as on 31.03.2020													
(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	2394.68	473.31	5260.81	1232.99	1979.15	265.21	9634.64	1971.51	13924.34	4196.39	23558.98	6167.90
2	Andhra Bank	47.29	0.81	1257.38	438.35	273.51	5.95	1578.18	445.11	3288.13	1293.90	4866.31	1739.01
3	Bank of Baroda	1114.00	69.45	5105.00	331.77	2586.00	87.12	8805.00	488.34	13380.00	725.55	22185.00	1213.89
4	Bank of India	2024.87	371.00	4415.26	641.00	2528.77	76.00	8968.90	1088.00	7405.27	1693.00	16374.17	2781.00
5	Bank of Maharastra	14.92	0.39	1536.03	253.00	142.86	8.51	1693.81	261.90	500.52	4.76	2194.33	266.66
6	Canara Bank	723.79	61.05	1998.33	529.80	918.18	63.25	3640.30	654.10	4920.09	1422.00	8560.39	2076.10
7	Central Bank of India	1255.55	146.92	1374.99	391.00	645.95	45.10	3276.48	583.02	4508.38	1937.00	7784.86	2520.02
8	Corporation Bank	133.38	89.60	406.74	173.00	269.22	23.50	809.34	286.10	5349.11	2095.00	6158.45	2381.10
9	Indian Bank	330.49	24.71	1447.88	101.74	180.81	15.30	1959.18	141.75	2946.49	697.48	4905.67	839.23
10	IOB	467.81	280.10	1088.25	325.30	553.30	41.27	2109.36	646.67	4460.40	2844.00	6569.76	3490.67
11	OBC	531.32	130.29	2487.24	503.52	300.94	20.46	3319.50	654.27	4370.31	1674.12	7689.81	2328.39
12	PNB	2039.49	1046.08	3075.84	1300.86	978.65	162.79	6093.98	2509.73	13187.14	902.83	19281.12	3412.56
13	Punjab & Sind Bank	191.00	0.69	700.00	96.47	142.50	13.55	1033.50	110.71	2903.50	179.19	3937.00	289.90
14	SBI	4590.53	414.00	6336.87	591.30	10020.16	280.55	20947.56	1285.85	50517.44	5038.96	71465.00	6324.81
15	Syndicate Bank	175.03	28.37	1226.56	328.27	210.26	63.25	1611.85	419.89	6250.40	1661.61	7862.25	2081.50
16	UBI	6688.11	716.45	6147.38	1320.46	3260.68	128.64	16096.17	2165.55	20703.98	1032.31	36800.15	3197.86
17	UCO	1857.00	244.65	2847.91	239.58	5198.09	553.61	9903.00	1037.84	5266.78	3277.30	15169.78	4315.14
18	Union Bank of India	931.85	101.96	3121.97	704.79	542.97	27.57	4596.79	834.32	9069.95	615.97	13666.74	1450.29
Total PSU		25511.11	4199.83	49834.44	9503.20	30731.99	1881.63	106077.54	15584.66	172952.23	31291.37	279029.77	46876.03
19	Axis Bank	3902.00	67.00	4215.00	237.00	452.26	108.00	8569.26	412.00	18917.74	786.00	27487.00	1198.00
20	Bandhan Bank	9473.07	0.00	13172.29	0.00	397.34	0.00	23042.71	0.00	839.93	0.00	23882.64	0.00
21	Catholic Syrian Bank Ltd.	0.00	0.00	9.21	5.02	0.49	0.00	9.70	5.02	8.41	3.00	18.11	8.02
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	152.84	3.59	350.24	19.61	68.48	1.45	571.56	24.65	2367.31	31.35	2938.87	56.00
24	HDFC Bank	1096.73	10.57	6098.52	111.65	726.01	0.89	7921.26	123.11	17918.49	728.27	25839.75	851.38
25	ICICI	1157.43	118.98	7138.27	119.63	905.73	21.23	9201.43	259.84	18001.09	1308.48	27202.52	1568.32
26	IDBI	415.02	27.40	1546.13	295.72	2127.13	53.27	4088.27	376.39	3459.85	487.33	7548.12	863.72
27	IDFC	90.84	0.19	507.89	1.09	52.89	0.00	651.61	1.28	2889.07	0.01	3540.68	1.29
28	Indusind Bank	465.04	16.58	2036.48	36.61	0.78	0.00	2502.31	53.19	8975.20	1346.68	11477.50	1399.87
29	Jana Small Finance Bank	99.39	0.41	94.19	6.97	467.86	9.27	661.44	16.65	54.42	10.36	715.86	27.01
30	Karnataka Bank Ltd.	191.02	8.23	419.49	44.68	242.09	1.72	852.60	54.63	694.63	127.29	1547.23	181.92
31	Karur Vysya Bank	10.81	8.52	204.80	0.00	54.62	0.00	270.23	8.52	978.67	0.00	1248.90	8.52
32	Kotak Mahindra Bank	583.77	1.29	1939.91	37.27	11.02	0.93	2534.70	39.49	3914.87	87.64	6449.57	127.13
33	Ratnakar Bank Ltd	613.83	17.79	339.32	7.16	44.85	2.96	998.00	27.91	4695.40	703.64	5693.40	731.55
34	South Indian Bank Ltd.	136.09	13.95	505.02	5.07	14.43	0.52	655.54	19.54	1193.40	28.71	1848.94	48.25
35	SIDBI	0.00	0.00	65.03	0.00	0.00	0.00	65.03	0.00	0.00	0.00	65.03	0.00
36	Tamilnad Mercantile Bank	0.00	0.00	34.41	0.07	1.16	0.00	35.57	0.07	180.80	0.00	216.37	0.07
37	Ujivan Small Finance Bank	571.26	2.67	736.13	2.49	432.61	3.38	1740.00	8.54	210.59	3.35	1950.59	11.89
38	Utkarsh Small Finance Bank	22.68	0.27	25.53	3.33	0.00	0.00	48.21	3.60	11.33	0.00	59.54	3.60
39	YES Bank	441.00	44.00	1158.00	54.00	9.00	0.00	1608.00	98.00	3616.00	494.00	5224.00	592.00
Total PVT		19422.81	341.44	40733.63	987.37	6008.75	203.62	66165.19	1532.43	88927.19	6146.11	155092.38	7678.54
40	BGVB (UBI)	3404.73	361.68	1712.13	934.01	444.58	35.21	5561.45	1330.90	770.26	59.46	6331.71	1390.36
41	PBGB (UCO)	911.74	164.51	1167.08	221.20	194.49	12.26	2273.31	397.97	681.57	24.75	2954.88	422.72
42	UBKGB (CBI)	1293.00	49.13	51.62	10.93	252.71	56.00	1597.33	116.06	377.25	15.92	1974.58	131.98
Total RRB		5609.47	575.32	2930.83	1166.14	891.78	103.47	9432.09	1844.93	1829.08	100.13	11261.17	1945.06
43	WB State Co-Op Bank Ltd.	4801.79	400.92	704.85	89.54	2468.41	119.71	7975.05	610.17	10536.15	191.81	18511.20	801.98
44	WBSCARD Bank Ltd.	960.02	0.00	93.18	0.00	185.86	0.00	1239.06	0.00	0.00	0.00	1239.06	0.00
Total Co-Optv		5761.81	400.92	798.03	89.54	2654.27	119.71	9214.11	610.17	10536.15	191.81	19750.26	801.98
Grand Total		56305.20	5517.51	94296.93	11746.25	40286.79	2308.43	190888.93	19572.19	274244.65	37729.42	465133.58	57301.61
% of NPA against Outstanding Advance													12.32

Scheme wise NPA Position as on 31.03.2020																				
		(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	132.03	17.60	2545.55	122.57	62.14	4.99	0.00	0.00	724.70	3.10	16.12	0.06	487.73	94.30	326.77	35.54	75.62	0.52	
2	Andhra Bank	3.23	0.20	110.11	9.14	1.35	0.20	0.00	0.00	0.00	0.00	0.00	0.00	0.42	0.00	0.00	0.00	14.90	0.00	
3	Bank of Baroda	210.00	4.70	2534.00	58.73	6.35	1.66	5.67	1.44	18.93	1.70	3.04	1.07	135.80	17.37	201.86	23.33	61.00	6.93	
4	Bank of India	128.01	7.00	2223.13	44.00	33.00	7.00	52.00	7.00	331.00	0.21	34.00	0.04	1164.11	69.20	247.00	36.00	343.68	7.11	
5	Bank of Maharastra	77.76	0.25	310.68	3.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14.92	0.00	0.00	0.00	4.17	0.00	
6	Canara Bank	119.12	3.20	929.40	46.92	111.00	2.88	0.00	0.00	12.00	0.06	0.12	0.00	190.07	20.20	0.00	0.00	29.56	0.00	
7	Central Bank of India	111.35	7.80	1024.15	67.90	49.36	10.70	105.16	12.50	499.25	3.26	3.88	0.07	436.03	78.90	76.60	5.06	21.43	4.21	
8	Corporation Bank	9.09	0.85	284.70	20.70	1.45	0.76	0.00	0.00	0.58	0.00	0.00	0.00	13.11	4.85	8.16	0.89	1.98	0.90	
9	Indian Bank	23.53	0.32	254.06	15.00	9.33	0.35	10.68	0.02	3.19	0.30	6.61	2.27	23.48	5.24	39.58	0.37	15.01	0.00	
10	IOB	23.35	0.36	389.96	3.46	9.87	0.58	8.79	0.51	7.62	0.33	0.80	0.00	32.54	2.38	62.93	1.86	14.35	0.27	
11	OBC	42.91	3.67	459.56	21.64	7.34	1.60	0.00	0.00	3.22	0.00	0.00	0.00	14.93	1.28	120.88	7.62	3.52	1.65	
12	PNB	289.50	50.34	1669.98	87.24	32.12	21.85	10.19	0.00	112.55	2.62	1.85	0.00	975.86	510.62	553.55	92.22	7.74	0.00	
13	Punjab & Sind Bank	5.00	0.36	229.00	13.69	0.50	0.05	0.00	0.00	0.00	0.00	0.00	0.00	4.00	0.11	8.29	8.11	4.50	1.12	
14	SBI	820.29	25.24	18217.00	91.00	21.31	2.15	0.00	0.00	721.71	3.61	0.04	0.00	2323.22	195.61	1412.48	136.71	27.59	3.63	
15	Syndicate Bank	36.65	2.86	507.99	40.88	6.57	2.11	30.67	11.00	33.04	0.22	1.40	0.00	60.09	10.59	169.26	6.56	29.58	0.00	
16	UBI	112.17	16.76	4354.46	142.47	20.71	3.14	154.37	46.47	1130.56	66.32	1.59	0.00	1698.68	244.23	0.00	0.00	222.80	6.41	
17	UCO	68.28	13.96	1923.15	35.80	4.91	4.31	29.60	11.40	123.55	6.18	2.41	0.11	299.35	25.49	146.96	11.78	27.78	0.00	
18	Union Bank of India	129.70	0.60	803.66	5.06	12.50	1.05	20.97	1.36	74.65	0.13	0.89	0.01	162.61	26.12	60.89	9.01	11.79	0.00	
Total PSU		2341.97	156.07	38770.54	829.25	389.81	65.38	428.10	91.70	3796.55	88.04	72.75	3.63	8036.95	1306.49	3435.21	375.06	917.00	32.75	
19	Axis Bank	76.00	0.93	376.00	3.63	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3824.17	22.30	0.00	0.00	0.00	0.00	
20	Bandhan Bank	0.00	0.00	73.58	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	0.49	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	1.95	0.01	200.81	2.16	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7.23	1.11	0.00	0.00	0.00	0.00	
24	HDFC Bank	56.07	0.31	1389.27	0.58	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	486.24	73.64	616.21	12.01	28.64	0.08	
25	ICICI	11.74	0.00	4808.46	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	98.64	0.00	0.00	0.00	6.83	0.00	
26	IDBI	20.93	0.46	2980.42	52.81	3.25	0.00	0.00	0.00	3.26	0.00	0.13	0.00	136.86	12.36	196.72	16.02	5.70	0.34	
27	IDFC	0.00	0.00	52.88	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	0.48	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	33.60	0.00	
29	Jana Small Finance Bank	0.00	0.00	8.18	0.11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	78.13	0.00	0.00	0.00	
30	Karnataka Bank Ltd.	1.13	0.07	172.02	1.65	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.97	0.31	0.96	0.03	
31	Karur Vysya Bank	1.76	0.00	110.07	1.37	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	5.10	0.93	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.00	0.00	0.00	0.00	0.00	
33	Ratnakar Bank Ltd	1.03	0.01	12.71	0.43	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8.20	1.40	0.00	0.00	
34	South Indian Bank Ltd.	1.10	0.00	29.15	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	0.08	0.00	2.07	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	222.73	0.78	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	
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	5.73	0.35	0.00	0.00	
39	YES Bank	0.00	0.00	10.00	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	
Total PVT		171.79	1.79	10454.41	64.49	3.26	0.01	0.00	0.00	3.26	0.00	0.13	0.00	4553.19	109.41	908.96	30.09	75.73	0.45	
40	BGVB (UBI)	3.78	1.7	455.17	22.26	159.97	117.65	252.92	144.95	2320.88	78.62	286.85	9.21	550.37	128.76	751.44	163.40	8.45	5.50	
41	PBGB (UCO)	5.81	1.44	208.47	10.77	0.01	0.00	104.84	12.89	1431.61	50.81	7.45	0.66	302.16	122.89	902.38	132.43	0.00	0.00	
42	UBKGB (CBI)	1.71	0.50	106.03	1.80	4.11	2.30	85.79	10.10	368.50	3.90	295.50	3.17	623.84	23.60	360.10	29.59	3.74	0.11	
Total RRB		11.30	3.64	769.67	34.83	164.09	119.95	443.55	167.94	4120.99	133.33	589.80	13.04	1476.37	275.25	2013.92	325.42	12.19	5.61	
43	WB State Co-Op Bank Ltd.	0.14	0.00	899.41	0.41	21.18	1.46	80.43	6.97	1082.55	24.76	217.14	0.00	4103.02	229.08	0.00	0.00	0.00	0.00	
44	WBSCARD Bank Ltd.	0.00	0.00	185.86	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		0.14	0.00	1085.27	0.41	21.18	1.46	80.43	6.97	1082.55	24.76	217.14	0.00	4103.02	229.08	0.00	0.00	0.00	0.00	
Grand Total		2525.20	161.50	51079.89	928.98	578.34	186.80	952.08	266.61	9003.35	246.13	879.82	16.67	18169.53	1920.23	6358.09	730.57	1004.92	38.81	

Sector wise Recovery performance as on 31.03.2020																			
(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	461.89	367.52	79.57	1085.10	861.32	79.38	220.06	124.22	56.45	1767.05	1353.06	76.57	4763.72	2114.20	44.38	6530.77	3467.26	53.09
2	Andhra Bank	0.50	0.21	42.00	4.83	4.70	97.31	10.00	1.01	10.10	15.33	5.92	38.62	5.62	3.00	53.38	20.95	8.92	42.58
3	Bank of Baroda	19.27	4.13	21.43	71.83	42.49	59.15	13.22	8.95	67.70	104.32	55.57	53.27	12.92	10.31	79.80	117.24	65.88	56.19
4	Bank of India	716.00	392.00	54.75	992.00	522.00	52.62	381.00	206.00	54.07	2089.00	1120.00	53.61	782.00	423.00	54.09	2871.00	1543.00	53.74
5	Bank of Maharastra	0.31	0.02	6.45	253.30	13.53	5.34	3.30	0.01	0.30	256.91	13.56	5.28	0.00	0.00	#DIV/0!	256.91	13.56	5.28
6	Canara Bank	5.01	2.12	42.32	20.41	13.19	64.63	8.04	2.53	31.47	33.46	17.84	53.32	2.06	0.57	27.67	35.52	18.41	51.83
7	Central Bank of India	496.00	61.35	12.37	905.00	227.69	25.16	265.00	65.50	24.72	1666.00	354.54	21.28	2020.00	216.58	10.72	3686.00	571.12	15.49
8	Corporation Bank	89.57	24.15	26.96	172.93	66.24	38.30	23.54	6.89	29.27	286.04	97.28	34.01	2095.00	1321.00	63.05	2381.04	1418.28	59.57
9	Indian Bank	24.70	1.48	5.99	102.00	4.72	4.63	15.30	7.88	51.50	142.00	14.08	9.92	697.00	315.91	45.32	839.00	329.99	39.33
10	IOB	286.00	79.00	27.62	351.35	341.00	97.05	94.84	80.00	84.35	732.19	500.00	68.29	2848.27	1500.00	52.66	3580.46	2000.00	55.86
11	OBC	199.78	100.41	50.26	175.19	75.22	42.94	32.18	15.22	47.30	407.15	190.85	46.87	20.71	11.89	57.41	427.86	202.74	47.38
12	PNB	1036.46	127.51	12.30	1370.54	920.05	67.13	99.63	58.00	58.22	2506.63	1105.56	44.11	4114.68	2787.81	67.75	6621.31	3893.37	58.80
13	Punjab & Sind Bank	19.62	7.89	40.21	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	19.62	7.89	40.21	0.00	0.00	#DIV/0!	19.62	7.89	40.21
14	SBI	724.00	602.44	83.21	2821.00	2457.00	87.10	1210.00	1017.00	84.05	4755.00	4076.44	85.73	8934.00	7875.00	88.15	13689.00	11951.44	87.31
15	Syndicate Bank	25.00	2.54	10.16	50.00	7.76	15.52	25.00	11.57	46.28	100.00	21.87	21.87	50.00	21.64	43.28	150.00	43.51	29.01
16	UBI	2126.86	1375.68	64.68	1711.08	962.38	56.24	1094.91	492.26	44.96	4932.85	2830.32	57.38	4495.06	3637.46	80.92	9427.91	6467.78	68.60
17	UCO	244.65	80.80	33.03	239.58	134.48	56.13	553.61	211.18	38.15	1037.84	426.46	41.09	4277.30	1182.21	27.64	5315.14	1608.67	30.27
18	Union Bank of India	680.80	72.00	10.58	663.00	128.00	19.31	687.50	269.00	39.13	2031.30	469.00	23.09	625.00	14.00	2.24	2656.30	483.00	18.18
Total PSU		7156.42	3301.25	46.13	10989.14	6781.77	61.71	4737.13	2577.22	54.40	22882.69	12660.24	55.33	35743.34	21434.58	59.97	58626.03	34094.82	58.16
19	Axis Bank	876.00	595.00	67.92	2788.00	2223.00	79.73	6.00	5.00	83.33	3670.00	2823.00	76.92	0.00	0.00	#DIV/0!	3670.00	2823.00	76.92
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!	0.39	0.39	100.00	0.39	0.39	100.00
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	98.12	86.48	88.14	321.91	298.33	92.67	18.68	13.14	70.34	438.71	397.95	90.71	683.25	649.28	95.03	1121.96	1047.23	93.34
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	386.28	340.00	88.02	254.79	219.80	86.27	380.20	358.31	94.24	1021.27	918.11	89.90	1147.75	1102.46	96.05	2169.02	2020.57	93.16
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	17.49	2.92	16.70	41.28	4.62	11.19	0.00	0.00	#DIV/0!	58.77	7.54	12.83	16.49	2.01	12.19	75.26	9.55	12.69
29	Jana Small Finance Bank	33.56	40.81	121.60	81.97	41.39	50.49	295.86	246.56	83.34	411.39	328.76	79.91	101.84	8.11	7.96	513.23	336.87	65.64
30	Karnataka Bank Ltd.	1.38	0.99	71.74	3.04	2.17	71.38	1.75	1.25	71.43	6.17	4.41	71.47	5.03	3.60	71.57	11.20	8.01	71.52
31	Karur Vysya Bank	8.52	1.61	18.90	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	8.52	1.61	18.90	0.00	0.00	#DIV/0!	8.52	1.61	18.90
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	107.21	106.66	99.49	117.47	116.38	99.07	78.32	77.61	99.09	303.00	300.65	99.22	23.10	22.08	95.58	326.10	322.73	98.97
38	Utkarsh Small Finance Bank	7.62	7.45	97.77	3.12	3.06	98.08	0.00	0.00	#DIV/0!	10.74	10.51	97.86	0.62	0.59	95.16	11.36	11.10	97.71
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		1536.18	1181.92	76.94	3611.58	2908.75	80.54	780.81	701.87	89.89	5928.57	4792.54	80.84	1978.47	1788.52	90.40	7907.04	6581.06	83.23
40	BGVB (UBI)	97.11	31.82	32.77	268.71	144.47	53.76	8.64	8.64	100.00	374.46	184.93	49.39	50.13	50.13	100.00	424.59	235.06	55.36
41	PBGB (UCO)	561.37	389.31	69.35	727.92	382.86	52.60	55.19	45.59	82.61	1344.48	817.76	60.82	242.53	193.42	79.75	1587.01	1011.18	63.72
42	UBKGB (CBI)	328.26	190.27	57.96	9.29	5.15	55.44	10.06	6.27	62.33	347.61	201.69	58.02	85.13	75.28	88.43	432.74	276.97	64.00
Total RRB		986.74	611.40	61.96	1005.92	532.48	52.93	73.89	60.50	81.88	2066.55	1204.38	58.28	377.79	318.83	84.39	2444.34	1523.21	62.32
43	WB State Co-Op Bank Ltd.	4536.98	3007.84	66.30	266.54	180.43	67.69	524.86	383.58	73.08	5328.38	3571.85	67.03	837.32	622.92	74.39	6165.70	4194.77	68.03
44	WBSCARD Bank Ltd.	491.75	75.14	15.28	74.13	7.94	10.71	109.58	15.77	14.39	675.46	98.85	14.63	0.00	0.00	#DIV/0!	675.46	98.85	14.63
Total Co-Optv		5028.73	3082.98	61.31	340.67	188.37	55.29	634.44	399.35	62.94	6003.84	3670.70	61.14	837.32	622.92	74.39	6841.16	4293.62	62.76
Grand Total		14708.07	8177.55	55.60	15947.31	10411.37	65.29	6226.27	3738.94	60.05	36881.65	22327.86	60.54	38936.92	24164.85	62.06	75818.57	46492.71	61.32

STATUS OF PDR CASES AS ON 31.03.2020:

The issue of posting of Certificate Officers at the Sub Division & Districts to dispose of the pending cases as well as to take care of the future cases has been discussed in 139th SLBC Meeting. Subsequently, as directed, a separate letter has been written to the Chief Secretary, GoWB in this regard. As on 31.03.2020 there are 5967 PDR cases pending and the Certificate Officers may be advised to dispose of the cases.

Status on	Cases filed		Cases settled	
	No	Amt (in Cr)	No	Amt (in Cr)
31.03.2017	12703	180.29	4387	31.26
31.03.2018	13695	169.27	4937	34.48
31.03.2019	14429	226.57	4921	47.96
31.03.2020	8101	379.57	2134	29.17

DISPOSAL OF CERTIFICATE CASES (PDR Act) AS ON 31.03.2020									
(Amount in Crore)									
Sl. No.	Bank	Outstanding cases as on 31.03.2019		Cases filed from 01.04.2019 to 31.03.2020		Cases Settled from 01.04.2019 to 31.03.2020		Outstanding cases as on 31.03.2020	
		No	Amount	No	Amount	No	Amount	No	Amount
1	Allahabad bank	60	4.74	0	0.00	23	0.06	37	4.68
2	Andhra Bank	0	0.00	0	0.00	0	0.00	0	0.00
3	Bank of Baroda	17	4.07	2	0.30	3	0.75	16	3.74
4	Bank of India	1491	33.25	6	0.28	17	0.88	1480	32.65
5	Bank of Maharashtra	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
7	Central Bank of India	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
9	Indian Bank	0	0.00	0	0.00	0	0.00	0	0.00
10	IOB	102	2.62	0	0.00	0	0.00	102	2.62
11	OBC	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
13	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00
14	SBI	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
16	UBI	4109	47.83	0	0.00	2037	16.05	2072	31.78
17	UCO	68	0.94	58	0.39	6	0.19	121	1.19
18	Union Bank of India	85	0.70	0	0.00	0	0.00	85	0.70
Total PSU		5932	94.15	66	0.97	2086	17.93	3913	77.36
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	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
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	0	0.00	0	0.00	0	0.00
40	BGVB (UBI)	920	0.60	4	0.06	5	0.01	919	0.66
41	PBGB (UCO)	183	0.64	68	0.31	37	0.22	214	0.73
42	UBKGB (CBI)	0	0.00	0	0.00	0	0.00	0	0.00
Total RRB		1103	1.24	72	0.37	42	0.23	1133	1.39
43	WB State Co-Op Bank Ltd.	912	269.96	16	12.88	6	11.01	667	256.32
44	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
Total Co-Optv		912	269.96	16	12.88	6	11.01	667	256.32
Grand Total		7947	365.35	154	14.22	2134	29.17	5713	335.06

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. Authorities are requested kindly to look into the matter and assist the banks in the recovery process accordingly.

Overall recovery actions under SARFAESI Acts, 2002 have been initiated by banks in 2331 loan accounts as reported as on march, 2020.

The details are as given hereunder.

District wise pending DM's permission under SARFAESI as on 31.03.2020						
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 31.03.2020
1	Alipurduar	0	0	0	0	0
2	Bankura	1	1	1	11	14
3	Birbhum	0	16	5	9	30
4	Coochbehar	2	5	2	4	13
5	Dakshin Dinajpur	0	6	17	58	81
6	Darjeeling	1	6	1	10	18
7	Hooghly	1	59	14	116	190
8	Howrah	2	69	7	59	137
9	Jalpaiguri	2	8	6	9	25
10	Jhargram	0	0	3	4	7
11	Kalimpong	0	0	0	0	0
12	Kolkata	7	51	81	158	297
13	Malda	0	3	31	55	89
14	Murshidabad	18	9	71	145	243
15	Nadia	1	8	9	46	64
16	Paschim Burdwan	4	38	11	70	123
17	Purba Burdwan	3	16	10	63	92
18	Paschim Medinipur	2	0	12	39	53
19	Purba Medinipur	1	4	9	99	113
20	Purulia	4	0	0	9	13
21	Uttar Dinajpur	0	10	6	40	56
22	24 Pgs. (N)	30	53	53	68	204
23	24 Pgs. (S)	20	53	122	274	469
Total		99	415	471	1346	2331

Bank wise pending DM's permission under SARFAESI as on 31.03.2019						
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 31.12.2019
1	Allahabad Bank	0	14	48	40	102
2	Andhra Bank	0	5	4	12	21
3	BOB	0	0	13	0	13
4	BOI	13	11	7	53	84
5	Canara Bank	0	23	21	56	100
6	CBI	0	6	14	94	114
7	Corporation Bank	0	0	0	14	14
8	Indian Bank	0	1	4	26	31
9	IOB	0	7	4	12	23
10	PNB	13	27	4	174	218
11	SBI	10	14	16	46	86
12	Syndicate Bank	17	26	114	57	214
13	UBI	26	34	121	405	586
14	UCO	3	47	26	157	233
15	Union Bank	2	16	30	1	49
PSUs Total		84	231	426	1147	1888
16	Axis Bank	0	18	9	27	54
17	Federal Bank	0	0	4	11	15
18	Catholic Syrian Bank	0	1	0	0	1
19	HDFC	1	1	0	15	17
20	IDBI	0	0	1	61	62
21	Karur Vysya Bank	10	2	1	2	15
22	Karnataka Bank Ltd.	0	0	0	3	3
23	SIDBI	1	0	0	0	1
PVTs Total		12	22	15	119	168
24	BGVB	1	13	30	78	122
25	PBGB	0	139	0	0	139
26	UBKGB	2	10	0	2	14
RRBs Total		3	162	30	80	275
Grand Total		99	415	471	1346	2331

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.

During the 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
Dec, 19	477	20641	736	30141	1213	50782
Mar, 20	418	16831	578	21483	996	38314

The progress for the year 2019-20 is given hereunder.

QUARTERLY REPORT ON CONDUCT OF CAMPS BY RURAL BRANCHES OF BANKS							
State	West Bengal						
Quarter ended	March						
Year	2020						
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	3	101	18	898	1,4
2	24 Pgs (S)	304	2	166	13	1105	1,2,3
3	Alipurduar	51	1	32	5	344	1,2,3,4,5,6
4	Bankura	225	6	349	7	526	1,4
5	Birbhum	212	97	5898	99	5984	1,2,3,4,5,6
6	Coochbehar	124	1	32	12	705	1,3,4
7	Darjeeling	76	7	444	13	521	1,3,5
8	Dakshin Dinajpur	79	61	1574	94	1974	1,2,4,6
9	Hooghly	237	33	212	39	291	1,2,4,5,6
10	Howrah	181	27	1019	55	1643	1,3
11	Jalpaiguri	77	7	134	13	198	1,3,5
12	Jhargram	82	1	17	1	23	1,2
13	Kalimpong	14	1	17	2	45	1,3
14	Kolkata	0	0	0	0	0	NA
15	Malda	184	3	76	14	513	1,2,3,4,5,6
16	Murshidabad	293	6	247	12	523	1,4,5,6
17	Nadia	212	24	2342	24	2002	1,3,5,6
18	Paschim Bardhaman	106	50	1322	75	1400	1,2,5,6
19	Paschim Medinipur	248	2	55	3	65	1,2,3,4,5,6
20	Purba Bardhaman	302	35	1576	42	1576	1,3,4
21	Purba Medinipur	177	2	302	9	579	1,5,6
22	Purulia	114	27	458	14	247	1,2,6
23	Uttar Dinajpur	92	22	458	14	321	1,2,4,5,6
Total		3636	418	16831	578	21483	
1. Farmers 2. Small entrepreneurs 3. School students 4. SHGs 5. Senior citizens 6. Others							

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 that the FLCs which have become defunct should be revived with posting of Financial Literacy Counsellors by the Lead Banks. Sponsoring banks may look into the matter.

Performing districts in terms of number of camps during the March, 2020 quarter:

Birbhum (196), Dakshin Dinajpur (155), Paschim Burdwan (125),

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, Cooch Behar, 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 providing hand holding support in accessing institutional credit.

The position of Settlement and Credit Linkage cases as on 31.03.2020 is given hereunder:

Period	Number of programs	Number of candidates	Total no of Settlement	% of Settlement	Credit linkage out of settlement
April-June,19	92	2468	459	18.60	72.66
April-Sept,19	221	5992	1373	22.91	63.87
April-Dec,19	360	9730	4370	44.91	61.77
April-Mar, 20	465	12576	5551	44.14	64.50
Cumulative	4603	122174	88962	72.82	59.51

RSETIs with above 80% settlement: West Midnapur, 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.
- RSETI Directors will involve MSME Federations/Associations & other reputed bodies for interaction with the trainees for guidance & entrepreneurship skills.
- RSETIs are to follow up with the concern authorities for early allocation.

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 observation.
State Bank of India	Malda, Nadia	Proposal for allotment of alternative plot of land is pending at District / State administration.
e-United Bank of India	Dakshin Dinajpur	Allotment not yet done. Modification for wrong allotment to SBI to be undertaken.
Central Bank of India	Cooch Behar	Allotted land is encroached. BLRO, Pundibari has investigated & submitted report. Possession is still pending.

RSETI wise Training & Settlement % as on 31.03.2020 since inception (Cumulative)											
Sr. No.	RSETI Name	Sponsored Bank	No of Programs	Total Trained	Total settled without wage	Self Employed		Wage Employe	Total Settled with Wage	Settlement %	Credit Linkage %
						Bank	Own				
1	Birbhum (Bolpur)	Allahabad Bank	224	6593	4495	3338	1157	8	4503	68.30	74.26
2	West Midnapore (Debra)	Allahabad Bank	194	6241	4825	3972	853	251	5076	81.33	82.32
3	North 24 Parganas	Bank of India	260	6701	5244	2999	2245	124	5368	80.11	57.19
4	Coochbehar	Central Bank of India	132	3139	2166	1082	1084	34	2200	70.09	49.95
5	Darjeeling	Central Bank of India	106	2772	1838	1102	736	40	1878	67.75	59.96
6	Jalpaiguri	Central Bank of India	254	5311	4138	3216	922	221	4359	82.07	77.72
7	Purba Midnapore	Punjab National Bank	224	6492	4627	2411	2216	46	4673	71.98	52.11
8	RUDSETI Berhampore	Syndicate & Canara	295	8586	6137	3276	2861	0	6137	71.48	53.38
9	Malda	State Bank of India	219	6582	4359	2389	1970	594	4953	75.25	54.81
10	Nadia (Haringhata)	State Bank of India	207	5405	3544	1538	2006	73	3617	66.92	43.40
11	Burdwan	UCO Bank	237	6105	4183	2405	1778	0	4183	68.52	57.49
12	Hooghly	UCO Bank	261	6657	4462	3793	669	0	4462	67.03	85.01
13	Howrah	UCO Bank	204	5949	4231	4199	32	1	4232	71.14	99.24
14	Bankura (Ranbahal)	United Bank of India	295	7004	4469	2375	2094	607	5076	72.47	53.14
15	Dakshin Dinarpur(Balurghat)	United Bank of India	199	5549	3859	2523	1336	206	4065	73.26	65.38
16	Howrah	United Bank of India	604	15260	12617	3152	9465	633	13250	86.83	24.98
17	Purulia	United Bank of India	178	4603	2324	1504	820	0	2324	50.49	64.72
18	South 24 Parganas	United Bank of India	302	8009	4864	3991	873	60	4924	61.48	82.05
19	Uttar Dinajpur	United Bank of India	208	5216	3610	1911	1699	72	3682	70.59	52.94
Total			4603	122174	85992	51176	34816	2970	88962	72.82	59.51

RSETI wise Training & Settlement % during the Financial year 2019-2020											
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	18	563	333	280	53	2	335	59.50	84.08
2	West Midnapore (Debra)	Allahabad Bank	19	584	548	519	29	0	548	93.84	94.71
3	North 24 Parganas	Bank of India	28	728	412	127	285	60	472	64.84	30.83
4	Coochbehar	Central Bank of India	18	389	164	117	47	0	164	42.16	71.34
5	Darjeeling	Central Bank of India	20	534	132	126	6	0	132	24.72	95.45
6	Jalpaiguri	Central Bank of India	21	527	105	79	26	0	105	19.92	75.24
7	Purba Midnapore	Punjab National Bank	26	767	270	217	53	0	270	35.20	80.37
8	RUDSETI Berhampore	Syndicate & Canara	25	705	383	239	144	0	383	54.33	62.40
9	Malda	State Bank of India	27	781	366	202	164	0	366	46.86	55.19
10	Nadia (Haringhata)	State Bank of India	27	732	135	61	74	0	135	18.44	45.19
11	Burdwan	UCO Bank	25	718	286	239	47	0	286	39.83	83.57
12	Hooghly	UCO Bank	26	626	181	151	30	0	181	28.91	83.43
13	Howrah	UCO Bank	26	686	199	194	5	0	199	29.01	97.49
14	Bankura (Ranbahal)	United Bank of India	28	766	468	245	223	20	488	63.71	52.35
15	Dakshin Dinarpur(Balurghat)	United Bank of India	23	659	252	194	58	0	252	38.24	76.98
16	Howrah	United Bank of India	34	930	699	227	472	18	717	77.10	32.47
17	Purulia	United Bank of India	20	553	162	114	48	0	162	29.29	70.37
18	South 24 Parganas	United Bank of India	32	779	121	86	35	11	132	16.94	71.07
19	Uttar Dinajpur	United Bank of India	22	549	223	91	132	1	224	40.80	40.81
Total			465	12576	5439	3508	1931	112	5551	44.14	64.50

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 DhanDarshak 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 uncovered villages not having (Branch / BC / IPPB) within k km distance on JDD App as on 11.02.2020.

Bank	District	Village	No. of URCs
State Bank of India	Dakshin Dinajpur	Goranda	1
Total			1

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.

As on	Target	Villages Covered			Total	Percentage of Completion (%)
		By brick & mortar branches	By Banking Outlets			
			BOs manned by bank's staff	BOs manned by BCs		
31.03.19	204	11	0	135	146	71.57
31.03.20	204	53	11	137	201	98.53

C) SLBC received a list of 661 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 03-09-2019. 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 outlets in those centers This will enable SLBC in finalizing and executing the process for allocation of the centers on merit.

Opening of Banking Outlets in the Tea Garden areas:

SLBC held a meeting with Tea Garden Owners and Tea Garden Associations on 21.02.2020 regarding extension of banking facilities in Tea gardens area. Based on the preliminary findings SLBC has since decided to open Banking Outlets in 36 Tea garden centres and allocated them to 6 member banks (copy enclosed). The allottee banks are requested to ensure opening of the outlets latest by 31.03.2020.

Allottee Bank	No. of Allotment	Allottee Bank	No. of Allotment
State Bank of India	4	Central Bank of India	8
UCO Bank	3	UBKGB	8
Allahabad Bank	4	United Bank of India	9

AGENDA- 15

Various Social Security Schemes

Comparison of PMJDY Accounts as on 31.03.2020 (Cumulative)

As on	Total A/c	Deposit (in Crore)	Zero Balance A/c
31.03.2019	38773854	18282.29	4111859
30.06.2019	34551363	12307.81	3517680
30.09.2019	35317080	12427.08	3277170
31.12.2019	35908845	12950.83	3218810
31.03.2020	36646275	13473.64	3190693

As on	No. of Rupay Debit card Issued	Aadhar Seeding
31.03.2019	29839630	28538891
30.06.2019	28015890	26976998
30.09.2019	29066291	27376067
31.12.2019	29280296	28295405
31.03.2020	25019200	28627762

Bank wise report of PMJDY Accounts as on 31.03.2020										
Sr. No.	Bank Name	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit	Zero Balance A/C	Rupay Card Issued	Aadhaar Seeded
1	Allahabad Bank	2193795	338413	1075956	1456252	2532208	1017.38	19185	1084839	2232666
2	Andhra Bank	11854	26390	17709	20535	38244	8.85	6674	26775	23924
3	Bank of Baroda	504099	1121974	755760	870313	1626073	439.26	86355	1571839	1441528
4	Bank of India	748345	541224	567797	721772	1289569	445.54	152884	1077279	1161604
5	Bank of Maharashtra	4478	14596	11433	7641	19074	8.52	4936	12832	15177
6	Canara Bank	353972	98969	215934	237007	452941	145.30	47213	103980	335258
7	Central Bank of India	919414	106236	440133	585517	1025650	250.1419947	138842	692744	837503
8	Corporation Bank	29232	25654	30240	24646	54886	26.02	4789	51048	38927
9	Indian Bank	43126	63319	51994	54451	106445	24.83	8563	105082	69938
10	Indian Overseas Bank	97845	161254	118694	140405	259099	81.44	39794	241459	201206
11	Oriental Bank of Commerce	130782	72880	112336	91326	203662	160.86	14078	166282	151656
12	Punjab & Sind Bank	2301	13731	9307	6725	16032	13.33	81	15081	11318
13	Punjab National Bank	926278	182008	643783	464503	1108286	304.72	56777	1011571	945328
14	State Bank of India	7733974	5913714	6388083	7259605	13647688	4253.82	472015	13050530	10286846
15	Syndicate Bank	131258	23315	66501	88072	154573	46.58	19764	79034	132426
16	UCO Bank	726774	362473	460422	628825	1089247	308.1975031	148942	511647	992723
17	Union Bank of India	258065	104167	166217	196015	362232	97.49	42248	203624	299204
18	United Bank of India	4627365	2384717	3357490	3654592	7012082	4226.025784	848273	2021847	5444342
	PSU Total	19442957	11555034	14489789	16508202	30997991	11858.30	2111413	22027493	24621574
19	Axis Bank Ltd	1512	26784	18410	9886	28296	9.49	7355	24463	19789
20	City Union Bank Ltd	0	81	60	21	81	0.03	11	83	34
21	Federal Bank Ltd	2514	3343	3866	1991	5857	2.01	1255	2604	3819
22	HDFC Bank Ltd	7903	126247	17477	116673	134150	12.61	37091	134137	46907
23	ICICI Bank Ltd	25903	17926	23657	20172	43829	4.44	27087	43829	34289
24	IDBI Bank Ltd.	15630	14904	17553	12981	30534	9.27	3432	23829	22280
25	IndusInd Bank Ltd	252	8733	7243	1742	8985	0.75	1895	8214	7580
26	Jammu & Kashmir Bank Ltd	0	238	165	73	238	0.10	43	302	120
27	Karur Vysya Bank	0	1651	974	677	1651	0.26	434	1634	1161
28	Kotak Mahindra Bank Ltd	136	906	797	245	1042	0.09	525	99	297
29	Lakshmi Vilas Bank Ltd	21	25	28	18	46	0.01	5	37	21
30	South Indian Bank Ltd	9	285	137	157	294	0.10	52	187	209
31	Yes Bank Ltd	2	60	51	11	62	0.01	8	60	44
	PVT Total	53882	201183	90418	164647	255065	39.17	79193	239478	136550
31	BGVB	4055265	40338	1837785	2257818	4095603	1198.10	776141	2097146	2786848
32	PBGB	719190	116502	311599	524093	835692	227.14	153231	197281	700953
33	UBKGB	324012	137912	193464	268460	461924	150.93	70715	457802	381837
	RRBs Total	5098467	294752	2342848	3050371	5393219	1576.17	1000087	2752229	3869638
	Grand Total	24595306	12050969	16923055	19723220	36646275	13473.64	3190693	25019200	28627762

Sr. No.	Bank Name	PMJDY Overdraft Facility (Cumulative) as on 31.03.2020 (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	6008	2.25	1148	0.20	1148	0.20
3	Bank of Baroda	555920	52.15	39342	42.93	421480	5.14
4	Bank of India	72568	25.39	31335	10.97	30578	10.71
5	Bank of Maharashtra	7026	7.02	7026	1.40	7026	1.40
6	Canara Bank	55119	5.50	5853	0.11	5853	0.11
7	Central Bank of India	8355	33.82	2246	0.51	2246	0.43
8	Corporation Bank	0	0.00	0	0.00	0	0.00
9	Indian Bank	7492	1.63	8171	1.00	4029	0.05
10	IOB	0	0.00	0	0.00	0	0.00
11	OBC	1019	0.18	1019	0.18	1019	0.18
12	PNB	148311	29.16	8800	1.73	799	0.04
13	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00
14	SBI	308674	96.15	146214	47.10	146214	47.10
15	Syndicate Bank	155404	62.16	1086	0.41	1086	0.41
16	UBI	10537	5.94	10537	5.94	10537	5.21
17	UCO	502460	53.61	75850	8.40	75850	8.40
18	Union Bank of India	12775	5.00	3309	0.24	121	0.03
Total PSU		1905996	396.39	393547	136.73	726576	84.01
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	5	0.00	5	0.00	5	0.00
25	ICICI	0	0.00	0	0.00	0	0.00
26	IDBI	27479	5.50	535	0.03	184	0.01
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		27484	5.50	540	0.03	189	0.01
40	BGVB (UBI)	1705454	156.98	829	0.34	525	0.26
41	PBGB (UCO)	259762	69.48	855	17.10	77	1.49
42	UBKGB (CBI)	116747	5.84	116652	5.84	3592	0.13
Total RRB		2081963	232.30	118336	23.28	4194	1.88
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		4015443	634.19	512423	160.04	730959	85.90

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

Status as on	PMSBY	PMJJBY	APY	Total
31.03.2017	1095440	4937081	238361	6270882
31.03.2018	5585206	1253089	472248	7310543
31.03.2019	5517547	1178923	1040846	7737316
31.03.2020	10227585	2686728	1509104	13481007

Details of claim & Settlement in PMSBY & PMJJBY

As on	Scheme	Claims Made	Claims Settled	Pending	Rejected
31.03.17	PMSBY	634	481	130	23
	PMJJBY	2215	2052	149	14
31.03.18	PMSBY	2863	2636	160	67
	PMJJBY	2608	2313	236	59
31.03.19	PMSBY	3008	2456	292	261
	PMJJBY	4901	4274	417	204
31.03.20	PMSBY	1888	1344	266	281
	PMJJBY	6278	5642	398	240

Social Security Scheme report as on 31.03.2020					
Sr. No.	Bank Name	New Enrolment + Renewal in FY 19-20		APY	
		PMJJBY	PMSBY	New Enrolment in FY 19-20	Cumulative since inception
1	Allahabad Bank	169813	652919	49850	149738
2	Andhra Bank	6506	51489	4777	1643
3	Bank of Baroda	103535	497575	12973	28437
4	Bank of India	139804	472904	28676	83882
5	Bank of Maharashtra	5252	15139	434	3324
6	Canara Bank	75410	317483	2248	54307
7	Central Bank of India	52735	414912	21249	97840
8	Corporation Bank	13711	43811	0	0
9	Indian Bank	16565	42145	1547	5632
10	Indian Overseas Bank	47781	138543	3580	4247
11	Oriental Bank of Commerce	21195	166631	0	14933
12	Punjab & Sind Bank	4525	19229	52	52
13	Punjab National Bank	80442	391623	7808	35930
14	State Bank of India	1198542	3757359	266567	584531
15	Syndicate Bank	16823	68525	2516	14898
16	UCO Bank	76816	316664	16252	26955
17	Union Bank of India	43679	148073	2291	39969
18	United Bank of India	323298	2045831	66294	179603
PSU Total		2396432	9560855	487114	1325921
19	Axis Bank Ltd	11070	41220	15526	44917
20	City Union Bank Ltd	146	372	1	15
21	Federal Bank Ltd	1749	4556	0	0
22	HDFC Bank Ltd	35121	70297	3505	18837
23	ICICI Bank Ltd	13027	33476	171	3306
24	IDBI Bank Ltd.	22019	76614	4436	9279
25	IDFC Bank Ltd.	353	1606	0	0
26	IndusInd Bank Ltd	231	8035	0	28
27	Jammu & Kashmir Bank Ltd	24	46	0	0
28	Karur Vysya Bank Ltd	1433	2207	20	192
29	Kotak Mahindra Bank Ltd	4026	6115	299	363
30	Lakshmi Vilas Bank Ltd	36	108	0	0
31	Ratnakar Bank Ltd	66	118	0	1
32	South Indian Bank Ltd	951	1743	0	0
33	Tamilnad Mercantile Bank Ltd	242	399	0	0
34	Yes Bank Ltd	219	282	0	0
PVT Total		90713	247194	23958	76938
35	BGVB	43637	337859	28545	41262
36	PBGB	32926	32639	14783	25551
37	UBKGB	119428	40923	12167	39305
RRBs Total		195991	411421	55495	106118
38	WB St Cooperative Bank	3592	8115	127	127
Grand Total		2686728	10227585	566694	1509104

Sr. No.	Bank Name	Details of Claim & Settlement in PMSBY & PMJJBY as on 31.03.2020							
		PMSBY (No.)				PMJJBY (No.)			
		Claims Made	Claims Settled	Pending	Rejected	Claims Made	Claims Settled	Pending	Rejected
1	Allahabad bank	168	71	15	82	625	582.00	31	12
2	Andhra Bank	9	9	0	0	5	5	0	0
3	Bank of Baroda	194	146	14	34	195	168	13	14
4	Bank of India	264	211	53	2	316	271	45	3
5	Bank of Maharastra	0	0	0	0	0	0	0	0
6	Canara Bank	72	13	57	2	193	54	137	2
7	Central Bank of India	93	82	5	6	308	297	8	3
8	Corporation Bank	0	0	0	0	0	0	0	0
9	Indian Bank	22	17	1	4	93	88	0	5
10	IOB	0	0	0	0	0	0	0	0
11	OBC	0	0	0	0	0	0	0	0
12	PNB	110	72	10	28	176	140	24	12
13	Punjab & Sind Bank	0	0	0	0	0	0	0	0
14	SBI	303	260	0	43	1253	1209	0	44
15	Syndicate Bank	8	6	2	0	28	28	0	0
16	UBI	314	213	43	58	2273	2063	87	123
17	UCO	0	0	0	0	0	0	0	0
18	Union Bank of India	35	26	6	4	190	183	3	3
Total PSU		1592	1126	206	263	5655	5088	348	221
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	36	30	6	0	14	9	4	1
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	9	8	1	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		45	38	7	0	53	45	5	3
40	BGVB (UBI)	159	140	9	10	342	333	1	8
41	PBGB (UCO)	59	25	34	0	82	44	38	0
42	UBKGB (CBI)	26	9	10	7	114	104	5	5
Total RRB		244	174	53	17	538	481	44	13
43	WB State Co-Op Bank Ltd.	7	6	0	1	32	28	1	3
44	WBSCARD Bank Ltd.	0	0	0	0	0	0	0	0
Total Co-Optv		7	6	0	1	32	28	1	3
Grand Total		1888	1344	266	281	6278	5642	398	240

APY Campaign 2020:

A campaign titled Citizens Choice has been launched by PFRDA covering the period 01-02-2020 to 31-03-2020 where the performance of the SLBCs and LDMs will be assessed. Against the target of 86000 enrolment target, the banks have achieved 86138 enrolment upto 31-03-2020. The State of West Bengal performed admirably in the past years and this time has won 2nd best awards at national level.

A similar level of thrust is solicited on part of the member banks for achieving the target set 568000 set by SLBC as per prescribed matrix of PFRDA accordingly. The bank-wise target was shared with member banks on 05-06-2020.

Allotment of enrolment target under APY for FY 2020-2021		
Sl. No.	Name of Banks	Target
1	Bank of Baroda	19620
2	Bank of India	22320
3	Bank of Maharashtra	1920
4	Canara Bank	25860
5	Central Bank of India	19380
6	Indian Bank	36060
7	IOB	9180
8	PNB	75450
9	Punjab & Sind Bank	2460
10	SBI	73560
11	UCO	22740
12	Union Bank of India	18120
Total PSU		326670
13	Axis Bank	17940
14	HDFC Bank	13080
15	ICICI	14880
16	IDBI	5820
17	Bandhan Bank	11580
18	Catholic Syrian Bank Ltd.	60
19	Dhanlaxmi Bank Ltd.	90
20	Federal Bank	900
21	IDFC	390
22	Indusind Bank	2400
23	Karnataka Bank Ltd.	600
24	Karur Vysya Bank	420
25	Kotak Mahindra Bank	1260
26	Ratnakar Bank Ltd	510
27	South Indian Bank Ltd.	540
28	Tamilnad Mercantile Bank	30
29	YES Bank	780
Sub Total		71280
30	Jana Small Finance Bank	1350
31	Ujjivan Small Finance Bank	3800
32	Utkarsh Small Finance Bank	100
Sub Total		5250
Total PVT		76530
33	BGVB (UBI)	35220
34	PBGB (UCO)	13800
35	UBKGB (CBI)	8520
Total RRB		57540
36	WB State Co-Op Bank Ltd.	7260
Co-Op Bank		7260
37	India Post Payment Bank	50000
38	Airtel Payment Bank	50000
Payment Bank		100000
Grand Total		568000

AGENDA- 16

Calendar of SLBC Meeting/Events & issues related to DCC/DLRC:

SLBC proposes to hold the quarterly review meeting in the FY 2020-2021 as given hereunder. Same may be ratified accordingly.

Reporting Quarter	Date of Proposed Meeting	Day
March, 2020	15-05-2020	Friday
June, 2020	13-08-2020	Thursday
September, 2020	12-11-2020	Tuesday
December, 2020	16-02-2021	Tuesday

The LDMs are advised to prepare the calendar of event for DCC meeting within 45 days from the date of the preceding quarter accordingly. 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.

AGENDA- 17

Miscellaneous:

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 as well as 3rd party intermediaries.
- Instances of usurious activities by lending entities in the area, over - indebtedness, unorganised financial sector activities.

Also, threats of cyber frauds, phishing, etc should be highlighted during financial literacy drives conducted by banks. It has assumed great significance as in view of COVID 19 pandemic and the Lockdown, the digital banking has proved to be an effective mode of financial & business transactions but also has exposed unsuspected customers to the threats of hacking, phishing, etc thus causing loss to the customers as well as the financial institutions.

Status of SLBC report submitted by Banks for March, 2020			
Sr. No.	Bank	Status	Received On
1	Allahabad bank	Submitted	15.05.2020
2	Andhra Bank	Submitted	06.05.2020
3	Bank of Baroda	Submitted	18.05.2020
4	Bank of India	Submitted	12.05.2020
5	Bank of Maharashtra	Submitted	13.05.2020
6	Canara Bank	Submitted	06.05.2020
7	Central Bank of India	Submitted	11.05.2020
8	Corporation Bank	Submitted	22.04.2020
9	Indian Bank	Submitted	24.04.2020
10	IOB	Submitted	14.05.2020
11	OBC	Submitted	27.05.2020
12	PNB	Submitted	15.05.2020
13	Punjab & Sind Bank	Submitted	28.05.2020
14	SBI	Submitted	19.05.2020
15	Syndicate Bank	Submitted	21.04.2020
16	UBI	Submitted	20.04.2020
17	UCO	Submitted	29.04.2020
18	Union Bank of India	Submitted	06.05.2020
19	Axis Bank	Submitted	26.04.2020
20	Bandhan Bank	Submitted	19.05.2020
21	Catholic Syrian Bank Ltd.	Submitted	19.05.2020
22	Dhanlaxmi Bank Ltd.	Not Submitted	
23	Federal Bank	Submitted	16.05.2020
24	HDFC Bank	Submitted	27.04.2020
25	ICICI	Submitted	21.04.2020
26	IDBI	Submitted	24.04.2020
27	IDFC	Submitted	27.05.2020
28	Indusind Bank	Submitted	05.05.2020
29	Jana Small Finance Bank	Submitted	20.04.2020
30	Karnataka Bank Ltd.	Submitted	30.04.2020
31	Karur Vysya Bank	Submitted	30.05.2020
32	Kotak Mahindra Bank	Submitted	19.04.2020
33	Ratnakar Bank Ltd	Submitted	18.05.2020
34	South Indian Bank Ltd.	Submitted	29.04.2020
35	SIDBI		
36	Tamilnad Mercantile Bank	Submitted	18.05.2020
37	Ujjivan Small Finance Bank	Submitted	14.05.2020
38	Utkarsh Small Finance Bank	Submitted	20.04.2020
39	YES Bank	Submitted	17.04.2020
40	BGVB (UBI)	Submitted	20.04.2020
41	PBGB (UCO)	Submitted	27.04.2020
42	UBKGB (CBI)	Submitted	11.05.2020
43	WB State Co-Op Bank Ltd.	Submitted	15.05.2020
44	WBSCARD Bank Ltd.	Submitted	14.05.2020

N.B. Dhanalxmi Bank Ltd. has not submitted the Quarterly Banking Progress Data for the last 3 (three) quarter of this financial year 2019-2020 also.



राज्य स्तरीय बैंकर्स समिति, पश्चिम बंगाल : STATE LEVEL BANKERS' COMMITTEE, WEST BENGAL

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

11, Hemanta Basu Sarani
Kolkata- 700 001

Ref : SLBC/WB/GEN/ 36 /2020

Dated, the 6th May, 2020

- 1) The member banks under SLBC, West Bengal
- 2) The LDMs in West Bengal
- 3) All Line Departments, Govt. of West Bengal

Re : Minutes of the special SLBC meeting held on 04-05-2020

A special meeting of the SLBC was convened on 04-05-2020 to deal with the emerging situation arising out of COVID 19 pandemic and focused credit support for resumption of economic activities. After brief explanation on the purpose of the meeting by Sri M.R.Ray, Convenor, the meeting started under the chairmanship of Dr.Amit Mitra, Hon'ble Finance Minister of Govt of West Bengal. Mr. CH S S Mallikarjuna Rao, MD & CEO of Punjab National Bank & Chairman of SLBC joined in the VC from New Delhi. The other dignitaries included Mr Sanjay Kumar, Executive Director of PNB, Mr Hari Krishna Dwivedi, Addl Chief Secretary (Finance) and other Department Heads.

At the outset, Dr Mitra welcomed the participants and stressed on the need for a concerted effort on the part of the banks and stakeholders to overcome the challenges posed by the pandemic and to accelerate the process for revival of the economy through target oriented delivery of credit. Mr Rao, MD & CEO of PNB also affirmed the commitment to carry forward the agenda of the bank in its role as Convener of SLBC in West Bengal and play a proactive role in the process.

During the ensuing discussion the status of advances to the major sectoral activities falling under Agriculture with KCC saturation, Animal Husbandry & Fishery loans, Food processing, etc. besides MSME with cluster approach, SHG credit linkage under NRLM, Emergency Line of Credit for COVID 19 were reviewed by Dr.Mitra with inputs from the Heads of the Departments. The gist of the discussion and action points emerging thereof are appended below.

- A) **KCC advances** : Dr Mitra opined that the banks should target an enrolment of 20 lakh farmers for the Kharif 2020 crop season with disbursement of Rs.10000 crore . Mr Dwivedi informed that in the Krishak Bandhu portal 46 lakh farmers are already enrolled while total farmers covered by banks stood at 38.79 lakh. As such, the banks should increase the loanee farmers to 46 lakh with new enrolment of around 7 lakh left out farmers by March, 2021. While Dr P. Majumdar, Advisor on Agriculture to Hon'ble Chief Minister stressed on increasing the ticket size, Mr M V Rao, Addl Chief Secretary (Cooperation & PR) assured of covering 10 lakh beneficiaries for Rs.3500 crore during the current year. Sri S Mondal, CGM of NABARD requested the banks to issue & activate the Rupay KCC cards.

Dr Mitra advised for sharing of disaggregated data on the non- loanee farmers with the banks for KCC loans at the earliest. The minutes of the special meeting on coverage of the non-loanee farmers should be discussed in DCC/BLBC meetings for putting an appropriate strategy in place.

(Action Point 1. Agri Department, LDMs & Member Banks)

Dr Mitra & Mr Dwivedi opined that the present moratorium of 3 months as allowed by Reserve bank of India may not be sufficient for the distressed farmers and provision of relief in line with RBI guidelines on Natural Calamities should be extended to farmers affected by COVID 19 disruptions. Mr S S M Rao mentioned that one time restructuring would be highly beneficial to the farmers at this juncture and requested the Govt authorities that the matter as proposed by Govt Authorities may kindly be forwarded to RBI for approval.

(Action Point 2. Govt of West Bengal)



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- B) **Fishery schemes** : Dr Majumdar stated that credit off-take in fishery activities, is very low in the State and fish farmers are denied facilities available under KCC loans at par with crop loans. Mr Dwivedi suggested for coverage of One lakh farmers in the current year with estimated deployment of Rs.500 crore under KCC scheme. It was also suggested that for existing loans, additional limits at prescribed rates is to be provided through term loan facility with sufficient moratorium. It was informed that district wise targets have been sent to the District offices for sponsoring to the banks. Dr Mitra drew the attention of the banks for credit to the export oriented shrimp culture.

(Action Point 3. Fishery Department & member banks)

- C) **Horticulture & Food Processing Industries** : Mr O S Meena , Principal Secretary of FPI Department informed that that as assessed by the Department , Rs.300 crore will be required for coping up with the current situation and also stated that the restructuring exercise may be undertaken by the banks for the food processing units temporarily shut down due to the pandemic. Dr Mitra opined that the sector holds tremendous potential and a detailed strategy is to be initiated for developing the sector. He advised SLBC to form a separate SLBC Sub Committee for increasing the credit flow & attend to the forward as well as backward linkage issues involving the sector. He further shared his concern that Horticulture has not got enough importance for credit linkage in the State.

(Action Point 4 . SLBC & member banks)

Sri Rao emphasized on development of Horticulture through green house & poly house effects for low cost production of Horticulture products. He further requested the Govt of West Bengal to explore the possibility of introducing a credit linked subsidy scheme for incentivising entrepreneurs in the highly potential FPI and Horticulture sector.

(Action Point 5. Govt of West Bengal)

- D) **SHG & Self Employment (SVSKP) advances** : Mr R Sen, Principal Secretary of SHG & SE Department requested the banks for immediate lodgement of pending subsidy claim for the eligible SHG groups in order to pass on the benefits to the SHG members at the earliest. The banks were also advised to dispose of the pending proposals under SVSKP loans with disbursement of subsidy.

(Action Point 6. Member banks)

Regarding NRLM scheme ,Ms C D Lama informed that while over 68000 loan applications are pending for disposal, an amount of Rs.4289 crore is yet to be disbursed in sanctioned loans. Mr Ray, Convener of SLBC assured the House that the banks would complete the process of sanctioning of partly disbursed loans by May,2020 and disposal of the pending proposals by June, 2020. The dead line was endorsed by Mr Dwivedi under advice of Dr Mitra. Sri M R Ray, Convener of SLBC requested WBSRLM to share the list of bank branches with details of the pending cases & undisbursed loans for necessary follow-up measures.

(Action point 7. WBSRLM & member banks)

Mr Dwivedi also advised that the Jagao data base should be explored for covering the new groups and credit outlay for FY 20-21 should be Rs.15000 crore and banks should target overall 10 lakh SHG groups under credit linkage in the current fiscal. Regarding the issue on term loan as raised by Ms Lama, the Controlling Heads of the banks are also to advise their branches for not insisting on term loans for the SHGs. Dr Mitra also advised that the banks should extend credit of Rs.5000/- to each of the SHG members (maximum Rs.1.00 lakh per group) as per provision of special package on account of the pandemic.

(Action point 8. SLBC & WBSRLM & member banks)



- E) **MSME Advances** Mr R Pandey, Principal Secretary of MSME & Textiles Department, opined that the banks should proactively cover the small entrepreneurs under MUDRA loans for revival of the sector which has been badly hit by the Pandemic. He also requested the banks to clear the pendency in PMEGP loans where only 2280 loans have been sanctioned in the year. It was also opined that the banks should put in a process for timely disposal of Handloom proposals.

(Action point 9. Member banks)

Responding to the query on relief provided to the MSME sector on account of COVID 19, Mr S S M Rao informed that banks are extending emergency line of credit amounting to 10% of fund based limit besides allowing reduction of Margin for assessment of Drawing Power. He also requested the State Govt Authorities to arrange for waiver of penalty as applicable for stamp duty on bank accounts for a specified period as suggested by Indian Banks' Association.

(Action point 10. Govt of West Bengal)

It was agreed that banks would proactively implement the RBI mandated relief measures to ease out the stress on Working Capital by reaching out to the MSME entrepreneurs. GoWB Authorities will also take up the matter with RBI regarding probable increase in the additional credit to 30%.

(Action point 11. Govt of West Bengal)

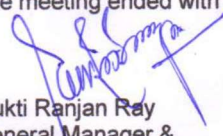
While appreciating the banks for satisfactory progress made in deployment of credit in MSME sector, Dr Mitra exhorted the banks to lend extensively on cluster approach and development of the clusters /industrial parks with focus on export credit. He also requested that the banks may consider the following facilities for non-fund advances covering the MSME entrepreneurs.

- Continuation of the existing Bank Guarantees upto 30-06-20 if expired during the Lockdown.
- Letter of Credit, if falling due during Lockdown, may be converted into term loan of 2 years with 6 months moratorium.

Dr. Mitra also suggested that a special meeting of the SLBC Sub Committee may be convened at the very earliest for preparing a detailed roadmap. He advised that the Department should immediately draw up an Action Plan with targets for the Deliverables to be achieved in a time bound manner. The Annual target of Rs.90000 crore for MSME in FY 20-21 as advised by Dr Mitra during the 148th SLBC meeting on 11-03-2020 has already been adopted by SLBC.

(Action Point 11. SLBC & Department of MSME & Textiles)

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


Mukti Ranjan Ray
General Manager &
Convener of SLBC





राज्य स्तरीय बैंकर्स समिति, पश्चिम बंगाल : STATE LEVEL BANKERS' COMMITTEE, WEST BENGAL

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

11, Hemanta Basu Sarani
Kolkata- 700 001

Ref : SLBC/WB/MSME/ 44 /2020

Dated, the 11th May, 2020

- 1) The Member Banks under SLBC, West Bengal
- 2) The LDMs in West Bengal

Re : Minutes of the SLBC Sub-Committee meeting held on 06-05-2020

As advised by Hon'ble Finance Minister of West Bengal during the special meeting of the SLBC held on 04-05-2020, the SLBC Sub Committee on MSME convened the meeting on 06-05-2020 which was conducted through VC with the Govt Authorities participating from New Secretariat Building. The meeting Chaired by Mr. Rajesh Pandey, Principal Secretary of MSME & Textiles along with other senior Govt officials was participated by industry representatives, major banks as well as RBI and NABARD.

Welcoming the participants, Mr Pandey opined that with availability of adequate liquidity in the system, the banks should proactively assist the entrepreneurs for immediate resumption and revival of the MSME sector. He advised that the timelines should be adhered for implementation of the deliverables with monitoring thereof by banks and the stakeholders. The gist of the discussion and the action points emerged in the meeting are appended below,

- Banks are extending emergency line of credit of 10% of the fund based limit to the MSME loans. It is emphasised that all the eligible units should be covered by June, 2020 quarter. Mr M Dhar, Special Secretary suggested that Rs.10000 crore should be the target for the banks which is reasonable in view of the overall MSME exposure. Mr M R Ray, Convener of SLBC urged the Banks to proactively participate in the process by achieving the said target.
(Action Point 1. Member Banks)
- While Mr Dhar informed that GoWB authorities will take up the matter with Reserve Bank of India regarding increase in additional credit limit of 30% for working capital in MSME units, Mr Ray also informed that banks are also working on reassessment of working capital needs of the MSME units. It was also agreed that small ticket borrowers with limit of Rs.1 lakh or so were badly affected by the Lockdown and restructuring of their advances with longer repayment period should be prioritised.
(Action Point 2. Member Banks)
- Representatives from FASII & FOSMI raised the issue of non-availability of stamp papers hindering the execution of documents. Mr Ray, Convener of SLBC informed that the matter has been taken up with the State Govt authorities for waiver of penalty on stamp duty for delayed execution covering a specified period in view of the pandemic.
- Mr Pandey opined that the numbers of MSME clusters are to be increased and it was settled that as against the currently adopted 152 clusters, the adoption should be increased to 300 clusters in total, including Handloom clusters. The clusters details will be finalised and sent to SLBC. Same will be implemented through the LDMs, DICs, member banks in the clusters and progress will be reviewed in SLBC. It has been decided that the proposals generated in the cluster meets & pending with the branches since March, 20 should be disposed by 30-06-2020.
(Action Point 3. Deptt of MSME & T, SLBC, LDM & Banks)



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- Regarding the Interest Subvention Scheme for Handloom Weavers, it was informed that the Scheme has already been notified and will be launched shortly. The development of the portal is going on and is advised that the sponsoring of proposals and disposal thereof should be undertaken on camp mode. (Action Point 4. Directorate of Handloom & member banks)
- Regarding PMEGP loans, it was opined by Mr Pandey that the sanction of 2280 against 15124 sponsored proposals is very low and needs immediate improvement. Mr Ray informed that as permitted by the authorities, banks can sanction and claim subsidy without EDP training for FY 2019-20 as per the new guidelines. He urged the banks to complete the disposal process by 30-06-20 and commence disbursements as per progress made by the beneficiaries. (Action Point 5. Member Banks)
- Regarding Stand Up India loans, the overall State position at 2584 loans is deemed to be not satisfactory. The banks are to scout for eligible proposals within the specific eligibility norms for sanction of 2 loans per branch in FY 20-21. For MUDRA loans, it is advised that banks should target more than 10% of last years' sanction/disbursement. PSU/, Private banks and RRBs sanctioned 37.95 lakh MUDRA loans in FY 19-20. (Action Point 6. Member Banks)
- The representatives of FOSSI, FOSMI also requested for extension of time for stressed MSME loans where settled amount as per One Time Settlement agreed upon could not be paid on account of the pandemic. Bankers are also requested to take a considerate view regarding unavailability of some loanees in station for execution of documents/papers and instead rely on/ allow duly discharged e-documents for carrying out banking activities which will be supplemented by physical delivery after Lockdown norms are eased. SLBC requests that Individual member banks are to take a call in this matter on merit of each case.
- The Principal Secretary stressed upon the increasing role of all the banks in achieving the yearly target of Rs.90000 crore allocated for MSME sector for FY 2020-21. Convener of SLBC requested the banks to act immediately in this regard. The segregated target (sub-sector wise) will be forwarded on ratification & compilation of the respective Block/District Level ACPs with respective bank targets.

The meeting ended with vote of thanks to the Chair & participants by Convener of SLBC.

Mukti Rajan Ray
General Manager &
Convener of SLBC.





राज्य स्तरीय बैंकर्स समिति, पश्चिम बंगाल : STATE LEVEL BANKERS' COMMITTEE, WEST BENGAL

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

11, Hemanta Basu Sarani
Kolkata- 700 001

Ref : SLBC/WB/FPI/ 48 /2020

Dated, the 12th May, 2020

- 1) Member banks under SLBC, West Bengal
- 2) Lead District Managers in West Bengal

Re : Minutes of the SLBC meeting on Food Processing industries & Horticulture

During the special SLBC meeting held on 04-05-2020 under the Chairmanship of Dr Amit Mitra, Hon'ble Finance Minister of GoWB, it was advised for forming a separate Sub Committee of SLBC on Food Processing Industries & Horticulture and holding a meeting immediately for preparation of a target oriented strategy for focused lending in this important sector. The 1st meeting of the Committee was convened by SLBC on 11-05-2020 accordingly.

The meeting Chaired by Mr. Subrata Gupta, Principal Secretary of Food Processing Industries & Horticulture was also graced by Dr Pradip Majumdar, Advisor on Agriculture to Hon'ble Chief Minister of West Bengal along with other senior Govt officials of the Department & representatives from RBI, NABARD and the major banks operating in the State. At the outset, Mr Gupta spoke on the objective of forming a separate Committee for Food Processing Industries & Horticulture while Dr Mazumdar informed the House regarding the potential of the State in Horticulture activities and the need for focussing extensively in channelizing flow of credit to this important sector. The gist of the discussions & action points emerging thereof is appended below.

- Mr S. Gupta informed the House that there is an immediate requirement of Rs.101 crore to Horticulture Sector and Rs.351 crore to Food Processing sector by way of Term Loan with matching working capital loan in the State as assessed by the Department. This will also enable the existing units to cope up with the adverse situation emerging out of the COVID 19 pandemic. Most of the intending beneficiaries have also indicated their preference for the banks based on which the said banks are to take up the proposals for extension of credit commencing in this quarter itself. The Department will coordinate in sourcing of the proposals to the banks.

Mr B Sinha of NABARD mentioned that as per Potential Linked Plan for FY 20-21, Rs.3135 Cr is earmarked for Food & Agro Processing while Rs.2533 Cr has been marked for Plantation & Horticulture sector. While Mr M Dhar informed that the PLP has been adopted by SLBC, Mr M R Ray added that the bank-wise allocation will be shared after receipt/compilation of Bank wise allocation by the LDMs in their respective Districts.

(Action point 1. LDMs, SLBC Member banks & Food Processing Industries & Horticulture Deptt)

- Dr P. Majumdar informed that the State has the 2nd highest tonnage of different vegetables in the Country and is also the 2nd largest fruit producing State with one of the highest producer of Pineapple. He advised that the Banks need to consider the following points for proactive and accelerated growth in advances to this sector.
 - a) The horticulture sector is immune from the effects of COVID 19, but the producer needs bank credit during this challenging time.
 - b) Focus should be on intensive credit linkage on large scale in view of requirement of small land holding with identification of the target group.
 - c) Banks should lend to the eligible farmers with working capital under Kishan Credit Card.



- d) Scale of Finance should be prepared for horticultural activities, particularly the cash crops.
- e) Banks should encourage the farmers involved with cultivation of high tech varieties.
- f) Horticulture through Green House/Poly House technology is largely being adopted by conscious farmers in the State. Banks should encourage extending credit under this segment.
- g) Floriculture - Many areas in the State witness adoption of floriculture by the cultivators by way of growing different varieties of flowers including exotic breeds like Gerbera etc to cope with the increased demand of flowers in the State as well as to meet demand from other States. This creates a potential avenue for financing the floriculture sector by the Banks.
- h) Tissue Culture like banana etc is also grown in many parts of the State by the farmers there by creating a field for appropriate credit linkage to this segment also.
- i) Landscape of Cultivated area in the State has changed from growing of traditional cereals & a pulse to cash crops like Horticulture produces in many geographical areas. The nature and flow chart for growing of all crops are followed in a structured way by the cultivators. This gives ample scope to Banks to invest in all segments of short and medium term crops in the State.

(Action Point 2 . Member banks)

- Both Dr Majumdar and Mr Dhar opined that in view of the damages suffered by frequent hailstorms & other calamities, the banks need to step up the process of restructuring of loans of the affected loanee farmers in notified areas.

(Action Point 3 . Member banks)

- Mr Pramanick from Horticulture Department briefed the House about the Poly house scheme which also has a provision for back-ended subsidy. It was requested by the banks for sharing model schemes along with district level potentials for implementation by the banks. It was also suggested by Mr S Saha from Canara Bank and Mr Ray from SLBC that there should be a minimum level of Margin for non-KCC loans.

(Action Point 4. Member banks & Food Processing Industries & Horticulture)

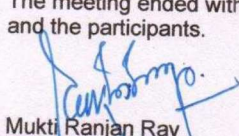
- It was opined by Mr Dhar and Mr Ray that some awareness-cum-sensitization program needs to be undertaken at potential clusters/centres through NABARD with participation of the local banks as well as farmers/entrepreneurs for achieving the desired result. The DDMs of NABARD are to take the initiative in co-ordination with the LDMs, LDOs from RBI & Line Departments.

(Action Point 5 . NABARD & LDMs)

- Sri Ray requested the department to share the model schemes for growing of all Horticulture products and setting up of units to support scientific growing of such products. He emphasized on sponsoring of proposals by the Deptt from the eligible farmers in adequate numbers under a proper monitoring mechanism.
- Officials from FPI Department highlighted on the following issues.
 - (a) Need for establishment of Pineapple processing units in North Bengal including Uttar Dinajpur and Dakshin Dinajpur and credit linkage thereof.
 - (b) Finance for setting up more processing centres of Mango Juice, Rice and Wheat etc.
 - (c) Financing of Small Onion Cold Storages which also comes under FPI.
 - (d) Explore financing units in food parks established by the State Government.

It was suggested by SLBC that the Authorities may consider development of an App/Online portal which may assist in tracking the development made in delivery of credit to the segment. Summarizing the action points, Mr Gupta opined that a positive beginning has been made and assured of support from the Department for the endeavours on the part of the banks in achieving the agreed target.

The meeting ended with vote of thanks by Mr J. L Tobius, General Manager of Punjab National Bank to the Chair and the participants.


Mukti Ranjan Ray
General Manager &
Convener of SLBC

राज्य स्तरीय बैंकर्स समिति, पश्चिम बंगाल : STATE LEVEL BANKERS' COMMITTEE, WEST BENGAL

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

11, Hemanta Basu Sarani
Kolkata- 700 001

Ref : SLBC/WB/AH & F/ 49 /2020

Dated, the 15th May, 2020

- 1) Member banks under SLBC, West Bengal
- 2) Lead District Managers in West Bengal

Re : Minutes of the SLBC Sub Committee meeting on Animal Husbandry & Fishery dated 13-05-2020.

During the special SLBC Sub Committee meeting held on 04-05-2020 under the Chairmanship of Dr Amit Mitra, Hon'ble Finance Minister of GoWB, SLBC was advised for holding a special meeting at the earliest for preparation of a target oriented roadmap for accelerated lending in fishery and animal husbandry activities. SLBC accordingly convened the meeting on 13-05-2020.

The meeting was chaired by Mr.S Kishore, Addl Chief Secretary of Fisheries along with Ms S Pandey, Addl Secretary and Dr.S Biswas, Director through VC. The other participants at the meeting included Dr. Arindam Samanta, Nodal officer, Animal Resources Dept, Sri Partha Dutta, Dy. Director, Institutional Finance, GoWB, officials of RBI & NABARD and the major banks operating in the State. At the outset Mr M R Ray, Convener of SLBC informed on Fishery and the thrust given by the Authorities in promoting fish farming in the State which has an enormous potential. It was also informed that as advised by Hon'ble Finance Minister, the target for 1 lakh fishery loans for Rs.500 crore has been fixed for KCC in FY 20-21.

The gist of the discussions & action points emerging thereof is appended below.

(A) Fishery Department

- Mr Kishore informed that the Department is adopting a 2 pronged strategy covering the members of the Fish Co-Operative Societies to be financed through the Co-Op Banks and the individual farmers to be financed through scheduled Commercial Banks. In all 2 lakh fish farmers will be tapped for linkage under Pisciculture enhanced from the target of 1.00 lakh farmers as set in the special SLBC meet dated 04.05.2020. Out of the said target, 1.00 lakh farmers will be financed by the Co-Op banks and the remaining 1.00 lakh by the scheduled commercial banks. It is expected by the Department that a proactive role by WBSCBL & other banks would result in achievement of the target.

It was informed by Dr Biswas that there are 670 Fish Co-Operative Societies with average of 100 members per Society and WBSCBL will have to play a pivotal role in this regard. He also informed that the Department has 12 fishery schemes and the same will be shared with LDMs & banks. He also informed that the Department has launched a scheme for marine fishery for which bank finance is also required.

(Action Point 1. Member Banks)

- Sri M R Ray emphasized on covering of maximum number of prospective fishery farmers under KCC as applicable for Animal Husbandry & fishery.
- Responding to the banks' plea regarding reluctance on the part of the Insurance Companies for insurance coverage under fishery schemes, the Department requested the banks to consider sanction of fishery KCC loans without insisting on insurance in view of the non-occurrence of diseases in last 3-4 years and adoption of better farming practices by the fish farmers.
- Mr M R Ray informed that while SLBC is not in a position to issue directive in this regard as individual banks have their own Credit & Risk Assessment Policies, he called upon the member banks to pursue the matter with their Controllers for adopting a policy for exemption of insurance clause for a specified limit, say Rs.1lakh. The representatives of the member banks also requested the Department to explore a possibility of tie-up arrangement with select Insurance Companies as done in case of crop insurance under Bangla Shasya Bima Scheme.

(Action Point 2. Member Banks & Fishery Department)



- NABARD has also informed that the DLTCs as per revised guidelines may also be constituted at an early date, district wise target be fixed for onward vetting with the SLBC before final implementation.
- It was informed by the Department that a major portion of the fish farmers are engaged in fish farming in leased land and bankers should extend credit to this group of farmers on the basis of oral lease. SLBC opined that there is option for Oral Lease in case of crop loans under KCC and the same principle may also be implemented by the banks for sanction of fishery loans under KCC scheme.

(Action Point 3. Member Banks)

- It was informed that the sponsoring would commence shortly and the Department would assist the banks in motoring the implementation and recovery of the loans. It was requested by SLBC that the sponsoring and disposal of the proposals may be undertaken by the banks in camp mode in a time bound manner. The development will also be reviewed by Authorities regularly in DCC/BLBC meetings.

(Action Point 4. Member Banks, Fishery Department & LDMS)

(B) Animal Resources Development Department

- Dr A Samanta, Director of ARD Deptt informed that the Department has targeted 1.25 lakh KCC loans covering the following 3 main animal husbandry activities.

Dairy : 100000 (Out of which 70000 individuals are members of Dairy Co Operative Societies)

Poultry: 10000

Goat & Pig rearing: 15000

It is opined that the Department Officials at District level would sponsor the proposals targeting mainly the clusters already adopted by SLBC.

(Action Point 1. Member Banks & ARD Deptt)

- The ARD Department has been requested to prepare model scheme for Dairy, Poultry, Goat/ Pig rearing, etc and vetted accordingly for fixing the outlay on uniform basis. The banks may also adhere to the Scale of Finances adopted by the respective DLTCs in this regard.
- The Department also opined that a common application format may be devised for animal husbandry schemes. Pending finalisation of the same the Department & Banks will use the current KCC application forms.
- NABARD has also informed that the DLTCs as per revised guidelines may also be constituted at an early date, district wise target be fixed for onward vetting with the SLBC before final implementation. It was informed that the following is the target under PLP against various sub-sectors set by NABARD in the State for 2020-2021.

(Action Point 2. SLBC/Member Banks & ARD Deptt)

Sub-Sectors	Target	Subsidy
Dairy	2428 Crore	Yet to be allocated
Poultry	3840 Crore	
Goatery	1122 Crore	

(Action Point 3. SLBC & WBSCBL)

- As decided, the District officials will take a stock of the development in coordination with the LDMS on regular basis and report to the Department/SLBC regarding the status on sponsoring & sanction/disbursement accordingly. This is also to be reviewed in DCC meetings.

(Action Point 4. LDMS & District Officers under ARD Department)

The meeting ended with vote of thanks to the participants.

Mukti Ranjan Ray
General Manager &
Convener of SLBC





STATE LEVEL BANKERS' COMMITTEE : WEST BENGAL

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

11, Hemanta Basu Sarani
Kolkata- 700 001

Ref : SLBC/WB/Digital/ 90 /2020

Dated, the 3rd June,,2020

- 1) Members banks under SLBC, West Bengal
- 2) LDM of Nadia district

Re : 3rd Sub Committee meeting on Digital Banking for March,2020 quarter review & resolutions.

The 2nd meeting of the Sub Committee was held on 04-03-2019 to assess the performance and steps initiated in the identified digital district of Nadia as adopted by SLBC. The minutes of the meeting was shared through SLBC-WB/MSME/Minutes/094/2020 along with the action points as emerged in the meeting.

However in view of the onset of COVID 19 pandemic and the Lockdown stipulations, the desired progress could not be achieved. As reported by LDM of Nadia district, It has not been possible to conduct camps / hold meetings during the intervening period. In view of the prevailing situation and extended Lockdown norms, the Convener of SLBC since proposed the following resolutions for consideration and adoption by the Sub Committee through circulation among the member of the Sub Committee by mail vide SLBC/WB/ Digital/68/2020 dated 29-05-2020

- **Action Point 1.** The District Committee meeting is to be conducted at the very earliest with observance of Social distancing norms. The District Authorities will decide on the next course of action regarding holding of awareness camps as well as outreach-cum-sensitization programs at GP centres in a time bound manner as per roadmap adopted by SLBC.
- **Action Point 2.** Member banks are to proactively enrol the customers for Debit Cards, UPI, Net Banking, etc The target for PoS enrolment should be fixed up by LDM of Nadia by 31-05-2020 and should be achieved by the banks within December, 2020 with focus marketing among the target group of business establishments/service providers.
- **Action Point 3.** Extensive publicity should be arranged at branches highlighting the benefits of Digital Banking which is clearly evident to all during the current Lockdown. Digital Banking products & platforms should form part of the financial literacy campaigns undertaken by branches from time to time.

The progress made in some of the important deliverables as observed during the March, 20 quarter was also given below,

Digital coverage in Savings Accounts						
As on	Debit Cards Issued	Coverage %	Net Banking Enrolment	Coverage %	UPI & Mobile Banking	Coverage %
31-12-19	2401036	23.33%	341245	3.32%	509844	4.95%
31-03-20	2786274	40.85%	367341	5.39%	546312	8.01%



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Digital coverage in Current Accounts					PoS & QR Enrolment (non Current a/c & others)
As on	Net Banking Enrolment	Coverage %	PoS & QR Enrolment	Coverage %	
31-12-19	18574	16.71%	5229	4.70%	7513
31-03-20	19911	25.05%	5876	7.39%	16049

N.B. Increase in PoS/QR enrolment under non Current account segment was due to achievement in QR enrolment by Airtel Payment Bank.

In view of the Social Distancing norms, the three (3) resolutions as mentioned in this letter are hereby adopted as Action Points for necessary action by the banks & other institutions.

- **Action Point.4** .Also, as per RBI directive, a separate target for enrolment of vendors/providers for PoS has since been fixed for the Nadia district as proposed by LDM. The target of 2050 PoS enrolment covering 25 banks with provision for providing PoS has been allocated to the banks. It should be endeavour of the allottee banks to achieve the target by Dec,2020.

Mukti Ranjan Ray
General Manager &
Convener of SLBC

Encl, list for PoS enrolment





राज्य स्तरीय बैंकर्स समिति, पश्चिम बंगाल : STATE LEVEL BANKERS' COMMITTEE, WEST BENGAL

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

11, Hemanta Basu Sarani
Kolkata- 700 001

Ref : SLBC/WB/ SHG / 95 /2020

Dated, the 6th June,2020

- 1) Member banks under SLBC, West Bengal
- 2) LDMs in West Bengal

Re : Minutes of the SLBC Sub Committee meeting on SHG held on 04-06-2020

The SLBC Sub Committee meeting on SHG for the June, 20 quarter was held on 04-06-2020 at United Tower. The meeting was chaired by Ms. C D Lama, CEO & State Mission Director of WBSRLM and participated by Mr N K Sarkar, MD of WBSCL, Ms. S Sen, Addl Director of SUDA, Mr.R K Das, DGM of RBI, Mr. A Kumar, DGM of NABARD among others.

The points of discussion and the action points emerging thereof are appended below,

- Initiating the discussion, Ms Lama opined that the progress made under NRLM in FY 19-20 was satisfactory with disbursement of Rs.9191 crore as against Rs.7030 crore disbursed in FY 18-19. As to the physical target, disbursement was made in 5.38 lakh groups against the target of 5.78 lakh during the year.
- Ms Lama referred to the pendency of 67000 odd proposals with various banks branches as on 31-03-2020 and requested for disposal of the same by 30-06-2020 as already agreed by the banks during the special SLBC meeting held on 04-05-2020. (Action Point 1. Member Banks)
- Mr M R Ray observed that the rate of NPA has increased to 2.50% on March,20 as against 2.10% on March,19. He requested the banks and WBSRLM to focus on this matter and initiate steps for containing the slippages. Assuring support from WBSRLM, Ms Lama highlighted the CBRM mechanism and exhorted the banks to participate actively in the forum for effective monitoring of the groups. (Action Point 2. Members Banks & WBSRLM)
- It was also requested by Ms Lama that with the easing of the Lockdown norms, the services of the CSP-Bank Linkages may be fully utilised by the branches by allowing access to the CSP-BLs/Bank Sakhis for credit linkage works in the branches as was done in the pre-COVID period. (Action Point 3. Member Banks)
- Ms Lama also referred to the following shortcomings/irregularities still persisting in some of the bank branches for immediate resolution by way of compliance to the laid-down guidelines.
 - a) Banks are to allow & encourage SHGs for availing working capital finance only .Cash credit facility also increases credit absorption power of the SHGs.
 - b) Banks should not insist on deposit by the SHGs while opening accounts which are BSBD type in nature.
 - c) Banks are not to reject/return proposals already sponsored to the amalgamated banks as the same can be disposed off under the name of the anchor banks.
 - d) Banks are to avoid levy of processing charges/services charges for SHGs as per IBA norms. (Action Point 4. Controlling Heads are to instruct the branches for full compliance)
- Ms Lama also informed that 438 members of various SHGs have passed the IIBF certified course but are yet to be engaged by banks as bank correspondents/bank mitras Mr M R Ray clarified that the engagement of BCs/ bank mitras are conducted through Corporate BCs centrally by the banks' Corporate Offices.



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As such, the nodal officers of the member banks in West Bengal should take up the matter with their Head Offices for making necessary arrangement for engagement of the said group of IIBF certified SHG members in locations where new banking outlets are being opened or replacement of existing bank mitras is taking place. WBSRLM has been requested to share the latest list of the IIBF certified trainees. Member banks are to take up the issue with their Corporate Offices accordingly. (Action Point 5. Members Banks & WBSRLM)

- Ms S Sen spoke on the initiatives taken by SUDA in promoting the self-employment scope for vendors, retailers in the urban localities and requested the banks to dispose of the pending proposals for the SHGs and the individuals under NULM on an urgent basis.

It was also informed that claim of interest subsidy is pending in 4700 odd NULM loans. The House agreed that all arrear claims upto Sept, 19 should be completed by 30-06-2020.

(Action Point 6. Member Banks)

- It was requested by SUDA for utilising Common Loan Application for NULM loans. SLBC informs that resolution in this regard was already taken by SLBC under Action Point no.6 of the Sub-Committee meeting dated 28-05-2019. Accordingly the Application Form, in line with NRLM scheme, is to be used by all the participating banks. The copy of the format was sent to the banks vide SLBC/NULM/1038/2019 dt 06-06-2019. (Action Point 7. Member Banks)

- Mr N K Sarkar informed that around Rs.97 crore of undisbursed amount of SVSKP Subsidy is lying pending with the banks since long, with SBI and e-Allahabad Bank accounting for more than Rs.20 crore each. He requested the banks to immediately arrange for disbursement of the loans along with subsidy. Otherwise, it is to be returned to WBSCL with valid reason for rejection. (Action Point 8. Member Banks)

- It was also informed by WBSCL that the SVSKP portal registration work by the State and RO/ZO level Nodal Officers has yet to pick up and only 774 branches have been registered till date in the State. As the online loan applications cannot be assigned to the designated branches without portal registration of the branches by State & RO/ZO officials, it was decided that the State level officials of the participating banks would attend to the task with priority and complete the registration process by 30-06-2020. (Action Point 9. Member Banks)

N.B. SLBC already shared the SOP for portal registration with the member banks on 05-03-2020. It has been re-forwarded yesterday on 05-06-2020.

- It was informed that claim of subsidy under WBSSP scheme for SHGs have been submitted upto March, 19 except UCO Bank. The banks are requested to lodge the online claim for the period upto Sept,19 immediately. It was also informed that in a number of cases the remitted subsidy has bounced back as the accounts have been reportedly closed by the branches on renewal.

The House opined that the under the cash credit arrangement, the original account should not be closed at the time of renewal/review of the account with opening of fresh accounts. Only modification details need to be incorporated so as to enable the SHGs to operate the same account after renewal and receive the interest subsidy component accordingly. (Action Point 10. Member Banks)

- Mr R K Das of Mr A Kumar of NABARD also spoke about the role played by the SHGs during the COVID pandemic and opined that the due to diversification of risk as associated with vulnerable MSME & other sectors, the SHGs are proving to be a better risk mitigating sector for the banks. It is also expected that in the coming days, the base of number of migratory workers returning from other States during the pandemic, will also provide the banks/stakeholders with opportunity for bringing the eligible workers under the fold of SHG.

The meeting ended with vote of thanks to the Chair and the participants by Mr M R Ray.

Mukti Ranjan Ray
General Manager &
Convener of SLBC





CONVENOR BANK

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