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पश्चिम बंगाल हेतु राज्य स्तरीय
बैंकर्स समिति की बैठक

STATE LEVEL BANKERS' COMMITTEE MEETING
FOR WEST BENGAL

Quarterly Review December, 2019

Date : 11.03.2020

Time : 12.00 Noon

KOLKATA

कार्यसूची टिप्पण **AGENDA NOTES**

CONVENOR BANK

ইউনাইটেড ব্যাংক অফ ইন্ডিয়া



युनाइटेड बैंक ऑफ इंडिया

United Bank of India

(A GOVT. OF INDIA UNDERTAKING)

(The Bank That Begins With "U")

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



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

संयोजक: पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति

Convener: State level Bankers' Committee for West Bengal.

संदर्भ: एलबीडी/एसएलबीसी/पश्चिम बंगाल/1018 से 1099/2020

Ref: LBD/SLBC/West Bengal/1018 to 1099/2020

दिनांक: 05.03.2020.

Date: 05.03.2020.

प्रिय महोदय /महोदया,

Dear Sir/ Madam,

विषय: पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति की 148 वीं बैठक की कार्यसूची टिप्पण।

Subject: Agenda Notes for 148th Meeting of SLBC West Bengal.

उपर्युक्त संदर्भ में हम आपको सूचित करते हैं कि पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति की 148 वीं बैठक दिनांक 11.03.2020 को पूर्वाह्न 12:00 बजे "दी ललित ग्रेट इस्टर्न" कोलकाता में आयोजित की जाएगी।

With reference to the above, we are forwarding herewith the set of Agenda Notes for the 148th meeting of State level Bankers' Committee for West Bengal scheduled to be held at "The Lalit Great Eastern", Kolkata on 11.03.2020 at 12:00 Noon.

अनुरोध है कि आप उक्त बैठक में अवश्य भाग लें।

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

भवदीय,

Yours faithfully,

महाप्रबंधक

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

General Manager

Prisec - Agri Credit and Convener, SLBC, West Bengal

Flow of Events for 148th SLBC Meeting

- Welcome address by Convener, SLBC, West Bengal.
 - Inaugural Address by Chairman, SLBC, West Bengal & MD & CEO, United Bank of India.
 - Address by Chief Secretary, GoWB
 - Address by Regional Director/Chief General Manager, Reserve of India.
 - Key Note Address by Hon'ble Finance Minister, GoWB and Agenda-wise discussion/review.
 - Address by Chief General Manager, NABARD, Kolkata.
 - Address by Director, Dept of Financial Services, Ministry of Finance.
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Agenda items for 148th SLBC, West Bengal.

1. Confirmation of minutes of the 147th SLBC meeting dated 20-12-2019.
 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 Dec, 19 quarter.
(B) Potential Linked Plan for 2020-21 & Annual Credit Plan.
 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) Prudential norms on Income Recognition & Asset Classification on Agriculture advances.
(D) Doubling of Farmers' Income by 2022.
 6. (A) Deployment of credit in MSME.
(B) Adoption of MSME Clusters & Credit Linkage.
(C) Review of MUDRA, Stand Up India, PMEGP & SVSKP Loans.
 7. Progress in SHG-NRLM & Progress in NULM & Progress in JLG Finance.
 8. Progress in Education Loan & Housing Loan.
 9. Progress on Data Management System as per Revamped Lead Bank Scheme.
 10. Expanding and Deepening of Digital Payment Ecosystem (Including Payment Banks etc.)
 11. Recovery position and Status of SARFAESI cases & Certificate cases etc.
 12. Financial Literacy Camps & Awareness Drive.
 13. Review of functioning of RSETIs.
 14. Review of status of opening of Banking Outlets in unbanked centres / 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, Outreach Program on Financial Inclusion etc.)
- Vote of Thanks and conclusion



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

Convener: State Level Banker's Committee for West Bengal

Agenda Notes for the 148th SLBC Meeting

Contents

Agenda No.	Particulars of Agenda Items	Page No.
	Banking Statistics	1-5
	General Information for West Bengal	1
	Bank & District wise allocation of Lead Bank Responsibility, Branch Network & ATM	2
	Vital Banking Statistics	3
	Banking Key Indicators for the State of West Bengal	4
	Position of Brick & Mortar Branch	5
1.	Confirmation of the Proceedings of the 146th SLBC & review of ATR thereof	6
2.	Action taken report for the resolution adopted in the 146th SLBC, WB	6-8
3.(A)	Review of Credit Disbursement by Banks as on Dec, 19 as per ACP 2019-2020	9-17
	Bank wise disbursement under priority sector lending	9-14
	Bank wise disbursement under non priority sector lending	15-16
	Total disbursement under PRISEC & NON PRISEC	17
	Bank wise sectorial outstanding credit under Priority Sector	18-21
	Outg. Credit to Minority Community, Weaker Section, Women, SC/ST & OBC	22
	Disb. Of loan to Minority Community, Weaker Section, Women, SC/ST & OBC	23-24
3.(B)	Broad Sector wise Credit Potential as per State Focus paper of NABARD, 2020-21	25
4.	CD Ratio & Review of Districts with CD Ratio below 40%	26-32
	District wise CD Ratio of West Bengal	27
	Bank wise CD Ratio of West Bengal	28
	Advance Deposit Trends in the District below 40% CD Ratio	29
	Bank wise & Population Group wise Branch Network & Deposit	30
	Bank wise & Population Group wise Advance & CD Ratio	31
	Bank wise Position of ATM & BC Outlets	32
5.(A)	Progress in Agriculture Credit	33
5.(B)	Progress in KCC Saturation, BSBS Coverage	33-46
	Bank wise KCC Position	34
	District wise KCC Position	35
	Bangla Shasya Bima Scheme	36-37
	New Development in KCC	38
	Ratified Cluster for credit linkage by banks of Animal Husbandry & Fishery	39
	Sector wise Disbursement & Outstanding in Farm Credit	40-41
	Credit to SF/MF, Share Croppers, Oral Lessees, Patta holders, New Farmers	42-45
	Natural Calamity & Relief Measures as per RBI guidelines	46

5.(C)	Prudential norms of IRAC on Agriculture Advances	46-47
5.(D)	Doubling of farmers' income by 2022 & New Initiatives	47-50
	Krishak Bandhu, New Agriculture Marketing Scheme, Finance to NWR & FPO etc.	48
	Dairy Entrepreneurship Dev. Scheme & National Livestock Mission Scheme	49
	Bank wise pendency of submission of Utilization Certificate	50
6.(A)	Deployment of Credit to MSME	51-55
	New Development in MSME Sector & Progress of MSME Loan Restructured	52
	Bank wise flow of credit to SCC, GCC, WCC	53-55
6.(B)	Adoption of MSME Clusters & Credit Linkage	56
6.(C)	Review of MUDRA, SUI, PMEGP & SVSKP Loans	57-65
	Progress in MUDRA Loans	58-59
	Progress in Stand Up India Loans	60-61
	Progress in PMEGP Loans	62-63
	Progress in SVSKP Loans	64-65
7.	Progress in SHG-NRLM, DAY-NULM & JLG Finance	66-74
	Bank & District wise achievement of Credit Linkage under NRLM	67
	Bank wise Outstanding vs NPA & achievement of Savings Linkage under NRLM	68
	Dual Authentication & E-Shakti of NABARD	69
	Progress under DAY-NULM	70
	Bank wise & District wise performance of SHG Credit Linkage under NULM	71
	Bank wise & District wise performance of SEP-I under NULM	72
	Bank wise & District wise performance of SEP-G under NULM	73
	Progress of JLG Finance	74
8.	Progress in Education Loan & Housing Loan	75-78
	Progress in Education Loan	76
	Progress in Housing Loan	77
	Progress in PMAY Loan	78
9.	Progress on Data management System as per Revamped Lead bank Scheme	79
10.	Expanding & Deepening of Digital Payment Ecosystem (Incl. Payment Banks)	80-83
11.	Recovery position and Status of SARFAESI cases & Certificate cases etc.	84-88
	Bank wise and Sector wise NPA Position	85-86
	Status of PDR cases	87
	Recovery under SARFAESI and Bank wise & District wise Pending DM Permission	88
12.	Financial Literacy Camps & Awareness Drive	89
13.	Review of functioning of RSETIs	90-91
14.	Review of Status of Opening of BOs in Unbanked Centres/Tea Garden areas	92-94
15.	Social Security Scheme (Incl. PMJDY, PMSBY, PMJJBY, APY)	95-98
16.	Calendar of SLBC Meeting/Events & issues related to DCC/DLRC	99
17.	Miscellaneous (Market Intelligence Issues, Outreach program on FI)	100
	Minutes of SLBC meeting, Sub-Committee meetings	101-113

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 December, 2019)	11415
No. of Minority concentrated districts.	#13
Principal Language	Bengali
Airport	Kolkata, Bagdogra, Andal
Ports	Kolkata, Haldia

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

Population Details:

(As per 2011 census)

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

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

Total or Gross cropped area	9459 thousand hectares
Net cropped area	5204 thousand hectares
Net irrigated area under minor irrigation	4434 thousand hectares
Cropping intensity	182%
Major Crops	Rice, Potato, Jute, Tea, Vegetables, Pulses
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 31.12.2019)	Rs.87679
Per Capita Advance (as on 31.12.2019)	Rs.54319

Bank wise & District wise allocation of Lead Bank Responsibility:

Bank	No. of Districts	Name of Districts
United Bank of India	11	Bankura, Dakshin Dinajpur, Uttar Dinajpur, Malda, Murshidabad, Nadia, Purulia, 24-Parganas (South), PurbaMedinipur, PaschimMedinipur&Jhargram
UCO Bank	4	Howrah, Hooghly, Birbhum & PurbaBurdwan
Central Bank of India	4	Jalpaiguri, Darjeeling, Coochbehar & Alipurduar
Allahabad Bank	1	24-Parganas (North)
State Bank of India	3	Kolkata, Kalimpong & Paschim Burdwan

Population group wise Brick & Mortar Branch in the State of West Bengal:**Position of ATMs in the State of West Bengal:**

Population group	March 2019	June 2019	September 2019	December 2019
Rural	2761	2731	2792	2768
Semi- urban	2161	2180	2202	2318
Urban	3120	3159	3178	3180
Metro	2693	2792	2820	2914
TOTAL	10735	10862	10992	11180

VITAL STATISTICS OF WEST BENGAL

(Amount Rs in crore)

Parameter	March 2018	March 2019	June 2019	Sept 2019	Dec 2019
No. of Branches	8228	8230	8338	8368	8374
Total Deposits	710512	762840	772748	795044	800934
Total Advances (with RIDF)	464580	492580	487748	494328	496198
CD Ratio	65	64	63	62	62
C+I: Deposit Ratio	77	75	74	72	72
Priority Sector Advances (PSA)	168373	202660	184959	176492	179157
% of PSA to ANBC	40	42	38	37	38
Agriculture Advances	47439	52130	52103	51438	54588
% of Agri Advances to ANBC	11	13	12	11	11
MSME	87275	100510	96595	85696	87415
Education Loans	2396	2627	2348	2273	2421
Housing Loans	40804	44194	45466	47034	48809
DRI Advances	153	420	338	736	488
% of DRI Advances to ANBC	0.04	0.09	0.07	0.15	0.10
Advances to SC/ST Communities	17517	16430	16754	31656	29712
Adv. to Women Entrepreneurs	39357	39287	49875	52235	53456
% of Adv to Women to ANBC	9	8	11	11	11
Weaker Section Advances	58918	56423	65082	49780	55123
% of Weaker Advances to ANBC	14	12	14	11	12
Minority Community Advances	31323	31122	27143	38720	40767
% of Minority Co Adv. to Prisec	19	16	14	21	22

DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

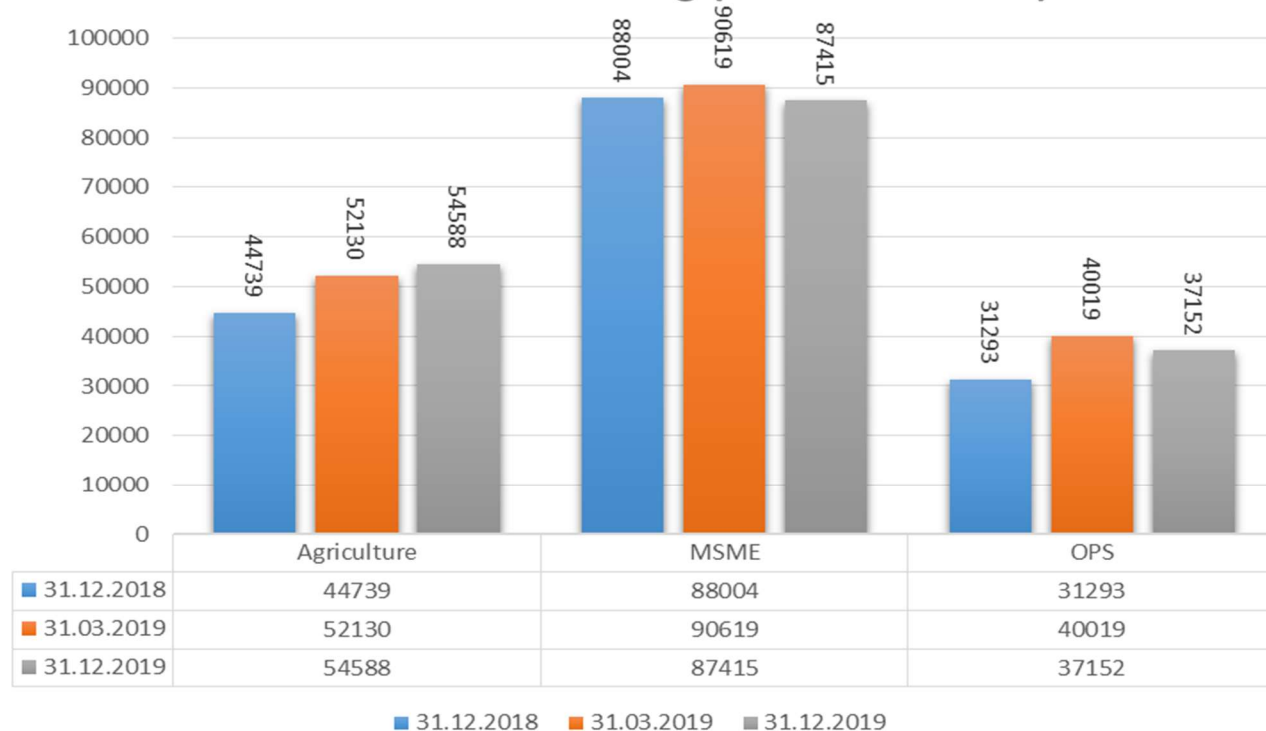
(Amount Rs in crore)

Sl.	Parameter	ACP Plan 2018-19	ACP achieved (Dec,18)	% Achiev.	ACP Plan19-20	ACP achieved (Dec,19)	% Achiev.
1	Agriculture	64071	33566	52	55000	34127	62
2	MSME	50000	37898	75	70000	51025	73
3	OPS	15890	12931	81	23000	8998	39
Total PRISEC		129961	84395	65	148000	94150	64
4	NPS	16500	8752	53	18000	111024	616
Grand Total		146461	93147	64	166000	205174	124

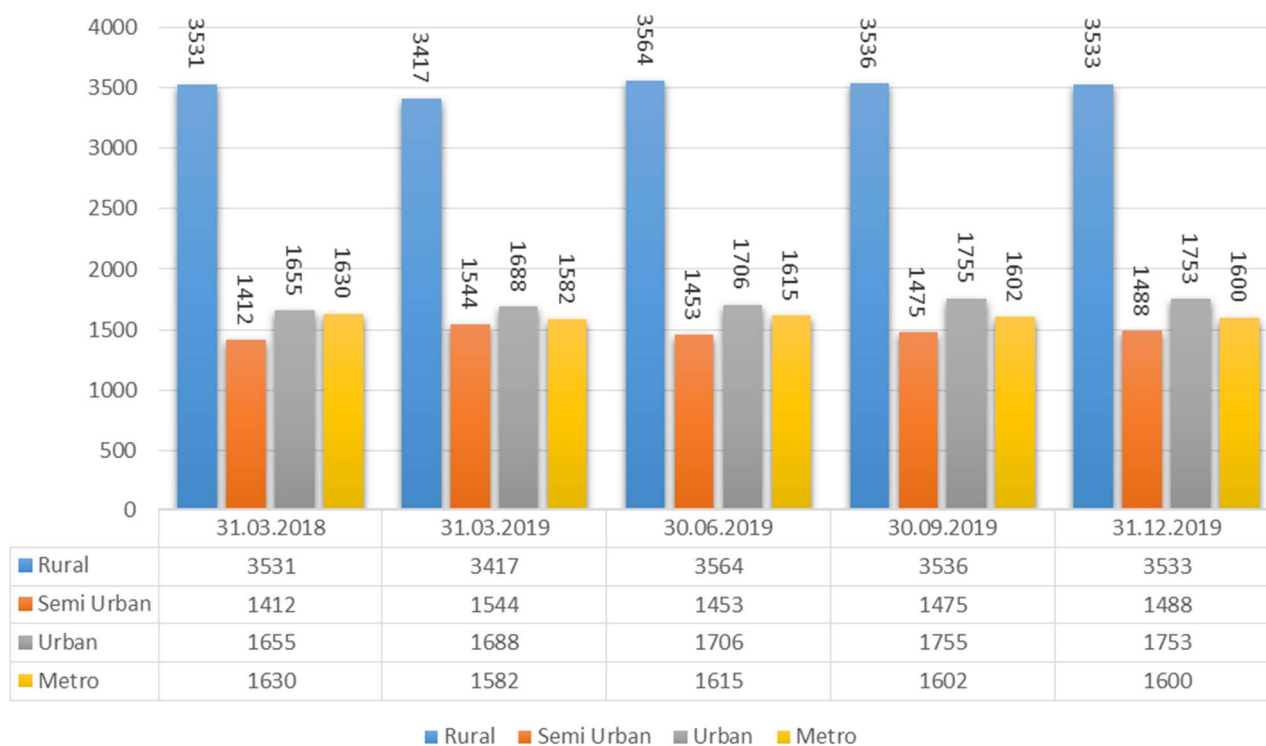
Banking Key Indicators (Amount in Crore)



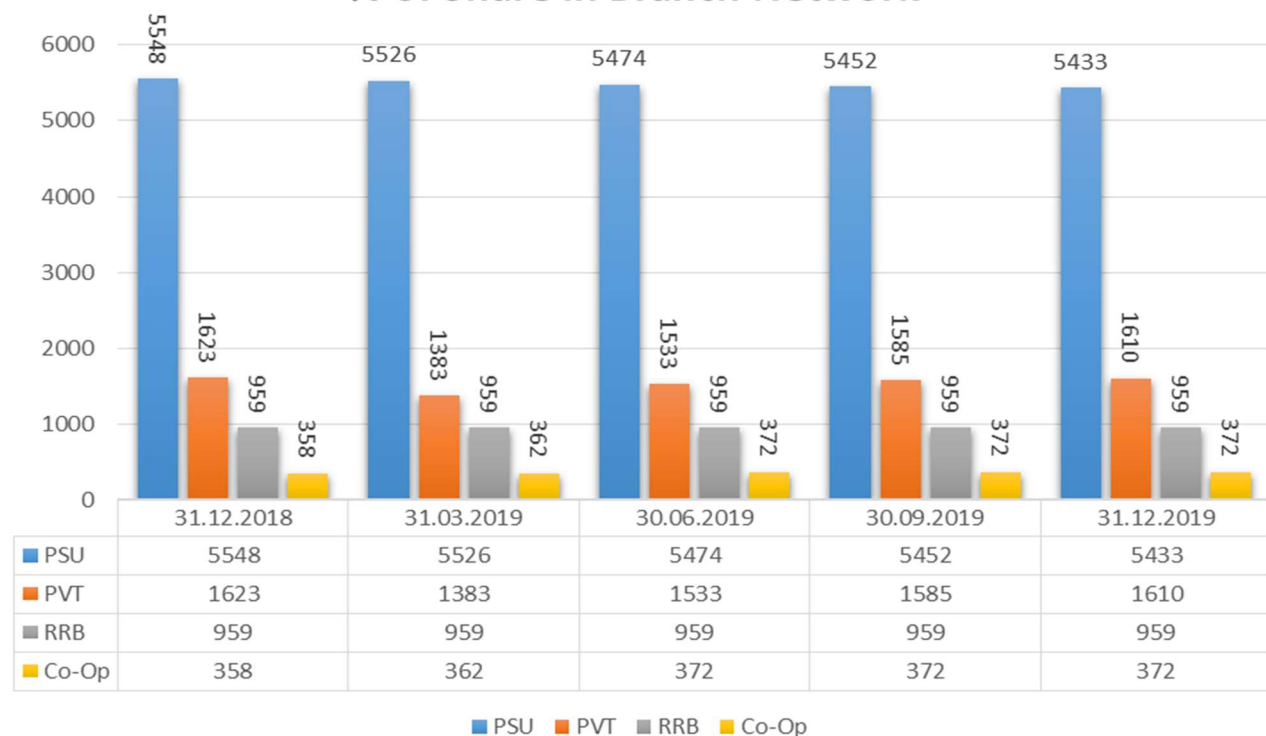
Sector wise Outstanding (Amount in Core)



Position of Brick & Mortar Branch



% of Share in Branch Network



AGENDA NOTES FOR 148th SLBC MEETING

AGENDA- 1 (Confirmation of the minutes for 147th SLBC dt 20-12-2019)

The proceedings and action points of 147th SLBC Meeting for West Bengal held in Kolkata on 20th Dec, 2019 was circulated under cover of Convener Bank's letter to the members on 27-12-2019. The same may please be confirmed by the House.

AGENDA: 2

Action Taken Report for the Resolutions adopted in 147th SLBC dt 20-12-19

The ATR for the major action points as emerged in the last 147th SLBC is given below.

Sr.	Action Points	Action taken for Compliance
1.	LDMs of Hooghly and Paschim Burdwan are to draw definite strategy for improving the CD Ratio and banks are to respond to the need of the local MSME entrepreneurs proactively with adoption of districts. SBI LHO is to monitor the progress in Paschim Burdwan District.	After reporting of loans sanctioned in Kolkata but utilized in Paschim Burdwan, the position has improved from 26.11% to 34.75%. However position of Hooghly district has shown decreasing trend from 29.69 % to 28.08% on quarterly basis, mainly due to deposit in cold storage and rice mill accounts.
2.	Achievement of disbursement in Agriculture deployment was only 40 which is an area of concern. Accordingly thrust should be given on the adopted clusters (117 Dairy, 67 Poultry, 80 Goatery and 49 piggery) for accelerated finance through camp mode with generation of proposals.	Deployment of credit in Agriculture has increased to 62% with attainment of Rs.34127 crore upto 31-12-2019 against the yearly target of Rs.55000 crore. Amount of disbursement in Dairy, Poultry & Fishery has increased to Rs.1753 crore upto December, 19 as against Rs.1029 crore disbursed in the 2 quarters upto Sept, 19.
3.	Dr Amit Mitra, Hon'ble Finance Minister advised SLBC, NABARD and Department of Food Processing & Horticulture to hold a special meeting for identification & adoption of potential centres for focused credit linkage.	The meeting was held on 07-01-2020. FPI Department requested the banks to approach the Department for information/support regarding projects/entrepreneurs, etc. Also, as decided, District level FPI officials are to participate in DCC meetings as decided in the meeting.
4.	Sri A K Pradhan exhorted the banks to bring the 33 lakh non-loanee farmers as enrolled in Bangla Shasya Bima Scheme under the ambit of KCC scheme which will ensure saturation of the program.	As against 31.36 lacs KCC loans outstanding on 31-03-2019, the number of KCC loanees has increased to 36.33 lacs on 31-12-2019. It indicates new enrolment of 4.97 lac farmers.
5.	Banks are to target the non-loanee farmers registered under Bangla Shasya Bima Scheme of GoWB based on the available land records to attain saturation of KCC.	The sharing of the list of non-loanee farmers by Agriculture Deptt with LDMs for onward tracing of the target group farmers by Asstt Directors of Agriculture for generation of proposals is under process.

6.	Dr Mitra advised for targeting the eligible existing crop loan farmers for supplementary loans under AH & Fishery schemes. Insurance Companies have been advised to arrange for insurance cover accordingly.	Cluster approach has already been adopted with identification of 117 potential Dairy, 67 Poultry, 22 Fishery and 129 Pig/Goat rearing centres for focused credit linkage. All the DLTCs have finalized the Scale of Finance for KCC loans under the Animal Husbandry & Fishery activities. Member banks are to follow the same. Insurance companies have also been requested to provide adequate coverage for the livestock & fishery schemes.
7.	GoWB will provide support to the farmers during the crop seasons by way of cheques only under Krishak Bandhu scheme. These will be deposited in time for onward collection without delay/refusal by banks.	Earlier grievances have been resolved. Banks have also been advised to follow the guidelines without fail. No fresh cases of refusal are reported.
8.	Insurance Companies are to settle the claim at the earliest for crop damage in 2019 particularly for Hooghly, Purba Medinipur and Pachim Medinipur. Banks are to submit the Utilization Certificate for previous 3 years claim settlement cases for closure of Insurance Audit works.	Against the claim of Rs.97.43 crore under Kharif, 2018 and Rs.391.59 crore under Rabi, 2018-19 crop season, Rs.80.30 crore & Rs 307.99 crore respectively have been settled. Insurance Companies are expected to clear the balance amount by March, 2020. Present position of pendency is 971 branches in 23 banks as reported by AICL. SLBC has circulated the branch wise position to member banks on 28-02-2020.
9.	Banks should extend relief as per RBI norms to the eligible farmers affected by natural calamities as per notifications issued by Govt authorities.	No reporting has been made by banks in the quarterly report on Restructuring of Accounts for natural calamity. Eligible cases may be taken up for disposal before 31-03-2020.
10.	Banks are to take up the restructuring of MSME loans on merit as per RBI norms.	As against 13881 accounts for Rs.517.19 crore restructured upto Sept, 19, the position upto Dec, 19 has improved to 21444 accounts amounting to Rs.857.71 crore.
11.	SLBC efforts on cluster approach under which identification & receipt of proposals from DIC, KVIB & Handloom Deptt should be taken to logical conclusion followed by disposal of the same.	Orientation cum Credit camps have been conducted in 91 clusters during the quarter. 1074 entrepreneurs have been identified out of which 558 loan proposals have been forwarded to the bank branches. 64 proposals have been sanctioned. The sanction/disbursement process is to be stepped up and completed in a time bound manner.

12.	Banks to reduce the gap between the sanction and disbursement in NRLM loans through full disbursement of the sanctioned limit at the earliest.	430728 SHG loans have been disbursed for Rs.5971.53 crore upto Dec, 2020 (against the target of 578652 groups for Rs.13679 crore).The average disbursement has increased marginally from Rs.1.29 lakh to Rs.1.39 lakh per SHG during the quarter.
13.	SMD & CEO of WBSRLM opined that the banks should fix a particular day in a month for CBRM for effective recovery / monitoring of NRLM loans.	LDMs have been advised for necessary action. CBRMs are held regularly in all the Blocks.
14.	The claim for NRLM Interest Subsidy is pending for some of the participating banks like SBI, CBI, UCO Bank, etc. Same should be cleared immediately.	SBI, UCO Bank, CBI have cleared the backlog upto Sept, 2018, March, 2017, Sept, 2017 respectively. The process upto Sept, 19 is to be completed by all banks before 31-03-2020.
15.	The process of DM permission for taking possession of the secured assets under SARFAESI Act, 2002 may be expedited by the Authorities.	The position of pendency is 2602 A/c's on Dec, 19 as against 2487 on Sept, 19 where DM Permission is pending for more than 60 days. The process may kindly be expedited.
16.	Banks are to dispose of the pending proposals sponsored by Backward Class Welfare Department, GoWB.	8041 loans have been sanctioned against 13002 proposals.
17.	Delay in disbursement and insistence on very high collaterals despite 40% Capital Subsidy to Custom Hiring Centres is to be avoided.	The member banks have been requested to expedite the disbursement process and not to insist on for collaterals other than consented by the beneficiaries as per sanction.
18.	Banks are to accelerate the credit to the RSETI trained entrepreneurs so that the settlement ratio improves from 70% to 90% by 2020-21.	The settlement as on 31-12-2020 stands at 73.11% (87246 out of 119328) against 71.93% as on 30-09-2019.
19.	NABARD flagged off Activation of Rupay KCC Cards, Micro ATM, Disposal of Subsidy linked loans as well as loans for bee keepers.	Banks are to issue Rupay cards to the KCC loanees and ensure activation of the same. Banks in districts like Malda, 24 Paraganas (South), etc are to extend need based credit to bee keepers.
20.	Focus on digitization of the Nadia district and efforts should be taken to prevent entry of fraudsters.	The District Committee on Digital District of Nadia has been highlighting the same in the Awareness Camps as well as Financial Literacy campaigns. Stakeholders like DoT, NPCI, CSC, IPPB, have been included in the program.
21.	Member banks should complete opening of Banking Outlets in the 40 URCs allocated to them as per list provided by DFS.	As on date out of the 40 identified URCs mentioned by DFS, 2 URCs allocated to SBI & UCO Bank is pending for opening of Banking Outlet.

AGENDA – 3

(A) Review of Credit Disbursement by Banks as per ACP 2019-20 as on Dec, 19 qtr:

All the banks operating in the State put together disbursed Rs. 94150 crore in Priority Sector, i.e. 64% of the Annual Target of Rs. 148000 crore during the period April to December of the financial year 2019-20. The percentage of achievement was 64% during April-Dec, 18 quarter of 2018-19 in Prisec and the yearly target is expected to be achieved with the delivery of credit in the busy last quarter of the year.

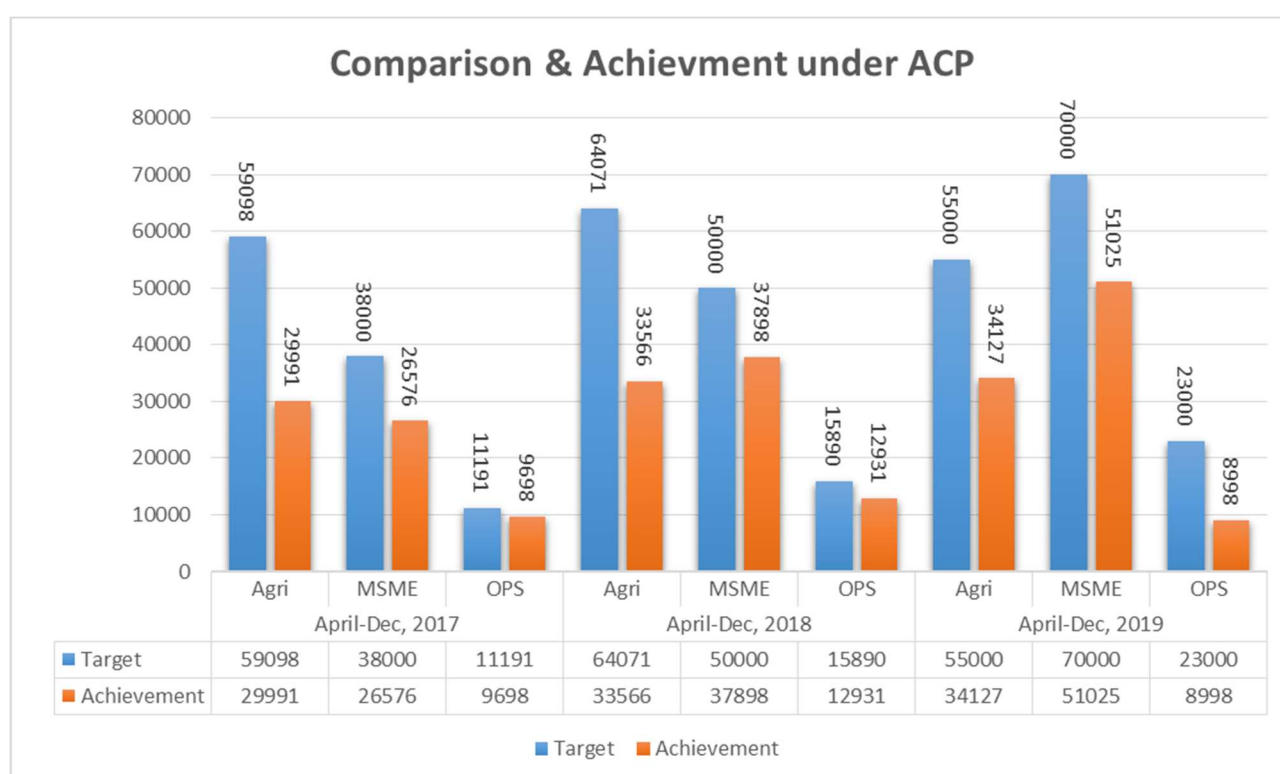
While achievement under Agriculture sector is 62%, the achievement in MSME and Other Prisec (OPS) are 73% and 39% of the ACP respectively as on 31-12-2019.

Disbursement in Non-Priority sector is Rs. 111025 crore i.e. 616% of the Annual Target of Rs. 18000 crore which results in overall disbursement of Rs. 205175 crore i.e. 123% of annual target of Rs. 166000 crore. Banks may revisit the sector classification made in the system to rule out the possibility of wrong sector classification.

A comparative position of achievement in disbursement under ACP 2019-20 as on 31.12.2019 with the corresponding quarter of last 2 years is as under:

Sector	2017-18 (April-Dec)			2018-19 (April-Dec)			2019-20 (April-Dec)		
	Plan	Achv.	%	Plan	Achv.	%	Plan	Achv.	%
AGRI	59098	29991	51	64071	33566	52	55000	34127	62
MSME	38000	26576	70	50000	37898	75	70000	51025	73
OPS	11191	9698	87	15890	12931	81	23000	8998	39
PRISEC	108289	66265	61	129961	93147	64	148000	94150	64

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



Statement showing disbursement in Agriculture under Priority Sector for the quarter ended Dec. 2019

(No. in actuals, Amt. in Lakh)

Sr. No.	Bank	Agriculture						Total Agriculture				
		Farm Credit		Agriculture Infrastructure		Agriculture Ancilliary Activities						
		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Yearly Target under ACP		Disbursement upto the end of the quarter		
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	% of Ach.
1	Allahabad bank	61379	81004.11	2	88.00	7425	54504.93	362010	350257.83	68806	135597.04	38.71
2	Andhra Bank	272	359.00	0	0.00	36	4790.00	24574	19779.76	308	5149.00	26.03
3	Bank of Baroda	24197	34678.24	906	3210.52	3530	31047.32	161334	155836.26	28633	68936.08	44.24
4	Bank of India	70946	72052.00	26	710.00	5286	22515.00	239074	217088.92	76258	95277.00	43.89
5	Bank of Maharastra	224	517.00	0	0.00	0	0.00	20851	16585.27	224	517.00	3.12
6	Canara Bank	73421	35359.14	913	1707.57	5033	9450.38	236145	197293.00	79367	46517.09	23.58
7	Central Bank of India	49056	64639.50	12	268.08	217	7787.42	292303	227870.84	49285	72695.00	31.90
8	Corporation Bank	655	689.73	0	0.00	0	0.00	30871	22804.71	655	689.73	3.02
9	Indian Bank	881	3516.16	0	0.00	30	2138.61	54538	42762.68	911	5654.77	13.22
10	IOB	1067	567.00	247	3215.60	250	220.00	89758	68929.12	1564	4002.60	5.81
11	OBC	3344	3733.00	24	2129.00	424	3573.00	56470	55876.89	3792	9435.00	16.89
12	PNB	73821	66830.00	597	2251.00	254	38919.00	254176	197599.25	74672	108000.00	54.66
13	Punjab & Sind Bank	7	50.00	0	0.00	0	0.00	27737	21581.38	7	50.00	0.23
14	SBI	145716	296919.00	34	8412.00	8047	57119.00	923991	796106.52	153797	362450.00	45.53
15	Syndicate Bank	7637	7562.00	24	3112.00	154	28568.00	130474	92392.67	7815	39242.00	42.47
16	UBI	155717	260022.61	274	16311.75	1771	20370.12	646031	524009.18	157762	296704.48	56.62
17	UCO	44283	71099.00	0	0.00	338	956.24	254025	240671.50	44621	72055.24	29.94
18	Union Bank of India	1541	15004.00	309	9949.00	235	9346.00	111093	105847.80	2085	34299.00	32.40
Total PSU		714164	1014601.49	3368	51364.52	33030	291305.02	3915454	3353293.54	750562	1357271.03	40.48
19	Axis Bank	8765	12500.00	1786	27500.00	10987	7500.00	108036	100470.87	21538	47500.00	47.28
20	Bandhan Bank	884249	617685.73	180773	129045.02	65958	48944.55	847732	511394.12	1130980	795675.30	155.59
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	11880	11232.83	0	0.00	102	13822.28	7719	6931.79	11982	25055.11	361.45
24	HDFC Bank	77911	31760.85	24	13122.34	329	64946.20	99296	84811.01	78264	109829.39	129.50
25	ICICI	44120	30528.34	0	0.00	29	51135.60	86717	82233.01	44149	81663.94	99.31
26	IDBI	59505	29303.91	0	0.00	14	1519.89	69967	56941.86	59519	30823.80	54.13
27	IDFC	32495	9601.11	0	0.00	0	0.00	0	0.00	32495	9601.11	#DIV/0!
28	Indusind Bank	132374	37565.19	2	350.00	1	850.00	13973	9700.98	132377	38765.19	399.60
29	Jana Small Finance Bank	15595	6673.08	0	0.00	0	0.00	1733	1521.00	15595	6673.08	438.73
30	Karnataka Bank Ltd.	3	79.00	2	116.00	11	1989.00	0	0.00	16	2184.00	#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	1299	51.08	0	0.00	138	15482.25	5317	2551.22	1437	15533.33	608.86
33	Ratnakar Bank Ltd	155156	45905.00	0	0.00	1	5.00	73847	3580.32	155157	45910.00	1282.29
34	South Indian Bank Ltd.	20	2055.00	2	44.55	6	14.25	2982	1520.34	28	2113.80	139.03
35	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	#DIV/0!
36	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	215	125.00	0	0.00	0.00
37	Ujjivan Small Finance Bank	134091	46483.26	0	0.00	0	0.00	46646	34862.33	134091	46483.26	133.33
38	Utkarsh Small Finance Bank	4910	1474.20	0	0.00	0	0.00	11142	750.00	4910	1474.20	196.56
39	YES Bank	788	173.00	4	3000.00	174	56038.00	3940	3781.16	966	59211.00	1565.95
Total PVT		1563161	883071.58	182593	173177.91	77989	262468.02	1379262	901175.01	1823743	1318717.51	146.33
40	BGVB (UBI)	341992	227188.30	6	359.21	130	715.07	548307	543505.83	342128	228262.58	42.00
41	PBGB (UCO)	57336	109724.67	0	0.00	0	0.00	227980	217058.87	57336	109724.67	50.55
42	UBKGB (CBI)	53703	35983.00	0	0.00	0	0.00	138618	117498.40	53703	35983.00	30.62
Total RRB		453031	372895.97	6	359.21	130	715.07	914905	878063.10	453167	373970.25	42.59
43	WB State Co-Op Bank Ltd.	1201674	350518.11	9	151.72	100	386.19	607440	357021.46	1201783	351056.02	98.33
44	WBSCARD Bank Ltd.	22854	11695.57	0	0.00	0	0.00	33878	10447.00	22854	11695.57	111.95
Total Co-Optv		1224528	362213.68	9	151.72	100	386.19	641318	367468.46	1224637	362751.59	98.72
Grand Total		3954884	2632782.72	185976	225053.36	111249	554874.30	6850939	5500000.11	4252109	3412710.38	62.05

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

(No. in actuals, Amt. in Lakh)

Sr. No.	Bank	Micro, Small & Medium Enterprise										Total MSME under PRISEC				
		Micro Entpz.		Small Entpz.		Medium Entpz.		Khadi & Village Industries		Other under MSME						
		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Disbursement upto the end of the quarter		Yearly Target under ACP		Disbursement upto the end of the quarter		
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	% of Ach.
1	Allahabad bank	25092	161742.84	1444	127461.33	81	37539.65	64	356.08	0	0.00	113525	488368.02	26681	327099.90	66.98
2	Andhra Bank	2715	13634.00	314	27552.00	94	60559.00	27	157.00	0	0.00	13929	56617.88	3150	101902.00	179.98
3	Bank of Baroda	2927	19553.22	2419	26402.82	541	8052.20	11	101.00	117	1238.90	72278	299165.60	6015	55348.14	18.50
4	Bank of India	16163	106527.00	190	8824.00	11	6636.00	0	0.00	0	0.00	85828	324198.27	16364	121987.00	37.63
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	19834	48909.42	3061	63612.82	181	15554.08	0	0.00	0	0.00	48461	241012.54	23076	128076.32	53.14
7	Central Bank of India	11802	26144.85	1511	52454.43	37	9123.51	1081	3696.64	0	0.00	83466	268255.31	14431	91419.43	34.08
8	Corporation Bank	825	2012.84	354	862.65	13	1069.38	0	0.00	0	0.00	16779	58423.62	1192	3944.87	6.75
9	Indian Bank	690	1985.06	89	59383.30	129	277.58	0	0.00	0	0.00	15145	82988.02	908	61645.94	74.28
10	IOB	15310	18311.15	0	0.00	9	1640.00	0	0.00	0	0.00	32723	148875.20	15319	19951.15	13.40
11	OBC	3159	17941.00	315	8383.00	11	481.00	0	0.00	3	3500.00	25837	103517.38	3488	30305.00	29.28
12	PNB	20664	80106.00	993	62816.00	106	78127.00	86	96.00	0	0.00	60309	245640.72	21849	221145.00	90.03
13	Punjab & Sind Bank	5	30.00	0	0.00	0	0.00	0	0.00	0	0.00	10043	32120.12	5	30.00	0.09
14	SBI	33121	159786.00	2646	133189.00	69	146852.00	0	0.00	112	69425.00	232899	986053.94	35948	509252.00	51.65
15	Syndicate Bank	13054	177685.00	845	35071.00	86	4954.00	0	0.00	0	0.00	31522	119297.47	13985	217710.00	182.49
16	UBI	32871	58655.91	5216	37949.19	120	20679.92	163	471.64	0	0.00	148083	553417.00	38370	117756.66	21.28
17	UCO	59973	110240.00	30363	54453.00	12072	42064.00	218	223.00	13514	29604.00	90750	374806.81	116140	236584.00	63.12
18	Union Bank of India	7271	39962.00	791	44224.00	42	24899.00	47	3.00	1	400.00	18904	92174.00	8152	109488.00	118.78
Total PSU		265476	1043226.29	50551	742638.54	13602	458508.32	1697	5104.36	13747	104167.90	1109596	4504563.14	345073	2353645.41	52.25
19	Axis Bank	2546	39700.00	1179	28700.00	0	0.00	0	0.00	65942	30800.00	115255	237554.16	69667	99200.00	41.76
20	Bandhan Bank	1184549	957495.05	3688	19448.12	41	5117.88	0	0.00	0	0.00	990951	606139.90	1188278	982061.05	162.02
21	Catholic Syrian Bank Ltd.	84	387.00	8	783.00	0	0.00	0	0.00	0	0.00	0	0.00	92	1170.00	#DN/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	#DN/0!
23	Federal Bank	455	21470.66	232	37875.88	52	23342.78	0	0.00	0	0.00	6296	22680.00	739	82689.32	364.59
24	HDFC Bank	123134	111321.79	781	40479.80	3408	169791.28	0	0.00	0	0.00	63090	180470.21	127323	321592.87	178.20
25	ICICI	6731	235822.52	3132	228832.84	511	108813.00	0	0.00	0	0.00	76102	224045.00	10374	573468.36	255.96
26	IDBI	9813	63251.60	283	10777.51	36	7175.38	0	0.00	0	0.00	32670	125665.20	10132	81204.49	64.62
27	IDFC	62061	20354.84	70	2098.08	14	843.54	0	0.00	0	0.00	1633	9446.00	62145	23296.46	246.63
28	Indusind Bank	214988	93455.59	1070	21820.10	7	1202.47	0	0.00	0	0.00	192713	72242.00	216065	116478.16	161.23
29	Jana Small Finance Bank	2267	4541.78	77	338.14	0	0.00	0	0.00	0	0.00	3666	16903.00	2344	4879.92	28.87
30	Karnataka Bank Ltd.	34	1659.00	10	2599.00	2	432.00	0	0.00	0	0.00	0	0.00	46	4690.00	#DN/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	#DN/0!
32	Kotak Mahindra Bank	458	13558.31	2051	42800.77	267	19014.43	0	0.00	0	0.00	9055	30473.69	2776	75373.51	247.34
33	Ratnakar Bank Ltd	64425	24233.00	20	4408.00	8	1017.00	0	0.00	0	0.00	26062	7116.33	64453	29658.00	416.76
34	South Indian Bank Ltd.	26	812.00	2	3306.00	0	0.00	0	0.00	0	0.00	7035	16337.00	28	4118.00	25.21
35	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	27	7.58	1117	2963.62	27	7.58	0.26
36	Tamilnad Mercantile Bank	4	51.00	0	0.00	0	0.00	0	0.00	0	0.00	144	702.00	4	51.00	7.26
37	Ujivan Small Finance Bank	99066	40592.30	13	449.11	1	73.82	0	0.00	0	0.00	12585	35086.78	99080	41115.23	117.18
38	Utkarsh Small Finance Bank	4302	1593.30	0	0.00	0	0.00	0	0.00	0	0.00	181	351.00	4302	1593.30	453.93
39	YES Bank	1681	87365.00	1453	72441.00	135	40940.00	0	0.00	0	0.00	11005	39200.00	3269	200746.00	512.11
Total PVT		1776624	1717664.74	14069	517157.35	4482	377763.58	0	0.00	66004	31408.58	1549561	1627375.88	1861179	2643994.25	162.47
40	BGVB (UBI)	13891	8939.98	9108	3831.42	0	0.00	0	0.00	0	0.00	117227	359002.74	22999	12771.40	3.56
41	PBGB (UCO)	17836	79307.19	0	0.00	0	0.00	0	0.00	0	0.00	76865	163404.00	17836	79307.19	48.53
42	UBKGB (CBI)	1383	1202.00	6	31.00	0	0.00	0	0.00	0	0.00	42053	64562.94	1389	1233.00	1.91
Total RRB		33110	89449.17	9114	3862.42	0	0.00	0	0.00	0	0.00	236144	586969.68	42224	93311.59	15.90
43	WB State Co-Op Bank Ltd.	3087	9268.73	16	31.73	0	0.00	372	75.99	65	790.21	109371	272753.00	3540	10166.66	3.73
44	WBSCARD Bank Ltd.	112	1403.33	0	0.00	0	0.00	0	0.00	0	0.00	4037	8338.58	112	1403.33	16.83
Total Co-Optv		3199	10672.06	16	31.73	0	0.00	372	75.99	65	790.21	113408	281091.58	3652	11569.99	4.12
Grand Total		2078409	2861012.26	73750	1263690.04	18084	836271.90	2069	5180.35	79816	136366.69	3008709	7000000.28	2252128	5102521.24	72.89

Statement showing disbursement in Export, Education & Housing under Priority Sector for the quarter ended Dec. 2019

(No. in actuals, Amt. in Lakh)

Sr. No.	Bank	Export					Education					Housing				
		Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter		
		No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.
1	Allahabad bank	216	7797.31	10	8478.84	108.74	2322	16389.16	908	1104.91	6.74	8377	53132.67	2507	28756.53	54.12
2	Andhra Bank	24	1289.56	13	10828.00	839.67	1183	4073.00	7	8.00	0.20	1544	6410.00	128	991.00	15.46
3	Bank of Baroda	188	10800.00	0	0.00	0.00	2273	20499.00	2014	4729.84	23.07	6266	45370.00	8339	107784.00	237.57
4	Bank of India	157	4751.55	28	28186.00	593.20	2444	15099.00	626	4728.00	31.31	8302	47281.00	2636	30025.00	63.50
5	Bank of Maharashtra	20	1101.57	0	0.00	0.00	516	1606.50	0	0.00	0.00	631	4193.00	0	0.00	0.00
6	Canara Bank	111	4656.41	174	121962.28	2619.23	2339	11264.60	1620	1857.86	16.49	3286	27488.14	1383	9687.95	35.24
7	Central Bank of India	126	4440.63	0	0.00	0.00	2059	11270.51	800	999.25	8.87	4347	29185.04	1334	8405.46	28.80
8	Corporation Bank	27	1133.12	0	0.00	0.00	1171	5861.00	16	47.23	0.81	1877	10641.00	129	1690.77	15.89
9	Indian Bank	43	2341.66	0	0.00	0.00	1261	3305.83	252	628.09	19.00	1788	9393.12	380	2363.78	25.17
10	IOB	94	4812.01	115	523.46	10.88	1475	8837.00	267	254.00	2.87	3035	23089.00	834	6684.00	28.95
11	OBC	51	2086.23	0	0.00	0.00	1351	3423.92	652	1147.00	33.50	2009	16207.32	939	7998.00	49.35
12	PNB	122	4035.27	79	4393.00	108.87	1993	7169.07	1887	7103.00	99.08	3096	29477.64	754	22296.00	75.64
13	Punjab & Sind Bank	16	766.93	0	0.00	0.00	398	1281.91	30	60.00	4.68	532	4315.04	165	3000.00	69.52
14	SBI	550	22083.58	0	0.00	0.00	6123	44822.70	9580	12664.00	28.25	14943	155200.99	14690	53144.00	34.24
15	Syndicate Bank	52	2648.32	0	0.00	0.00	1717	4750.78	644	607.00	12.78	2012	13346.23	499	4633.00	34.71
16	UBI	368	13546.97	0	0.00	0.00	9044	46475.00	22	55.42	0.12	11258	122308.00	7355	67548.94	55.23
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	21544.00	560.17	2068	7677.00	523	8742.00	113.87
Total PSU		2427	94962.66	460	179582.58	189.11	40474	223381.12	20816	59363.68	26.58	80704	643596.92	44502	389209.43	60.47
19	Axis Bank	115	5414.89	0	0.00	0.00	1883	10690.00	345	2100.00	19.64	3392	31911.00	2157	2900.00	9.09
20	Bandhan Bank	194	4145.11	0	0.00	0.00	1535	11105.72	0	0.00	0.00	1340	26588.98	576	3263.94	12.28
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	1600.00	#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	35	59.48	2.78	445	4487.00	182	2064.00	46.00
24	HDFC Bank	106	9877.00	0	0.00	0.00	1584	10169.00	235	349.54	3.44	3296	30441.00	6714	5904.31	19.40
25	ICICI	134	7247.36	5	2249.68	31.04	1736	8651.03	78	291.83	3.37	3454	50580.42	673	12430.62	24.58
26	IDBI	46	1573.00	0	0.00	0.00	607	3015.00	262	443.68	14.72	1381	7521.00	4385	29939.33	398.08
27	IDFC	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	15	200.00	49	641.85	320.93
28	Indusind Bank	29	2647.00	0	0.00	0.00	1106	3981.00	0	0.00	0.00	778	6347.00	2	146.32	2.31
29	Jana Small Finance Bank	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	25	300.00	763	510.65	170.22
30	Karnataka Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	1	3.00	#DIV/0!	0	0.00	76	1103.00	#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	4	36.01	1.23	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	175	51.00	5.39	221	1578.00	780	227.00	14.39
34	South Indian Bank Ltd.	16	1061.57	0	0.00	0.00	222	1089.13	1	2.01	0.18	430	2651.18	2	44.32	1.67
35	SIDBI	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
36	Tamilnad Mercantile Bank	0	0.00	0	0.00	#DIV/0!	13	50.00	0	0.00	0.00	15	250.00	1	16.00	6.40
37	Ujivan Small Finance Bank	3	73.82	0	0.00	0.00	369	1666.00	0	0.00	0.00	623	3945.00	20799	9724.93	246.51
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	67	148.00	111.28
Total PVT		698	35577.45	12	2369.69	6.66	11362	57531.48	1135	3347.54	5.82	16584	182134.58	37275	71083.27	39.03
40	BGVB (UBI)	197	1023.00	0	0.00	0.00	3548	5267.00	37	34.85	0.66	991	15050.00	586	1898.16	12.61
41	PBGB (UCO)	17	353.61	0	0.00	0.00	1038	1212.00	33	119.11	9.83	802	10343.00	314	2931.55	28.34
42	UBKGB (CBI)	0	0.00	0	0.00	#DIV/0!	1126	4105.00	13	13.00	0.32	489	5998.00	218	1674.00	27.91
Total RRB		214	1376.61	0	0.00	0.00	5712	10584.00	83	166.96	1.58	2282	31391.00	1118	6503.71	20.72
43	WB State Co-Op Bank Ltd.	89	567.00	0	0.00	0.00	1403	2044.00	2	0.67	0.03	1175	3581.00	1539	12017.25	335.58
44	WBSCARD Bank Ltd.	0	0.00	0	0.00	#DIV/0!	146	172.00	0	0.00	0.00	125	592.00	68	1115.93	188.50
Total Co-Optv		89	567.00	0	0.00	0.00	1549	2216.00	2	0.67	0.03	1300	4173.00	1607	13133.18	314.72
Grand Total		3428	132483.72	472	181952.27	137.34	59097	293712.60	22036	62878.85	21.41	100870	861295.50	84502	479929.59	55.72

Statement showing disbursement in Social Infrastructure, Renewable Energy & Others under Priority Sector for the quarter ended Dec. 2019

(No. in actuals, Amt. in Lakh)

Sr. No.	Bank	Social Infrastructure					Renewable Energy					Others				
		Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter		
		No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.
1	Allahabad bank	583	10080.20	0	0.00	0.00	2018	3488.14	0	0.00	0.00	30067	45716.89	413	100.63	0.22
2	Andhra Bank	87	1474.12	0	0.00	0.00	77	626.73	0	0.00	0.00	3609	11137.00	135	999.00	8.97
3	Bank of Baroda	462	10284.31	11	527.00	5.12	721	4137.20	5	21.00	0.51	13687	19723.88	9218	17397.02	88.20
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	74	138.65	3.70
9	Indian Bank	189	2607.40	3	18.10	0.69	321	1164.63	0	0.00	0.00	4791	4945.05	1	0.50	0.01
10	IOB	220	5035.60	0	0.00	0.00	500	2381.34	0	0.00	0.00	6678	8716.52	0	0.00	0.00
11	OBC	186	2374.32	0	0.00	0.00	343	967.11	0	0.00	0.00	6789	7705.26	0	0.00	0.00
12	PNB	275	5622.56	3	5.61	0.10	1233	2015.12	0	0.00	0.00	29618	32702.41	690	221.00	0.68
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	27	54.00	0.17	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	11	11.00	0.07
16	UBI	843	26440.00	6	103.08	0.39	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	3	4.00	0.21	693	1165.00	2	1.00	0.09	11911	1584.00	230	5837.00	368.50
Total PSU		7091	130645.28	53	711.79	0.54	19918	43688.44	8	27.00	0.06	359291	465780.22	15057	44371.33	9.53
19	Axis Bank	313	14842.00	0	0.00	0.00	626	2223.03	0	0.00	0.00	19329	45068.00	90	100.00	0.22
20	Bandhan Bank	372	5671.91	0	0.00	0.00	1012	1630.90	0	0.00	0.00	27128	30848.57	6	22200.00	71.96
21	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
22	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
23	Federal Bank	106	1208.00	0	0.00	0.00	17	709.00	0	0.00	0.00	1891	1543.26	151	26.19	1.70
24	HDFC Bank	268	14522.00	0	0.00	0.00	456	5505.00	0	0.00	0.00	18996	51707.00	3	1.96	0.00
25	ICICI	303	5881.11	0	0.00	0.00	517	3139.01	0	0.00	0.00	13002	12491.87	0	0.00	0.00
26	IDBI	145	1238.00	3	1.92	0.16	375	1672.00	0	0.00	0.00	11968	3429.00	0	0.00	0.00
27	IDFC	5	300.00	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
28	Indusind Bank	51	2553.00	0	0.00	0.00	140	1044.00	0	0.00	0.00	2633	3137.00	3	10000.00	318.78
29	Jana Small Finance Bank	5	200.00	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	76178	28651.07	#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	5	708.59	262.85
33	Ratnakar Bank Ltd	12	482.96	0	0.00	0.00	85	297.94	0	0.00	0.00	1159	380.53	7028	2045.00	537.42
34	South Indian Bank Ltd.	17	816.10	0	0.00	0.00	16	532.60	0	0.00	0.00	43	132.67	76	174.92	131.85
35	SIDBI	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
36	Tamilnad Mercantile Bank	5	100.00	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
37	Ujivan Small Finance Bank	55	284.48	0	0.00	0.00	97	55.81	0	0.00	0.00	3787	10651.00	87059	26560.11	249.37
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	4	201.92	0.41	3449	17818.69	0	0.00	0.00	101454	159721.47	170601	90468.84	56.64
40	BGVB (UBI)	844	13277.80	0	0.00	0.00	2720	1216.70	0	0.00	0.00	65125	79800.67	799	1077.67	1.35
41	PBGB (UCO)	279	675.43	0	0.00	0.00	1094	230.45	0	0.00	0.00	21218	15880.00	279	408.11	2.57
42	UBKGB (CBI)	128	952.00	0	0.00	0.00	454	163.00	0	0.00	0.00	7955	27704.00	18963	28069.00	101.32
Total RRB		1252	14905.23	0	0.00	0.00	4268	1610.15	0	0.00	0.00	94298	123384.67	20041	29554.78	23.95
43	WB State Co-Op Bank Ltd.	466	4115.00	0	0.00	0.00	1676	668.51	0	0.00	0.00	65874	134.00	36558	29070.45	21694.37
44	WBSCARD Bank Ltd.	227	181.00	0	0.00	0.00	664	68.00	0	0.00	0.00	304	66.00	0	0.00	0.00
Total Co-Optv		693	4296.00	0	0.00	0.00	2340	736.51	0	0.00	0.00	66178	200.00	36558	29070.45	14535.23
Grand Total		10781	199568.01	57	913.71	0.46	29975	63853.79	8	27.00	0.04	621222	749086.35	242257	193465.40	25.83

Statement showing disbursement in Weaker Section under Priority Sector for the quarter ended Dec. 2019											
(No. in actuals, Amt. in Lakh)											
Sr. No.	Bank	Loans to weaker section under Priority Sector					Total Priority				
		Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter		
		No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.
1	Allahabad bank	185000	155000	18113	9851.52	6.36	519119	975230.23	99325	501137.85	51.39
2	Andhra Bank	25000	15000	479	525.00	3.50	45027	101408.05	3741	119877.00	118.21
3	Bank of Baroda	175000	90000	8238	37253.82	41.39	257208	565816.24	54235	254743.08	45.02
4	Bank of India	195000	105000	21472	26725.00	25.45	358702	647129.16	95912	280203.00	43.30
5	Bank of Maharashtra	15000	10000	0	0.00	0.00	31943	55823.57	224	517.00	0.93
6	Canara Bank	170000	85000	4303	8822.46	10.38	311311	517989.00	105620	308101.50	59.48
7	Central Bank of India	165000	95000	24076	23771.60	25.02	407600	584451.11	65850	173519.14	29.69
8	Corporation Bank	30000	16000	347	837.00	5.23	55464	104582.87	2066	6511.25	6.23
9	Indian Bank	40000	20000	402	3121.70	15.61	78076	149508.37	2455	70311.18	47.03
10	IOB	75000	45000	0	0.00	0.00	134482	270675.79	18099	31415.21	11.61
11	OBC	50000	30000	4962	6020.00	20.07	93036	192158.42	8871	48885.00	25.44
12	PNB	190000	85000	76090	69916.00	82.25	350822	524262.04	99934	363163.61	69.27
13	Punjab & Sind Bank	25000	15000	0	0.00	0.00	42008	66221.75	207	3140.00	4.74
14	SBI	290000	240000	74245	37113.00	15.46	1268493	2141751.45	214042	937564.00	43.78
15	Syndicate Bank	95000	40000	15698	81118.00	202.80	181272	251714.61	22955	262208.00	104.17
16	UBI	280000	225000.00	14712	29052.18	12.91	876662	1378639.97	203515	482168.58	34.97
17	UCO	100500	110000.00	11879	48227.00	43.84	377805	717767.90	167859	360801.85	50.27
18	Union Bank of India	80000	35000.00	2039	48683.00	135.00	145927	214780.80	11621	179915.00	83.77
Total PSU		2185500	1416000.00	277055	431037.28	30.44	5534956	9459911.32	1176531	4384182.25	46.34
19	Axis Bank	155000	60000.00	52072	79000.00	131.67	248950	448173.94	93797	151800.00	33.87
20	Bandhan Bank	1500000	1150000.00	1977894	1277125.56	111.05	1870265	1197525.21	2319840	1803200.29	150.58
21	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	93	2770.00	#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	8120	12954.81	64.77	17517	39750.78	13089	109894.10	276.46
24	HDFC Bank	180000	90000.00	198101	60408.81	67.12	187093	387502.22	212539	437678.07	112.95
25	ICICI	85000	30000.00	41494	78883.52	262.95	181967	394268.81	55279	670104.43	169.96
26	IDBI	125000	65000.00	63961	40902.62	62.93	117159	201055.06	74301	142413.22	70.83
27	IDFC	100000	5000.00	94533	28124.35	562.49	1653	9946.00	94689	33539.42	337.22
28	Indusind Bank	6000	12000.00	460146	3436.54	28.64	211423	101651.98	348447	165389.67	162.70
29	Jana Small Finance Bank	3000	4000.00	92689	3056.72	76.42	5429	18924.00	94880	40714.72	215.15
30	Karnataka Bank Ltd.	0	0.00	3	64.00	#DIV/0!	0	0.00	141	7981.00	#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	1464	7170.92	71.71	17623	57758.82	4235	92047.44	159.37
33	Ratnakar Bank Ltd	225000	100000.00	227509	67449.00	67.45	101617	14918.90	227593	77891.00	522.10
34	South Indian Bank Ltd.	6000	5500.00	0	0.00	0.00	10760	24140.60	135	6453.05	26.73
35	SIDBI	500	600.00	0	0.00	0.00	1117	2963.62	27	7.58	0.26
36	Tamilnad Mercantile Bank	200	300.00	0	0.00	0.00	392	1227.00	5	67.00	5.46
37	Ujjivan Small Finance Bank	135000	50000.00	201749	67367.49	134.73	64165	86625.22	341029	123883.53	143.01
38	Utkarsh Small Finance Bank	25000	5500.00	8824	2923.83	53.16	11339	1251.00	9212	3067.50	245.20
39	YES Bank	10000	10000.00	324	756.00	7.56	15647	43372.90	4303	260113.00	599.71
Total PVT		2574700	1617900.00	3428883	1729624.17	106.91	3064115	3031056.06	3893949	4130183.02	136.26
40	BGVB (UBI)	225000	135000.00	190605	127281.00	94.28	738957	1018143.75	366549	244044.66	23.97
41	PBGB (UCO)	160000	95000.00	47212	114384.82	120.41	329294	409157.35	75798	192490.63	47.05
42	UBKGB (CBI)	95000	55000.00	52804	47052.00	85.55	190823	220983.34	74286	66972.00	30.31
Total RRB		480000	285000.00	290621	288717.82	101.30	1259074	1648284.44	516633	503507.29	30.55
43	WB State Co-Op Bank Ltd.	235000	155000.00	233233	68746.11	44.35	787494	640883.96	1243422	402311.05	62.77
44	WBSCARD Bank Ltd.	20000	5000.00	0	0.00	0.00	39381	19864.58	23034	14214.83	71.56
Total Co-Optv		255000	160000.00	233233	68746.11	42.97	826875	660748.54	1266456	416525.88	63.04
Grand Total		5495200	3478900.00	4229792	2518125.38	72.38	10685020	14800000.35	6853569	9434398.44	63.75

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

(No. in actuals, Amt. in Lakh)

Sr. No.	Bank	Agriculture					Education					Housing				
		Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter		
		No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.
1	Alahabad bank	454	45860.00	2	1000.00	2.18	536	8050.50	100	849.44	10.55	593	14924.30	327	8771.52	58.77
2	Andhra Bank	24	3262.00	9	40.00	1.23	358	1747.00	0	0.00	0.00	220	5985.00	32	704.00	11.76
3	Bank of Baroda	484	32670.00	1	2600.00	7.96	393	7186.91	101	756.12	10.52	825	20894.00	1036	11827.66	56.61
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 Maharashtra	26	2324.00	0	0.00	0.00	85.25	291.18	0	0.00	0.00	60	1492.42	0	0.00	0.00
6	Canara Bank	808	9462.00	0	0.00	0.00	441	1684.00	20	464.47	27.58	218	3462.00	681	8942.72	258.31
7	Central Bank of India	916	63590.00	0	0.00	0.00	536	5269.43	154	618.79	11.74	413	10447.00	735	6109.76	58.48
8	Corporation Bank	8	411.54	0	0.00	0.00	535	1873.58	1	51.70	2.76	105	2596.82	19	462.75	17.82
9	Indian Bank	150	15175.00	0	0.00	0.00	121	1086.08	57	259.12	23.86	473	11939.44	112	1362.69	11.41
10	IOB	670	23620.00	0	0.00	0.00	308	10464.00	0	0.00	0.00	1105	32686.00	0	0.00	0.00
11	OBC	71	3658.16	2	176.00	4.81	94.6	1024.61	0	0.00	0.00	45	1110.36	330	8824.00	794.70
12	PNB	862	79152.00	10	4432.00	5.60	310.20	10756.00	0	0.00	0.00	1390	49850.00	343	11371.00	22.81
13	Punjab & Sind Bank	14	118.89	0	0.00	0.00	85.8	292.74	0	0.00	0.00	0	0.00	0	0.00	#DIV/0!
14	SBI	954	109509.00	0	0.00	0.00	630	33912.00	411	5798.00	17.10	1570	44772.88	5798	326456.00	729.14
15	Syndicate Bank	96	4968.99	8	199.00	4.00	220	20927.00	0	0.00	0.00	1453	46417.00	172	18891.00	40.70
16	UBI	932	10642.00	69	25007.39	234.99	322	2823.00	864	2556.61	90.56	1065	16789.00	1502	29848.14	177.78
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	180	9277.00	359.85	735	18506.12	312	19706.00	106.48
Total PSU		7979	475625.43	101	33454.39	7.03	6273	121510.81	2050	21350.25	17.57	11251	306646.68	12311	462901.24	150.96
19	Axis Bank	76	3941.66	0	0.00	0.00	297	2634.71	0	0.00	0.00	685	19851.00	0	0.00	0.00
20	Bandhan Bank	49	1559.39	0	0.00	0.00	28	112.23	0	0.00	0.00	513	20291.40	0	0.00	0.00
21	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
22	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
23	Federal Bank	23	1158.42	0	0.00	0.00	303	573.00	8	40.98	7.15	10	32.00	229	7839.10	24497.19
24	HDFC Bank	26	1371.81	0	0.00	0.00	853	1863.32	287	457.97	24.58	785	29848.58	0	0.00	0.00
25	ICICI	101	5243.34	0	0.00	0.00	356	1656.95	6	165.86	10.01	985	18852.00	1393	104054.78	551.96
26	IDBI	19	1300.68	1	126.00	9.69	185	1170.98	3	11.56	0.99	293	7462.14	885	23233.14	311.35
27	IDFC	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
28	Indusind Bank	22	168.00	0	0.00	0.00	55	241.12	0	0.00	0.00	248	4477.28	0	0.00	0.00
29	Jana Small Finance Bank	22	38.00	0	0.00	0.00	2	5.00	0	0.00	0.00	2	7.00	0	0.00	0.00
30	Karnataka Bank Ltd.	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	57	2245.00	#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	3	799.87	161.53	14	61.31	2	30.07	49.05	60	1492.42	3	950.39	63.68
35	SIDBI	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
36	Tamilnad Mercantile Bank	6	26.00	0	0.00	0.00	6	15.00	0	0.00	0.00	2	7.00	2	190.00	2714.29
37	Ujivan Small Finance Bank	30	325.82	65	20.94	6.43	14	60.78	0	0.00	0.00	2	7.00	58	343.88	4912.57
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	85	968.81	5.49	2364	9499.84	306	706.44	7.44	3706	105317.66	2629	138900.29	131.89
40	BGVB (UBI)	556	7756.00	0	0.00	0.00	225	544.51	0	0.00	0.00	38	895.46	644	1222.85	136.56
41	PBGB (UCO)	672	7290.00	0	0.00	0.00	162	423.90	0	0.00	0.00	23	672.00	29	826.97	123.06
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	673	2049.82	109.85
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	186	34423.20	6.67	9222	132506.91	2356	22056.69	16.65	15082	414093.28	15613	603851.35	145.82

Statement showing disbursement in Others & Personal Loan under Non Priority Sector for the quarter ended Dec. 2019

(No. in actuals, Amt. in Lakh)

Sr. No.	Bank	Personal Loan under Non-Prisec					Others under Non-Prisec				
		Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter		
		No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.
1	Allahabad bank	21945	94350.00	402	805.95	0.85	1327	4760.43	11814	755393.00	15868.18
2	Andhra Bank	15715	11256.00	396	2448.00	21.75	545	1586.88	4792	25319.00	1595.53
3	Bank of Baroda	16520	40108.45	2065	3604.40	8.99	1258	4516.85	7399	53398.34	1182.20
4	Bank of India	35495	10603.36	902	3015.00	28.43	295	1278.08	74	27111.00	2121.24
5	Bank of Maharastra	475	452.23	0	0.00	0.00	1126	3012.78	0	0.00	0.00
6	Canara Bank	190	416.71	0	0.00	0.00	164	563.08	0	0.00	0.00
7	Central Bank of India	27965	6904.75	3523	9076.27	131.45	461	3190.28	9413	125977.34	3948.79
8	Corporation Bank	5720	2441.25	108	150.00	6.14	1120	2755.28	1015	25435.60	923.16
9	Indian Bank	11055	3591.77	0	0.00	0.00	1536	970.55	4107	249614.89	25718.91
10	IOB	29785	40924.00	190	3920.14	9.58	1859	12028.00	0	0.00	0.00
11	OBC	6060	11265.73	652	4018.00	35.67	726	1762.78	779	111491.00	6324.74
12	PNB	26710	54475.00	12909	58634.00	107.63	1603	12363.45	3743	639166.00	5169.80
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	58770	29831.00	50.12	2515	6013.28	58773	26042.00	433.08
15	Syndicate Bank	38425	63567.00	369	1083.00	1.70	1034	3457.93	12868	1223160.00	35372.66
16	UBI	6295	42938.00	8858	17394.81	40.51	895	1882.95	5959	104192.94	5533.49
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	1448	28289.00	241.81	695	1013.08	6924	37439.00	3695.58
Total PSU		293155	501496.65	92347	164388.57	32.78	17997	62725.58	143378	3607819.11	5751.75
19	Axis Bank	2325	18820.05	0	0.00	0.00	1911	5317.23	36505	381600.00	7176.68
20	Bandhan Bank	18305	25903.81	0	0.00	0.00	132	328.20	132038	63380.73	19311.62
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	594	1396.06	28.46	434	1953.20	3227	147466.79	7550.01
24	HDFC Bank	3125	17560.54	33660	127272.09	724.76	1744	5895.63	93859	2711577.87	45993.05
25	ICICI	2940	25666.42	0	0.00	0.00	1564	5187.95	290746	1439371.68	27744.52
26	IDBI	1150	18029.12	951	3980.61	22.08	1571	3807.00	1435	121785.33	3198.98
27	IDFC	0	0.00	0	0.00	#DIV/0!	0	0.00	266780	240440.97	#DIV/0!
28	Indusind Bank	240	2833.91	0	0.00	0.00	460	1638.05	41859	231167.12	14112.34
29	Jana Small Finance Bank	8	9.00	0	0.00	0.00	11	12.00	6829	3863.72	32197.67
30	Karnataka Bank Ltd.	0	0.00	109	917.00	#DIV/0!	0	0.00	73	403.00	#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	7046	389906.46	19761.36
33	Ratnakar Bank Ltd	225	569.87	0	0.00	0.00	21	188.20	1041	645085.00	342765.67
34	South Indian Bank Ltd.	260	1063.78	10	8.97	0.84	21	182.98	30	236.62	129.32
35	SIDBI	0	0.00	0	0.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!
36	Tamilnad Mercantile Bank	15	29.00	44	219.00	755.17	25	29.00	1	30.00	103.45
37	Ujjivan Small Finance Bank	375	472.00	522	979.37	207.49	42	263.20	19348	18669.60	7093.31
38	Utkarsh Small Finance Bank	15	37.00	0	0.00	0.00	28	29.00	12	1277.29	4404.45
39	YES Bank	255	3595.21	1824	9455.00	262.99	1711	4895.70	44077	18714.92	382.27
Total PVT		31433	131981.36	37853	144434.10	109.44	10196	31700.40	944917	6415422.10	20237.67
40	BGVB (UBI)	335	4431.28	5232	11558.87	260.85	2485	462.00	6012	48840.93	10571.63
41	PBGB (UCO)	175	1344.65	4614	5924.90	440.63	2577	596.00	694	603.73	101.30
42	UBKGB (CBI)	155	1414.07	3908	8581.00	606.83	1658	292.00	8104	9500.00	3253.42
Total RRB		665	7190.01	13754	26064.77	362.51	6721	1350.00	14810	58944.66	4366.27
43	WB State Co-Op Bank Ltd.	95	245.00	6937	11437.35	4668.31	93	163.00	19189	13633.06	8363.84
44	WBSCARD Bank Ltd.	55	108.00	0	0.00	0.00	33	96.00	0	0.00	0.00
Total Co-Optv		150	353.00	6937	11437.35	3240.04	126	259.00	19189	13633.06	5263.73
Grand Total		325403	641021.02	150891	346324.79	54.03	35039	96034.98	1122294	10095818.93	10512.65

Statement showing disbursement in Total of Priority Sector & Non Priority Sector under ACP 2019-20 as on 31.12.2019 for West Bengal

(No. in actuals, Amt. in Lakh)

Sr. No.	Bank	Total Priority Sector					Total Non Priority Sector					Grand Total				
		Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter			Yearly Target under ACP		Disbursement upto the end of the quarter		
		No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.	No.	Amount	No.	Amount	% of Ach.
1	Allahabad bank	519119	975230.23	99325	501137.85	51.39	24855	167945.23	12645	766819.91	456.59	543974	1143175.46	111970	1267957.76	110.92
2	Andhra Bank	45027	101408.05	3741	119877.00	118.21	16862	23836.88	5229	28511.00	119.61	61889	125244.92	8970	148388.00	118.48
3	Bank of Baroda	257208	565816.24	54235	254743.08	45.02	19480	105376.21	10602	72186.52	68.50	276688	671192.45	64837	326929.60	48.71
4	Bank of India	358702	647129.16	95912	280203.00	43.30	37442	84473.39	976	30126.00	35.66	396143	731602.55	96888	310329.00	42.42
5	Bank of Maharashtra	31943	55823.57	224	517.00	0.93	1772	7572.60	0	0.00	0.00	33715	63396.17	224	517.00	0.82
6	Canara Bank	311311	517989.00	105620	308101.50	59.48	1821	15587.78	701	9407.19	60.35	313131	533576.78	106321	317508.69	59.51
7	Central Bank of India	407600	584451.11	65850	173519.14	29.69	30291	89401.45	13825	141782.16	158.59	437891	673852.56	79675	315301.30	46.79
8	Corporation Bank	55464	104582.87	2066	6511.25	6.23	7489	10078.46	1143	26100.05	258.97	62953	114661.33	3209	32611.30	28.44
9	Indian Bank	78076	149508.37	2455	70311.18	47.03	13334	32762.85	4276	251236.70	766.83	91410	182271.22	6731	321547.88	176.41
10	IOB	134482	270675.79	18099	31415.21	11.61	33727	119722.00	190	3920.14	3.27	168209	390397.79	18289	35335.35	9.05
11	OBC	93036	192158.42	8871	48885.00	25.44	6996	18821.64	1763	124509.00	661.52	100032	210980.06	10634	173394.00	82.19
12	PNB	350822	524262.04	99934	363163.61	69.27	30875	206596.45	17005	713603.00	345.41	381697	730858.49	116939	1076766.61	147.33
13	Punjab & Sind Bank	42008	66221.75	207	3140.00	4.74	7492	9470.66	0	0.00	0.00	49500	75692.40	207	3140.00	4.15
14	SBI	1268493	2141751.45	214042	937564.00	43.78	35049	253726.16	123752	388127.00	152.97	1303542	2395477.61	337794	1325691.00	55.34
15	Syndicate Bank	181272	251714.61	22955	262208.00	104.17	41228	139337.92	13417	1243333.00	892.31	222500	391052.52	36372	1505541.00	385.00
16	UBI	876662	1378639.97	203515	482168.58	34.97	9509	75074.95	17252	178999.89	238.43	886171	1453714.92	220767	661168.47	45.48
17	UCO	377805	717767.90	167859	360801.85	50.27	10472	71162.58	18547	216541.00	304.29	388277	788930.47	186406	577342.85	73.18
18	Union Bank of India	145927	214780.80	11621	179915.00	83.77	7962	37057.96	8864	94711.00	255.58	153889	251838.76	20485	274626.00	109.05
Total PSU		5534956	9459911.32	1176531	4384182.25	46.34	336654	1468005.14	250187	4289913.56	292.23	5871610	10927916.46	1426718	8674095.81	79.38
19	Axis Bank	248950	448173.94	93797	151800.00	33.87	5294	50564.64	36505	381600.00	754.68	254244	498738.59	130302	533400.00	106.95
20	Bandhan Bank	1870265	1197525.21	2319840	1803200.29	150.58	19027	48195.03	132038	63380.73	131.51	1889292	1245720.24	2451878	1866581.02	149.84
21	Catholic Syrian Bank Ltd.	0	0.00	93	2770.00	#DIV/0!	0	0.00	0	0.00	#DIV/0!	0	0.00	93	2770.00	#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	13089	109894.10	276.46	904	8621.62	4058	156742.93	1818.02	18421	48372.40	17147	266637.03	551.22
24	HDFC Bank	187093	387502.22	212539	437678.07	112.95	6533	56539.88	127806	2839307.93	5021.78	193626	444042.10	340345	3276986.00	737.99
25	ICICI	181967	394268.81	55279	670104.43	169.96	5946	56806.65	292145	1543592.32	2726.87	187912	450875.46	347424	2213696.75	490.98
26	IDBI	117159	201055.06	74301	142413.22	70.83	3218	31769.93	3275	149136.64	469.43	120376	232824.98	77576	291549.86	125.22
27	IDFC	1653	9946.00	94689	33539.42	337.22	0	0.00	266780	240440.97	#DIV/0!	1653	9946.00	361469	273980.39	2754.68
28	Indusind Bank	211423	101651.98	348447	165389.67	162.70	1024	9358.36	41859	231167.12	2470.17	212447	111010.34	390306	396556.79	357.23
29	Jana Small Finance Bank	5429	18924.00	94880	40714.72	215.15	45	71.00	6829	3863.72	5441.86	5474	18995.00	101709	44578.44	234.69
30	Karnataka Bank Ltd.	0	0.00	141	7981.00	#DIV/0!	0	0.00	239	3565.00	#DIV/0!	0	0.00	380	11546.00	#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	4235	92047.44	159.37	2812	16387.74	7046	389906.46	2379.26	20434	74146.57	11281	481953.90	650.00
33	Ratnakar Bank Ltd.	101617	14918.90	227593	77891.00	522.10	332	2791.00	1041	645085.00	23113.00	101949	17709.91	228634	722976.00	4082.33
34	South Indian Bank Ltd.	10760	24140.60	135	6453.05	26.73	364	3295.66	48	2025.92	61.47	11125	27436.26	183	8478.97	30.90
35	SIDBI	1117	2963.62	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	5	67.00	5.46	54	106.00	47	439.00	414.15	446	1333.00	52	506.00	37.96
37	Ujjivan Small Finance Bank	64165	86625.22	341029	123883.53	143.01	462	1128.80	19993	20013.79	1773.02	64627	87754.01	361022	143897.32	163.98
38	Utkarsh Small Finance Bank	11339	1251.00	9212	3067.50	245.20	56	112.00	12	1277.29	1140.44	11395	1363.00	9224	4344.79	318.77
39	YES Bank	15647	43372.90	4303	260113.00	599.71	2072	10595.59	45902	28208.92	266.23	17718	53968.49	50205	288321.92	534.24
Total PVT		3064115	3031056.06	3893949	4130183.02	136.26	48142	296143.91	985790	6700431.74	2262.56	3112257	3327199.97	4879739	10830614.76	325.52
40	BGVB (UBI)	738957	1018143.75	366549	244044.66	23.97	3638	14089.25	11888	61622.65	437.37	742596	1032233.00	378437	305667.31	29.61
41	PBGB (UCO)	329294	409157.35	75798	192490.63	47.05	3609	10326.55	5337	7355.60	71.23	332902	419483.90	81135	199846.23	47.64
42	UBKGB (CBI)	190823	220983.34	74286	66972.00	30.31	3349	9712.39	12012	18081.00	186.16	194172	230695.73	86298	85053.00	36.87
Total RRB		1259074	1648284.44	516633	503507.29	30.55	10596	34128.20	29237	87059.25	255.09	1269670	1682412.64	545870	590566.54	35.10
43	WB State Co-Op Bank Ltd.	787494	640883.96	1243422	402311.05	62.77	1133	1060.16	26126	25070.41	2364.78	788627	641944.12	1269548	427381.46	66.58
44	WBSCARD Bank Ltd.	39381	19864.58	23034	14214.83	71.56	793	662.85	0	0.00	0.00	40174	20527.43	23034	14214.83	69.25
Total Co-Optv		826875	660748.54	1266456	416525.88	63.04	1925	1723.01	26126	25070.41	1455.04	828800	662471.55	1292582	441596.29	66.66
Grand Total		10685020	14800000.35	6853569	9434398.44	63.75	397317	1800000.26	1291340	11102474.96	616.80	11082337	16600000.61	8144909	20536873.40	123.72

Bank wise Sectoral Outstanding is annexed herewith as reported by Banks:

West Bengal									
BANK-WISE SECTORAL OUTSTANDING CREDIT UNDER PRIORITY SECTOR AS ON 31.12.2019									
(Amt.in Rs. Crore)									
S No.	BANKS	Farm Credit		Agri Infrastructure		Agri Ancilliary Activities		Total Agriculture	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Allahabad bank	150939	1352.00	9	19.99	19371	1046.25	170319	2418.24
2	Andhra Bank	438	4.24	0	0.00	15	47.44	453	51.68
3	Bank of Baroda	29526	343.54	489	47.96	10472	563.71	40487	955.21
4	Bank of India	241341	1176.37	132	28.12	17362	798.79	258835	2003.28
5	Bank of Maharastra	534	12.27	117	17.29	0	0.00	651	29.56
6	Canara Bank	75649	699.45	880	14.72	4394	79.75	80923	793.92
7	Central Bank of India	127700	1128.37	61	6.59	487	90.30	128248	1225.25
8	Corporation Bank	2294	143.00	0	0.00	0	0.00	2294	143.00
9	Indian Bank	6997	191.60	10	12.58	58	58.12	7065	262.30
10	IOB	8089	58.42	319	345.12	3737	67.56	12145	471.10
11	OBC	3944	54.82	61	25.55	848	512.14	4853	592.51
12	PNB	198855	1523.05	911	41.11	549	440.18	200315	2004.34
13	Punjab & Sind Bank	75	5.00	0	0.00	50	39.00	125	44.00
14	SBI	449104	3287.00	27	113.00	712	981.00	449843	4381.00
15	Syndicate Bank	14359	130.25	65	9.06	128	37.98	14552	177.29
16	UBI	489579	4968.80	1985	546.40	7506	878.44	499070	6393.64
17	UCO	99228	1447.00	86	252.00	629	75.00	99943	1774.00
18	Union Bank of India	30135	317.84	83	54.46	766	594.42	30984	966.72
Total PSU		1928786	16843.02	5235	1533.95	67084	6310.08	2001105	24687.04
19	Axis Bank	12462	1223.00	3994	946.00	42619	1438.00	59075	3607.00
20	Bandhan Bank	1658650	6812.70	266399	1263.31	70009	476.67	1995058	8552.68
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	7729	84.98	1	1.20	84	104.01	7814	190.19
24	HDFC Bank	154646	505.20	26	45.24	320	590.22	154992	1140.66
25	ICICI	62845	592.40	1	2.06	38	533.05	62884	1127.50
26	IDBI	105335	451.50	3	2.90	30	33.42	105368	487.82
27	IDFC	48800	86.06	0	0.00	0	0.00	48800	86.06
28	Indusind Bank	117120	331.08	16	97.72	3	9.45	117139	438.25
29	Jana Small Finance Bank	24227	82.63	0	0.00	0	0.00	24227	82.63
30	Karnataka Bank Ltd.	12	2.35	6	7.20	181	227.75	199	237.30
31	Karur Vysya Bank	0	0.00	109	11.20	183	6.05	292	17.25
32	Kotak Mahindra Bank	6672	247.64	0	0.00	42	281.30	6714	528.94
33	Ratnakar Bank Ltd	259826	523.48	0	0.00	1	3.57	259827	527.05
34	South Indian Bank Ltd.	20	18.37	54	94.60	7	9.57	81	122.54
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	252449	561.80	0	0.00	0	0.00	252449	561.80
38	Utkarsh Small Finance Bank	10895	23.30	0	0.00	0	0.00	10895	23.30
39	YES Bank	986	97.00	9	93.00	166	350.00	1161	540.00
Total PVT		2722674	11643.49	270618	2564.43	113683	4063.06	3106975	18270.97
40	BGVB (UBI)	381255	2695.65	66	9.60	18307	480.53	399628	3185.78
41	PBGB (UCO)	122333	988.71	0	0.00	369	2.90	122702	991.61
42	UBKGB (CBI)	130678	1225.55	3	0.05	0	0.00	130681	1225.60
Total RRB		634266	4909.91	69	9.65	18676	483.43	653011	5402.99
43	WB State Co-Op Bank Ltd.	1938382	5329.31	31	3.90	0	14.55	1938413	5347.76
44	WBSCARD Bank Ltd.	231458	880.21	0	0.00	0	0.00	231458	880.21
Total Co-Optv		2169840	6209.52	31	3.90	0	14.55	2169871	6227.97
Grand Total		7455566	39605.93	275953	4111.93	199443	10871.11	7930962	54588.97

West Bengal													
BANK-WISE SECTORAL OUTSTANDING CREDIT UNDER PRIORITY SECTOR AS ON 31.12.2019													
(Amt.in Rs. Crore)													
S No.	BANKS	Micro Entpz.		Small Entpz.		Medium Entpz.		KVI		Others		Total MSME	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Allahabad bank	59369	2412.19	5526	2333.62	203	591.83	154	6.00	0	0.00	65252	5343.64
2	Andhra Bank	4130	195.07	479	553.14	109	205.24	27	1.57	0	0.00	4745	955.02
3	Bank of Baroda	18339	968.70	5865	962.38	2407	387.18	269	14.72	1045	257.18	27925	2590.16
4	Bank of India	77861	3220.29	3177	840.38	198	278.89	0	0.00	0	0.00	81236	4339.56
5	Bank of Maharastra	1500	299.84	0	0.00	0	0.00	0	0.00	0	0.00	1500	299.84
6	Canara Bank	29587	862.61	2364	1013.95	146	340.86	0	0.00	877	44.73	32974	2262.15
7	Central Bank of India	31896	468.07	2985	760.65	73	135.67	819	46.90	0	0.00	35773	1411.30
8	Corporation Bank	4396	175.80	476	189.20	59	76.32	0	0.00	0	0.00	4931	441.32
9	Indian Bank	10053	246.52	655	783.93	305	110.28	1	0.10	0	0.00	11014	1140.83
10	IOB	16163	373.38	1236	190.76	44	34.38	0	0.00	32	542.06	17475	1140.58
11	OBC	11586	800.75	1933	1450.33	133	209.65	0	0.00	81	62.49	13733	2523.22
12	PNB	38025	1254.25	2052	895.66	221	1044.73	124	1.34	0	0.00	40422	3195.98
13	Punjab & Sind Bank	1258	99.00	1100	125.00	889	251.00	0	0.00	0	0.00	3247	475.00
14	SBI	59838	3401.00	2891	2084.00	96	378.00	0	0.00	400	644.00	63225	6507.00
15	Syndicate Bank	11975	973.73	772	250.32	95	40.91	1	0.06	0	0.00	12843	1265.02
16	UBI	120104	3398.85	33671	2234.33	548	350.31	1294	32.53	0	0.00	155617	6016.02
17	UCO	81378	1488.80	38725	992.53	21035	391.98	0	0.00	8180	45.03	149318	2918.34
18	Union Bank of India	18412	984.52	2456	1177.53	143	957.81	56	1.82	17	0.04	21084	3121.72
Total PSU		595870	21623.37	106363	16837.71	26704	5785.04	2745	105.04	10632	1595.53	742314	45946.70
19	Axis Bank	11389	2127.00	2907	1614.00	0	0.00	0	0.00	132983	405.00	147279	4146.00
20	Bandhan Bank	2077836	10351.45	5341	275.71	82	57.56	0	0.00	0	0.00	2083259	10684.71
21	Catholic Syrian Bank Ltd.	84	3.87	8	7.83	0	0.00	0	0.00	0	0.00	92	11.70
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	508	154.76	295	225.56	67	135.99	0	0.00	0	0.00	870	516.31
24	HDFC Bank	307262	2103.02	18413	2940.29	2794	1001.82	0	0.00	0	0.00	328469	6045.13
25	ICICI	19763	3131.85	11850	2993.12	1778	1016.05	0	0.00	0	0.00	33391	7141.02
26	IDBI	15221	1273.33	523	296.49	72	114.13	0	0.00	0	0.00	15816	1683.95
27	IDFC	88072	317.80	377	109.42	44	14.32	0	0.00	0	0.00	88493	441.54
28	Indusind Bank	28644	563.77	13002	1461.49	13	22.64	0	0.00	0	0.00	41659	2047.90
29	Jana Small Finance Bank	4657	78.38	81	3.96	0	0.00	0	0.00	0	0.00	4738	82.34
30	Karnataka Bank Ltd.	527	243.97	304	221.38	14	26.85	0	0.00	0	0.00	845	492.20
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	1735	525.06	4746	1103.24	821	254.06	0	0.00	0	0.00	7302	1882.35
33	Ratnakar Bank Ltd	168431	309.73	22	20.80	1	0.08	0	0.00	0	0.00	168454	330.61
34	South Indian Bank Ltd.	148	50.17	204	331.06	76	152.34	0	0.00	0	0.00	428	533.57
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	6.78	4	1.44	19	22.09	0	0.00	0	0.00	40	30.31
37	Ujjivan Small Finance Bank	175026	500.95	14	4.49	1	0.74	0	0.00	0	0.00	175041	506.19
38	Utkarsh Small Finance Bank	9671	25.61	0	0.00	0	0.00	0	0.00	0	0.00	9671	25.61
39	YES Bank	3010	428.00	3599	577.00	420	197.00	0	0.00	0	0.00	7029	1202.00
Total PVT		2912001	22195.51	61690	12187.28	6202	3015.65	0	0.00	134647	812.60	3114540	38211.04
40	BGVB (UBI)	176091	1657.22	23002	90.85	0	0.00	0	0.00	0	0.00	199093	1748.06
41	PBGB (UCO)	81026	1057.93	4521	77.64	0	0.00	5	0.04	0	0.00	85552	1135.61
42	UBKGB (CBI)	8830	46.10	166	2.12	0	0.00	147	1.59	0	0.00	9143	49.81
Total RRB		265947	2761.25	27689	170.61	0	0.00	152	1.63	0	0.00	293788	2933.48
43	WB State Co-Op Bank Ltd.	11957	122.53	1166	57.32	491	46.56	932	1.68	129	17.34	14675	245.43
44	WBSCARD Bank Ltd.	1322	78.53	0	0.00	0	0.00	0	0.00	0	0.00	1322	78.53
Total Co-Optv		13279	201.06	1166	57.32	491	46.56	932	1.68	129	17.34	15997	323.96
Grand Total		3787097	46781.19	196908	29252.92	33397	8847.26	3829	108.35	145408	2425.47	4166639	87415.18

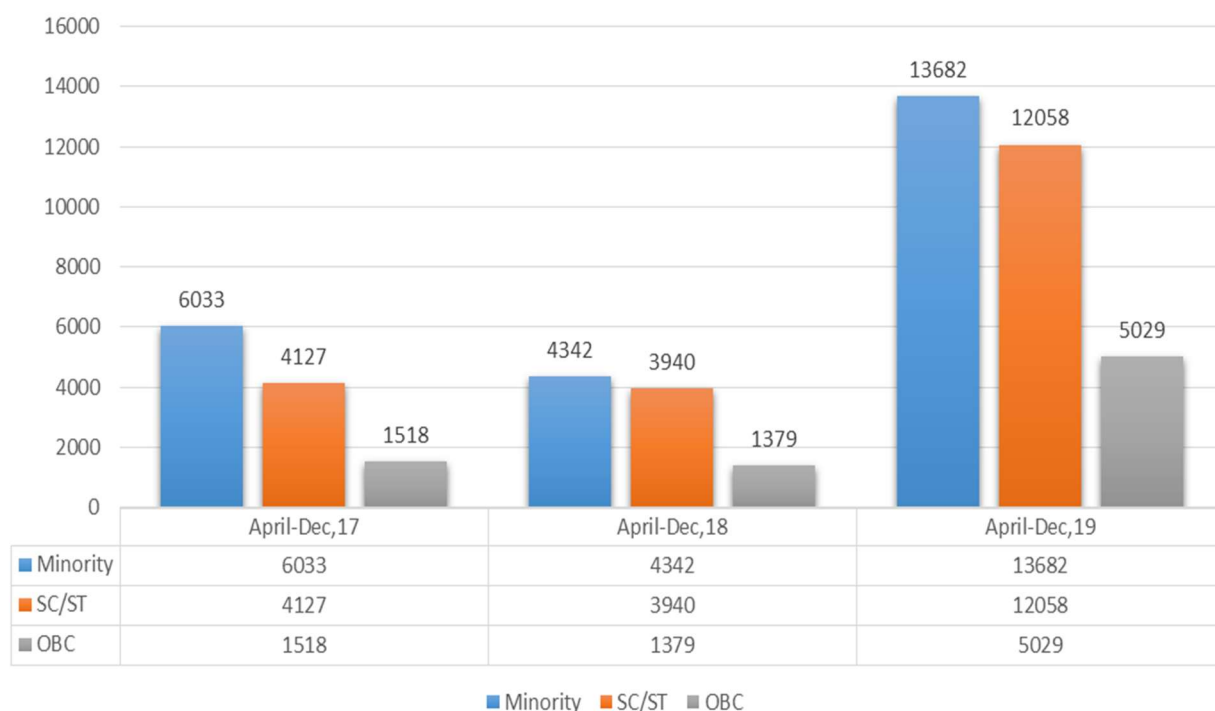
West Bengal																	
BANK-WISE SECTORAL OUTSTANDING CREDIT UNDER PRIORITY SECTOR AS ON 31.12.2019																	
(Amt.in Rs. Crore)																	
S No.	BANKS	Export		Education		Housing		Social Infrastructure		Renewable Energy		Others		Total OPS		Total PriSec	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Allahabad bank	21	79.41	3705	93.59	18728	1795.99	4	3.06	18	0.02	1052	0.15	23528	1972.22	259099	9734.10
2	Andhra Bank	13	108.28	113	3.22	935	73.50	0	0.00	0	0.00	1048	76.73	2109	261.73	7307	1268.43
3	Bank of Baroda	13	174.82	2506	90.08	17102	1873.28	0	0.00	0	0.00	15720	470.03	35341	2608.21	103753	6153.58
4	Bank of India	55	157.01	5136	138.98	20916	1610.26	0	0.00	79	0.16	0	0.00	26186	1906.41	366257	8249.25
5	Bank of Maharastra	0	0.00	218	6.98	874	191.33	0	0.00	0	0.00	1391	310.43	2483	508.74	4634	838.14
6	Canara Bank	88	309.72	2767	94.07	4895	457.79	0	0.00	0	0.00	194	1.42	7944	863.00	121841	3919.07
7	Central Bank of India	0	0.00	2465	66.15	6963	569.08	0	0.00	0	0.00	0	0.00	9428	635.23	173449	3271.78
8	Corporation Bank	0	0.00	299	9.23	2807	252.24	0	0.00	0	0.00	80	1.12	3186	262.59	10411	846.91
9	Indian Bank	0	0.00	334	16.47	2140	162.08	6	0.68	2	0.06	13	0.08	2495	179.37	20574	1582.50
10	IOB	398	7.98	971	18.48	3764	360.55	0	0.00	0	0.00	12625	363.95	17758	750.96	47378	2362.64
11	OBC	0	0.00	1167	35.91	3573	260.17	0	0.00	13	0.12	104	0.30	4857	296.50	23443	3412.23
12	PNB	75	22.89	5691	221.27	7733	695.15	5	0.58	35	0.02	1512	4.05	15051	943.96	255788	6144.28
13	Punjab & Sind Bank	0	0.00	15	25.00	2497	230.00	0	0.00	0	0.00	0	0.00	2512	255.00	5884	774.00
14	SBI	0	0.00	17860	700.00	149476	6048.00	92	20.00	2	7.00	0	0.00	167430	6775.00	680498	17663.00
15	Syndicate Bank	0	0.00	1159	33.31	2443	184.10	0	0.00	0	0.00	151	1.03	3753	218.44	31148	1660.75
16	UBI	0	0.00	2801	60.23	44197	3154.58	12	2.47	147	0.15	0	0.00	47157	3217.43	701844	15627.09
17	UCO	112	169.41	2264	58.74	11577	930.38	0	0.00	0	0.00	84725	697.53	98678	1856.06	347939	6548.40
18	Union Bank of India	0	0.00	1724	57.98	6258	484.45	11	0.10	2	0.01	103	0.05	8098	542.59	60166	4631.03
Total PSU		775	1029.52	51195	1729.69	306878	19332.94	130	26.89	298	7.54	118718	1926.87	477994	24053.44	3221413	94687.18
19	Axis Bank	0	0.00	1036	73.00	6462	391.00	0	0.00	0	0.00	83	1.00	7581	465.00	213935	8218.00
20	Bandhan Bank	0	0.00	0	0.00	1125	66.89	0	0.00	0	0.00	26	368.50	1151	435.39	4079468	19672.79
21	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	6	0.33	0	0.00	0	0.00	0	0.00	6	0.33	98	12.03
22	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1215	137.77
23	Federal Bank	0	0.00	42	1.39	674	60.40	0	0.00	0	0.00	82	0.16	798	61.95	9482	768.45
24	HDFC Bank	0	0.00	2207	52.13	13803	702.21	0	0.00	0	0.00	1	0.01	16011	754.35	499472	7940.14
25	ICICI	2	14.96	275	9.56	8025	872.94	0	0.00	2	8.46	0	0.00	8304	905.92	104579	9174.44
26	IDBI	0	0.00	656	20.00	20193	2012.63	7	0.16	0	0.00	0	0.00	20856	2032.79	142040	4204.57
27	IDFC	0	0.00	0	0.00	284	40.07	0	0.00	0	0.00	0	0.00	284	40.07	137577	567.68
28	Indusind Bank	0	0.00	0	0.00	14	13.00	0	0.00	0	0.00	0	0.00	14	13.00	158812	2499.15
29	Jana Small Finance Bank	0	0.00	0	0.00	1363	6.91	0	0.00	0	0.00	162785	417.20	164148	424.11	193113	589.08
30	Karnataka Bank Ltd.	0	0.00	12	0.50	531	57.95	0	0.00	0	0.00	508	6.73	1051	65.18	2095	794.68
31	Karur Vysya Bank	13	2.77	9	37.78	276	28.68	2	0.33	0	0.00	0	0.00	300	69.56	922	291.61
32	Kotak Mahindra Bank	6	1.40	0	0.00	395	6.42	0	0.00	0	0.00	2	1.07	403	8.89	14419	2420.18
33	Ratnakar Bank Ltd.	0	0.00	491	0.73	2203	10.17	0	0.00	0	0.00	47084	44.14	49778	55.04	478059	912.70
34	South Indian Bank Ltd.	0	0.00	18	0.38	101	10.25	0	0.00	0	0.00	11	4.93	130	15.56	639	671.67
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	2	0.08	11	1.09	0	0.00	0	0.00	0	0.00	13	1.17	53	31.48
37	Ujivan Small Finance Bank	0	0.00	0	0.00	41378	144.39	0	0.00	0	0.00	167277	310.10	208655	454.49	636145	1522.47
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	20566	48.91
39	YES Bank	0	0.00	1	0.00	165	5.00	0	0.00	5	4.00	0	0.00	171	9.00	8361	1751.00
Total PVT		21	19.13	4749	195.55	97009	4430.32	9	0.49	7	12.46	377859	1153.84	479654	5811.81	6701169	62293.82
40	BGVB (UBI)	0	0.00	172	3.98	6812	281.01	0	0.00	0	0.00	7810	181.20	14794	466.19	613515	5400.03
41	PBGB (UCO)	0	0.00	254	5.85	3219	169.27	0	0.00	6	0.01	595	15.82	4074	190.95	212328	2318.17
42	UBKGB (CBI)	0	0.00	105	1.96	2148	103.59	0	0.00	0	0.00	36237	151.10	38490	256.65	178314	1532.06
Total RRB		0	0.00	531	11.79	12179	553.87	0	0.00	6	0.01	44642	348.12	57358	913.79	1004157	9250.26
43	WB State Co-Op Bank Ltd.	0	0.00	12	0.41	11561	891.57	0	0.00	0	0.00	132537	5273.85	144110	6165.83	2097198	11759.02
44	WBSCARD Bank Ltd.	0	0.00	0	0.00	4852	208.05	0	0.00	0	0.00	0	0.00	4852	208.05	237632	1166.79
Total Co-Optv		0	0.00	12	0.41	16413	1099.62	0	0.00	0	0.00	132537	5273.85	148962	6373.88	2334830	12925.81
Grand Total		796	1048.65	56487	1937.44	432479	25416.75	139	27.38	311	20.01	673756	8702.68	1163968	37152.92	13261569	179157.07

West Bengal															
BANK-WISE SECTORAL OUTSTANDING CREDIT UNDER PRIORITY SECTOR AS ON 31.12.2019															
(Amt.in Rs. Crore)															
S No.	BANKS	Agri		Education		Housing		Personal Loan		Others		Total Non-Prisec		Total Advance	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Allahabad bank	2	11.01	912	40.98	3600	530.43	2617	22.26	29266	13901.30	36397	14505.98	295496	24240.08
2	Andhra Bank	3	2.51	113	3.22	935	73.50	583	22.46	6916	3402.55	8550	3504.24	15857	4772.67
3	Bank of Baroda	20	17.35	72	7.96	3340	543.54	5483	210.77	31428	14098.80	40343	14878.42	144096	21032.00
4	Bank of India	0	0.00	0	0.00	0	0.00	11810	96.95	676	7552.80	12486	7649.75	378743	15899.00
5	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00	2759	1070.11	2759	1070.11	7393	1908.25
6	Canara Bank	5	101.58	35	23.77	2385	425.91	5	1.26	18971	4532.69	21401	5085.21	143242	9004.28
7	Central Bank of India	0	0.00	189	47.90	2888	362.22	8668	165.41	24548	3916.73	36293	4492.26	209742	7764.05
8	Corporation Bank	0	0.00	4	0.86	185	57.16	571	3.63	4984	4143.97	5744	4205.62	16155	5052.53
9	Indian Bank	0	0.00	77	6.46	635	90.19	31	0.29	8510	3077.16	9253	3174.10	29827	4756.60
10	IOB	126	47.11	0	0.00	0	0.00	0	0.00	46376	4173.29	46502	4220.40	93880	6583.04
11	OBC	3	20.60	78	7.09	1182	184.41	2452	82.44	3874	4364.95	7589	4659.49	31032	8071.72
12	PNB	14	79.10	13	65.80	2970	678.10	31272	1094.00	10945	10753.72	45214	12670.72	301002	18815.00
13	Punjab & Sind Bank	0	0.00	55	3.00	1235	89.00	100	269.00	1925	2787.00	3315	3148.00	9199	3922.00
14	SBI	0	0.00	1693	117.00	79873	12353.00	272585	7634.00	358904	30772.04	713055	50876.04	1393553	68539.04
15	Syndicate Bank	8	14.75	13	3.18	680	320.77	4952	91.37	15330	5962.21	20983	6392.28	52131	8053.03
16	UBI	333	1819.73	1817	56.75	7431	1099.15	44844	530.36	25878	17149.72	80303	20655.71	782147	36282.80
17	UCO	0	0.00	714	17.87	2523	291.62	1750	81.18	3082	7448.93	8069	7839.60	356008	14388.00
18	Union Bank of India	4	16.79	364	73.98	1003	295.54	8927	316.37	5966	7899.15	16264	8601.83	76430	13232.86
Total PSU		518	2130.53	6149	475.82	110865	17394.54	396650	10621.75	600338	147007.12	1114520	177629.77	4335933	272316.95
19	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00	79528	17528.00	79528	17528.00	293463	25746.00
20	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00	193151	783.29	193151	783.29	4272619	20456.08
21	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	10	4.97	10	4.97	108	17.00
22	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1215	137.77
23	Federal Bank	0	0.00	5	0.88	548	147.14	701	13.83	13166	1614.27	14420	1776.12	23902	2544.57
24	HDFC Bank	0	0.00	73	2.71	3168	626.03	75746	1943.60	874151	15559.38	953138	18131.73	1452610	26071.87
25	ICICI	0	0.00	6	1.64	8428	3961.33	0	0.00	300207	13808.64	308641	17771.61	413220	26946.05
26	IDBI	1	1.03	7	1.11	2666	835.47	12490	154.90	1693	2394.81	16857	3387.32	158897	7591.89
27	IDFC	0	0.00	0	0.00	0	0.00	0	0.00	346035	2891.32	346035	2891.32	483612	3459.00
28	Indusind Bank	0	0.00	0	0.00	9	0.39	0	0.00	108903	8469.85	108912	8470.24	267724	10969.39
29	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	9085	57.01	9085	57.01	202198	646.09
30	Karnataka Bank Ltd.	1	1.75	9	0.63	285	106.65	484	34.44	1649	654.80	2428	798.27	4523	1592.95
31	Karur Vysya Bank	170	5.23	7	0.98	270	56.23	2499	44.11	657	849.97	3603	956.52	4525	1248.13
32	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	15278	3843.39	15278	3843.39	29697	6263.57
33	Ratnakar Bank Ltd	0	0.00	0	0.00	23	1.91	0	0.00	493	5325.68	516	5327.59	478575	6240.29
34	South Indian Bank Ltd.	6	40.10	5	0.64	47	18.50	13	0.18	612	1136.85	683	1196.27	1322	1867.94
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	199	29.08	47	79.99	249	110.06	302	141.54
37	Ujjivan Small Finance Bank	291	0.40	0	0.00	397	15.32	621	10.96	41511	275.41	42820	302.09	678965	1824.57
38	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	14	12.22	14	12.22	20580	61.13
39	YES Bank	0	0.00	0	0.00	16	4.00	5816	220.00	22226	3500.00	28058	3724.00	36419	5475.00
Total PVT		469	48.51	112	8.59	15860	5773.96	98569	2451.10	2008416	78789.85	2123426	87072.02	8824595	149365.84
40	BGVB (UBI)	0	0.00	0	0.00	3397	186.47	29294	347.60	18107	154.88	50798	688.95	664313	6088.98
41	PBGB (UCO)	0	0.00	0	0.00	762	37.99	6189	388.41	1398	111.53	8349	537.93	220677	2856.10
42	UBKGB (CBI)	0	0.00	0	0.00	0	0.00	12718	203.88	13064	152.75	25782	356.63	204096	1888.69
Total RRB		0	0.00	0	0.00	4159	224.46	48201	939.89	32569	419.16	84929	1583.51	1089086	10833.77
43	WB State Co-Op Bank Ltd.	0	0.00	0	0.00	0	0.00	20364	1064.35	32288	3740.45	52652	4804.80	2149850	16563.82
44	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	237632	1166.79
Total Co-Optv		0	0.00	0	0.00	0	0.00	20364	1064.35	32288	3740.45	52652	4804.80	2387482	17730.61
Grand Total		987	2179.04	6261	484.41	130884	23392.97	563784	15077.10	2673611	229956.58	3375527	271090.10	16637096	450247.17

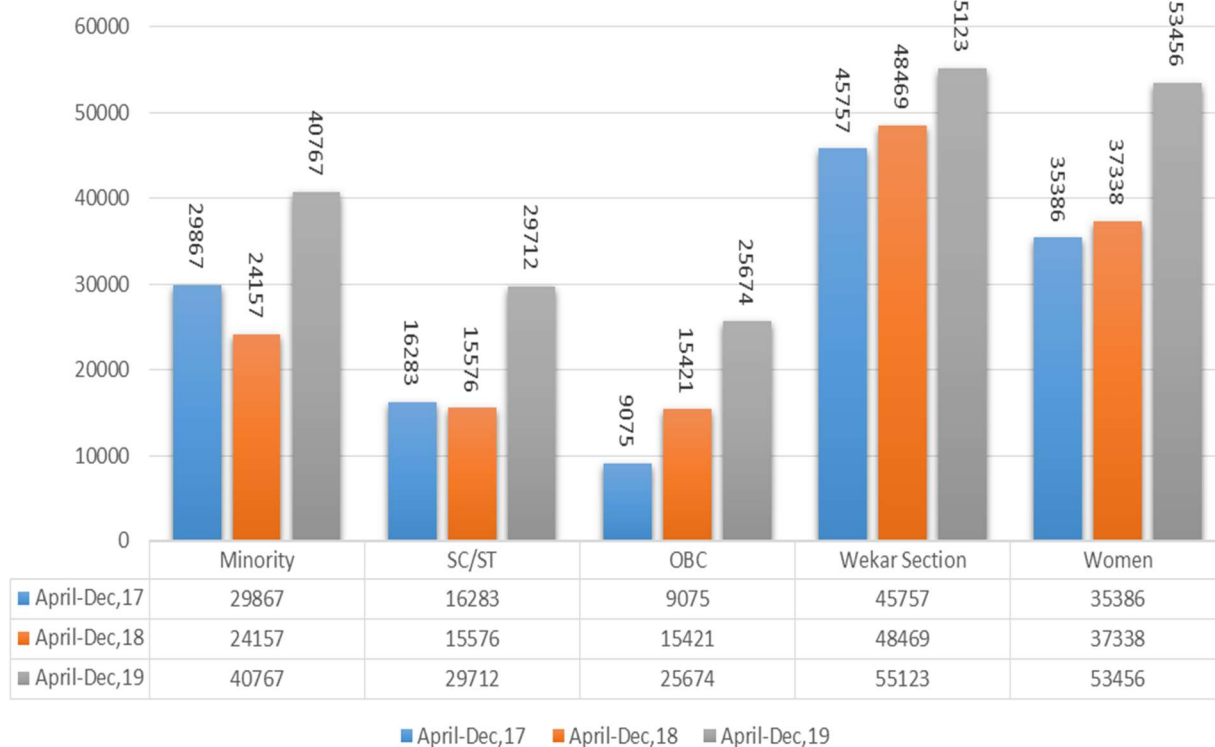
West Bengal													
BANK-WISE SECTORAL OUTSTANDING CREDIT UNDER PRIORITY SECTOR AS ON 31.12.2019													
(Amt.in Rs. Crore)													
S No.	BANKS	Of Which Weaker Section		Of Which Minority Communities		Of Which SC/ST		Of Which OBC		Of Which Women		Of Which Under DRI	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Allahabad bank	104622	2114.36	67964	1398.65	83330	1102.92	74790	1493.19	61552	1260.48	8924	19.39
2	Andhra Bank	862	8.44	1299	75.50	2	0.01	0	0.00	2863	80.66	1	0.00
3	Bank of Baroda	33008	819.00	13630	877.00	11879	481.00	12163	3203.00	28811	3124.00	63	0.52
4	Bank of India	235167	1204.00	78931	781.00	46366	223.00	21436	201.00	76177	235.00	161	0.98
5	Bank of Maharashtra	1695	374.15	397	12.75	366	8.12	0	0.00	850	23.95	0	0.00
6	Canara Bank	68077	424.15	32154	453.55	11553	114.32	0	0.00	0	0.00	11083	119.98
7	Central Bank of India	105561	891.35	18486	178.54	53208	471.15	6785	83.89	20185	316.35	274	0.29
8	Corporation Bank	2743	80.71	2213	87.82	668	24.74	0	0.00	2412	108.92	19	0.47
9	Indian Bank	4437	167.95	11774	2276.33	1603	36.76	1910	17.12	2894	89.33	51	0.46
10	IOB	12110	5094.35	10768	91.73	5262	28.09	6556	52.17	6546	55.47	643	14.58
11	OBC	15066	381.66	3237	168.13	2456	194.65	1038	42.87	5326	217.42	0	0.00
12	PNB	195300	1547.06	17815	288.38	17703	243.43	47251	564.27	64373	1076.68	22	0.02
13	Punjab & Sind Bank	3	0.90	5	0.90	7	1.75	3	1.30	3	0.50	0	0.00
14	SBI	461457	4292.00	162934	3619.00	174121	2223.00	102541	1861.00	259135	3605.00	445	3.00
15	Syndicate Bank	31162	2087.36	4661	85.26	4480	86.39	1537	26.62	11585	1823.44	23	0.02
16	UBI	26487	4134.91	184267	6844.19	16356	1502.58	98724	1298.78	123425	2391.63	18722	185.76
17	UCO	0	0.00	39254	427.84	25190	298.63	0	0.00	42830	648.26	15008	142.00
18	Union Bank of India	34690	674.48	15453	373.71	7463	221.71	2428	75.13	11409	281.18	248	1.20
Total PSU		1332447	24296.83	665242	18040.28	462013	7262.25	377162	8920.34	720376	15338.27	55687	488.67
19	Axis Bank	236711	1090.00	49879	348.00	40403	70.00	0	0.00	192332	469.00	0	0.00
20	Bandhan Bank	3524435	13524.18	1508266	6783.83	980635	4712.64	76319	378.89	4177159	18312.07	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	6348	66.41	4278	73.38	141	2.68	1729	23.01	3027	99.28	0	0.00
24	HDFC Bank	436205	1032.73	165378	522.48	1944	17.04	867	309.21	435957	1448.60	0	0.00
25	ICICI	62454	1182.64	46198	973.64	8403	114.10	122423	7420.15	76225	6446.52	0	0.00
26	IDBI	113602	794.87	23275	326.00	26698	238.35	4407	142.79	98282	819.21	9	0.00
27	IDFC	136243	252.39	57730	100.20	58048	116.27	58033	100.79	136241	252.08	0	0.00
28	Indusind Bank	19408	144.16	15885	618.35	2036	25.65	17372	118.52	11632	247.80	0	0.00
29	Jana Small Finance Bank	192213	518.49	53287	141.41	24997	68.50	10468	29.95	179263	510.40	0	0.00
30	Karnataka Bank Ltd.	695	25.36	418	13.20	32	1.40	233	10.72	12	0.04	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	7789	352.46	4172	212.64	157	11.02	0	0.00	0	0.00	0	0.00
33	Ratnakar Bank Ltd	477875	858.20	88407	168.53	56726	100.27	261566	442.11	477895	859.10	0	0.00
34	South Indian Bank Ltd.	0	0.00	11	0.98	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	373262	813.00	66789	140.41	68135	152.20	11647	24.51	372832	787.77	0	0.00
38	Utkarsh Small Finance Bank	19985	47.37	7844	16.89	9303	19.43	1468	3.29	19965	47.25	0	0.00
39	YES Bank	1333	40.00	545	39.00	2	0.00	0	0.00	48	74.00	0	0.00
Total PVT		5608558	20742.26	2092362	10478.93	1277660	5649.55	566532	9003.94	6180870	30373.11	9	0.00
40	BGVB (UBI)	301215	2942.16	155604	1168.98	133272	974.32	21982	109.72	62580	419.99	0	0.00
41	PBGB (UCO)	91492	1339.54	23468	405.19	48034	338.19	34219	449.34	89861	1396.05	0	0.00
42	UBKGB (CBI)	130402	1182.12	8900	40.84	29320	218.73	9085	44.78	41187	481.22	11	0.00
Total RRB		523109	5463.82	187972	1615.01	210626	1531.24	65286	603.84	193628	2297.26	11	0.00
43	WB State Co-Op Bank Ltd.	827122	4575.43	295414	10316.57	244953	15076.42	163452	7121.16	279714	5379.47	0	0.00
44	WBSCARD Bank Ltd.	780	45.62	5438	316.32	3318	192.75	587	25.55	1179	68.49	0	0.00
Total Co-Optv		827902	4621.05	300852	10632.89	248271	15269.17	164039	7146.71	280893	5447.96	0	0.00
Grand Total		8292016	55123.96	3246428	40767.11	2198570	29712.21	1173019	25674.83	7375767	53456.59	55707	488.67

Disbursement of Loan to Minority Community & SC/ST/OBC during the FY 2019-2020 (01-04.2019 to 31.12.2019)											
(Amount in Crore)											
Sr. No.	Bank Name	Minority Community						SC/ST		OBC	
		Target		Achievement as on 31.12.19		% of Achievement		No.	Amount	No.	Amount
		No.	Amount	No.	Amount	No.	Amount				
1	Allahabad bank	136500	1050.00	18720	258.00	13.71	24.57	4380	27.62	3564	85.78
2	Andhra Bank	16200	105.50	1299	75.50	8.02	71.56	2	0.01	0	0.00
3	Bank of Baroda	75000	735.00	826	14.58	1.10	1.98	634	8.97	1154	17.68
4	Bank of India	89000	855.00	11212	67.25	12.60	7.87	2245	17.56	2154	16.25
5	Bank of Maharastra	7200	60.00	397	12.75	5.51	21.25	366	8.12	0	0.00
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	528	11.04	1.69	8.83	79	4.40	44	2.06
9	Indian Bank	31200	185.00	363	564.11	1.16	304.92	75	2.46	89	2.78
10	IOB	35500	350.00	1715	51.89	4.83	14.83	652	28.32	356	19.11
11	OBC	45000	205.00	743	22.76	1.65	11.10	413	10.56	199	8.40
12	PNB	105000	595.00	17816	288.38	16.97	48.47	5748	90.11	20759	294.81
13	Punjab & Sind Bank	7500	68.50	3	0.90	0.04	1.31	5	1.65	3	1.50
14	SBI	345000	2500.00	23761	296.00	6.89	11.84	7813	105.00	9318	112.00
15	Syndicate Bank	45000	285.00	4588	108.22	10.20	37.97	3431	89.57	1092	20.93
16	UBI	180000	1650.00	7322	71.65	4.07	4.34	3972	21.98	1019	18.37
17	UCO	45000	275.00	8428	106.64	18.73	38.78	1450	24.11	11038	195.83
18	Union Bank of India	86500	750.00	1188	420.39	1.37	56.05	767	502.35	361	62.84
Total PSU		1430800	11064.00	134868	2881.47	9.43	26.04	49374	1119.41	53828	888.99
19	Axis Bank	75000	555.00	19937	287.00	26.58	51.71	11522	33.00	0	0.00
20	Bandhan Bank	85500	850.00	880978	6516.18	1030.38	766.61	515789	4015.64	41445	329.66
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	3620	41.79	42.59	64.29	108	1.26	1439	13.07
24	HDFC Bank	75000	375.00	71891	245.08	95.85	65.35	257	2.42	11722	45.06
25	ICICI	75000	475.00	28306	381.94	37.74	80.41	4886	54.52	0	0.00
26	IDBI	37500	185.00	11560	124.29	30.83	67.18	12311	81.37	1880	41.86
27	IDFC	3600	15.00	41480	118.99	1152.22	793.27	40887	126.73	41605	119.74
28	Indusind Bank	17500	150.00	166536	570.80	951.63	380.53	116206	9.16	343940	25.21
29	Jana Small Finance Bank	3300	29.00	26363	100.64	798.88	347.03	13373	50.71	17616	68.57
30	Karnataka bank Ltd.	0	0.00	23	1.38	#DIV/0!	#DIV/0!	1	0.01	13	1.25
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	727	42.49	6.06	49.99	13	2.17	0	0.00
33	Ratnakar Bank Ltd	4500	25.00	41629	122.21	925.09	488.84	26946	79.61	118042	357.48
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	73479	263.75	489.86	181.90	74764	258.19	11566	43.21
38	Utkarsh Small Finance Bank	300	2.00	7844	16.89	2614.67	844.50	9303	19.43	1468	3.29
39	YES Bank	6200	55.00	148	23.00	2.39	41.82	0	0.00	0	0.00
Total PVT		423900	3051.00	1374521	8856.43	324.26	290.28	826366	4734.22	590736	1048.40
40	BGVB (UBI)	95000	895.00	67059	379.78	70.59	42.43	44010	279.52	30051	91.64
41	PBGB (UCO)	75000	335.00	8316	186.04	11.09	55.53	17248	429.66	19678	461.62
42	UBKGB (CBI)	37500	175.00	1542	15.22	4.11	8.70	9438	94.64	1583	18.20
Total RRB		207500	1405.00	76917	581.04	37.07	41.36	70696	803.82	51312	571.46
43	WB State Co-Op Bank Ltd.	75000	465.00	84872	1324.43	113.16	284.82	89497	5376.27	35328	2515.91
44	WBSCARD Bank Ltd.	2800	15.00	663	38.88	23.68	259.20	8745	24.48	759	4.49
Total Co-Optv		77800	480.00	85535	1363.31	109.94	284.02	98242	5400.75	36087	2520.40
Grand Total		2140000	16000.00	1671841	13682.25	78.12	85.51	1044678	12058.20	731963	5029.25

Disbursement of Minority, SC/ST & OBC



Outstanding of Minority, SC/ST, OBC, Weaker Section & Women



(B) Broad Sector wise Credit Potential as per State Focus Paper of NABARD, 2020-21

NABARD has published the State Focus Paper for 2020-21.

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 credit potential as per State Focus Paper is annexed herewith along with last 2 year's target & performance by banks in the State, The House may discuss the same and adopt the same for setting up the target for 2020-21. SLBC will allocate the bank-wise and district-level target under respective sectors for necessary action by LDMs.

Broad Sector-Wise Credit Potential												
												(Rs. in crore)
S.No.	Broad Sectors	2017-18			2018-19			2019-20			2020-21	% of Anticipated growth over 19-20
		Target	Achiev.	% of Achiev.	Target	Achiev.	% of Achiev.	Target	Achiev.	% of Achiev.	Potential as per PLP	
1	Agriculture	59098	42232	71	64071	45586	71	55000	34127	62	77086	40
2	MSME	34000	37816	111	50000	56458	113	70000	51025	73	81079	16
3	Export Credit	384	75	20	401	1166	291	1325	1820	137	1610	22
4	Education Credit	1644	317	19	1689	333	20	2937	629	21	3383	15
5	Housing Credit	3971	6604	166	4191	7169	171	8613	4799	56	9628	12
6	Social Infrastructure	941	258	27	933	241	26	1996	9	0	2006	1
7	Renewal Energy	115	43	37	113	14	12	639	0	0	690	8
8	Informal Credit Delivery System	4136	3588	87	8563	7996	93	7491	1935	26	15807	111
Total Prisec		104289	90933	87	129961	118963	92	148001	94344	64	191289	29

N.B. The target for Non-Prisec may be set separately at 25-30% of Prisec advance target. (Disbursement under Non-Prisec is Rs 111025 Crore up to Dec, 2019 under FY 2019-20)

AGENDA- 4

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

CD Ratio of the State stood at 61.95% as on 31-12-19 whereas it was 62.18 % on 30-09-19. For calculation of CD Ratio of the State as on 31st Dec, 2019, the RBI guidelines is followed which is furnished below:

(Amt. Rs. in crore)

Total Deposit (A)	800934
Total Advance utilized in the State (B=C+D)	482281
Out of which outstanding of credit sanctioned from the State (C)	450247
Credit sanctioned from outside State but utilized in West Bengal (D)	32034
RIDF Support (E)	13917
Total Advance to be reckoned (F=B+E)	496198
CD Ratio (F*100 / A)	61.95%

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 78.06 % on 21-12-2018 to 75.31% as on 14-02-2020. (At national level total credit is Rs. 99.68 lakh crore & total deposit is Rs. 132.36 lakh crore) In West Bengal the reduction on YOY basis was from 64.48% on December, 2018 to 61.95% on December, 2019.

The reasons for the decline in CD Ratio has been deemed to be the aftereffects of Demonetization, GST with current economic slowdown accompanied by lower industrial outputs, slowing consumption. The decline in in corporate loans in the aftermath of the issues concerning NBFCs has also hindered the growth of credit.

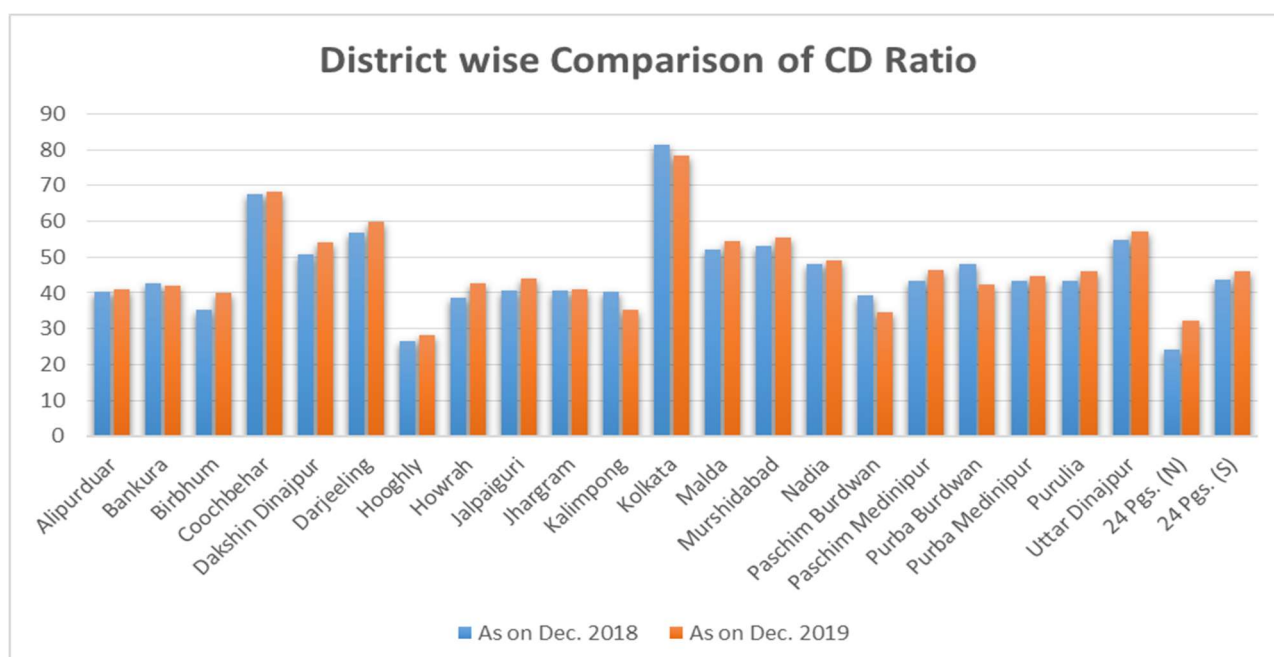
With GDP growth falling below 5 and projected to remain so in the current quarter, the banks will remain under pressure so far credit off-take is concerned. However, with the series of measures/stimulants initiated by the Government at both Central & State level for revival of the economy with anticipated peak season demand for credit in the 2nd half of the year, it is expected that banks will be able to show a decent position by March, 2020 end. Bigger Banks like SBI should lead the way with increased deployment of credit.

Position of districts with less than 40 % CD Ratio

CD Ratio on	Hooghly	Kalimpong	Paschim Bardhaman	24 Parganas (N)
30-06-2019	27.61	32.28	40.38	23.70
30-09-2019	29.69	32.28	26.11	24.35
31-12-2019	28.08	35.40	34.75	32.38

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

District Wise CD Ratio of West Bengal as on 31.12.2019						
(Amount in Crore)						
Sr. No.	Name of District	Lead Bank	CD Ratio as on Dec. 2018	CD Ratio as on Dec. 2019		
				Deposit	Advance	CD Ratio
1	Alipurduar	CBI	40.19	4888.31	1998.40	40.88
2	Bankura	UBI	42.74	9973.63	4202.50	42.14
3	Birbhum	UCO	35.27	14951.70	5991.76	40.07
4	Coochbehar	CBI	67.72	7922.82	5415.81	68.36
5	Dakshin Dinajpur	UBI	50.60	4417.71	2391.09	54.13
6	Darjeeling	CBI	56.90	17622.41	10549.83	59.87
7	Hooghly	UCO	26.41	37837.73	10624.55	28.08
8	Howrah	UCO	38.56	37966.86	16249.91	42.80
9	Jalpaiguri	CBI	40.61	7905.68	3469.20	43.88
10	Jhargram	UBI	40.67	3637.50	1491.82	41.01
11	Kalimpong	SBI	40.47	1418.11	501.98	35.40
12	Kolkata	SBI	81.56	322887.25	252889.87	78.32
13	Malda	UBI	52.28	11472.48	6257.19	54.54
14	Murshidabad	UBI	52.96	15739.37	8713.29	55.36
15	Nadia	UBI	48.13	28194.31	13842.47	49.10
16	Paschim Burdwan	SBI	39.22	39599.26	13760.78	34.75
17	Paschim Medinipur	UBI	43.31	19709.49	9111.47	46.23
18	Purba Burdwan	UCO	48.01	24760.83	10522.27	42.50
19	Purba Medinipur	UBI	43.50	25727.17	11476.84	44.61
20	Purulia	UBI	43.32	7897.83	3625.00	45.90
21	Uttar Dinajpur	UBI	54.96	6897.36	3940.69	57.13
22	24 Pgs. (N)	AB	24.00	113904.59	36884.60	32.38
23	24 Pgs. (S)	UBI	43.65	35602.09	16335.87	45.88
CD Ratio as on Dec. 2018			56.66	800934.49	450247.19	56.22
Amount sanctioned from outside State but fund utilised in the State of West					32034.24	
RIDF Support					13916.95	
Total Advances in the State					496198.38	
Credit Deposit Ratio			64.48			61.95



BANK-WISE CREDIT & INVESTMENT DEPOSIT RATIO (C+I)/D RATIO AS ON 31.12.2019								
(Amt. in Crore)								
SI No.	Name of Banks	CD Ratio as on Dec. 2018	As on Dec. 2019					
			Deposit	Advance	Credit Deposit Ratio (%)	Investment	(Credit+Investment) / Deposit Ratio (%)	
1	Allahabad bank	46.35	51114.93	24240.08	47.42	0.00	47.42	
2	Andhra Bank	80.84	6333.34	4772.67	75.36	0.00	75.36	
3	Bank of Baroda	60.36	32619.00	21032.00	64.48	0.00	64.48	
4	Bank of India	48.55	32785.00	15899.00	48.49	0.00	48.49	
5	Bank of Maharastra	93.48	2124.37	1908.25	89.83	0.00	89.83	
6	Canara Bank	54.61	17429.34	9004.28	51.66	0.00	51.66	
7	Central Bank of India	40.61	23129.97	7764.05	33.57	0.00	33.57	
8	Corporation Bank	84.67	6446.22	5052.53	78.38	0.00	78.38	
9	Indian Bank	40.67	10617.90	4756.60	44.80	0.00	44.80	
10	IOB	53.48	13066.74	6583.04	50.38	0.00	50.38	
11	OBC	96.05	8716.33	8071.72	92.60	0.00	92.60	
12	PNB	59.86	30408.00	18815.00	61.88	0.00	61.88	
13	Punjab & Sind Bank	101.00	2552.00	3922.00	153.68	0.00	153.68	
14	SBI	39.21	190107.50	68539.04	36.05	21210.19	47.21	
15	Syndicate Bank	99.27	7217.97	8053.03	111.57	0.00	111.57	
16	UBI	47.66	67887.95	36282.80	53.45	35876.00	106.29	
17	UCO	39.77	35185.00	14388.00	40.89	0.00	40.89	
18	Union Bank of India	49.85	18402.24	13232.86	71.91	0.00	71.91	
Total PSU		48.72	556143.80	272316.95	48.97	57086.19	59.23	
19	Axis Bank	65.40	40132.00	25746.00	64.15	0.00	64.15	
20	Bandhan Bank	94.56	22038.71	20456.08	92.82	0.00	92.82	
21	Catholic Syrian Bank Ltd.	0.00	56.00	17.00	30.36	0.00	30.36	
22	Dhanlaxmi Bank Ltd.	0.00	74.30	137.77	185.42	0.00	185.42	
23	Federal Bank	82.95	3369.55	2544.57	75.52	0.00	75.52	
24	HDFC Bank	69.26	43536.95	26071.87	59.88	0.00	59.88	
25	ICICI	86.08	32965.71	26946.05	81.74	0.00	81.74	
26	IDBI	43.63	15456.17	7591.89	49.12	0.00	49.12	
27	IDFC	1121.70	1103.00	3459.00	313.60	0.00	313.60	
28	Indusind Bank	195.29	5740.68	10969.39	191.08	0.00	191.08	
29	Jana Small Finance Bank	194.28	861.13	646.09	75.03	0.00	75.03	
30	Karnataka Bank Ltd.	0.00	1209.08	1592.95	131.75	0.00	131.75	
31	Karur Vysya Bank	0.00	1156.84	1248.13	107.89	0.00	107.89	
32	Kotak Mahindra Bank	84.87	6932.65	6263.57	90.35	0.00	90.35	
33	Ratnakar Bank Ltd	289.67	6932.00	6240.29	90.02	0.00	90.02	
34	South Indian Bank Ltd.	162.11	1162.21	1867.94	160.72	0.00	160.72	
35	SIDBI	0.00	0.00	65.03	#DIV/0!	0.00	#DIV/0!	
36	Tamilnad Mercantile Bank	24.86	641.85	141.54	22.05	0.00	22.05	
37	Ujjivan Small Finance Bank	301.33	753.23	1824.57	242.23	0.00	242.23	
38	Utkarsh Small Finance Bank	115.56	81.97	61.13	74.58	0.00	74.58	
39	YES Bank	86.36	6782.00	5475.00	80.73	0.00	80.73	
Total PVT		87.84	190986.03	149365.86	78.21	0.00	78.21	
40	BGVB (UBI)	39.29	16079.01	6088.98	37.87	9773.68	98.65	
41	PBGB (UCO)	50.73	5404.22	2856.10	52.85	195.88	56.47	
42	UBKGB (CBI)	55.44	3208.10	1888.69	58.87	972.11	89.17	
Total RRB		43.84	24691.33	10833.77	43.88	10941.67	88.19	
43	WB State Co-Op Bank Ltd.	66.56	28889.06	16563.82	57.34	10539.74	93.82	
44	WBSCARD Bank Ltd.	510.61	224.27	1166.79	520.26	96.05	563.09	
Total Co-Optv		56.66	29113.33	17730.61	60.90	10635.79	97.43	
Grand Total		56.66	800934.49	450247.19	56.22	78663.65	66.04	
Amount sanctioned from outside State but fund utilised in the State of RIDF Support		64.48		32034.24				
Total Credit in the State				13916.95				
Credit Deposit Ratio				496198.38				
Total Credit + Investment								61.95
Total Credit + Investment Deposit				574862.03				
								71.77

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

Along with current economic slowdown the limited credit expansion due to PCA by RBI on some of the bankers as well as high institutional deposit, seasonal deposit in cold storage units, unutilized amount in SHG accounts are said to be the contributing factors in these 4 districts along with recessionary trends observed in last couple of quarters.

SLBC desk is regularly following up with the LDMs of the districts to overcome the obstacles to increase the CD ratio beyond 40%. A special meet was organized by 24 Parganas (North) LDM Office on 28-01-2020 with the stakeholders (District Magistrate, RBI) and the member banks and decided to focus on MSME Clusters, SHG credit linkages as well as Housing loans in New Town area for improving the CD Ratio. Hooghly district is also arranging for a stakeholders' meeting with entrepreneurs, after holding their DCC meetings.

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

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

While the negative trend in 7 Districts (Bankura, Birbhum, Hooghly, Howrah, Kolkata, Nadia, Purulia) in Dec, 19 quarter is in improvement over 13 Districts with negative growth for June, 19 quarter. These districts must initiate remedial measures urgently to arrest the down trend with proper implementation of action plan.

District	As on 30.09.2019	As on 31.12.2019	Increase/Decrease (+) (-)
Alipurduar	40.59	40.88	+
Coochbehar	66.93	68.36	+
Dakshin Dinajpur	53.13	54.13	+
Darjeeling	57.40	59.87	+
Jalpaiguri	43.06	43.88	+
Jhargram	40.87	41.01	+
Kalimpong	32.28	35.40	+
Malda	54.38	54.54	+
Murshidabad	55.02	55.36	+
Paschim Burdwan	26.11	34.75	+
Paschim Medinipur	45.38	46.23	+
Purba Burdwan	40.55	42.50	+
Purba Medinipur	42.16	44.61	+
Uttar Dinajpur	55.88	57.13	+
24 Pgs. (N)	24.35	32.38	+
24 Pgs. (S)	45.76	45.88	+
Bankura	42.55	42.14	-
Birbhum	40.13	40.07	-
Hooghly	29.69	28.08	-
Howrah	43.65	42.80	-
Kolkata	84.56	77.24	-
Nadia	49.13	49.10	-
Purulia	46.53	45.90	-

Hooghly district is to attend to the task for increasing the District CD Ratio on proactive basis. Kolkata district showed a decline due to transfer of advances related to Paschim Burdwan district modified reporting. The decline in the 5 other districts are nominal and the trend is expected to be reversed during the current quarter ending on 31-03-2020.

Bank-Wise and Population Group wise Branch Network, Deposit, Advance & CD Ratio as on 31.12.2019											
(Amount in Crore)											
Sl. No.	Name of Banks	NO. OF BRANCHES					DEPOSITS				
		Rural	Semi-Urban	Urban	Metro	Total	Rural	Semi-Urban	Urban	Metro	Total
1	Allahabad bank	274	78	89	79	520	11812.13	6864.83	16657.31	15780.66	51114.93
2	Andhra Bank	10	8	24	19	61	322.48	235.15	2357.49	3418.22	6333.34
3	Bank of Baroda	52	60	94	121	327	2088.00	3359.00	11255.00	15917.00	32619.00
4	Bank of India	169	69	72	62	372	8279.00	5569.00	9713.00	9224.00	32785.00
5	Bank of Maharashtra	4	3	9	17	33	117.94	106.11	280.37	1619.95	2124.37
6	Canara Bank	125	58	54	54	291	1873.34	1486.76	4063.39	10005.85	17429.34
7	Central Bank of India	133	71	69	49	322	4812.42	4752.66	7656.60	5908.29	23129.97
8	Corporation Bank	9	12	17	21	59	271.17	330.70	2519.23	3325.12	6446.22
9	Indian Bank	12	11	28	30	81	485.87	418.81	2935.61	6777.61	10617.90
10	IOB	31	22	48	54	155	1058.16	889.49	4543.48	6575.61	13066.74
11	OBC	22	23	35	17	97	714.90	700.93	2829.62	4470.88	8716.33
12	PNB	141	33	56	47	277	7773.00	1629.00	10294.00	10712.00	30408.00
13	Punjab & Sind Bank	4	4	11	20	39	26.00	35.00	647.00	1844.00	2552.00
14	SBI	536	219	255	216	1226	40062.30	30849.31	60464.06	58731.83	190107.50
15	Syndicate Bank	44	33	29	34	140	294.32	823.46	2236.54	3863.65	7217.97
16	UBI	434	142	156	141	873	10894.52	13935.01	24260.65	18797.77	67887.95
17	UCO	136	84	77	82	379	6294.81	8671.21	10037.97	10181.01	35185.00
18	Union Bank of India	48	39	56	38	181	2300.46	2095.31	6768.16	7238.31	18402.24
Total PSU		2184	969	1179	1101	5433	99480.82	82751.74	179519.48	194391.76	556143.80
19	Axis Bank	28	87	105	77	297	1138.00	5377.00	14525.00	19092.00	40132.00
20	Bandhan Bank	182	82	80	41	385	3925.36	3079.32	9063.63	5970.40	22038.71
21	Catholic Syrian Bank Ltd.	0	0	0	2	2	0.00	0.00	0.00	56.00	56.00
22	Dhanlaxmi Bank Ltd.	0	0	0	3	3	0.00	0.00	0.00	74.30	74.30
23	Federal Bank	5	3	6	17	31	53.72	22.52	233.59	3059.72	3369.55
24	HDFC Bank	26	39	69	83	217	791.94	1860.28	10884.72	30000.01	43536.95
25	ICICI	25	47	82	94	248	3323.16	6247.53	10899.95	12495.07	32965.71
26	IDBI	21	23	31	22	97	929.24	1711.06	5384.12	7431.75	15456.17
27	IDFC	0	0	5	5	10	0.00	0.00	246.00	857.00	1103.00
28	Indusind Bank	5	21	26	27	79	61.11	547.27	648.07	4484.23	5740.68
29	Jana Small Finance Bank	1	9	3	7	20	0.00	70.38	135.40	655.35	861.13
30	Karnataka Bank Ltd.	1	2	9	8	20	18.43	41.39	340.28	808.98	1209.08
31	Karur Vysya Bank	1	1	3	9	14	64.12	40.64	109.92	942.16	1156.84
32	Kotak Mahindra Bank	1	1	6	31	39	63.22	46.62	487.00	6335.81	6932.65
33	Ratnakar Bank Ltd	0	2	2	13	17	0.00	21.00	95.00	6816.00	6932.00
34	South Indian Bank Ltd.	1	0	3	14	18	13.98	0.00	62.09	1086.14	1162.21
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	641.85	641.85
37	Ujjivan Small Finance Bank	37	15	22	9	83	62.57	108.17	349.02	233.47	753.23
38	Utkarsh Small Finance Bank	0	0	0	2	2	0.00	0.00	0.00	81.97	81.97
39	YES Bank	0	1	11	14	26	0.00	87.00	863.00	5832.00	6782.00
Total PVT		334	333	463	480	1610	10444.85	19260.18	54326.79	106954.21	190986.03
40	BGVB (UBI)	496	68	23	0	587	12764.54	2034.33	1280.14	0.00	16079.01
41	PBGB (UCO)	204	16	7	3	230	4449.95	632.66	219.18	102.43	5404.22
42	UBKGB (CBI)	88	47	7	0	142	1353.24	1536.95	317.91	0.00	3208.10
Total RRB		788	131	37	3	959	18567.73	4203.94	1817.23	102.43	24691.33
43	WB State Co-Op Bank Ltd.	216	55	74	16	361	12795.88	3352.12	5266.10	7474.96	28889.06
44	WBSCARD Bank Ltd.	11	0	0	0	11	224.27	0.00	0.00	0.00	224.27
Total Co-Optv		227	55	74	16	372	13020.15	3352.12	5266.10	7474.96	29113.33
Grand Total		3533	1488	1753	1600	8374	141513.55	109567.98	240929.60	308923.36	800934.49

Bank-Wise and Population Group wise Branch Network, Deposit, Advance & CD Ratio as on 31.12.2019											
(Amount in Crore)											
Sl. No.	Name of Banks	ADVANCES					CREDIT - DEPOSIT RATIO (%)				
		Rural	Semi-Urban	Urban	Metro	Total	Rural	Semi-Urban	Urban	Metro	TOTAL
1	Allahabad bank	2515.26	1542.24	3315.70	16866.88	24240.08	21.29	22.47	19.91	106.88	47.42
2	Andhra Bank	40.75	48.86	712.59	3970.47	4772.67	12.64	20.78	30.23	116.16	75.36
3	Bank of Baroda	497.00	878.00	2845.00	16812.00	21032.00	23.80	26.14	25.28	105.62	64.48
4	Bank of India	2139.00	1186.00	1849.00	10725.00	15899.00	25.84	21.30	19.04	116.27	48.49
5	Bank of Maharastra	16.32	32.75	76.43	1782.75	1908.25	13.84	30.86	27.26	110.05	89.83
6	Canara Bank	839.73	532.85	1304.86	6326.84	9004.28	44.83	35.84	32.11	63.23	51.66
7	Central Bank of India	1209.44	805.67	1117.16	4631.78	7764.05	25.13	16.95	14.59	78.39	33.57
8	Corporation Bank	64.36	62.52	438.87	4486.78	5052.53	23.73	18.91	17.42	134.94	78.38
9	Indian Bank	12.91	6.54	60.04	4677.11	4756.60	2.66	1.56	2.05	69.01	44.80
10	IOB	183.96	163.35	604.75	5630.98	6583.04	17.38	18.36	13.31	85.63	50.38
11	OBC	301.27	301.90	1601.53	5867.02	8071.72	42.14	43.07	56.60	131.23	92.60
12	PNB	2673.00	445.00	2655.00	13042.00	18815.00	34.39	27.32	25.79	121.75	61.88
13	Punjab & Sind Bank	10.00	15.00	209.00	3688.00	3922.00	38.46	42.86	32.30	200.00	153.68
14	SBI	8772.67	7099.36	14604.30	38062.71	68539.04	21.90	23.01	24.15	64.81	36.05
15	Syndicate Bank	257.85	1456.88	1908.12	4430.18	8053.03	87.61	176.92	85.32	114.66	111.57
16	UBI	7867.31	4740.71	3664.07	20010.71	36282.80	72.21	34.02	15.10	106.45	53.45
17	UCO	1188.10	1366.41	1088.08	10745.41	14388.00	18.87	15.76	10.84	105.54	40.89
18	Union Bank of India	365.69	436.84	1458.14	10972.19	13232.86	15.90	20.85	21.54	151.58	71.91
Total PSU		28954.62	21120.88	39512.64	182728.81	272316.95	29.1057	25.52	22.01	94.00	48.97
19	Axis Bank	109.00	972.00	4108.00	20557.00	25746.00	9.58	18.08	28.28	107.67	64.15
20	Bandhan Bank	9137.92	5133.12	4851.56	1333.48	20456.08	232.79	166.70	53.53	22.33	92.82
21	Catholic Syrian Bank Ltd.	0.00	0.00	0.00	17.00	17.00	#DIV/0!	#DIV/0!	#DIV/0!	30.36	30.36
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	53.18	62.08	126.98	2302.33	2544.57	98.99	275.67	54.36	75.25	75.52
24	HDFC Bank	849.04	2101.73	5348.57	17772.53	26071.87	107.21	112.98	49.14	59.24	59.88
25	ICICI	2716.34	5106.71	8909.58	10213.42	26946.05	81.74	81.74	81.74	81.74	81.74
26	IDBI	365.06	445.71	2019.95	4761.17	7591.89	39.29	26.05	37.52	64.07	49.12
27	IDFC	121.00	51.00	95.00	3192.00	3459.00	#DIV/0!	#DIV/0!	38.62	372.46	313.60
28	Indusind Bank	2528.58	974.05	1614.77	5851.99	10969.39	4137.75	177.98	249.17	130.50	191.08
29	Jana Small Finance Bank	0.00	242.31	104.31	299.47	646.09	#DIV/0!	344.29	77.04	45.70	75.03
30	Karnataka Bank Ltd.	14.73	36.34	294.88	1247.00	1592.95	79.924	87.799	86.658	154.14	131.75
31	Karur Vysya Bank	35.55	13.23	79.78	1119.57	1248.13	55.44	32.55	72.58	118.83	107.89
32	Kotak Mahindra Bank	258.55	2.06	229.60	5773.36	6263.57	408.97	4.42	47.15	91.12	90.35
33	Ratnakar Bank Ltd	0.00	86.00	72.00	6082.29	6240.29	#DIV/0!	409.52	75.79	89.24	90.02
34	South Indian Bank Ltd.	3.84	0.00	111.65	1752.45	1867.94	27.47	#DIV/0!	179.82	161.35	160.72
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	141.54	141.54	#DIV/0!	#DIV/0!	#DIV/0!	22.05	22.05
37	Ujivan Small Finance Bank	265.21	498.53	775.56	285.27	1824.57	423.86	460.88	222.21	122.19	242.23
38	Utkarsh Small Finance Bank	0.00	0.00	0.00	61.13	61.13	#DIV/0!	#DIV/0!	#DIV/0!	74.58	74.58
39	YES Bank	0.00	1.00	195.00	5279.00	5475.00	#DIV/0!	1.15	22.60	90.52	80.73
Total PVT		16458.00	15725.87	28937.19	88244.80	149365.86	157.57	81.65	53.27	82.51	78.21
40	BGVB (UBI)	5067.06	618.03	403.89	0.00	6088.98	39.70	30.38	31.55	#DIV/0!	37.87
41	PBGB (UCO)	2488.30	253.72	84.81	29.27	2856.10	55.92	40.10	38.69	28.58	52.85
42	UBKGB (CBI)	1212.23	593.13	83.33	0.00	1888.69	89.58	38.59	26.21	#DIV/0!	58.87
Total RRB		8767.59	1464.88	572.03	29.27	10833.77	47.22	34.85	31.48	28.58	43.88
43	WB State Co-Op Bank Ltd.	7173.98	1998.95	2531.54	4859.35	16563.82	56.06	59.63	48.07	65.01	57.34
44	WBSCARD Bank Ltd.	1166.79	0.00	0.00	0.00	1166.79	520.26	#DIV/0!	#DIV/0!	#DIV/0!	520.26
Total Co-Optv		8340.77	1998.95	2531.54	4859.35	17730.61	64.06	59.63	48.07	65.01	60.90
Grand Total		62520.98	40310.58	71553.40	275862.23	450247.19	44.18	36.79	29.70	89.30	56.22

Position of ATMs & BC Outlets in West Bengal as on 31.12.2019											
SL No.	BANKS	ATM					BC Outlets				
		Rural	Semi-Urban	Urban	Metro	Total	Rural	Semi-Urban	Urban	Metro	Total
1	Allahabad bank	8	9	21	27	65	1187	0	231	0	1418
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	1	1	6	12	20	0	0	0	0	0
6	Canara Bank	110	63	73	121	367	139	0	0	3	142
7	Central Bank of India	141	70	69	43	323	513	0	16	0	529
8	Corporation Bank	9	12	17	21	59	6	10	6	0	22
9	Indian Bank	15	10	34	32	91	0	0	0	0	0
10	IOB	21	22	26	46	115	0	0	0	0	0
11	OBC	24	23	37	31	115	8	0	0	0	8
12	PNB	139	42	91	119	391	308	12	53	11	384
13	Punjab & Sind Bank	3	4	10	11	28	0	0	0	0	0
14	SBI	917	876	1025	707	3525	4285	349	195	9	4838
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	211	90	20	0	321
18	Union Bank of India	58	77	108	116	359	116	15	1	0	132
Total PSU		2138	1663	2085	1786	7672	9488	1215	848	74	11625
19	Axis Bank	399	366	430	319	1514	11	0	0	0	11
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	1	3	4	17	25	0	0	0	0	0
24	HDFC Bank	22	86	214	210	532	104	19	5	0	128
25	ICICI	76	83	187	259	605	0	0	0	0	0
26	IDBI	23	29	70	47	169	3	1	4	1	9
27	IDFC	0	0	1	1	2	714	148	27	2	891
28	Indusind Bank	7	31	27	90	155	0	0	0	0	0
29	Jana Small Finance Bank	0	0	2	6	8	0	0	0	0	0
30	Karnataka Bank Ltd.	1	2	11	9	23	0	0	0	0	0
31	Karur Vysya Bank	3	2	6	13	24	0	0	0	0	0
32	Kotak Mahindra Bank	1	1	6	63	71	0	0	0	0	0
33	Ratnakar Bank Ltd	0	2	2	7	11	0	0	0	0	0
34	South Indian Bank Ltd.	1	0	3	15	19	0	0	0	0	0
35	SIDBI	0	0	0	0	0	0	0	0	0	0
36	Tamilnad Mercantile Bank	0	0	0	2	2	0	0	0	1	1
37	Ujjivan Small Finance Bank	10	16	23	8	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		545	638	1067	1126	3376	1350	421	156	41	1968
40	BGVV (UBI)	0	0	0	0	0	1585	0	0	0	1585
41	PBGB (UCO)	0	0	0	0	0	2423	0	0	0	2423
42	UBKGB (CBI)	0	0	0	0	0	570	0	0	0	570
Total RRB		0	0	0	0	0	4578	0	0	0	4578
43	WB State Co-Op Bank Ltd.	85	17	28	2	132	0	0	0	0	0
44	WBSCARD Bank Ltd.	0	0	0	0	0	0	0	0	0	0
Total Co-Optv		85	17	28	2	132	0	0	0	0	0
Grand Total		2768	2318	3180	2914	11180	15416	1636	1004	115	18171

AGENDA-5

(A) Progress in Agriculture Credit:

The progress in last 4 financial years and disbursement in the December quarter of the corresponding financial years are as follows,

Financial Year	Yearly Target (Cr.)	Achievement (Cr.)	% of Achievement
31.03.2016	43536	30930	71
(31.12.2016)	52551	25113	48
31.03.2017	52551	34175	65
(31.12.2017)	59098	29991	51
31.03.2018	59098	42232	71
(31.12.2018)	64071	33565	52
31.03.2019	64071	45586	71
(31.12.2019)	55000	34127	62

The Agriculture disbursement during the period April to December of financial year 2019-2020 is Rs. 34127 crore, showing an increase of 1.67% over disbursement of Rs.33565 crore made during the corresponding period of last financial year 2018-2019. However, with attainment of 62% in deployment of credit up to the 3rd quarter of the year, it is anticipated that the banks will be able to achieve the yearly target of Rs.55000/- which was realistically set as decided during 145th SLBC meeting and must be treated as sacrosanct by the banks.

With Rs.26327 crore deployments in Farm Credit at 77.15% 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 which needs attention of the banks.

Large scale acquisition of the uncovered farmers for KCC loans under Animal Husbandry (Dairy, Poultry, Pig and Goat rearing) and Fishery activities must be taken up on urgent basis along with Farm Mechanization schemes. The improvement as observed in the said sub-sectors (including both KCC & Non-KCC loans) up to the December, 2019 quarter is reported in page no 13.

(B) Progress in KCC Saturation, 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 reiterated to cover the left-out farmers on the basis of identification through Webel generated District/ Block level list of non-loanee farmers from the BSBS data base. The process may be expedited so as to enable the banks to complete the saturation programme within Kharif, 2020 and Rabi 2020-21 crop seasons.

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

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

Up to the 3rd quarter of the financial year the achievement of target is 51% at 1770056 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 36.33 lakh loans as on 31-12-2019 indicating addition of new enrolment of 4,97 lakh farmers during the year. The banks are to sustain the momentum for achieving the saturation as targeted by SLBC & GoWB.

Target & Achievement under KCC in West Bengal in last 4 financial years and disbursement up to December quarter of the corresponding financial years.

Year	Target (No.)	Achievement (No.)	% of Achievement
31.03.2016	20,00,000	17,53,590	88
(31.12.2016)	17,00,000	12,54,280	74
31.03.2017	17,00,000	16,34,533	96
(31.12.2017)	17,00,000	14,60,056	86
31.03.2018	17,00,000	19,89,626	117
(31.12.2018)	20,00,000	16,58,632	83
31.03.2019	20,00,000	21,65,443	109
(31.12.2019)	35,00,000	17,70,056	51

Bank wise KCC position as on 31.12.2019									
(Amount in Crore)									
Sr. No.	Bank Name	Target (No.)	Total KCC issued during 01.04.2019 to 31.12.2019 (Fresh + Renewal)		% of Achievement	Outstanding Position (excluding written off a/cs) as on 31.12.2019		Written-Off KCC a/cs as on 31.12.2019	
			No.	Amount		No.	Amount	No.	Amount
1	Allahabad bank	207500	33114	209.73	15.96	86281	503.44	0	0.00
2	Andhra Bank	13000	84	0.42	0.65	84	0.42	0	0.00
3	Bank of Baroda	95000	3308	20.15	3.48	17837	113.76	48	0.21
4	Bank of India	150000	69839	709.61	46.56	238714	1126.02	4806	14.15
5	Bank of Maharashtra	5000	224	5.17	4.48	534	12.27	0	0.00
6	Canara Bank	150000	5205	39.96	3.47	20082	157.48	0	0.00
7	Central Bank of India	180000	13357	80.31	7.42	75642	421.67	0	0.00
8	Corporation Bank	15000	286	1.89	1.91	1386	13.85	0	0.00
9	Indian Bank	20000	227	2.13	1.14	3992	54.75	0	0.00
10	IOB	40000	1015	4.05	2.54	5979	22.36	0	0.00
11	OBC	30000	2086	9.01	6.95	2804	14.94	0	0.00
12	PNB	150000	51405	279.17	34.27	163939	980.95	0	0.00
13	Punjab & Sind Bank	5000	10	0.50	0.20	70	4.00	0	0.00
14	SBI	480000	110691	735.05	23.06	295248	2297.14	0	0.00
15	Syndicate Bank	60000	3271	24.53	5.45	8439	60.16	0	0.00
16	UBI	410000	61444	431.24	14.99	280739	1673.26	15544	87.30
17	UCO	107500	18254	113.31	16.98	57935	295.59	6423	35.88
18	Union Bank of India	62500	4105	2.78	6.57	18057	46.16	37	0.01
Total PSU		2180500	377925	2669.01	17.33	1277762	7798.22	26858	137.55
19	Axis Bank	75000	10669	283.99	14.23	58549	3503.66	248	9.00
20	Bandhan Bank	0	0	0.00	#DIV/0!	0	0.00	0	0.00
21	Catholic Syrian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00	0	0.00
22	Dhanlaxmi bank Ltd.	0	0	0.00	#DIV/0!	0	0.00	0	0.00
23	Federal Bank	1000	81	37.55	8.10	220	7.09	0	0.00
24	HDFC Bank	50000	77756	287.55	155.51	154163	495.33	0	0.00
25	ICICI	45000	3204	30.91	7.12	4844	100.46	0	0.00
26	IDBI	40000	5065	37.49	12.66	11835	138.84	0	0.00
27	IDFC	0	0	0.00	#DIV/0!	0	0.00	0	0.00
28	Indusind Bank	1000	0	0.00	0.00	0	0.00	0	0.00
29	Jana Small Finance Bank	0	0	0.00	#DIV/0!	0	0.00	0	0.00
30	Karnataka Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00	0	0.00
31	Karur Vysya Bank	0	0	0.00	#DIV/0!	0	0.00	0	0.00
32	Kotak Mahindra Bank	1000	0	0.00	0.00	0	0.00	0	0.00
33	Ratnakar Bank Ltd	0	0	0.00	#DIV/0!	0	0.00	0	0.00
34	South Indian Bank Ltd.	0	0	0.00	#DIV/0!	0	0.00	0	0.00
35	SIDBI	0	0	0.00	#DIV/0!	0	0.00	0	0.00
36	Tamilnad Mercantile Bank	0	0	0.00	#DIV/0!	0	0.00	0	0.00
37	Ujjivan Small Finance Bank	5000	0	0.00	0.00	0	0.00	0	0.00
38	Utkarsh Small Finance Bank	0	0	0.00	#DIV/0!	0	0.00	0	0.00
39	YES Bank	0	0	0.00	#DIV/0!	0	0.00	0	0.00
Total PVT		218000	96775	677.49	44.39	229611	4245.38	248	9.00
40	BGVB (UBI)	330000	101399	240.92	30.73	194592	533.49	3754	4.24
41	PBGB (UCO)	155000	28046	265.06	18.09	72169	340.98	1711	1.09
42	UBKGB (CBI)	90000	10537	137.20	11.71	64198	593.08	0	0.00
Total RRB		575000	139982	643.18	24.34	330959	1467.55	5465	5.33
43	WB State Co-Op Bank Ltd.	525000	1155374	3149.15	220.07	1794956	4702.77	13540	10.86
44	WBSCARD Bank Ltd.	1500	0	0.00	0.00	0	0.00	0	0.00
Total Co-Optv		526500	1155374	3149.15	219.44	1794956	4702.77	13540	10.86
Grand Total		3500000	1770056	7138.83	50.57	3633288	18213.92	46111	162.74

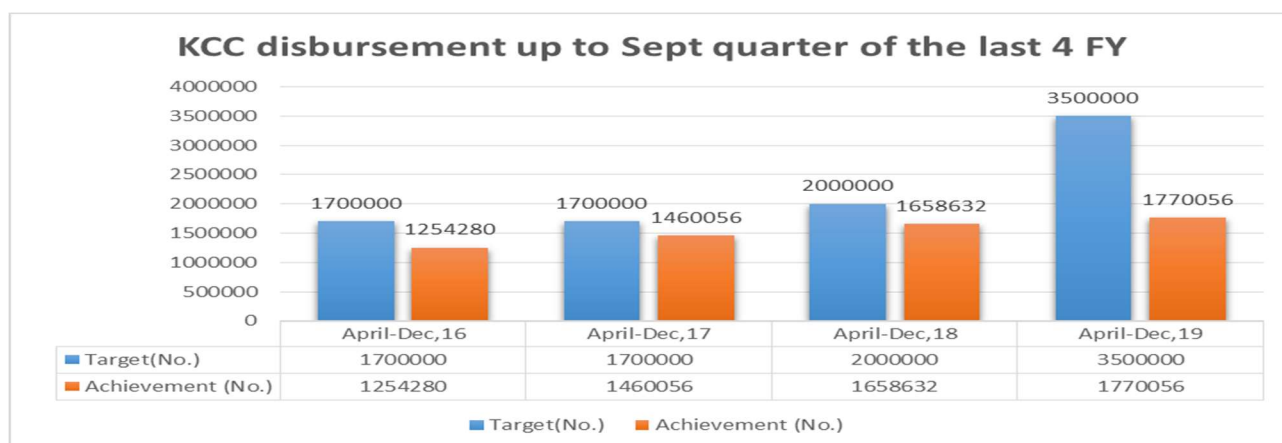
District wise KCC position as on 31.12.2019					
(Amount in Crore)					
Sr. No.	Name of District	Target (No.)	KCC Disbursement during 01.04.2019 to 31.12.2019 (Fresh+Renewal)		% of Achievement
			No.	Amount	
1	Alipurduar	50000	10249	55.53	20.50
2	Bankura	140000	108075	753.11	77.20
3	Birbhum	165000	62148	131.91	37.67
4	Coochbehar	100000	82722	461.28	82.72
5	Dakshin Dinajpur	110000	45253	137.41	41.14
6	Darjeeling	70000	2805	16.94	4.01
7	Hooghly	245000	136470	499.39	55.70
8	Howrah	70000	28562	80.37	40.80
9	Jalpaiguri	60000	20998	108.43	35.00
10	Jhargram	95000	51586	136.30	54.30
11	Kalimpong	20000	1460	9.30	7.30
12	Kolkata	0	0	0.00	#DIV/0!
13	Malda	210000	55718	249.58	26.53
14	Murshidabad	250000	37176	78.87	14.87
15	Nadia	280000	96469	695.35	34.45
16	Paschim Burdwan	100000	26201	116.19	26.20
17	Purba burdwan	270000	162363	718.90	60.13
18	Paschim Medinipur	310000	250051	494.17	80.66
19	Purba Medinipur	290000	380308	1000.88	131.14
20	Purulia	150000	18421	47.91	12.28
21	Uttar Dinajpur	110000	18985	94.42	17.26
22	24 Pgs. (N)	240000	57784	306.14	24.08
23	24 Pgs. (S)	165000	116252	946.45	70.46
Grand Total		3500000	1770056	7138.83	50.57

Potential districts like Malda, Murshidabad and Uttar Dinajpur must show better result by 31.03.2020 targeting the non-loanee farmers with credit linkage.

N.B. All the banks operating in the State have issued 1770056 KCCs during the April-Dec, 2019 quarter at 51% of annual target of 35.00 lakh. Total amount disbursed for KCC stood at Rs. 7138.83 crore as on 31.12.2019 which account for 27% of the farm credit segment.

The Average ticket size of Rs.42,596/- as on 31.03.2019 has increased to Rs.50,130/- as on 31.12.2019. Average credit per KCC of all the banks excluding WB State Co-operative Bank is Rs.79,497/- while it is Rs.26,200/- for WB State Co-Op Bank.

All the banks has reported 46111 accounts amounting Rs.162.74 crore under the written off KCC loan category.



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

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

Notification for 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 31-12-2019 the enrolment position under Rabi, 2019 is,

Loanee farmers	Non-Loanee farmers
8.86 lakh	29.33 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.

District wise coverage under Bangla Shasya Bima Scheme (Rabi-2019) as on 31.12.2019				
Sr. No.	District	Total Loanee	Total Non-Loanee	Total Farmers
1	Alipurduar	5285	16437	21722
2	Bankura	55367	208054	263421
3	Birbhum	45937	193834	239771
4	Coochbehar	50335	189440	239775
5	Dakshin Dinajpur	13289	63944	77233
6	Darjeeling	952	1214	2166
7	Hooghly	157479	45201	202680
8	Howrah	10354	67847	78201
9	Jalpaiguri	13853	59442	73295
10	Jhargram	9864	14703	24567
11	Kalimpong	0	788	788
12	Maldah	18236	267565	285801
13	Murshidabad	5201	349405	354606
14	Nadia	20069	102921	122990
15	North 24 Pargs	11500	190748	202248
16	Paschim Bardhaman	645	5587	6232
17	Paschim Medininupr	159148	140657	299805
18	Purba Bardhaman	127800	170114	297914
19	Purba Medinipur	147588	397265	544853
20	Purulia	2075	36144	38219
21	South 24 Parganas	22103	250163	272266
22	Uttar Dinajpur	9775	161617	171392
Total		886855	2933090	3819945

Bank wise Progress under Bangla Shasya Bima Scheme (Rabi 2019 Season) as on 31.12.2019			
(Amount in Crore)			
S No.	Bank Name	Loanee Farmers	
		No. of Farmers insured	Sum Insured
1	Allahabad bank	26936	86.72
2	Andhra Bank	84	0.42
3	Bank of Baroda	5253	21.00
4	Bank of India	19421	87.06
5	Bank of Maharashtra	176	0.01
6	Canara Bank	1762	15.77
7	Central Bank of India	0	0.00
8	Corporation Bank	19	0.01
9	Indian Bank	279	0.10
10	IOB	733	0.10
11	OBC	0	0.00
12	PNB	88755	665.89
13	Punjab & Sind Bank	0	0.00
14	SBI	62133	212.52
15	Syndicate Bank	0	0.00
16	UBI	40173	197.42
17	UCO	10774	66.66
18	Union Bank of India	3255	67.00
Total PSU		259753	1420.68
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	88	1.25
25	ICICI	0	0.00
26	IDBI	0	0.00
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		88	1.25
40	BGVB (UBI)	8763	76.65
41	PBGB (UCO)	14510	296.74
42	UBKGB (CBI)	27324	60.70
Total RRB		50597	434.09
43	WB State Co-Op Bank Ltd.	576417	1064.96
44	WBSCARD Bank Ltd.	0	0.00
Total Co-Optv		576417	1064.96
Grand Total		886855	2920.98

New development in KCC:

Working Capital for Animal Husbandry and Fisheries:

In terms of the recent RBI Master Direction banks will now provide KCC loans for people engaged in Fishery and Animal Husbandry activities. It will meet the short term credit requirements upto Rs.2.00 lacs for dairy farming, pig-goat rearing, 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 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

Sub Committee on Animal Husbandry & Fishery

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

SLBC sent a list of 50 odd potential Blocks in 20 Districts on 12-07-2019 for ratification by Animal Resource Development Department and Fishery Department. ARD Department has since ratified 117 Dairy, 67 Poultry and 80 Goatery and 49 Piggery Centres (annexed herewith) which has also been shared with the member banks. SLBC has identified 22 block in 5 district as fishery clusters. The Fishery department has informed that 2 more districts will be added to the 5 identified districts in the SLBC special meeting on Agriculture on 07.01.2020.

Improvement has been observed in disbursement for Dairy, poultry, fishery loans as well as Farm Mechanization up to the last quarter 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

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	624.28	63933	524.78	141241	3539.33

Ratified clusters for credit linkage by Banks for implementation of Animal Husbandry Schemes in West Bengal						
Sr. No.	District	Dairy	Poultry	Goatery	Piggery	Fishery
1	Alipurduar	Alipurduar-II, Falakata & Madarihat	Alipurduar-I & II, Falakata, Kalchini, Kumargram & Madarihat	Alipurduar-I & II, Falakata, Kalchini, Kumargram & Madarihat	Alipurduar-II, Kalchini, Kumargram & Madarihat	Kumargram, Alipurduar-I & II
2	Bankura	Raipur, Simlapal, Sonamukhi, Bishrupur, Taldangra & Kotulpur	Onda, Bishnuour & Chhatna	Ranibandh	Taldangra	NIL
3	Birbhum	Mayureswar-I, Sainthia, Nanor, Illambazar, Labpur, Rampurhat-II & Nalhati-I	Rajnagar, Dubrajpur, Bolpur & Suri-I	Rajnagar, Md. Bazar, Sainthia & Illambazar	Md. Bazar, Suri-I & II	NIL
4	Purba Bardhaman	Raina-I & II, Jamalpur, Memari-I & II, Purbasthali-I & II, Monteswar, Katwa-II, Galsi-I & Burdwan-II	Bhatar, Aushgram-II, Purbasthali-II & Monteswar	Ausgram-I, Galsi-II, Kalna-II & Purbasthali-I	NIL	NIL
5	Paschim Bardhaman	Durgapur - Faridpur, Kanksa, Jamuria, Barabani	Durgapur - Faridpur, Kanksa	Kanksa, Andal, Raniganj, Salanpur, Pandabeswar	Kanksa, Pandabeswar	NIL
6	Coochbehar	Coochbehar-II, Tufanganj-I, Dinhata-I & II, Sitalkuchi, Mathabhanga-I & II, Haldibari	NIL	Coochbehar-II, Tufanganj-II, Dinhata-I & II, Sitai & Mekhliganj	Mekhliganj	NIL
7	Dakshin Dinajpur	Balurghat & Harirampur	Gangarampur & Banshihari	Hili	Kumarganj & Tapan	NIL
8	Darjeeling, GTA	Kurseong, Bijanbari, Sukiapokhari & Mirik	Kurseong, Bijanbari & Mirik	Kurseong, Bijanbari & Mirik	Kurseong, Bijanbari & Mirik	NIL
9	Howrah	J B Pur, U N Pur, Amta-I & II, Shyampur-I & II	Domjur, Panchla, Sankrail, Bagnan-I & II, Uluberia-I & II	J B Pur, U N Pur, Amta-I & II, Shyampur-I & II	NIL	NIL
10	Hooghly	Pandua, Pursurah & Haripal	Goghat-I, Pursurah & Pandua	Tarakeswar & Goghat-II	Balagarah	NIL
11	Jalpaiguri	Jalpaguri Sadar, Dhupguri & Moynaguri	Raiganj	Raiganj, Dhupguri & Moynaguri	Mal, Metiali, Nagrakata & Dhupguri	NIL
	Siliguri MP	Kharibari & Phasidewa	Naksalbari & Kharibari	Phasidewa, Naksalbari & Kharibari	Nalsalbari	NIL
12	Jhargram	Jhargram	Sankrail	Jamboni	Binpur-I	NIL
13	Malda	Kaliachak-I, II & III, Manikchak, Englishbazar, Old Malda & Gazole	Ratua-I & II, Chanchal-II, Harischandrapur-I & II	Manikchak, Ratua-I & II, Chanchal-II	Gazole, Habibpur, Bamongola & Old Malda	Gazole, Bamongola, Chanchal, Kaliachak II
14	Murshidabad	Berhampur, Hariharpara, Beldanga-I & II	Raghunathganj-I & Domkal	Hariharpara, Nabagram & Nowda	Nabagram & Sagardihi	NIL
15	Nadia	Kaliganj & Nakashipara	Ranaghat-I	Karimpur-I & II	NIL	NIL
16	North 24 Parganas	Bongaon, Gaighata, Amdanga, Habra-I & Baduria	Basirhat-I	Deganga	Gaighata	NIL
17	Paschim Midnapore	Sabang, Debra, Daspur-I, Garbeta-II, Keshiary, Midnapore Sadar & Keshpur	Garbeta-III & Kharagpur	Salboni, Midnapore Sadar & Keshpur	Garbeta-II & Keshiary	NIL
18	Purba Midnapore	Contai-I & III, Bhagwanpur-I & II, Egra-II, Moyna, Ramnagar-I, Tamluk, Paskura-I & II	Panskura-I, Ramnagar-I, Nandakumar	Moyna, Mohishadal, Bhagabanpur-I, Patashpur	Mahishadal, Moyna, Bhagwanpur-I, Patashpur-I & II	Moyna, Chandipur, Nandigram-I, Potashpur-I, Egra-II, Contai-I
19	Purulia	Punchua, Hura, Purulia-I & II, Arsha	Raghunathpur-I & II, Purulia-I & II, Para	Bagmundi, Bandwan, Barabazar, Jhalda-I & II, Manbazar-I & II	Bandwan, Manbazar-II, Barabazar, Balampur & Santuri	NIL
20	South 24 Parganas	Patharpratima, Namkhana, Basanti, Baruipur, Kakdwip, Mathurapur-II, Kulpi & Mandirbazar	Basanti, Gosaba, Canning-I, Mograhat-I & II	Gosaba, Patharpratima, Namkhana, Mathurapur-I & II	Gosaba & Basanti	Kakdwip, Kultali, Canning-I
21	Uttar Dinajpur	Goalpokher-I & II, Karandighi, Kaliyaganj & Raiganj	Goalpokher-II, Karandighi, Kaliyaganj & Raiganj	Chopra, Itahar, Hemtabad & Raiganj	Chopra, Karandighi, Itahar & Raiganj	Islampur, Goalpokhar-1, Goalpokhar-2, Karandighi, Raiganj, NIL
22	Kalimpong	Kalimpong-I, II & III	Kalimpong-I	Kalimpong-I & II	Kalimpong-I & II	NIL
Total No. of Identified Areas		117	67	80	49	22

Sub sector wise disbursement in Farm Credit (KCC/Non-KCC) in FY 2019-2020 (01.04.2019 - 31.12.2019) (Amount in Crore)																			
Sr. No.	Bank Name	Crop Loan		Dairy		Fishery		Poultry		Goat & Pig Rearing		Horticulture/Plantation		Farm Mechanisation		Others		Total	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Allahabad bank	33114	209.73	7	0.98	23	0.78	23	4.01	11	0.16	7	0.16	31	1.51	28163	592.71	61379	810.04
2	Andhra Bank	80	0.36	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	192	3.23	272	3.59
3	Bank of Baroda	21602	308.39	2	0.05	2	0.04	1	0.06	0	0.00	0	0.00	8	0.45	2582	37.79	24197	346.78
4	Bank of India	69839	700.59	182	2.69	102	1.95	195	3.91	48	0.96	28	0.49	36	0.91	516	9.02	70946	720.52
5	Bank of Maharashtra	224	5.17	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	224	5.17
6	Canara Bank	30677	165.41	67	0.50	192	9.65	30	3.25	8	0.04	0	0.00	2	0.08	42445	174.66	73421	353.59
7	Central Bank of India	17305	67.00	44	0.61	28	0.13	14	3.71	16	0.05	5	1.39	7	0.44	31637	573.06	49056	646.39
8	Corporation Bank	171	0.98	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	484	5.92	655	6.90
9	Indian Bank	665	6.91	4	0.05	2	0.19	4	0.05	2	0.02	0	0.00	8	0.33	196	27.61	881	35.16
10	IOB	676	2.48	2	0.02	7	0.03	0	0.00	0	0.06	6	0.06	2	0.15	374	2.87	1067	5.67
11	OBC	1420	7.39	17	0.41	56	1.41	115	2.14	35	0.32	0	0.00	0	0.00	1701	25.66	3344	37.33
12	PNB	72452	526.89	1142	11.10	113	3.47	5	0.17	1	0.07	0	0.00	1	0.60	107	126.00	73821	668.30
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	116673	1274.14	122	0.53	32	1.19	6	4.61	0	0.00	0	0.00	1	0.18	28882	1688.54	145716	2969.19
15	Syndicate Bank	3448	25.41	27	0.69	16	0.14	16	0.57	1	0.01	4	0.07	1	0.01	4124	48.72	7637	75.62
16	UBI	137148	1329.22	2476	37.84	476	6.84	1046	20.47	5023	76.83	34	0.62	9514	1128.41	0	0.00	155717	2600.23
17	UCO	43926	665.73	55	0.48	47	38.16	22	0.29	121	0.44	26	0.27	32	3.28	54	2.34	44283	710.99
18	Union Bank of India	1371	56.08	13	21.82	1	0.08	7	3.24	0	0.00	0	0.00	3	0.80	146	68.02	1541	150.04
Total PSU		550798	5352.38	4160	77.77	1097	64.06	1484	46.48	5266	78.96	110	3.06	9646	1137.15	141603	3386.15	714164	10146.01
19	Axis Bank	8765	125.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	8765	125.00
20	Bandhan Bank	0	0.00	76921	521.35	30056	228.55	21832	158.49	13372	81.99	0	0.00	53417	368.00	688651	4818.49	884249	6176.86
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	11877	112.17	1	0.06	1	0.05	0	0.00	0	0.00	1	0.05	0	0.00	0	0.00	11880	112.33
24	HDFC Bank	866	42.13	21	0.05	0	0.00	138	0.38	0	0.00	6135	16.88	308	14.57	70443	243.58	77911	317.61
25	ICICI	3262	34.03	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	40858	271.25	44120	305.28
26	IDBI	19969	139.82	0	0.00	0	0.00	2	1.60	0	0.00	0	0.00	1	0.01	39533	151.61	59505	293.04
27	IDFC	0	0.00	4292	11.54	2126	6.11	32	0.09	4862	15.28	0	0.00	359	0.90	20824	62.09	32495	96.01
28	Indusind Bank	132374	375.65	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	132374	375.65
29	Jana Small Finance Bank	0	0.00	29	0.13	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	15566	66.60	15595	66.73
30	Karnataka Bank Ltd.	0	0.00	0	0.00	0	0.00	1	0.16	0	0.00	0	0.00	0	0.00	2	0.63	3	0.79
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	1299	0.52	0	0.00	1299	0.52
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	155156	459.05	155156	459.05
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	20	20.55	20	20.55
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	1496	13.08	56	0.28	8	0.02	0	0.00	0	0.00	0	0.00	132531	451.44	134091	464.83
38	Utkarsh Small Finance Bank	4910	14.74	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	4910	14.74
39	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	788	1.73	788	1.73
Total PVT		182023	843.54	82760	546.22	32239	234.99	22013	160.74	18234	97.27	6136	16.93	55384	384.00	1164372	6547.02	1563161	8830.71
40	BGV (UBI)	101399	240.92	291	3.04	0	0.00	281	1.54	1536	18.02	1310	11.07	765	11.26	236410	1986.03	341992	2271.88
41	PBGB (UCO)	28046	265.06	11578	202.62	2942	106.79	3863	267.52	2474	25.95	4	0.52	10	0.77	8419	228.02	57336	1097.25
42	UBKGB (CBI)	45265	235.60	4	0.05	6	0.02	3	0.10	4	0.05	45	0.40	6	0.35	8370	123.26	53703	359.83
Total RRB		174710	741.58	11873	205.71	2948	106.81	4147	269.16	4014	44.02	1359	11.99	781	12.38	253199	2337.31	453031	3728.96
43	WB State Co-Op Bank Ltd.	1155374	3149.15	26	2.18	359	5.09	2	0.06	0	0.00	0	0.00	104	51.24	45809	297.46	1201674	3505.18
44	WBSCARD Bank Ltd.	0	0.00	2375	21.11	71	0.59	128	12.55	622	6.11	8335	68.49	102	3.30	11221	4.81	22854	116.96
Total Co-Optv		1155374	3149.15	2401	23.29	430	5.68	130	12.61	622	6.11	8335	68.49	206	54.54	57030	302.27	1224528	3622.14
Grand Total		2062905	10086.65	101194	852.99	36714	411.54	27774	488.99	28136	226.36	15940	100.47	66017	1588.07	1616204	12572.75	3954884	26327.82

Sub sector wise Outstanding in Farm Credit (KCC/Non-KCC) As on 31.12.2019 (Amount in Crore)																			
Sr. No.	Bank Name	Crop Loan		Dairy		Fishery		Poultry		Goat & Pig Rearing		Horticulture / Plantation		Farm Mechanisation		Others		Total	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Allahabad bank	86281	503.44	44	2.12	117	4.94	63	11.08	279	2.99	36	1.15	133	4.58	63986	821.70	150939	1352.00
2	Andhra Bank	109	0.51	2	0.22	0	0.00	0	0.00	0	0.00	0	0.00	1	0.01	326	3.50	438	4.24
3	Bank of Baroda	24606	274.81	117	2.16	20	0.37	29	1.11	663	6.70	2	0.70	354	20.92	3735	36.77	29526	343.54
4	Bank of India	238714	1126.02	916	11.45	187	5.69	413	11.79	235	2.16	136	2.49	145	4.95	595	11.82	241341	1176.37
5	Bank of Maharashtra	534	12.27	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	534	12.27
6	Canara Bank	55721	353.67	169	8.68	204	12.20	86	14.96	20	0.61	0	0.00	80	3.08	19369	306.25	75649	699.45
7	Central Bank of India	76164	422.51	577	4.31	227	1.73	200	4.90	343	1.62	613	23.06	836	8.06	48740	662.18	127700	1128.37
8	Corporation Bank	1386	13.85	21	0.45	0	0.00	0	0.00	0	0.00	9	2.27	25	1.03	853	125.40	2294	143.00
9	Indian Bank	4540	41.72	68	1.05	6	0.28	11	0.43	26	0.20	3	0.01	136	5.78	2207	142.13	6997	191.60
10	IOB	7520	30.84	62	1.69	44	13.98	37	1.09	3	0.02	53	7.28	10	0.48	360	3.04	8089	58.42
11	OBC	2804	14.94	122	1.72	264	1.95	465	4.02	55	0.40	0	0.00	117	5.58	117	26.21	3944	54.82
12	PNB	163939	980.96	1453	16.55	196	5.36	116	7.82	73	0.40	0	0.00	1	0.01	33077	511.95	198855	1523.05
13	Punjab & Sind Bank	75	5.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	75	5.00
14	SBI	212427	1404.00	1026	93.00	314	82.00	296	67.00	131	2.00	0	0.00	1289	49.00	233621	1590.00	449104	3287.00
15	Syndicate Bank	8676	62.15	204	2.34	68	2.31	105	1.24	27	0.32	18	0.41	16	0.73	5245	60.75	14359	130.25
16	UBI	409380	1993.07	9025	123.17	2424	36.77	4208	64.15	22168	256.05	168	2.53	42206	2493.06	0	0.00	489579	4968.80
17	UCO	86566	1181.28	136	3.32	132	38.64	80	31.00	128	0.34	25	0.31	159	5.49	12002	186.62	99228	1447.00
18	Union Bank of India	21051	104.70	249	30.34	84	15.65	67	20.93	0	0.00	0	0.00	248	66.45	8436	79.77	30135	317.84
Total PSU		1400493	8525.74	14191	302.57	4287	221.87	6176	241.52	24151	273.81	1063	40.21	45756	2669.21	432669	4568.09	1928786	16843.01
19	Axis Bank	12462	1223.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	12462	1223.00
20	Bandhan Bank	0	0.00	146723	549.16	51826	242.19	38038	168.96	45221	127.15	0	0.00	80709	364.50	1296133	5360.74	1658650	6812.70
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	7674	78.46	22	1.22	17	0.76	5	0.43	6	0.25	5	3.86	0	0.00	0	0.00	7729	84.98
24	HDFC Bank	1144	97.44	628	0.51	3	0.01	541	1.19	5	0.00	11852	20.40	5001	133.54	135472	252.11	154646	505.20
25	ICICI	5174	206.55	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	57671	385.85	62845	592.40
26	IDBI	38159	246.46	0	0.00	4	0.36	14	1.72	0	0.00	43	0.88	6	0.17	67109	201.91	105335	451.50
27	IDFC	0	0.00	5436	9.55	3835	5.85	99	0.17	6676	12.84	0	0.00	524	0.88	32230	56.76	48800	86.06
28	Indusind Bank	117120	331.08	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	117120	331.08
29	Jana Small Finance Bank	0	0.00	29	0.13	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	24198	82.50	24227	82.63
30	Karnataka Bank Ltd.	0	0.00	0	0.00	3	0.35	3	1.11	0	0.00	1	0.02	1	0.24	4	0.63	12	2.35
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	6672	247.64	0	0.00	6672	247.64
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	259826	523.48	259826	523.48
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	20	18.37	20	18.37
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	Ujivan Small Finance Bank	0	0.00	2831	16.55	208	0.45	35	0.05	0	0.00	0	0.00	0	0.00	249375	544.75	252449	561.80
38	Utkarsh Small Finance Bank	10895	23.30	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	10895	23.30
39	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	986	97.00	986	97.00
Total PVT		192628	2206.29	155669	577.12	55896	249.97	38735	173.63	51908	140.25	11901	25.16	92913	746.98	2123024	7524.11	2722674	11643.49
40	BGVB	194592	533.49	356	4.51	121	1.68	129	2.21	1374	17.69	1243	8.06	770	11.87	182670	2116.14	381255	2695.65
41	PBGB	72169	340.98	16478	236.29	1910	38.53	2114	98.24	3569	35.19	5	0.02	271	6.52	25817	232.94	122333	988.71
42	UBKGB	64712	594.23	5	0.07	121	0.25	4	0.10	4	0.05	163	1.08	35	1.72	65634	628.05	130678	1225.55
Total RRB		331473	1468.70	16839	240.87	2152	40.46	2247	100.55	4947	52.93	1411	9.16	1076	20.11	274121	2977.13	634266	4909.91
43	WB State Co-Op Bank Ltd.	1794956	4702.77	427	8.17	1327	10.38	28	0.41	0	0.00	10	7.18	475	34.42	141159	565.97	1938382	5329.31
44	WBSCARD Bank Ltd.	0	0.00	18722	299.94	271	2.10	1963	108.17	28732	145.62	22721	72.81	1021	68.61	158028	182.96	231458	880.21
Total Co-Optv		1794956	4702.77	19149	308.11	1598	12.48	1991	108.58	28732	145.62	22731	79.99	1496	103.03	299187	748.93	2169840	6209.52
Grand Total		3719550	16903.50	205848	1428.67	63933	524.78	49149	624.28	109738	612.61	37106	154.52	141241	3539.33	3129001	15818.26	7455566	39605.93

Bank wise flow of credit to Small & Marginal Farmers under ACP 2019-20							
(Position from 01.04.2019-31.12.2019)							
(Amt.in Rs. Crore)							
Sl.No	Name of Bank	Target (No.)	Disbursement		% of Achievement	Outstanding	
			No.	Amt.	No.	No.	Amt.
1	Allahabad bank	90000	46071	471.37	51.19	119781	899.83
2	Andhra Bank	2000	226	1.91	11.30	319	2.43
3	Bank of Baroda	35000	2666	18.00	7.62	22306	161.00
4	Bank of India	50000	69839	709.61	139.68	238714	1126.02
5	Bank of Maharashtra	500	0	0.00	0.00	0	0.00
6	Canara Bank	55000	41152	213.72	74.82	55962	330.68
7	Central Bank of India	55000	44023	537.25	80.04	95701	639.25
8	Corporation Bank	1500	520	5.80	34.67	1776	16.77
9	Indian Bank	10000	62	1.00	0.62	911	7.00
10	IOB	15000	190	0.98	1.27	1976	9.51
11	OBC	10000	19	0.40	0.19	3557	32.66
12	PNB	65000	71801	562.40	110.46	193540	1350.00
13	Punjab & Sind Bank	1000	2	0.02	0.20	4	0.06
14	SBI	185000	64210	736.00	34.71	436330	3105.00
15	Syndicate Bank	10000	3487	26.23	34.87	8948	65.64
16	UBI	125000	43753	878.21	35.00	456407	4518.35
17	UCO	55000	15130	79.86	27.51	23005	153.80
18	Union Bank of India	20000	541	1.46	2.71	20822	53.02
Total PSU		785000	403692	4244.22	51.43	1680059	12471.02
19	Axis Bank	50000	0	0.00	0.00	0	0.00
20	Bandhan Bank	365000	1059525	7453.08	290.28	1853917	7901.53
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	4475	37.68	44.75	4990	42.82
24	HDFC Bank	55000	7972	46.79	14.49	28935	130.68
25	ICICI	6200	0	0.00	0.00	0	0.00
26	IDBI	100000	59447	288.19	59.45	105181	443.19
27	IDFC	25000	21953	64.23	87.81	34017	59.66
28	Indusind Bank	90000	131131	402.97	145.70	615300	1024.02
29	Jana Small Finance Bank	500	15595	66.73	3119.00	24227	8263.33
30	Karnataka Bank Ltd.	0	2	0.64	#DIV/0!	169	3.08
31	Karur Vysya Bank	0	0	0.00	#DIV/0!	0	0.00
32	Kotak Mahindra Bank	3000	1293	50.84	43.10	6637	245.92
33	Ratnakar Bank Ltd	75000	155156	459.05	206.87	259826	523.48
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	121402	420.44	202.34	234728	511.98
38	Utkarsh Small Finance Bank	5000	4910	14.74	98.20	10895	23.30
39	YES Bank	100	788	2.00	788.00	788	2.00
Total PVT		845000	1583649	9307.38	187.41	3179610	19174.99
36	BGVV (UBI)	175000	330994	2205.83	189.14	349631	2509.15
37	PBGB (UCO)	110000	43002	822.94	39.09	92615	668.72
38	UBKGB (CBI)	65000	51018	341.83	78.49	124147	1164.38
Total RRB		350000	425014	3370.60	121.43	566393	4342.25
39	WB State Co-Op Bank Ltd.	475000	1193480	3475.89	251.26	1661038	4629.37
40	WBSCARD Bank Ltd.	45000	2093	112.30	4.65	2103	112.30
Total Co-Optv		520000	1195573	3588.19	229.92	1663141	4741.67
Grand Total		2500000	3607928	20510.39	144.32	7089203	40729.93

Bank wise flow of credit to Share Croppers / Oral Lessees under ACP 2019-20							
(Position from 01.04.2019-31.12.2019)							
(Amt.in Rs. Crore)							
Sl.No	Name of Bank	Target (No.)	Disbursement		% of Achievement	Outstanding	
			No.	Amt.		No.	Amt.
1	Allahabad bank	10000	198	0.99	1.98	198	0.99
2	Andhra Bank	100	0	0.00	0.00	0	0.00
3	Bank of Baroda	1000	0	0.00	0.00	0	0.00
4	Bank of India	9000	1523	3.46	16.92	7226	16.98
5	Bank of Maharastra	100	0	0.00	0.00	0	0.00
6	Canara Bank	200	3407	14.32	1703.50	8788	33.06
7	Central Bank of India	10000	1531	2.79	15.31	5137	46.49
8	Corporation Bank	100	0	0.00	0.00	0	0.00
9	Indian Bank	1000	10	0.05	1.00	42	0.45
10	IOB	1000	0	0.00	0.00	0	0.00
11	OBC	1000	0	0.00	0.00	2	0.24
12	PNB	10000	52	0.21	0.52	4856	19.85
13	Punjab & Sind Bank	100	0	0.00	0.00	0	0.00
14	SBI	24000	7375	20.96	30.73	22970	56.44
15	Syndicate Bank	1000	0	0.00	0.00	0	0.00
16	UBI	10000	96	1.25	0.96	128	1.44
17	UCO	4000	796	2.79	19.90	5808	27.43
18	Union Bank of India	3000	0	0.00	0.00	0	0.00
Total PSU		85600	14988	46.82	17.51	55155	203.37
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	10798	32.69	53.99	19662	27.33
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	10798	32.69	44.25	19662	27.33
40	BGVB (UBI)	20000	805	1.37	4.03	805	1.37
41	PBGB (UCO)	20000	6450	123.44	32.25	9381	86.74
42	UBKGB (CBI)	10000	151	0.75	1.51	725	6.41
Total RRB		50000	7406	125.56	14.81	10911	94.52
43	WB State Co-Op Bank Ltd.	80000	20902	18.60	26.13	20717	21.22
44	WBSCARD Bank Ltd.	60000	0	0.00	0.00	0	0.00
Total Co-Optv		140000	20902	18.60	14.93	20717	21.22
Grand Total		300000	54094	223.67	18.03	106445	346.44

Bank wise flow of credit to Patta Holders under ACP 2019-20							
(Position from 01.04.2019-31.12.2019)							
(Amt.in Rs. Crore)							
Sl.No	Name of Bank	Target (No.)	Disbursement		% of Achievement	Outstanding	
			No.	Amt.		No.	Amt.
1	Allahabad bank	10000	2205	13.23	22.05	2205	13.23
2	Andhra Bank	2000	0	0.00	0.00	0	0.00
3	Bank of Baroda	5000	1226	7.50	24.52	8284	794.00
4	Bank of India	13000	758	4.26	5.83	5934	31.49
5	Bank of Maharashtra	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	1865	3.65	33.91	12689	111.85
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	2723	19.24	27.23	52665	858.24
13	Punjab & Sind Bank	2000	0	0.00	0.00	0	0.00
14	SBI	18800	3949	10.85	21.01	19221	44.18
15	Syndicate Bank	5000	0	0.00	0.00	0	0.00
16	UBI	10000	889	25.63	8.89	1425	41.17
17	UCO	10000	316	1.96	3.16	3693	33.92
18	Union Bank of India	5000	0	0.00	0.00	0	0.00
Total PSU		114300	13931	86.32	12.19	106116	1928.08
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	984	19.26	9.84	2966	40.25
42	UBKGB (CBI)	5000	18	0.09	0.36	95	0.45
Total RRB		35000	1403	22.36	4.01	3462	43.71
43	WB State Co-Op Bank Ltd.	32700	20902	18.60	63.92	20717	21.22
44	WBSCARD Bank Ltd.	2000	0	0.00	0.00	0	0.00
Total Co-Optv		34700	20902	18.60	60.24	20717	21.22
Grand Total		200000	36236	127.28	18.12	130295	1993.01

Bank wise flow of credit to New Farmers under ACP 2019-20							
(Position from 01.04.2019-31.12.2019)							
(Amt.in Rs. Crore)							
Sl.No	Name of Bank	Target (No.)	Disbursement		% of Achievement	Outstanding	
			No	Amt.		No.	Amt.
1	Allahabad bank	65000	12786	190.19	19.67	12786	149.16
2	Andhra Bank	1600	28	0.17	1.75	27	0.16
3	Bank of Baroda	20000	1678	12.00	8.39	1678	12.00
4	Bank of India	40000	18200	278.35	45.50	18200	261.35
5	Bank of Maharastra	200	201	4.69	100.50	201	4.34
6	Canara Bank	35000	35802	296.64	102.29	35802	327.34
7	Central Bank of India	40000	1810	8.85	4.53	1810	8.75
8	Corporation Bank	1000	655	6.90	65.50	655	6.90
9	Indian Bank	6000	142	1.13	2.37	223	2.12
10	IOB	12000	38	0.34	0.32	1866	9.35
11	OBC	6000	116	0.60	1.93	116	0.61
12	PNB	45000	2464	19.66	5.48	163939	980.96
13	Punjab & Sind Bank	500	5	0.05	1.00	5	0.05
14	SBI	135000	34547	427.81	25.59	34547	427.81
15	Syndicate Bank	6000	1430	9.92	23.83	1430	10.01
16	UBI	92350	3072	21.55	3.33	3162	23.14
17	UCO	40000	2401	21.04	6.00	10461	40.46
18	Union Bank of India	15000	694	1.34	4.63	11921	45.71
Total PSU		560650	116069	1301.23	20.70	298829	2310.22
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	1210	11.74	20.17	1010	9.51
24	HDFC Bank	35000	60634	262.44	173.24	7012	182.67
25	ICICI	3000	0	0.00	0.00	0	0.00
26	IDBI	65000	53130	221.31	81.74	51177	165.79
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	15582	66.66	7791.00	24214	8256.63
30	Karnataka Bank Ltd.	0	3	0.97	#DIV/0!	3	0.79
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	134070	464.76	383.06	252428	561.72
38	Utkarsh Small Finance Bank	2000	0	0.00	0.00	0	0.00
39	YES Bank	50	0	0.00	0.00	0	0.00
Total PVT		499350	264629	1027.88	52.99	335844	9177.11
40	BGVB (UBI)	110000	28128	226.21	25.57	28128	226.21
41	PBGB (UCO)	65000	7800	91.67	12.00	9136	90.37
42	UBKGB (CBI)	35000	2039	12.63	5.83	2039	12.63
Total RRB		210000	37967	330.51	18.08	39303	329.21
43	WB State Co-Op Bank Ltd.	215000	71650	115.58	33.33	34441	78.46
44	WBSCARD Bank Ltd.	15000	55121	99.50	367.47	55121	99.50
Total Co-Optv		230000	126771	215.08	55.12	89562	177.96
Grand Total		1500000	545436	2874.70	36.36	763538	11994.50

Natural Calamity and Relief Measures as per RBI guidelines. In the wake of super cyclone Fani and the pre-monsoon rains causing damages to the standing crops beyond the threshold yield, District Magistrates in nine (9) districts issued Notifications for incident of natural calamity. Similarly notifications have been issued in six (6) districts for damages on account of cyclone Bulbul. The same was shared with the member banks by the LDMS and the Order copies (as noted below) are also uploaded in the SLBC website.

All the banks having their branches in the notified areas are again requested to refer to the RBI Master Direction FIDD CO.FSD.BC No 9/05.10.001/2018-19 dated 17-10-2019 for extending relief to the affected farmers through restructure of loans and need based finance on merit. The member banks have not reported extension of relief to the affected farmers. The process of covering eligible farmers under the extant guidelines may be completed at an early date.

(C) Prudential Norms on Income Recognition, Asset Classification & Provisioning on Agriculture Advances:

(Ref: RBI Master Circular DBR.No.BP.BC.No.2/21.04.048/2015-16 dated 01-07-2015)

As per the circular, a loan granted for short duration crops will be treated as NPA, if the installment of principal or interest thereon remains overdue for two crop seasons. A loan granted for long duration crops will be treated as NPA, if the installment of principal or interest thereon remains overdue for one crop season or the purpose of these guidelines, "long duration" crops would be crops with crop season longer than one year and crops, which are not "long duration" crops, would be treated as "short duration" crops.

The crop season for each crop, which means the period up to harvesting of the crop raised, would be as determined by the State Level Bankers' Committee in each State. Depending upon the duration of the crops raised by an agriculturist, the above NPA norms would also be made applicable to agriculture terms loan availed of by him."

SLBC observation / Recommendation: SLBC has received queries from some of the member banks regarding the duration of the crop seasons, IRAC norms relating to Agricultural advances. Accordingly, based on the practices as followed, necessary clarification is now provided for information and necessary action of the member banks.

- **Repayment Period:** The repayment period is fixed as per the anticipated harvesting and marketing period for the crops for which a loan has been granted i.e. within due dates fixed by the bank which is 31st March (of the next calendar year) for short duration Pre-Kharif and Kharif crops and 30th September for short duration Rabi crops as decided in SLBC. Repayment is deemed to be due depending on the crop & the session and not the date of sanction or disbursement.

- **Average duration of crops for classifying as NPA:**

- Short duration crop:

- 2 (two) crop seasons which is 730 days from the due date (Due date is to be reckoned as the last date of the crop season i.e. 31st March / 30th September as the case may be).

Indicative list of Short duration crops: Rice, Maize, Pulses, Wheat, Potato, Oil seeds, Jute, all types of Vegetables, etc.

- Long duration crop:

- Long duration crop norms have to be crop specific depending upon the beginning of the crop season (preparation of land for sowing) and cash realization from the produce. NPA

classification is to be made after expiry of one crop season from the due date.
Indicative list of Long duration crop: Horticulture, Plantation crops, Sugarcane, cotton, etc.

- **Miscellaneous- :**

- The duration of the crop season is deemed to be uniform across the same and applicable for both irrigated and non-irrigated areas as the harvesting period does not change drastically regardless of the availability of the irrigational facility.
- In case of multiple crops, the NPA date for the loan disbursed for the earliest crop will be treated as the date of NPA covering all the crops.

(D) 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 36 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 16 lakh farmers are to be brought under institutional credit system in a mission mode. KCC Saturation Campaign is the right direction.
- Proper entrepreneurship skill among the rural youths is to be developed emphasizing cultivation of high value commodities such as fruits, vegetables, flowers, fisheries, sericulture, animal husbandry, poultry etc. Institutions like RSETIs are expected to be the catalyst in this respect.
- Qualified and trained youths are to be encouraged to set up Agri-Clinics and Custom Hiring centres. More thrust is to be given on Investment credit like farm mechanization, dairy farming, Poultry, fishery, etc for improving farmers' non-farm income in potential areas targeting the medium and large farmers.
- Approximately 6.0 lakh KCC loans are still reportedly under dormant/written off status. The process of renewal of dormant KCCs with need based finance may be looked after by the Bank with support from the different Govt. machineries which will also contribute to increase in agricultural income through revival of production credit.

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

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

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

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 Warehouse 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 bringing 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 with the banks. 12 FPOs have been adopted by SBI, 2 each by UBI & 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,

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
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
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	5.45

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 Dec. 2019		Sanctioned in 2019-20		Subsidy claimed/Received		Disbursed in 2019-20		Total Outstanding on Dec. 2019		Sanctioned in 2019-20		Subsidy claimed/Received	
		No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount
1	Allahabad bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
2	Andhra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
3	Bank of Baroda	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Bank of India	9	0.27	9	0.08	9	0.27	23	0.85	28	0.77	25	0.20	25	0.77	32	0.98	1	0.05	1	0.01
5	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
6	Canara Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
7	Central Bank of India	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
8	Corporation Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
9	Indian Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
10	IOB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
11	OBC	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
12	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
13	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
14	SBI	161	1.63	0	0.00	98	0.42	865	80.00	2	4.36	0	0.00	2	1.61	240	54.00	0	0.00	0	0.00
15	Syndicate Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
16	UBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
17	UCO	11	0.29	7	0.03	2	0.10	35	0.44	0	0.00	0	0.00	0	0.00	78	2.46	0	0.00	0	0.00
18	Union Bank of India	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total PSU		191	2.27	26	0.19	119	0.87	933	86.19	30	5.13	25	0.20	27	2.38	350	57.44	1	0.05	1	0.01
19	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
20	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
21	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
22	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
23	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
24	HDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
25	ICICI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
26	IDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
27	IDFC	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
28	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
29	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
30	Karnataka Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
32	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
33	Rathakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
34	South Indian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
35	SIDBI	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
36	Tamilnad Mercantile Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
37	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
38	Utkarsh Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
39	YES Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total PVT		0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
40	BGVV (UBI)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
41	PBGB (UCO)	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
42	UBKGB (CBI)	4	0.12	4	0.03	4	0.05	5	0.07	3	0.15	3	0.04	3	0.10	4	0.10	13	0.17	0	0.00
Total RRB		4	0.12	4	0.03	4	0.05	5	0.07	3	0.15	3	0.04	3	0.10	4	0.10	13	0.17	0	0.00
43	WB State Co-Op Bank Ltd.	114	3.49	114	0.97	111	2.07	426	8.17	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
44	WBS CARD 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
Total Co-Optv		315	9.13	406	3.46	364	7.00	1157	66.82	35	1.04	48	0.52	48	0.52	50	1.08	112	0.70	148	0.52
Grand Total		510	11.52	436	3.68	487	7.92	2095	153.08	68	6.32	76	0.76	78	3.00	404	58.62	126	0.92	149	0.53

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

- **Utilization Certificate:** Submission of the Utilization Certificate under Crop Insurance scheme to the Insurance Companies for receipt of settled claims have not been completed as yet. Despite taking up the matter on regular basis and deciding to close the audit upto 2017-2018 by 31.03.2020, the response from the banks for this statutory work is not encouraging. In the last SLBC sub-committee meeting dated 24.02.2020 the member banks are advised to complete the task within the timeline in order to avoid further complication in this regard.

The Bank wise list of pending Utilization Certificates for receipt of settled claims as per list received from AICL is annexed below.

Bank wise Utilization Certificate Pending under Crop Insurance as on 10.02.2020			
Sr. No.	Name of the Bank	No. of Branches	Claim Amount (in Cr.)
1	Allahabad Bank	128	18.90
2	Andhra Bank	1	0.01
3	Bank of Baroda	21	1.82
4	Bank of India	68	12.81
5	Canara Bank	26	1.25
6	Corporation Bank	2	0.01
7	Central Bank of India	34	3.06
8	Indian Bank	8	0.33
9	Indian Overseas Bank	6	0.28
10	Oriental Bank of Commerce	8	0.25
11	Punjab National Bank	59	38.15
12	State Bank of India	172	28.58
13	Syndicate Bank	4	0.88
14	United Bank of India	91	21.89
15	UCO Bank	54	10.84
16	Union Bank of India	16	2.56
Sub Total of PSU Banks		698	141.62
17	Axis Bank	32	0.81
18	Bandhan Bank	1	0.20
19	HDFC Bank	1	0.01
20	ICICI Bank	15	0.24
21	IDBI Bank	11	0.30
Sub Total of PVT Banks		60	1.56
22	BGVB	82	8.85
23	PBGB	79	21.44
24	UBKGB	4	3.71
Sub Total of RRBs		165	34.00
25	WBSCB	49	218.31
Sub Total of Co-Op Banks		49	218.31
Grand Total		972	395.49

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 Bankers.

The member Banks in the State disbursed altogether Rs. 51025/- crore under MSME as against the said target of Rs. 70000/- crore with achievement of 73 % of the total target up to December quarter during the financial year 2019-20.

Sustained effort by MSME & Textiles Department coupled with concerted action on the part of the banks contributed to this performance. It is also evident that the economy has been able to cope up with the challenges posed by Demonetization & GST despite the current slump in economy and able to show a decent performance despite current slowdown shown in other parts of the country.

Achievement of MSME for the last 4 financial years along disbursement as on December quarter of the corresponding financial years is given below:

Plan Year	Target (Cr)	Achievement (Cr)	% of Achievement
31.03.2016	21762	22887	105
(31.12.2016)	26000	21936	84
31.03.2017	26000	29186	112
(31.12.2017)	38000	29033	76
31.03.2018	38000	44059	116
(31.12.2018)	50000	37899	75
31.03.2019	50000	56458	112
(31.12.2019)	70000	51025	73

The disbursement during the period April to December of financial year 2019-20 is Rs.51025 crore recording a remarkable increase of 35% over the disbursement of Rs.37899 crore made during the corresponding period in last financial year 2018-19.

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

Export Credit

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 70000-75000 crore as targeted by GoWB. The current trend shows a marked improvement in this important segment and it is evident that the yearly target will be surpassed as well.

Annual target for 2018-19	Achiev. during 2018-19	Annual target for 2019-20	Achiev. as on 30.06.19	Achiev. as on 30.09.19	Achiev. as on 31.12.19
801 crore	1166 crore	1325 crore	414 crore	952 crore	1819 crore

New development in MSME sector

RBI Guidelines on restructuring of advances to MSMEs: RBI has permitted a one-time restructuring of existing loans in stressed MSMEs upto Rs.25.00 crore on 01-01-2019. This will enable the entrepreneurs to tide over the cash flow problem and manage their business without any issues faced by them post Demonetization and implementation of GST. The total exposure, to the borrower should not exceed Rs.25 crore as on 01-01-2019.

The borrowing entity should be GST-registered on the date of implementation of the restructuring. However, this will not apply to MSMEs exempted from GST-registration.

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

As on	No.	Amount (in Cr.)
31-03-2019	2389	98.46
30-06-2019	9616	399.91
30-09-2019	13881	517.19
31-12-2019	21144	858.71

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 31.12.19									
(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	2	0.16	7	4.29	15	84.06	24	88.51
2	Andhra Bank	465	20.63	12	4.62	2	2.83	479	28.08
3	Bank of Baroda	29	1.22	11	13.26	17	64.73	4	0.11
4	Bank of India	9073	94.22	206	54.34	0	0.00	9279	148.56
5	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00
6	Canara Bank	1922	21.38	18	3.93	3	12.22	1943	37.53
7	Central Bank of India	456	9.06	38	10.75	1	2.83	495	22.64
8	Corporation Bank	73	1.91	13	3.72	1	2.25	87	7.88
9	Indian Bank	243	6.72	97	23.06	0	0.00	340	29.78
10	IOB	264	6.10	5	1.61	0	0.00	269	7.71
11	OBC	0	0.00	0	0.00	0	0.00	0	0.00
12	PNB	1069	16.53	17	3.72	4	13.68	1090	33.93
13	Punjab & Sind Bank	50	3.50	10	2.30	2	1.50	62	7.30
14	SBI	2997	47.20	105	20.48	7	47.55	3109	115.23
15	Syndicate Bank	397	9.92	17	3.9	0	0.00	414	13.82
16	UBI	1342	54.10	234	65.66	8	12.86	1584	132.62
17	UCO	274	12.3	44	9.765	15	41.66	333	63.73
18	Union Bank of India	770	19.95	10	2.82	1	3.00	781	25.77
	Total PSU	19426	324.9	844	228.23	76	289.17	20346	842.30
19	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00
20	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00
21	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
22	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
23	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00
24	HDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00
25	ICICI	0	0.00	0	0.00	0	0.00	0	0.00
26	IDBI	0	0.00	0	0.00	0	0.00	0	0.00
27	IDFC	0	0.00	0	0.00	0	0.00	0	0.00
28	Indusind Bank	0	0.00	0	0.00	0	0.00	0	0.00
29	Jana Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
30	Karnataka Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
31	Karur Vysya Bank	0	0.00	1	1.00	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	0	0.00	1	1.00	1	3.20	2	4.20
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	20196	327.83	871	238.51	77	292.37	21144	858.71

❖ 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 for disposal. 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.

Bank wise flow of credit to Swarojgar Credit Card (SCC) under ACP 2019-20						
(Position from 01.04.2019-31.12.2019)						
Sl.No	Name of Bank	Target	Disbursement		Outstanding	
		No.	No	Amt.	No.	Amt.
1	Allahabad bank	1500	8	0.02	18	0.11
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	258	1.72	892	6.23
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	164	0.23
8	Corporation Bank	100	0	0.00	0	0.00
9	Indian Bank	100	0	0.00	0	0.00
10	IOB	100	0	0.00	0	0.00
11	OBC	100	0	0.00	0	0.00
12	PNB	1000	0	0.00	0	0.00
13	Punjab & Sind Bank	100	0	0.00	0	0.00
14	SBI	3000	0	0.00	0	0.00
15	Syndicate Bank	100	0	0.00	0	0.00
16	UBI	2500	21	0.09	68	0.24
17	UCO	1000	35	34.00	58	3.15
18	Union Bank of India	1500	0	0.00	0	0.00
Total PSU		14800	340	35.86	1200	9.96
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	55	1.30	65	1.60
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	55	1.30	65	1.60
40	BGVB (UBI)	2000	261	1.10	17827	73.30
41	PBGB (UCO)	2000	451	2.09	2200	7.87
42	UBKGB (CBI)	1500	195	0.85	2997	8.55
Total RRB		5500	907	4.04	23024	89.72
43	WB State Co-Op Bank Ltd.	7000	1	0.00	59	0.18
44	WBSCARD Bank Ltd.	1000	145	1.42	145	1.42
Total Co-Optv		8000	146	1.42	204	1.60
Grand Total		30000	1448	42.62	24493	102.88

Bank wise flow of credit to General Credit Card (GCC) under ACP 2019-20						
(Position from 01.04.2019-31.12.2019)						
(Amt.in Rs. Crore)						
Sl.No	Name of Bank	Target	Disbursement		Outstanding	
		No.	No	Amt.	No.	Amt.
1	Allahabad bank	1000	3775	9.26	5985	10.24
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	267	0.90	898	2.78
5	Bank of Maharastra	200	0	0.00	0	0.00
6	Canara Bank	1000	0	0.00	3	0.01
7	Central Bank of India	1000	133	4.62	176	4.06
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	429	7.96	1031	28.18
13	Punjab & Sind Bank	200	0	0.00	0	0.00
14	SBI	2000	0	0.00	0	0.00
15	Syndicate Bank	500	126	0.11	354	0.58
16	UBI	1000	1025	12.25	2598	30.12
17	UCO	1000	564	4.72	4513	79.60
18	Union Bank of India	400	0	0.00	1	0.01
Total PSU		12600	6319	39.82	15559	155.58
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	130987	1065.28	319967	2083.62
25	ICICI	150	0	0.00	0	0.00
26	IDBI	150	52	1.21	59	1.51
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	131039	1066.49	320026	2085.13
40	BGVB (UBI)	10000	5256	1.54	43353	48.40
41	PBGB (UCO)	7000	5196	23.93	19850	61.06
42	UBKGB (CBI)	5000	44	0.11	4012	7.43
Total RRB		22000	10496	25.58	67215	116.89
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	147854	1131.89	402800	2357.60

Bank wise flow of credit to Weavers' Credit Card (WCC) under ACP 2019-20						
(Position from 01.04.2019-31.12.2019)						
(Amt.in Rs. Crore)						
Sl.No	Name of Bank	Target	Disbursement		Outstanding	
		No.	No	Amt.	No.	Amt.
1	Allahabad bank	4000	26	0.41	61	0.60
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	111	1.78	347	3.16
5	Bank of Maharastra	500	0	0.00	0	0.00
6	Canara Bank	1000	2	0.01	84	0.31
7	Central Bank of India	2000	123	0.05	150	0.33
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	4	0.02	1064	2.59
17	UCO	2500	65	0.25	466	0.87
18	Union Bank of India	2000	0	0.00	98	1.35
Total PSU		35500	335	2.69	2276	10.07
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	0.07
27	IDFC	100	0	0.00	0	0.00
28	Indusind Bank	100	0	0.00	0	0.00
29	Jana Small Finance Bank	100	0	0.00	0	0.00
30	Karnataka Bank Ltd.	0	0	0.00	0	0.00
31	Karur Vysya Bank	0	0	0.00	0	0.00
32	Kotak Mahindra Bank	100	0	0.00	0	0.00
33	Ratnakar Bank Ltd	100	0	0.00	0	0.00
34	South Indian Bank Ltd.	100	0	0.00	0	0.00
35	SIDBI	0	0	0.00	0	0.00
36	Tamilnad Mercantile Bank	100	0	0.00	0	0.00
37	Ujjivan Small Finance Bank	100	0	0.00	0	0.00
38	Utkarsh Small Finance Bank	100	0	0.00	0	0.00
39	YES Bank	100	0	0.00	0	0.00
Total PVT		1600	1	0.07	4	0.07
40	BGVB (UBI)	1000	0	0.00	2254	5.70
41	PBGB (UCO)	500	269	0.98	941	2.15
42	UBKGB (CBI)	500	0	0.00	0	0.00
Total RRB		2000	269	0.98	3195	7.85
43	WB State Co-Op Bank Ltd.	700	1	0.12	70	3.91
44	WBSCARD Bank Ltd.	200	0	0.00	0	0.00
Total Co-Optv		900	1	0.12	70	3.91
Grand Total		40000	606	3.86	5545	21.90

(B) Adoption of MSME Clusters & Credit Linkage:**❖ MSME Clusters**

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

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

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.

Camps conducted in MSME Clusters	91
Entrepreneurs identified for credit linkage	1074
Proposals forwarded to Banks	558
Proposal sanctioned by Banks	64
Amount sanctioned by Banks	Rs. 59.28 lakh
Proposal rejected by Banks	12
Proposal pending for sanction	482

District wise report on Credit Capm held in Clusters & Industrial Park								
Sr. No.	District Name	No. of Clusters covered	No. of Stake holders identified for loan	No. of application sent to banks	No. of application approved by banks		No. of application rejected by banks	No. of application pending at bankers end
					No.	Amount (in lac)		
1	Alipurduar	3	0	0	0	0.00	0	0
2	Bankura	3	58	1	0	0.00	0	1
3	Birbhum	7	53	53	8	33.00	12	33
4	Coochbehar	3	200	0	0	0.00	0	0
5	Dakshin Dinajpur	4	103	54	1	0.50	0	53
6	Darjeeling	0	0	0	0	0.00	0	0
7	Hooghly	2	60	60	0	0.00	0	60
8	Howrah	4	16	16	0	0.00	0	16
9	Jalpaiguri	3	10	0	0	0.00	0	0
10	Jhargram	0	0	0	0	0.00	0	0
11	Kolkata	2	0	0	0	0.00	0	0
12	Malda	14	169	242	29	2.00	0	213
13	Murshidabad	4	122	0	0	0.00	0	0
14	Nadia	5	0	0	0	0.00	0	0
15	North 24 Pgs.	4	29	29	26	23.78	0	3
16	Paschim Burdwan	2	5	5	0	0.00	0	5
17	Paschim Medinipur	5	34	34	0	0.00	0	34
18	Purba Burdwan	1	8	0	0	0.00	0	0
19	Purba Medinipur	0	0	0	0	0.00	0	0
20	Purulia	7	119	25	0	0.00	0	25
21	Siliguri	5	16	16	0	0.00	0	16
22	South 24 Pgs.	4	22	22	0	0.00	0	22
23	Uttar Dinajpur	9	50	1	0	0.00	0	1
Total		91	1074	558	64	59.28	12	482

(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. 11873 crore up to December 2019 against sanction amount of Rs. 12132 crore. Performance of the Banks in the State of West Bengal from 01.04.19 to 31.12.19 is furnished hereunder:

Achievement (Sanction) of Mudra Loan in 2019-20 on 31-12-2019

(Rupees in Crore)

Category of Banks	SISHU		KISHORE		TARUN		TOTAL	
	No.	Sanc	No.	Sanc	No.	Sanc	No.	Sanc
PSU	119207	294.28	78704	1624.81	13811	1130.26	211722	3049.35
PVT	1290050	3263.46	70393	691.46	5596	392.10	1366039	4347.02
Foreign	0	0.00	21	0.63	4	0.35	25	0.98
RRB	8059	23.64	26416	645.94	1380	102.20	35855	771.78
Non NBFC	26529	30.02	0	0.00	0	0.00	26529	30.02
NBFC MFI	971185	2762.41	1683	10.28	79784	258.71	1052652	3031.40
NBFC	0	0.00	1249	39.54	822	58.40	2071	97.94
Small Fin.	172041	574.45	27888	229.48	75	0.52	200004	804.45
Total	2587071	6948.26	206354	3242.14	101472	1942.54	2894897	12132.94

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

Position as on	SISHU		KISHORE		TARUN		TOTAL	
	No.	Disb.	No.	Disb.	No.	Disb.	No	Disb.
31.03.17	4525670	10763.97	119877	2456.82	24452	1928.27	4669999	15149.06
31.12.17	2876702	7309.71	143918	2276.03	18678	1394.67	3039298	10980.42
31.03.18	4445601	11642.79	413207	5199.12	731080	2307.90	5589888	19149.81
31.12.18	2761174	8113.79	146125	2787.75	20006	1566.47	2927305	12468.01
31.03.19	5009461	14425.97	745479	8208.19	110269	3242.91	5865209	25877.07
31.12.19	2587071	6925.75	206354	3109.24	101472	1838.09	2894897	11873.08

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

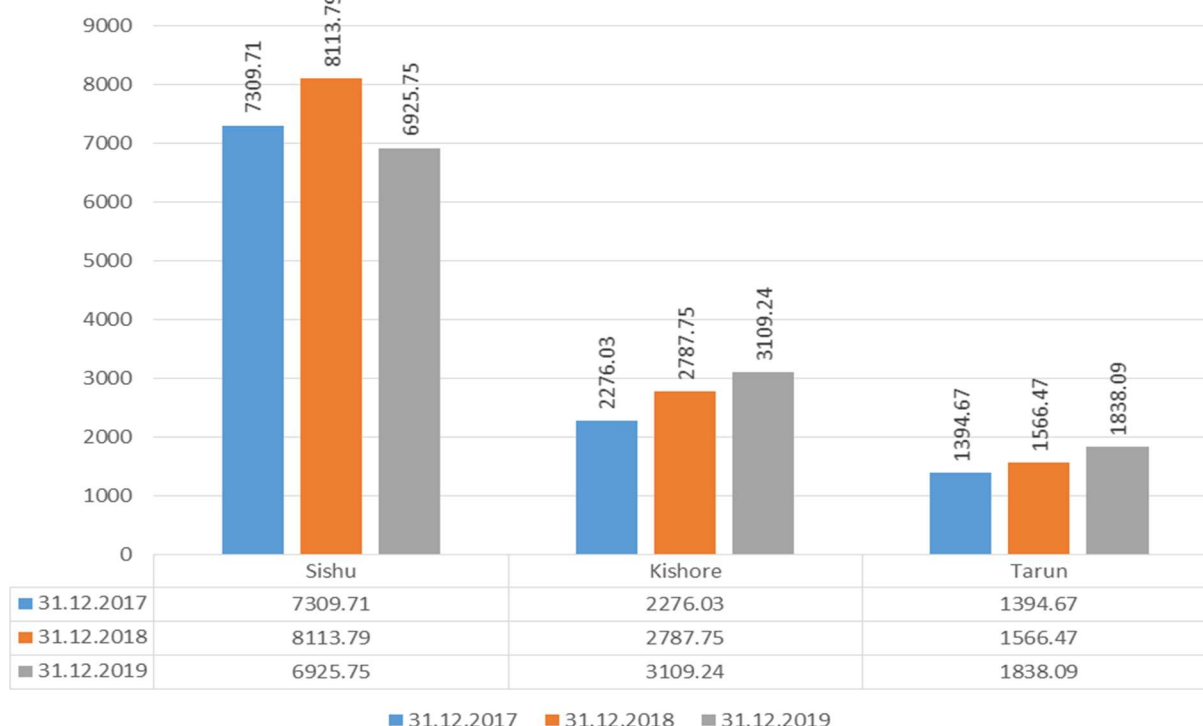
Bank wise achievement under MUDRA loan during the period 01.04.2019 to 31.12.2019													
(Amount in Crore)													
Sr.	Bank Name	Shishu			Kishore			Tarun			Total		
		No	Sanc Amt	Disb Amt	No	Sanc Amt	Disb Amt	No	Sanc Amt	Disb Amt	No	Sanc Amt	Disb Amt
1	Allahabad Bank	1397	4.93	4.92	14222	272.66	271.02	1305	103.16	103.02	16924	380.75	378.96
2	Andhra Bank	1539	2.60	2.39	609	13.75	12.98	195	16.11	15.70	2343	32.46	31.07
3	Bank of Baroda	998	3.24	3.24	1628	40.72	40.27	477	40.95	40.83	3103	84.91	84.34
4	Bank of India	12136	16.75	14.71	8610	181.58	163.38	1616	129.10	104.83	22362	327.43	282.92
5	Bank of Maharashtra	41	0.17	0.15	184	4.96	4.68	104	8.87	8.76	329	14.00	13.59
6	Canara Bank	6707	8.39	8.34	4313	105.24	100.55	1245	99.92	94.80	12265	213.55	203.69
7	Central Bank of India	24828	8.06	5.51	3552	86.89	67.49	598	49.33	38.75	28978	144.28	111.75
8	Corporation Bank	326	1.31	1.02	323	8.26	7.97	142	11.98	11.85	791	21.55	20.84
9	Indian Bank	116	0.26	0.24	260	5.65	5.48	54	4.13	4.12	430	10.04	9.84
10	Indian Overseas Bank	982	3.48	3.45	1737	31.34	30.54	165	13.10	12.73	2884	47.92	46.72
11	Oriental Bank of Commerce	453	1.78	1.75	1797	46.07	45.10	792	66.84	66.03	3042	114.69	112.88
12	Punjab National Bank	2181	9.50	5.33	3921	93.11	70.82	1125	94.66	76.06	7227	197.27	152.21
13	State Bank of India	1829	5.81	5.78	9031	243.98	242.13	2952	241.86	241.44	13812	491.65	489.35
14	Syndicate Bank	545	1.74	1.22	1594	45.82	32.89	344	29.78	19.77	2483	77.34	53.88
15	Union Bank of India	406	1.51	1.32	2154	46.47	39.52	369	28.72	23.70	2929	76.70	64.54
16	United Bank of India	59217	209.24	203.92	18757	278.24	267.50	1336	109.06	106.04	79310	596.54	577.46
17	Punjab & Sind Bank	102	0.34	0.30	339	8.16	7.46	132	10.95	10.06	573	19.45	17.82
18	UCO Bank	5404	15.17	9.93	5673	111.91	91.77	860	71.74	55.46	11937	198.82	157.16
PSU Total		119207	294.28	273.52	78704	1624.81	1501.55	13811	1130.26	1033.95	211722	3049.35	2809.02
19	Federal Bank	26	0.13	0.12	29	1.14	1.06	28	2.06	1.56	83	3.33	2.74
20	Jammu & Kashmir Bank	4	0.01	0.01	9	0.35	0.35	8	0.57	0.57	21	0.93	0.93
21	Karnataka Bank	5	0.02	0.00	35	0.97	0.15	11	0.75	0.11	51	1.74	0.26
22	Karur Vysya Bank	0	0.00	0.00	1	0.04	0.04	0	0.00	0.00	1	0.04	0.04
23	Ratnakar Bank	100	0.20	0.20	0	0.00	0.00	0	0.00	0.00	100	0.20	0.20
24	South Indian Bank	0	0.00	0.00	4	0.18	0.18	2	0.20	0.20	6	0.38	0.38
25	Tamilnad Mercantile Bank	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
26	ICICI Bank	5963	17.70	17.70	1826	49.96	49.96	1303	100.15	100.15	9092	167.81	167.81
27	Axis Bank	71092	187.44	187.44	3233	74.85	74.85	1105	91.57	91.57	75430	353.86	353.86
28	IndusInd Bank	1007042	2483.37	2483.37	31962	274.98	274.98	1638	94.54	94.54	1040642	2852.89	2852.89
29	Yes Bank	706	1.54	1.54	5	0.25	0.25	14	1.33	1.33	725	3.12	3.12
30	HDFC Bank	112234	309.26	309.26	3146	37.12	37.12	557	34.07	34.07	115937	380.45	380.45
31	DCB Bank	0	0.00	0.00	1	0.05	0.05	3	0.28	0.28	4	0.33	0.33
32	Kotak Mahindra Bank	0	0.00	0.00	36	1.17	1.17	44	3.13	3.13	80	4.30	4.30
33	IDFC Bank Limited	79043	220.36	220.19	29235	235.66	235.66	575	37.67	37.67	108853	493.69	493.52
34	IDBI Bank Limited	13835	43.43	43.43	871	14.74	14.74	308	25.78	25.78	15014	83.95	83.95
PVT Total		1290050	3263.46	3263.26	70393	691.46	690.56	5596	392.10	390.96	1366039	4347.02	4344.78
35	Citibank	0	0.00	0.00	21	0.63	0.63	4	0.35	0.35	25	0.98	0.98
Foreign Bank Total		0	0.00	0.00	21	0.63	0.63	4	0.35	0.35	25	0.98	0.98
36	BGVB	2126	4.57	4.17	4202	73.32	67.05	58	4.70	4.20	6386	82.59	75.42
37	PBGB	5677	17.80	17.80	18839	521.82	521.82	1321	97.44	97.44	25837	637.06	637.06
38	UBKGB	256	1.27	1.27	3375	50.80	50.80	1	0.06	0.06	3632	52.13	52.13
RRB Total		8059	23.64	23.24	26416	645.94	639.67	1380	102.20	101.70	35855	771.78	764.61
39	NON NBFC-Micro Finance Institutions	26529	30.02	30.02	0	0.00	0.00	0	0.00	0.00	26529	30.02	30.02
Non NBFC MFI Total		26529	30.02	30.02	0	0.00	0.00	0	0.00	0.00	26529	30.02	30.02
40	Vedica Credit Capital Ltd	33418	102.74	102.74	0	0.00	0.00	0	0.00	0.00	33418	102.74	102.74
41	Annapurna Microfinance Pvt. Ltd.	6411	18.16	18.16	56	1.12	1.12	1	0.06	0.06	6468	19.34	19.34
42	Village Financial Services Pvt Ltd	178825	573.60	573.60	0	0.00	0.00	0	0.00	0.00	178825	573.60	573.60
43	Muthoot Microfin Ltd	12830	41.15	41.15	0	0.00	0.00	0	0.00	0.00	12830	41.15	41.15
44	ASA International India Microfinance Pvt. Ltd.	159245	477.82	477.82	674	4.02	4.02	0	0.00	0.00	159919	481.84	481.84
45	Spandana Sphoorty Financial Ltd	13628	39.16	39.16	88	0.46	0.46	0	0.00	0.00	13716	39.62	39.62
46	Madura Micro Fin Ltd.	129	0.39	0.39	0	0.00	0.00	0	0.00	0.00	129	0.39	0.39
47	Share Micro Fin Ltd	11999	30.77	30.77	0	0.00	0.00	0	0.00	0.00	11999	30.77	30.77
48	Adhikar Microfinance Pvt Ltd	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
49	Svatantra Micro Fin Pvt Ltd	15153	49.64	49.64	0	0.00	0.00	0	0.00	0.00	15153	49.64	49.64
50	Satin Creditcare Network Ltd	114286	301.36	301.36	578	2.89	2.89	0	0.00	0.00	114864	304.25	304.25
51	Asirvad Microfinance Pvt. Ltd	70175	167.85	167.85	0	0.00	0.00	0	0.00	0.00	70175	167.85	167.85
52	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
53	Fusion Microfinance Pvt. Ltd.	21216	57.51	56.36	0	0.00	0.00	0	0.00	0.00	21216	57.51	56.36
54	Arohan Financial Services Pvt. Ltd.	248417	701.09	701.09	287	1.79	1.79	130	25.61	25.61	248834	728.49	728.49
55	Ultrayan Financial Services Pvt Ltd	0	0.00	0.00	0	0.00	0.00	79653	233.04	233.04	79653	233.04	233.04
56	NEED Livelihood Microfinance Pvt Ltd	62	0.12	0.12	0	0.00	0.00	0	0.00	0.00	62	0.12	0.12
57	Sarala Development & Microfinance Pvt Ltd	85391	201.05	201.05	0	0.00	0.00	0	0.00	0.00	85391	201.05	201.05
NBFC-MFI Total		971185	2762.41	2761.26	1683	10.28	10.28	79784	258.71	258.71	1052652	3031.40	3030.25
58	Reliance Capital Ltd	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00
59	Magma Fincorp Limited	0	0.00	0.00	1054	32.29	32.29	547	38.24	38.24	1601	70.53	70.53
60	Cholamandalam Investment and Finance Pvt Ltd	0	0.00	0.00	195	7.25	4.78	275	20.16	13.66	470	27.41	18.44
NBFC Total		0	0.00	0.00	1249	39.54	37.07	822	58.40	51.90	2071	97.94	88.97
61	Utkarsh Small Finance Bank	2285	6.86	6.86	3	0.14	0.14	2	0.13	0.13	2290	7.13	7.13
62	Fincare Small Finance Bank	48	0.11	0.11	756	2.19	2.19	70	0.20	0.20	874	2.50	2.50
63	Ujjivan Small Finance Bank	168913	564.33	564.33	23852	175.45	175.45	0	0.00	0.00	192765	739.78	739.78
64	Jana Small Finance Bank Ltd	500	2.33	2.33	3272	51.67	51.67	3	0.19	0.19	3775	54.19	54.19
65	ESAF Small Finance Bank	295	0.82	0.82	5	0.03	0.03	0	0.00	0.00	300	0.85	0.85
Small Finance Bank total		172041	574.45	574.45	27888	229.48	229.48	75	0.52	0.52	200004	804.45	804.45
Grand Total		2587071	6948.26	6925.75	206354	3242.14	3109.24	101472	1942.54	1838.09	2894897	12132.94	11873.08

District wise achievement under MUDRA loan during the period 01.04.2019 to 31.12.2019

[Amount Rs. in Crore]

Sr No	District	Shishu			Kishore			Tarun			Total		
		No	Sanc Amt	Disb Amt	No	Sanc Amt	Disb Amt	No	Sanc Amt	Disb Amt	No	Sanc Amt	Disb Amt
1	Alipurduar	71128	192.67	192.63	2147	25.02	24.89	76	6.45	6.40	73351	224.14	223.92
2	Bankura	44220	109.46	108.77	3443	64.92	60.07	498	38.95	36.48	48161	213.33	205.32
3	Bardhaman	202842	560.68	559.11	17865	354.31	345.06	5222	195.57	188.50	225929	1110.55	1092.67
4	Birbhum	74753	203.71	202.11	11417	239.21	233.02	4648	59.32	56.16	90818	502.24	491.28
5	Cooch Behar	78879	211.07	210.44	3136	55.17	52.81	294	23.36	21.87	82309	289.60	285.12
6	Dakshin Dinajpur	55138	144.10	143.97	2677	37.33	35.42	206	15.98	14.91	58021	197.41	194.30
7	Darjiling	68866	179.15	178.50	5964	104.41	100.06	955	75.80	70.98	75785	359.36	349.54
8	Howrah	153259	428.59	427.29	11306	231.42	224.20	1207	92.48	85.16	165772	752.49	736.66
9	Hugli	132946	370.63	368.08	12559	260.96	250.16	12579	162.17	154.48	158084	793.75	772.72
10	Jalpaiguri	131453	341.54	340.93	5824	90.23	82.01	612	48.99	45.18	137889	480.76	468.11
11	Kalimpong	199	0.51	0.51	0	0.00	0.00	0	0.00	0.00	199	0.51	0.51
12	Kolkata	164085	448.86	447.34	17312	286.20	274.67	4160	351.01	334.61	185557	1086.07	1056.63
13	Maldah	124626	333.42	333.07	7543	100.72	96.70	12846	80.47	78.19	145015	514.61	507.96
14	Murshidabad	253363	649.45	648.57	12532	155.27	148.84	12001	83.08	78.86	277896	887.80	876.26
15	Nadia	182103	488.38	487.51	9828	134.26	126.88	13003	110.59	105.23	204934	733.22	719.63
16	North 24 Parganas	245629	682.87	680.94	17158	259.00	241.77	14023	186.23	171.32	276810	1128.10	1094.03
17	Other	105572	250.38	250.21	30289	267.94	267.94	1122	75.91	75.91	136983	594.23	594.06
18	Paschim Medinipur	124869	333.82	331.32	8980	157.21	146.23	1361	102.21	95.50	135210	593.25	573.05
19	Purba Medinipur	113696	323.82	321.42	8378	136.44	129.23	942	74.94	69.03	123016	535.20	519.68
20	Puruliya	19966	53.58	53.02	3148	55.63	52.81	300	25.23	23.50	23414	134.45	129.33
21	South 24 Parganas	186096	507.02	505.80	12031	179.30	172.33	10806	96.08	89.66	208933	782.40	767.78
22	Uttar Dinajpur	53383	134.59	134.25	2817	47.16	44.09	4611	37.70	36.14	60811	219.44	214.48
Total		2587071	6948.28	6925.78	206354	3242.11	3109.20	101472	1942.51	1838.07	2894897	12132.91	11873.05

Mudra disbursement amount (in Cr) up to Dec of the last 3 FY



❖ 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 10033 such SCs/STs/Women beneficiaries since inception with outstanding amount of Rs.1229.72 crore as on 31.12.2019.

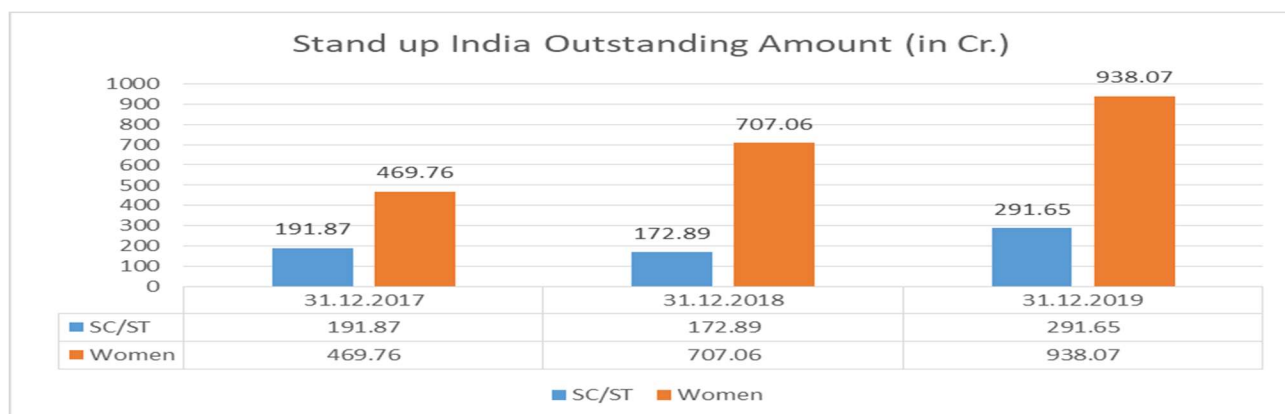
Summarized progress report under Stand up India scheme for West Bengal as on 31.12.2019 is given hereunder along with comparative figure for 3 years. The addition of 3014 beneficiaries in the current fiscal against a base of 7019 loanees (as on 31-03-2019) is a positive development and the banks should 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
31.12.17	1205	2447	3652	191.87	469.76	661.63
31.03.18	1282	2900	4182	180.82	707.40	888.22
31.12.18	1227	3691	4918	172.89	707.06	879.95
31.03.19	1806	5213	7019	238.52	905.44	1143.96
31.12.19	2631	7402	10033	291.65	938.07	1229.72

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.

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



STAND UP INDIA PROGRESS REPORT AS ON 31.12.2019
(Amount in Crore)

S No.	Name of the Bank	Total no. of branches in the State / UT	Number of branches which have given loan under 'Start up India' to SC / ST and Women	Loan Outstanding					
				No. of SC/ST	No. of Women	Total	Amount to SC/ST	Amount to Women	Total
1	Allahabad bank	520	201	82	296	378	13.92	61.69	75.61
2	Andhra Bank	61	58	6	148	154	0.54	14.50	15.04
3	Bank of Baroda	327	217	127	298	425	16.70	43.24	59.94
4	Bank of India	372	273	1003	1287	2290	132.13	206.33	338.46
5	Bank of Maharashtra	33	8	1	21	22	0.10	0.35	0.45
6	Canara Bank	291	2	46	53	99	3.92	6.58	10.50
7	Central Bank of India	322	36	17	107	124	2.38	20.39	22.77
8	Corporation Bank	59	9	4	6	10	0.51	1.68	2.19
9	Indian Bank	81	42	367	1094	1461	13.30	21.69	34.99
10	IOB	155	59	58	65	123	4.16	9.76	13.92
11	OBC	97	13	12	22	34	0.85	2.64	3.49
12	PNB	277	277	49	387	436	6.42	65.13	71.55
13	Punjab & Sind Bank	39	39	65	25	90	0.95	0.55	1.50
14	SBI	1226	1226	124	477	601	15.80	61.12	76.92
15	Syndicate Bank	140	94	186	703	889	21.84	112.05	133.89
16	UBI	873	801	321	1364	1685	38.72	179.69	218.41
17	UCO	379	148	10	81	91	0.86	11.60	12.46
18	Union Bank of India	181	38	29	47	76	3.01	8.26	11.27
Total PSU		5433	3541	2507	6481	8988	276.11	827.25	1103.36
19	Axis Bank	297	1	0	1	1	0.00	0.50	0.50
20	Bandhan Bank	385	0	0	0	0	0.00	0.00	0.00
21	Catholic Syrian Bank Ltd.	2	0	0	0	0	0.00	0.00	0.00
22	Dhanlaxmi Bank Ltd.	3	0	0	0	0	0.00	0.00	0.00
23	Federal Bank	31	0	0	0	0	0.00	0.00	0.00
24	HDFC Bank	217	73	11	216	227	1.50	27.17	28.67
25	ICICI	248	30	0	46	46	0.00	10.13	10.13
26	IDBI	97	40	10	63	73	0.62	5.20	5.82
27	IDFC	10	0	0	0	0	0.00	0.00	0.00
28	Indusind Bank	79	63	52	537	589	5.75	60.73	66.48
29	Jana Small Finance Bank	20	0	0	0	0	0.00	0.00	0.00
30	Karnataka Bank Ltd.	20	14	21	23	44	1.15	1.19	2.34
31	Karur Vysya Bank	14	0	0	0	0	0.00	0.00	0.00
32	Kotak Mahindra Bank	39	0	0	0	0	0.00	0.00	0.00
33	Ratnakar Bank Ltd	17	0	0	0	0	0.00	0.00	0.00
34	South Indian Bank Ltd.	18	0	0	0	0	0.00	0.00	0.00
35	SIDBI	1	0	0	0	0	0.00	0.00	0.00
36	Tamilnad Mercantile Bank	1	0	0	0	0	0.00	0.00	0.00
37	Ujjivan Small Finance Bank	83	0	0	0	0	0.00	0.00	0.00
38	Utkarsh Small Finance Bank	2	0	0	0	0	0.00	0.00	0.00
39	YES Bank	26	0	0	0	0	0.00	0.00	0.00
Total PVT		1610	221	94	886	980	9.02	104.92	113.94
40	BGVB (UBI)	587	35	17	26	43	4.25	4.58	8.83
41	PBGB (UCO)	230	0	0	0	0	0.00	0.00	0.00
42	UBKGB (CBI)	142	21	13	9	22	2.27	1.32	3.59
Total RRB		959	56	30	35	65	6.52	5.90	12.42
43	WB State Co-Op Bank Ltd.	361	0	0	0	0	0.00	0.00	0.00
44	WBSCARD Bank Ltd.	11	0	0	0	0	0.00	0.00	0.00
Total Co-Optv		372	0	0	0	0	0.00	0.00	0.00
Grand Total		8374	3818	2631	7402	10033	291.65	938.07	1229.72

❖ 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 3 program years and during April-Dec, 19 quarter in the corresponding financial years are given hereunder: (Amount in Crore)

As on	Sponsored		Sanctioned		Disbursed	
	No.	Amt.(MM)	No.	Amt.(MM)	No.	Amt.(MM)
31.03.17	9825	253.05	598	17.82	226	6.40
31.12.17	12892	312.44	1423	41.16	627	20.19
31.03.18	18497	471.11	2326	69.71	1095	34.52
31.12.18	7713	229.42	1194	41.52	1263	40.05
31.03.19	11886	368.69	1912	66.90	2238	72.93
31.12.19	9370	317.65	1195	45.99	1148	42.21

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 these 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 performance under PMEGP loan during the period 01.04.2019 to 31.12.2019															
(Amount in Lakh)															
Sr. No.	District Name	Sponsored		Sanctioned		MM Claimed		MM Disbursed		Rejected		Pending at bank		MM Disb Pending	
		No.	MM	No.	MM	No.	MM	No.	MM	No.	MM	No.	MM	No.	MM
1	Alipurduar	539	1669.51	22	52.17	14	32.72	14	32.72	370	1191.56	143	390.70	0	0.00
2	Bankura	171	454.99	38	111.26	38	78.79	36	71.40	80	190.31	62	173.76	0	0.00
3	Purba Burdwan	174	389.69	47	121.71	44	98.55	44	98.55	116	228.31	37	106.49	0	0.00
4	Birbhum	183	421.77	44	102.62	39	105.91	41	108.71	98	180.70	50	127.11	0	0.00
5	Coochbehar	498	1293.20	31	73.25	53	115.66	48	99.68	379	907.69	94	305.42	4	10.32
6	Darjeeling	240	656.25	29	78.39	37	98.13	37	95.36	92	244.91	135	377.47	0	0.00
7	Hooghly	51	140.82	15	43.12	28	74.45	29	75.30	32	84.18	11	28.36	1	1.40
8	Howrah	155	571.28	37	131.92	37	112.37	38	116.37	63	210.12	68	257.26	0	0.00
9	Jalpaiguri	130	452.65	12	39.01	7	23.53	7	20.73	71	236.00	56	196.35	0	0.00
10	Jhargram	13	39.97	0	0.00	0	0.00	0	0.00	5	5.99	8	33.98	0	0.00
11	Kalimpong	7	16.83	8	24.13	7	13.68	8	14.47	4	12.24	3	4.59	0	0.00
12	Kolkata	154	349.54	5	14.52	10	23.76	10	23.76	88	208.73	59	124.81	0	0.00
13	Maldah	122	327.42	18	44.89	20	44.89	18	41.29	66	185.79	42	97.90	1	1.40
14	Medinipur East	2350	10368.86	358	1461.89	322	1403.47	331	1461.29	758	2547.22	1308	6616.25	1	1.75
15	Murshidabad	875	2420.99	90	385.30	98	403.94	93	388.95	411	1101.67	387	939.74	0	0.00
16	Nadia	387	1659.21	81	548.89	68	350.74	65	335.02	182	595.81	115	420.55	2	6.97
17	North Dinajpur	23	67.34	0	0.00	2	2.80	2	2.80	16	37.02	6	24.07	0	0.00
18	North 24 Pgs.	1998	6005.73	149	551.83	117	459.23	112	444.96	1149	3285.32	699	2110.07	2	3.58
19	Paschim Burdwan	59	123.07	5	18.67	3	2.82	3	2.82	41	82.36	13	23.33	0	0.00
20	Paschim Medinipur	421	1340.37	47	146.60	38	77.90	30	60.46	198	579.79	175	587.37	1	1.75
21	Purulia	149	464.17	24	117.20	22	113.91	24	123.64	46	112.13	89	282.59	0	0.00
22	South Dinajpur	80	274.27	18	71.54	26	78.56	27	80.31	29	92.94	39	133.65	0	0.00
23	South 24 Pgs.	591	2257.44	117	460.88	133	528.78	131	522.80	263	907.39	282	1116.81	1	8.75
Total		9370	31765.37	1195	4599.79	1163	4244.59	1148	4221.39	4557	13228.18	3881	14478.63	13	35.92

Bank wise performance under PMEGP loan during the period 01.04.2019 to 31.12.2019															
(Amount in Lakh)															
Sr. No.	Bank Name	Sponsored		Sanctioned		MM Claimed		MM Disbursed		Rejected		Pending at bank		MM Disb Pending	
		No.	MM	No.	MM	No.	MM	No.	MM	No.	MM	No.	MM	No.	MM
1	Allahabad bank	903	2795.15	98	288.35	110	280.63	98	251.86	424	1395.03	393	1123.12	2	3.15
2	Andhra Bank	28	87.98	3	12.28	3	13.84	3	13.84	25	74.68	0	0.00	0	0.00
3	Bank of Baroda	449	2026.75	67	361.21	71	383.61	72	392.13	87	369.49	300	1338.01	0	0.00
4	Bank of India	737	2035.42	115	323.73	102	249.52	102	248.73	424	1076.38	226	671.52	0	0.00
5	Bank of Maharashtra	52	219.62	1	1.50	1	1.50	1	1.50	23	106.13	28	108.89	0	0.00
6	Canara Bank	318	970.37	54	212.03	63	206.69	62	198.46	201	545.47	76	243.19	0	0.00
7	Central Bank of India	390	1187.27	37	107.47	28	71.92	26	64.92	213	645.69	151	434.47	0	0.00
8	Corporation Bank	13	46.68	1	1.24	1	1.24	1	1.24	1	1.80	12	44.88	0	0.00
9	Indian Bank	62	253.27	10	47.21	21	123.66	21	123.66	13	60.05	44	155.95	0	0.00
10	IOB	106	346.91	25	90.24	22	72.40	20	61.70	26	88.58	55	153.33	0	0.00
11	OBC	185	781.63	12	72.73	21	105.45	22	106.80	150	585.65	11	47.41	0	0.00
12	Punjab & Sind Bank	22	61.33	6	15.51	9	20.20	9	20.20	14	35.94	1	8.16	0	0.00
13	PNB	494	1597.05	73	235.79	75	240.72	74	234.83	294	919.72	129	423.97	0	0.00
14	SBI	1490	4030.91	44	131.34	55	162.96	58	163.54	1464	3944.12	1	3.32	2	5.28
15	Syndicate Bank	104	338.47	21	55.57	20	53.62	15	39.55	16	58.05	75	232.40	1	3.56
16	UCO	412	1278.43	63	209.39	49	125.91	50	133.27	227	681.05	144	418.83	0	0.00
17	Union Bank of India	140	396.52	7	16.40	13	45.87	15	49.02	15	55.95	121	322.57	0	0.00
18	UBI	1596	5379.72	351	1422.09	258	955.33	257	941.37	510	1397.11	776	2520.71	4	8.59
PSU Banks Total		7501	23833.48	988	3604.08	922	3115.07	906	3046.62	4127	12040.89	2543	8250.73	9	20.58
19	Axis Bank	19	87.78	0	0.00	0	0.00	0	0.00	0	0.00	19	87.78	0	0.00
20	Bandhan Bank	23	56.32	0	0.00	0	0.00	0	0.00	1	2.50	22	53.82	0	0.00
21	City union Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
22	DBS Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
23	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
24	HDFC Bank	4	16.06	0	0.00	0	0.00	0	0.00	0	0.00	4	16.06	0	0.00
25	ICICI	12	20.94	0	0.00	0	0.00	0	0.00	0	0.00	12	20.94	0	0.00
26	IDBI	175	530.22	10	61.95	11	68.19	11	67.42	46	148.42	122	340.94	1	8.75
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	1	3.21	0	0.00	0	0.00	0	0.00	1	3.21	0	0.00	0	0.00
29	ING Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
30	Karnataka Bank Ltd.	2	9.79	0	0.00	0	0.00	0	0.00	0	0.00	2	9.79	0	0.00
31	Karur Vysya Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
32	Kotak Mahindra Bank	1	2.50	0	0.00	0	0.00	0	0.00	0	0.00	1	2.50	0	0.00
33	Laxmi Vilas Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
34	Ratnakar Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
35	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
36	Ujjivan Small Fin Bank	2	3.95	0	0.00	0	0.00	0	0.00	0	0.00	2	3.95	0	0.00
PVT Banks Total		239	730.77	10	61.95	11	68.19	11	67.42	48	154.13	184	535.78	1	8.75
37	BGVB	420	1129.96	41	152.94	64	193.90	63	192.50	164	368.18	225	609.53	2	3.15
38	PBGB	2	6.63	0	0.00	1	5.21	1	5.21	0	0.00	2	6.63	0	0.00
39	UBKGB	103	277.95	0	0.00	7	18.65	7	18.07	81	215.76	21	56.94	0	0.00
RRBs Total		525	1414.54	41	152.94	72	217.76	71	215.78	245	583.94	248	673.10	2	3.15
40	WB State Co-Op Bank	1105	5786.58	156	780.82	158	843.57	160	891.57	137	449.22	906	5019.02	1	3.44
Co-Op Bank Total		1105	5786.58	156	780.82	158	843.57	160	891.57	137	449.22	906	5019.02	1	3.44
Grand Total		9370	31765.37	1195	4599.79	1163	4244.59	1148	4221.39	4557	13228.18	3881	14478.63	13	35.92

❖ 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/ Prakaalpa 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.

Performance of SVSKP for past 2 years and during April-Dec, 2019 quarter of the corresponding financial years: (Amount in Crore)

F Y	Sponsored	Loan Sanctioned		Subsidy Disbursed		Subsidy pending for disbursement	
	No.	No.	Amount	No.	Amount	No.	Amount
31.03.17	68527	30965	825.49	30646	247.51	319	2.24
31.12.17	737490	327324	7558.57	277450	1566.91	14103	96.73
31.03.18	95049	47944	1255.48	42474	330.98	3316	24.20
31.12.18	80114	31283	853.84	13444	106.23	7937	59.37
31.03.19	100684	44305	1200.01	41575	327.60	8119	62.19
31.12.19	21031	8130	225.86	0	0.00	7978	62.17

In the SLBC Sub-committee meeting held on 22-11-2019, it was informed that modification has been made in quantum of the Subsidy amount. While no changes has been made for projects upto Rupees One lakh , there will be different slabs of subsidy at reduced rates for the loans with project cost beyond Rupees One lakh. These loan proposals beyond Rupees One lakh project cost may be returned to the sponsoring agencies with a request to re-sponsor them with modified project cost and corresponding new subsidy amount. Since the subsidy amount is capped at Rs. 90000/- and most of the loans proposals will fall under the eligible amount of maximum subsidy category, it will not necessitate any modification for majority of the projects. In case of bigger loan projects the banks may enhance the bank loan portion accordingly.

District wise Performance Swami Vivekananda Swanirbhar Karmasanasthan Prakalpa (SVSKP) during 01.04.2019 to 31.12.2019									
(Amount in Lakh)									
Sr. No.	District	No. of Cases		Sanctioned Cases		Subsidy released		Disbursement	
		Sponsored	Sanctioned	Project cost in	Subsidy involved	No.	Amount	No.	Amount
1	Alipurduar	641	291	1020.06	306.02	0	0.00	0	0.00
2	Bankura	1872	729	1906.75	548.76	0	0.00	0	0.00
3	Birbhum	992	590	1143.34	342.93	0	0.00	0	0.00
4	Coochbehar	1120	638	1369.31	408.40	0	0.00	0	0.00
5	Dakshin Dinajpur	75	208	444.48	213.91	0	0.00	0	0.00
6	Darjeeling	543	117	464.34	139.30	0	0.00	0	0.00
7	Hooghly	1902	572	1908.15	595.70	0	0.00	0	0.00
8	Howrah	1099	446	928.87	301.36	0	0.00	0	0.00
9	Jalpaiguri	815	432	1079.53	346.48	0	0.00	0	0.00
10	Jhargram	0	0	0.00	0.00	0	0.00	0	0.00
11	Kalimpong	80	32	161.65	54.68	0	0.00	0	0.00
12	Kolkata	260	230	988.69	283.79	0	0.00	0	0.00
13	Malda	567	0	0.00	0.00	0	0.00	0	0.00
14	Murshidabad	3585	1358	3655.01	1106.50	0	0.00	0	0.00
15	Nadia	3402	905	2276.30	682.80	0	0.00	0	0.00
16	North 24 Parganas	1522	326	768.63	231.38	0	0.00	0	0.00
17	Paschim Bardhaman	694	98	280.74	81.52	0	0.00	0	0.00
18	Paschim Medinipur	0	0	0.00	0.00	0	0.00	0	0.00
19	Purba Bardhaman	0	0	0.00	0.00	0	0.00	0	0.00
20	Purba Medinipur	1251	844	3363.58	668.72	0	0.00	0	0.00
21	Purulia	23	90	219.86	65.96	0	0.00	0	0.00
22	South 24 Parganas	0	0	0.00	0.00	0	0.00	0	0.00
23	Uttar Dinajpur	588	224	607.18	182.15	0	0.00	0	0.00
Total		21031	8130	22586.47	6560.36	0	0.00	0	0.00

Bank wise Disbursement pending (where subsidy released) under SVSKP as on 31.12.19			
(Amount in Lakh)			
Sr. No.	Name of the Bank	No.	Subsidy Amount
1	Allahabad Bank	1044	805.13
2	Andhra Bank	14	6.45
3	Bank of Baroda	166	132.09
4	Bank of India	470	368.66
5	Bank of Maharashtra	1	1.35
6	Canara Bank	200	137.90
7	Central Bank of India	417	357.95
8	Corporation Bank	3	2.36
9	Indian Bank	102	79.18
10	Indian Overseas bank	152	118.09
11	Oriental Bank of Commerce	64	52.48
12	Punjab National Bank	174	135.42
13	Punjab & Sind Bank	3	1.80
14	State Bank of India	472	402.26
15	Syndicate Bank	43	29.19
16	United Bank of India	1081	869.45
17	UCO Bank	400	260.29
18	Union Bank of India	127	97.61
Sub total of PSU Banks		4933	3857.65
19	IDBI Bank	43	33.35
Sub total of PVT Banks		43	33.35
20	BGVV	954	668.93
21	PBGB	893	727.21
22	UBKGB	425	315.62
Sub total of RRBs		2272	1711.76
23	WB Co-Operative Bank	433	377.29
24	WBSCARD	297	237.59
Sub total of Co-Op Banks		730	614.88
Grand Total		7978	6217.64

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
31.12.16	150000	250018	64510	137706	1901.08
31.03.17	150000	250018	102392	224884	3329.81
31.12.17	150000	400000	69953	292082	5048.13
31.03.18	150000	400000	134715	444327	8155.97
31.12.18	150000	572874	75657	368697	7523.01
31.03.19	150000	572874	153765	523235	11368.90
31.12.19	150000	578652	69331	430728	5971.53

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

As per data provided by WBSRLM Dept, GoWB, at the end of December, 2019, disbursed credit linkage of SHG stood at Rs. 5971.53 crore (44% of financial target) covering 430728 nos. of groups (74% of physical target) as against Credit Linkage of Rs. 3818.66 crore covering 295051 no of groups at the end of September 2018. The disbursement figure has since increased to Rs.7677 crore upto 31.01.2020. The banks are requested to complete the disbursement process in order to achieve the target by March, 2020.

As per NRLM portal data, the outstanding balance per SHG for the banks operating in the State for the quarter ended 31.12.2019 stood at Rs. 8752.34 crore covering 676081 no of groups. 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 also advised the field level functionaries from both banks and SRLM would sensitize the SHG members for utilization of the fund to the maximum extent and encourage them for capacity building so that they may aspire to become large enterprises.

Banks were also advised not to insist on the requirement of re-sponsoring of proposals by submitting the entire sets of documents by SRLM. Banks are to ensure completion of the grading exercise with due diligence in co-ordination with SRLM and execute fresh set of documents only for enhanced limits. 2 camps will also be conducted By WBSRLM.

Bank & Dist wise performance DAY-NRLM for April-Dec, 2019 is furnished in Annexure.

Bank wise achievement of Credit Linkage under SHG-NRLM as on 31.12.2019										
(Amount in Crore)										
Sl. No.	Name of the Bank	Target for 2019-20 (disbursement)		Achievement as on Dec,19 (Sanction)		Achievement as on Dec,19 (disbursement)		% of achievement (disbursement)		Avg. disb. (in lakh)
		No	Amount	No	Amount	No	Amount	No	Amount	
1	Allahabad Bank	46804	1175.81	25391	569.46	34619	364.97	74	31	1.05
2	Andhra Bank	366	7.32	206	4.55	184	2.80	50	38	1.52
3	Bank of Baroda	6667.00	155.93	3738.00	89.55	4927.00	41.60	74	27	0.84
4	Bank of India	18693	459.50	12181	255.64	11489	104.00	61	23	0.91
5	Canara Bank	8209	191.08	5380	105.72	3941	50.44	48	26	1.28
6	Central Bank of India	30853	783.28	20634	483.58	21040	243.55	68	31	1.16
7	Indian Bank	1542	41.36	804	20.49	712	8.90	46	22	1.25
8	Indian Overseas Bank	2396	59.40	1565	34.59	933	12.18	39	21	1.31
9	Oriental Bank of Commerce	800	16.76	268	5.27	73	1.00	9	6	1.37
10	Punjab National Bank	20277	521.96	13903	334.21	16502	194.07	81	37	1.18
11	State Bank of India	80911	1992.71	54616	1229.84	48850	798.39	60	40	1.63
12	Syndicate Bank	3806	93.55	2844	63.76	2956	29.03	78	31	0.98
13	Union Bank of India	7174	163.93	3667	79.14	4127	50.24	58	31	1.22
14	United Bank of India	84226	2121.33	50779	1151.58	92165	639.44	109	30	0.69
15	Uco Bank	21870	537.85	14938	355.79	22271	184.80	102	34	0.83
16	Corporation Bank	19	0.34	64	1.02	31	0.27	163	80	0.87
PSB total		334613	8322.11	210978	4784.20	264820	2725.65	79	33	1.03
17	BGVB	109392	2767.88	66761	1610.28	96100	1455.92	88	53	1.52
18	PBGB	46609	1221.74	33748	995.99	47941	1479.14	103	121	3.09
19	UBKGB	26752	711.38	19925	495.59	21486	305.21	80	43	1.42
RRB Total		182753	4700.99	120434	3101.85	165527	3240.27	91	69	1.96
20	Bandhan Bank	16	0.24	0	0.00	0	0.00	0	0	#DIV/0!
21	HDFC	0	0.00	0	0.00	2	0.07	#DIV/0!	#DIV/0!	3.27
22	ICICI	0	0.00	0	0.00	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!
	IDBI	270	5.67	236	4.20	302	3.54	112	62	1.17
Pvt. Bank total		286	5.91	236	4.20	304	3.60	106	61	1.18
23	WB St Co-Op Bank	61000	650.00	1131	21.91	77	2.00	0	0	2.60
Co-Op Bank total		61000	650.00	1131	21.91	77	2.00	0	0	2.60
Grand Total		578652	13679.01	332779	7912.16	430728	5971.53	74	44	1.39

District wise achievement of Credit Linkage under SHG - NRLM as on 31.12.2019														
												(Amount in Crore)		
Sr. No.	District Name	Target for 2019-20 (disbursement)		Achievement as on Dec,19 (Sanction)		Achievement as on Dec,19 (disbursement)		Pending SHG		Total App.Submitted	% of achievement disbursement			
		No	Amount	No	Amount	No	Amount	No	Amount		No	Amount		
1	Alipurduar	14100	382.44	8620	187.65	8935	102.74	678	15.41	9298	63	27		
2	Bankura	28786	725.29	16871	405.94	23832	319.50	4263	108.42	21134	83	44		
3	Birbhum	38359	933.51	21358	539.50	33025	672.84	946	22.11	22304	86	72		
4	Coochbehar	22293	560.17	13401	315.07	21384	249.46	5017	116.55	18444	96	45		
5	Dakshin Dinajpur	15012	414.23	8087	188.10	12311	130.03	5357	130.21	13444	82	31		
6	Darjeeling	2082	54.46	1756	40.91	2094	31.98	20	0.39	1776	101	59		
7	Hooghly	22150	546.48	13524	340.87	20714	327.79	3821	97.48	17345	94	60		
8	Howrah	18313	460.48	17574	479.34	18994	412.82	2300	63.32	19874	104	90		
9	Jalpaiguri	23940	615.15	19132	479.10	15587	185.97	1872	47.99	21004	65	30		
10	Jhargram	8661	227.20	5037	109.21	6875	59.31	2213	51.85	7250	79	26		
11	Kalimpong	1126	27.98	755	17.82	1235	17.11	5	0.09	760	110	61		
12	Malda	37084	834.39	17324	389.67	26230	312.08	8100	182.94	25424	71	37		
13	Murshidabad	38008	901.12	24239	495.42	33430	325.71	738	13.14	24977	88	36		
14	Nadia	21447	506.57	9226	197.76	20280	214.54	4806	126.22	14032	95	42		
15	North 24 Pgs.	37304	1063.27	23404	538.40	30693	316.54	2281	56.87	25685	82	30		
16	Paschim Burdwan	5852	124.26	2648	57.68	3880	79.50	556	12.31	3204	66	64		
17	Paschim Medinipur	33238	849.83	20917	502.63	26619	306.07	2500	60.36	23417	80	36		
18	Purba Burdwan	27270	731.65	20321	542.44	24349	584.32	869	19.78	21190	89	80		
19	Purba Medinipur	39976	1186.11	28499	755.50	33785	587.61	11636	405.95	40135	85	50		
20	Purulia	20472	467.34	12984	283.65	14566	111.60	6576	122.96	19560	71	24		
21	Siliguri	6202	168.22	5490	139.45	5305	72.70	888	33.74	6378	86	43		
22	South 24 Pgs.	42602	929.44	23940	520.37	31147	371.08	9026	196.26	32966	73	40		
23	Uttar Dinajpur	13375	319.46	17672	385.69	15458	180.24	3055	74.43	20727	116	56		
24	Co-Op Bank	61000	650.00											
Total		578652	13679.01	332779	7912.16	430728	5971.53	77523	1958.78	410328	1963	1083		

Bank wise loan Outstanding & NPA report under SHG-NRLM as on 31.12.2019							
(Amount in Crore)							
S.No	Bank	Outstanding		NPA		% of NPA	
		No	Amount	No	Amount	No	Amount
1	Allahabad Bank	56965	672.46	556	4.66	0.98	0.69
2	Andhra Bank	354	2.99	0	0.00	0.00	0.00
3	Bank of Baroda	7360	71.36	134	0.71	1.82	0.99
4	Bank of India	20576	205.35	635	2.70	3.09	1.31
5	Bank of Maharashtra	8	0.11	0	0.00	0.00	0.00
6	Canara Bank	8649	111.18	333	1.52	3.85	1.37
7	Central Bank of India	36852	457.65	1205	6.04	3.27	1.32
8	Corporation Bank	73	0.43	3	0.01	4.11	1.91
9	Indian Bank	2287	27.73	221	2.65	9.66	9.56
10	Indian Overseas Bank	3259	30.90	9	0.03	0.28	0.09
11	Oriental Bank of Commerce	420	3.15	5	0.02	1.19	0.56
12	Punjab & Sind Bank	59	0.64	5	0.01	8.47	1.40
13	Punjab National Bank	20343	267.02	676	3.84	3.32	1.44
14	State Bank of India	84995	1116.43	4914	28.33	5.78	2.54
15	Syndicate Bank	4524	52.86	53	0.38	1.17	0.72
16	UCO Bank	29642	346.17	1669	11.96	5.63	3.46
17	Union Bank of India	9720	82.59	353	1.16	3.63	1.40
18	United Bank of India	114773	1135.26	2248	12.97	1.96	1.14
PSU Banks Total		400859	4584.27	13019	76.99	3.25	1.68
19	BGVB	161182	2164.21	7595	62.09	4.71	2.87
20	PBGB	68695	1360.23	4358	53.74	6.34	3.95
21	UBKGB	43411	626.22	327	2.36	0.75	0.38
RRBs Total		273288	4150.66	12280	118.20	4.49	2.85
22	HDFC Bank	13	0.14	0	0.00	0.00	0.00
23	ICICI Bank	2	0.00	1	0.00	50.00	13.16
24	IDBI Bank	1708	13.75	7	0.05	0.41	0.35
PVT Banks Total		1723	13.90	8	0.05	0.46	0.35
25	Wb State Co-Op Bank	211	3.52	4	0.02	1.90	0.63
Co-Op Bank Total		211	3.52	4	0.02	1.90	0.63
Grand Total		676081	8752.34	25311	195.26	3.74	2.23

Bank-wise position of SHG Bank Savings Linkage as on 31.12.2019					
(Amount in Crore)					
Sr. No.	Bank Name	Savings Linked upto Dec. 2019 during the year 2019-20		Outstanding Savings Linked Balance as on 31.12.2019	
		No.	Amount	No.	Amount
1	Allahabad bank	4987	4.39	33405	68.05
2	Andhra Bank	0	0.00	0	0.00
3	Bank of Baroda	419	0.54	10427	14.61
4	Bank of India	1915	4.57	25645	81.11
5	Bank of Maharashtra	0	0.00	0	0.00
6	Canara Bank	2079	0.03	5136	0.87
7	Central Bank of India	1103	0.06	146	101.32
8	Corporation Bank	20	0.26	20	0.26
9	Indian Bank	132	4.79	1702	27.91
10	IOB	912	22.31	314	1.37
11	OBC	0	0.00	0	0.00
12	PNB	2401	2.34	26974	85.26
13	Punjab & Sind Bank	0	0.00	0	0.00
14	SBI	13522	1.59	98588	96.59
15	Syndicate Bank	1173	13.89	1173	13.89
16	UBI	9322	6.14	29781	50.24
17	UCO	2699	2.76	31691	68.75
18	Union Bank of India	648	0.10	2756	0.60
Total PSU		41332	63.77	267758	610.83
19	HDFC Bank	1	0.00	7	0.56
Total PVT		1	0.00	7	0.56
20	BGVB (UBI)	11844	8.60	151759	757.39
21	PBGB (UCO)	3374	0.78	85028	328.34
22	UBKGB (CBI)	2308	0.49	55942	224.99
Total RRB		17526	9.87	292729	1310.72
23	WB State Co-Op Bank Ltd.	10231	52.06	202830	595.88
24	WBSCARD Bank Ltd.	241	1.65	6345	14.70
Total Co-Optv		10472	53.71	209175	610.58
Grand Total		69331	127.35	769669	2532.69

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 scheme is to 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 Dec 2019, 1799 SEP-Individual proposals are sponsored to banks, out of which only 638 cases have so far been sanctioned & 584 cases have been disbursed. Only 9 proposals under SEP- Groups are sponsored to the banks, while 10051 proposals have been sponsored under SHG Credit Linkage, out of which 6133 cases have been sanctioned & 6331 cases have been disbursed by Member banks including spill over cases from previous year.

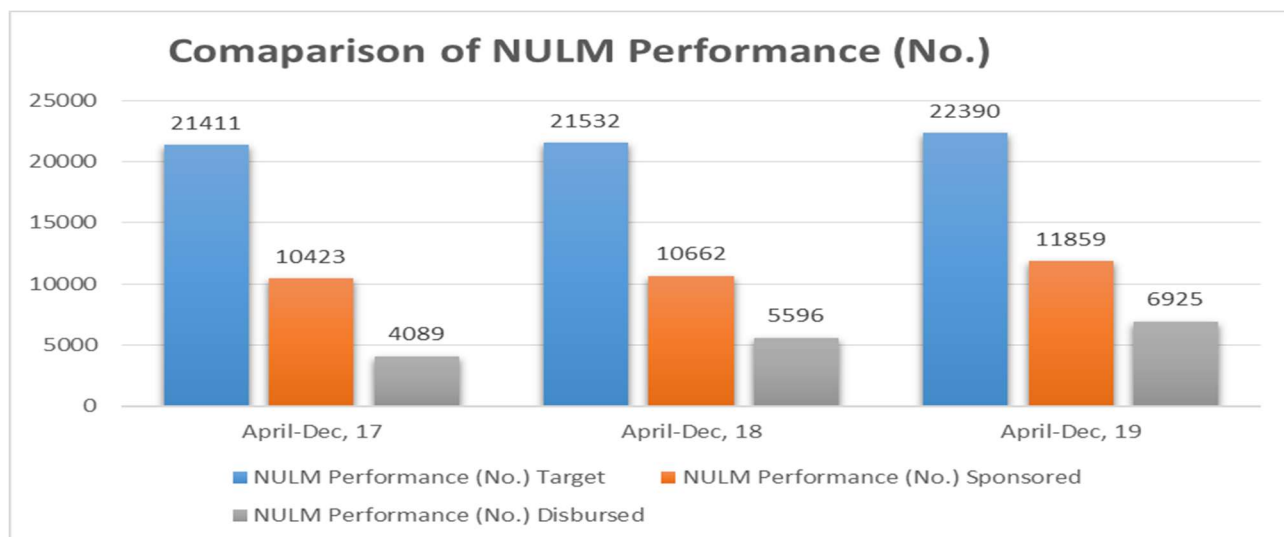
Comparison of DAY-NULM performance as on Dec. quarter during the last 3 FY:

During	Target	Proposal Sponsored (No.)	Proposal Disbursed	
			No.	Amt (in Lakh)
01.04.17-31.12.17	21411	10423	4089	3983.43
01.04.18-31.12.18	21532	10662	5596	7946.59
01.04.19-31.12.19	22390	11859	6925	10116.34

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) will be used by the Deptt from September, 19 onwards. It was also decided that District Magistrates would also write to the ULBs for ensuring their presence in DCC/DLRC meetings. LDMs are 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. Further Common Loan Application form as prescribed by IBA are to be used while sponsoring the beneficiaries to the Banks and the same is to be accepted by the banks as already communicated by SLBC.



Bankwise performance report of SHG under DAY NULM as on December -2019 for FY 2019-20										
(Amount in Lakh)										
Sr. No.	Name of the Bank	SHG Credit Linkage								
		No. of Active SHGs	Target (disb) for FY 2019-2020		No. of Sponsored Application in FY 19-20	Loan Sanctioned		Loan Disbursed		No. of cases pending
			No.	Amount		No.	Amount	No.	Amount	
1	Allahabad Bank	8884	2563	3844.50	1267	601	896.08	575	857.32	1516
2	Andhra Bank	711	183	274.50	81	47	70.08	36	53.68	57
3	Bank of Baroda	1801	581	871.50	369	229	341.44	255	380.20	0
4	Bank of India	3456	1064	1596.00	782	662	987.03	738	1100.35	388
5	Bank of Maharashtra	3	3	4.50	0	0	0.00	0	0.00	440
6	Canara Bank	1252	424	636.00	399	321	478.61	349	520.35	179
7	Central Bank of India	1941	738	1107.00	354	170	253.47	179	266.89	326
8	Corporation Bank	406	139	208.50	42	11	16.40	10	14.91	39
9	Dena Bank	387	156	234.00	101	85	126.73	57	84.99	73
10	IDBI Bank	1700	421	631.50	80	96	143.13	97	144.63	167
11	Indian Bank	545	129	193.50	103	51	76.04	51	76.04	140
12	Indian Overseas Bank	1340	409	613.50	216	90	134.19	91	135.68	258
13	Oriental Bank of Commerce	421	128	192.00	53	10	14.91	17	25.35	76
14	Punjab & Sind Bank	314	64	96.00	70	35	52.18	35	52.18	59
15	Punjab National Bank	2139	614	921.00	218	169	251.98	187	278.81	256
16	State Bank of India	6811	1785	2677.50	810	516	769.35	521	776.80	899
17	Syndicate Bank	739	255	382.50	187	111	165.50	121	180.41	102
18	UCO Bank	3888	1335	2002.50	797	590	879.68	545	812.59	631
19	Union Bank of India	1817	536	804.00	318	123	183.39	126	187.86	333
20	United Bank of India	11962	3708	5562.00	1964	1378	2054.58	1445	2154.48	1931
21	Vijaya Bank	281	47	70.50	52	21	31.31	16	23.86	54
Total of PSUs		50798	15282	22923.00	8263	5316	7926.08	5451	8127.37	7924
22	HDFC Bank	32	0	0.00	0	1	0.00	1	0.00	0
23	AXIS Bank Ltd. (UTI)	40	1	1.50	7	1	0.00	6	0.00	0
24	ICICI Bank	0	0	0.00	0	0	0.00	0	0.00	0
25	Kotak Mahindra Bank Ltd.	0	0	0.00	0	0	0.00	0	0.00	0
26	Federal Bank	0	0	0.00	0	0	0.00	0	0.00	0
27	Indusind Bank	0	0	0.00	0	0	0.00	0	0.00	0
28	Bandhan Bank	8	8	12.00	0	0	0.00	0	0.00	0
29	Ratnakar Bank Ltd.	0	0	0.00	0	0	0.00	0	0.00	0
30	South Indian Bank	0	0	0.00	0	0	0.00	0	0.00	0
31	Tamilnad Mercantile Bank	0	0	0.00	0	0	0.00	0	0.00	0
32	Utkarsh Small Finance Bank	0	0	0.00	0	0	0.00	0	0.00	0
33	Ujjivan Small Finance Bank	0	0	0.00	0	0	0.00	0	0.00	0
34	Yes Bank	0	0	0.00	0	0	0.00	0	0.00	0
35	IDFC	0	0	0.00	0	0	0.00	0	0.00	0
36	Jana Small Finance Bank	0	0	0.00	0	0	0.00	0	0.00	0
Total of PVTs		80	9	13.50	7	2	0.00	7	0.00	0
37	BGVB (UBI)	2374	517	775.50	327	209	311.62	223	332.49	146
38	PBGB (UCO)	573	174	261.00	158	133	198.30	157	234.08	61
39	UBKGB (CBI)	1024	257	385.50	186	104	155.06	123	183.39	80
Total of RRBs		3971	948	1422.00	671	446	664.98	503	749.97	287
40	W.B. St. Co-op.Bk	2736	761	1141.50	1110	369	550.17	370	551.67	424
41	WBSCARD Bank Ltd.	0	0	0.00	0	0	0.00	0	0.00	0
Total of Co-Optvs		2736	761	1141.50	1110	369	550.17	370	551.67	424
Grand Total		57585	17000	25500.00	10051	6133	9141.24	6331	9429.00	8635

Districtwise performance report of SHG under DAY NULM as on December -2019 for FY 2019-20										
(Amount in lakh)										
Sr. No.	Name of the District	SHG Credit Linkage								
		No. of Active SHGs	Target (disb) for FY 2019-2020		No. of Sponsored Application in FY 19-20	Loan Sanctioned		Loan Disbursed		No. of cases pending
			No.	Amount		No.	Amount	No.	Amount	
1	Alipurduar	489	125	187.50	150	4	5.96	4	5.96	0
2	Bankura	1945	570	855.00	712	493	735.05	532	793.20	213
3	Birbhum	3065	1090	1635.00	771	315	469.66	312	465.19	567
4	CoochBehar	1459	600	900.00	287	69	102.88	132	196.81	90
5	Dakshin Dinajpur	1707	350	525.00	274	188	280.30	192	286.27	189
6	Darjeeling	1773	350	525.00	253	168	250.48	168	250.49	480
7	Hooghly	4490	1475	2212.50	1134	616	918.44	661	985.54	1154
8	Howrah	1210	325	487.50	237	115	171.46	104	155.06	181
9	Jalpaiguri	1381	425	637.50	320	207	308.63	206	307.14	139
10	Jhargram	412	150	225.00	76	87	129.72	70	104.37	65
11	Kalimpong	104	50	75.00	10	0	0.00	0	0.00	0
12	Kolkata	656	250	375.00	178	35	52.18	38	56.66	142
13	Malda	584	250	375.00	116	60	89.46	60	89.46	132
14	Murshidabad	4493	1275	1912.50	558	341	508.42	281	418.97	376
15	Nadia	4929	1430	2145.00	781	384	572.54	390	581.48	544
16	North 24 Parganas	13318	3771	5656.50	1424	831	1236.05	812	1200.25	1953
17	Paschim Burdwan	1869	620	930.00	7	36	53.68	37	55.17	399
18	Paschim Medinipur	2963	905	1357.50	649	655	976.59	658	981.07	136
19	Purba Burdwan	2585	840	1260.00	558	413	615.77	506	754.44	431
20	Purba Medinipur	2685	730	1095.00	752	555	827.49	591	881.17	180
21	Purulia	724	155	232.50	144	155	231.10	158	235.58	15
22	South 24 Parganas	2937	814	1221.00	546	264	393.62	277	413.00	1152
23	Uttar Dinajpur	1807	450	675.00	114	142	211.74	142	211.72	97
Grand Total		57585	17000	25500.00	10051	6133	9141.24	6331	9429.00	8635

Bankwise performance report of SEP-Individual under DAY NULM as on December -2019 for FY 2019-20									
(Amount in Lakh)									
Sr. No.	Name of the Bank	SEP-I							
		Target (disb) for FY 2019-2020		No. of Sponsored Application in FY 19-20	Loan Sanctioned		Loan Disbursed		No. of cases pending
		No.	Amount		No.	Amount	No.	Amount	
1	Allahabad Bank	764	955.00	322	37	42.92	34	39.30	287
2	Andhra Bank	53	66.25	33	8	9.28	4	4.62	21
3	Bank of Baroda	193	241.25	39	17	19.72	16	18.49	92
4	Bank of India	357	446.25	226	137	158.92	132	152.57	160
5	Bank of Maharashtra	5	6.25	1	1	1.16	1	1.16	1
6	Canara Bank	158	197.50	49	19	22.04	14	16.18	59
7	Central Bank of India	211	263.75	79	32	37.12	31	35.83	69
8	Corporation Bank	33	41.25	4	2	2.32	2	2.31	17
9	Dena Bank	34	42.50	7	2	2.32	2	2.31	14
10	IDBI Bank	65	81.25	14	3	3.48	3	3.47	16
11	Indian Bank	62	77.50	13	4	4.64	5	5.78	30
12	Indian Overseas Bank	151	188.75	27	15	17.40	15	17.34	55
13	Oriental Bank of Commerce	48	60.00	34	27	31.32	27	31.21	15
14	Punjab & Sind Bank	16	20.00	5	2	2.32	2	2.31	4
15	Punjab National Bank	134	167.50	49	15	17.40	15	17.34	74
16	State Bank of India	651	813.75	198	15	17.40	13	15.03	265
17	Syndicate Bank	103	128.75	25	13	15.08	12	13.87	42
18	UCO Bank	455	568.75	199	70	81.20	65	75.13	160
19	Union Bank of India	170	212.50	79	62	71.94	51	58.95	58
20	United Bank of India	963	1203.75	348	134	155.44	120	138.70	335
21	Vijaya Bank	12	15.00	0	0	0.00	0	0.00	6
Total of PSUs		4638	5797.50	1751	615	713.42	564	651.87	1778
22	HDFC Bank	0	0.00	0	0	0.00	0	0.00	0
23	AXIS Bank Ltd. (UTI)	25	31.25	2	0	0.00	0	0.00	0
24	ICICI Bank	0	0.00	0	0	0.00	0	0.00	1
25	Kotak Mahindra Bank Ltd.	0	0.00	0	0	0.00	0	0.00	0
26	Federal Bank	0	0.00	0	0	0.00	0	0.00	0
27	Indusind Bank	0	0.00	0	0	0.00	0	0.00	0
28	Bandhan Bank	7	8.75	2	3	2.50	2	2.50	5
29	Ratnakar Bank Ltd.	0	0.00	0	0	0.00	0	0.00	0
30	South Indian Bank	0	0.00	0	0	0.00	0	0.00	0
31	Tamilnad Mercantile Bank	0	0.00	0	0	0.00	0	0.00	0
32	Utkarsh Small Finance Bank	0	0.00	0	0	0.00	0	0.00	0
33	Ujjivan Small Finance Bank	0	0.00	0	0	0.00	0	0.00	0
34	Yes Bank	0	0.00	0	0	0.00	0	0.00	0
35	IDFC	0	0.00	0	0	0.00	0	0.00	0
36	Jana Small Finance Bank	0	0.00	0	0	0.00	0	0.00	0
Total of PVTs		32	40.00	4	3	2.50	2	2.50	6
37	BGVB (UBI)	165	206.25	20	15	18.95	13	18.64	11
38	PBGB (UCO)	38	47.50	4	5	5.80	5	2.00	13
39	UBKGB (CBI)	42	52.50	4	0	0.00	0	0.00	7
Total of RRBs		245	306.25	28	20	24.75	18	20.64	31
40	W.B. St. Co-op.Bk	85	106.25	16	0	0.00	0	0.00	12
41	WBSCARD Bank Ltd.	0	0.00	0	0	0.00	0	0.00	0
Total of Co-Optvs		85	106.25	16	0	0.00	0	0.00	12
Grand Total		5000	6250.00	1799	638	740.67	584	675.01	1827

Districtwise performance report of SEP-Individual under DAY NULM as on December -2019 for FY 2019-20									
(Amount in Lakh)									
Sr. No.	Name of the District	SEP-I							
		Target (disb) for FY 2019-2020		No. of Sponsored Application in FY 19-20	Loan Sanctioned		Loan Disbursed		No. of cases pending
		No.	Amount		No.	Amount	No.	Amount	
1	Alipurduar	40	50.00	1	0	0.00	0	0.00	1
2	Bankura	120	150.00	33	12	13.82	12	9.02	48
3	Birbhum	230	287.50	65	24	27.65	24	14.10	167
4	CoochBehar	190	237.50	11	1	1.15	1	0.70	11
5	Dakshin Dinajpur	90	112.50	21	2	2.30	2	2.95	39
6	Darjeeling	130	162.50	30	30	34.56	18	14.90	0
7	Hooghly	520	650.00	198	51	58.75	51	60.13	235
8	Howrah	150	187.50	29	3	3.46	0	0.00	29
9	Jalpaiguri	130	162.50	23	3	3.46	3	5.60	47
10	Jhargram	45	56.25	1	4	4.61	3	1.50	0
11	Kalimpong	20	25.00	24	0	0.00	0	0.00	44
12	Kolkata	100	125.00	154	0	0.00	0	0.00	154
13	Malda	70	87.50	38	2	2.30	5	5.80	36
14	Murshidabad	263	328.75	171	22	25.34	22	25.90	171
15	Nadia	357	446.25	118	76	87.54	75	75.93	60
16	North 24 Parganas	1136	1420.00	451	172	203.89	143	171.26	322
17	Paschim Burdwan	188	235.00	25	2	2.30	2	3.80	24
18	Paschim Medinipur	268	335.00	111	47	54.14	45	54.20	166
19	Purba Burdwan	242	302.50	61	12	13.82	10	17.93	88
20	Purba Medinipur	230	287.50	39	22	25.34	22	26.65	56
21	Purulia	80	100.00	99	83	95.61	83	90.06	55
22	South 24 Parganas	241	301.25	59	39	44.92	32	59.41	60
23	Uttar Dinajpur	160	200.00	37	31	35.71	31	35.17	14
Grand Total		5000	6250.00	1799	638	740.67	584	675.01	1827

Bankwise performance report of SEP-Group under DAY NULM as on December -2019 for FY 2019-20									
(Amount in Lakh)									
Sr. No.	Name of the Bank	SEP-G							
		Target (disb) for FY 2019-2020		No. of Sponsored Application in FY 19-20	Loan Sanctioned		Loan Disbursed		No. of cases pending
		No.	Amount		No.	Amount	No.	Amount	
1	Allahabad Bank	57	114.00	0	0	0.00	0	0.00	0
2	Andhra Bank	0	0.00	0	0	0.00	0	0.00	0
3	Bank of Baroda	19	38.00	0	1	1.00	1	1.00	0
4	Bank of India	22	44.00	0	0	0.00	0	0.00	0
5	Bank of Maharashtra	0	0.00	0	0	0.00	0	0.00	0
6	Canara Bank	9	18.00	0	0	0.00	0	0.00	0
7	Central Bank of India	18	36.00	0	0	0.00	0	0.00	0
8	Corporation Bank	2	4.00	0	0	0.00	0	0.00	0
9	Dena Bank	1	2.00	0	0	0.00	0	0.00	0
10	IDBI Bank	5	10.00	0	0	0.00	0	0.00	0
11	Indian Bank	0	0.00	0	0	0.00	0	0.00	0
12	Indian Overseas Bank	9	18.00	0	0	0.00	0	0.00	0
13	Oriental Bank of Commerce	6	12.00	0	0	0.00	0	0.00	0
14	Punjab & Sind Bank	0	0.00	0	0	0.00	0	0.00	0
15	Punjab National Bank	7	14.00	0	0	0.00	0	0.00	0
16	State Bank of India	42	84.00	0	0	0.00	0	0.00	0
17	Syndicate Bank	12	24.00	0	0	0.00	0	0.00	0
18	UCO Bank	30	60.00	1	0	0.00	0	0.00	0
19	Union Bank of India	14	28.00	0	0	0.00	0	0.00	0
20	United Bank of India	77	154.00	1	2	2.25	2	2.25	0
21	Vijaya Bank	0	0.00	0	0	0.00	0	0.00	0
Total of PSUs		330	660.00	2	3	3.25	3	3.25	0
22	HDFC Bank	0	0.00	0	0	0.00	0	0.00	0
23	AXIS Bank Ltd. (UTI)	1	2.00	0	0	0.00	0	0.00	0
24	ICICI Bank	0	0.00	0	0	0.00	0	0.00	0
25	Kotak Mahindra Bank Ltd.	0	0.00	0	0	0.00	0	0.00	0
26	Federal Bank	0	0.00	0	0	0.00	0	0.00	0
27	Indusind Bank	0	0.00	0	0	0.00	0	0.00	0
28	Bandhan Bank	0	0.00	0	0	0.00	0	0.00	0
29	Ratnakar Bank Ltd.	0	0.00	0	0	0.00	0	0.00	0
30	South Indian Bank	0	0.00	0	0	0.00	0	0.00	0
31	Tamilnad Mercantile Bank	0	0.00	0	0	0.00	0	0.00	0
32	Utkarsh Small Finance Bank	0	0.00	0	0	0.00	0	0.00	0
33	Ujjivan Small Finance Bank	0	0.00	0	0	0.00	0	0.00	0
34	Yes Bank	0	0.00	0	0	0.00	0	0.00	0
35	IDFC	0	0.00	0	0	0.00	0	0.00	0
36	Jana Small Finance Bank	0	0.00	0	0	0.00	0	0.00	0
Total of PVTs		1	2.00	0	0	0.00	0	0.00	0
37	BGVB (UBI)	26	52.00	0	0	0.00	0	0.00	0
38	PBGB (UCO)	5	10.00	1	1	2.00	1	2.00	0
39	UBKGB (CBI)	14	28.00	0	0	0.00	0	0.00	0
Total of RRBs		45	90.00	1	1	2.00	1	2.00	0
40	W.B. St. Co-op.Bk	14	28.00	6	6	7.08	6	7.08	0
41	WBSCARD Bank Ltd.	0	0.00	0	0	0.00	0	0.00	0
Total of Co-Optvs		14	28.00	6	6	7.08	6	7.08	0
Grand Total		390	780.00	9	10	12.33	10	12.33	0

Districtwise performance report of SEP-Group under DAY NULM as on December -2019 for FY 2019-20									
(Amount in Lakh)									
Sr. No.	Name of the District	SEP-G							
		Target (disb) for FY 2019-2020		No. of Sponsored Application in FY 19-20	Loan Sanctioned		Loan Disbursed		No. of cases pending
		No.	Amount		No.	Amount	No.	Amount	
1	Alipurduar	3	6.00	0	0	0.00	0	0.00	0
2	Bankura	12	24.00	1	0	0.00	0	0.00	0
3	Birbhum	22	44.00	0	0	0.00	0	0.00	0
4	CoochBehar	17	34.00	0	0	0.00	0	0.00	0
5	Dakshin Dinajpur	8	16.00	0	0	0.00	0	0.00	0
6	Darjeeling	7	14.00	0	0	0.00	0	0.00	0
7	Hooghly	39	78.00	1	2	3.00	2	3.00	0
8	Howrah	8	16.00	0	0	0.00	0	0.00	0
9	Jalpaiguri	11	22.00	0	0	0.00	0	0.00	0
10	Jhargram	3	6.00	0	0	0.00	0	0.00	0
11	Kalimpong	2	4.00	0	0	0.00	0	0.00	0
12	Kolkata	5	10.00	0	0	0.00	0	0.00	0
13	Malda	11	22.00	0	0	0.00	0	0.00	0
14	Murshidabad	27	54.00	0	0	0.00	0	0.00	0
15	Nadia	32	64.00	0	0	0.00	0	0.00	0
16	North 24 Parganas	74	148.00	1	1	1.00	1	1.00	0
17	Paschim Burdwan	7	14.00	0	0	0.00	0	0.00	0
18	Paschim Medinipur	21	42.00	4	4	4.25	4	4.25	0
19	Purba Burdwan	20	40.00	0	0	0.00	0	0.00	0
20	Purba Medinipur	18	36.00	2	3	4.08	3	4.08	0
21	Purulia	6	12.00	0	0	0.00	0	0.00	0
22	South 24 Parganas	23	46.00	0	0	0.00	0	0.00	0
23	Uttar Dinajpur	14	28.00	0	0	0.00	0	0.00	0
Grand Total		390	780.00	9	10	12.33	10	12.33	0

Finance to Joint Liability Groups (JLGs):

Performance of JLGs loan during April-December quarter of the FY 2019-2020:

As on	Target	Sanctioned		Disbursed	
	No.	No.	Amount	No.	Amount
01.04.18-31.03.19	80000	88170	1132.28	160745	2363.18
01.04.19-30.06.19	60000	49505	562.87	89879	827.18
01.04.19-30.09.19	60000	221371	2091.00	221371	2088.19
01.04.19-31.12.19	60000	236991	2445.14	236842	2443.41

The details Bank wise progress of JLGs as on 31.12.2019 is annexed.

Progress of JLG in FY 2019-2020 as on 31.12.2019								
(Amount in Crore)								
S No.	Name of Bank	Target (No.)	JLGs Credit Linked (Sanctioned) during the year 2019-20 (01.04.19 to 31.12.2019)		JLGs Credit Linked (Disbursed) during the year 2019-20 (01.04.19 to 31.12.2019)		Outstanding position of JLGs as on 31.12.2019	
			No.	Amount	No.	Amount	No.	Amount
1	Allahabad bank	4000	0	0.00	0	0.00	15	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	90	0.25	90	0.25	448	0.79
5	Bank of Maharashtra	100	0	0.00	0	0.00	0	0.00
6	Canara Bank	2000	401	5.44	401	4.69	1078	10.37
7	Central Bank of India	2400	91	1.06	91	0.97	299	1.93
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	920	3.16	920	3.16	12736	49.15
15	Syndicate Bank	1000	69	0.88	69	0.88	227	1.83
16	UBI	7000	45829	173.48	45542	172.29	45542	122.02
17	UCO	2700	33	0.47	33	0.47	296	2.28
18	Union Bank of India	1000	0	0.00	0	0.00	21	0.71
Total PSU		37100	47433	184.74	47146	182.71	60662	189.22
19	Axis Bank	1000	3544	9.34	3544	9.34	2976	7.54
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	31339	502.36	31339	502.36	67896	254.44
25	ICICI	800	0	0.00	0	0.00	0	0.00
26	IDBI	500	1	0.00	1	0.00	18	0.09
27	IDFC	0	0	0.00	0	0.00	0	0.00
28	Indusind Bank	0	0	0.00	0	0.00	0	0.00
29	Jana Small Finance Bank	0	12737	210.34	12737	210.34	31651	294.47
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	24013	354.43	24013	354.43	113613	858.51
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	104320	1124.80	104320	1124.80	122703	1345.09
38	Utkarsh Small Finance Bank	1000	8996	29.87	8996	29.87	20082	47.62
39	YES Bank	0	113	2.00	113	2.00	113	2.00
Total PVT		9700	185063	2233.15	185063	2233.15	359052	2809.76
40	BGVB (UBI)	6000	447	0.80	447	0.80	36019	19.13
41	PBGB (UCO)	2600	60	0.74	60	0.74	2259	32.74
42	UBKGB (CBI)	1600	95	0.48	233	0.78	3395	11.08
Total RRB		10200	602	2.02	740	2.32	41673	62.95
43	WB State Co-Op Bank Ltd.	3000	3891	25.21	3891	25.21	8007	44.34
44	WBSCARD Bank Ltd.	0	2	0.02	2	0.02	1087	0.76
Total Co-Optv		3000	3893	25.23	3893	25.23	9094	45.10
Grand Total		60000	236991	2445.14	236842	2443.41	470481	3107.03

AGENDA-8

Progress in Education Loan & Housing Loan:

Education Loan:

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

Outstanding Position:

(Amount Rs in crore)

31.12.2017	31.03.2018	31.12.2018	31.03.2019	31.12.2019
2470.96	2396.00	2368.65	2527.60	2421.85

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

For FY 2018-19	No.	Amount	For FY 2019-20	No.	Amount
June, 2018	3972	129.76	June, 2019	6244	221.60
Sept, 2018	7450	259.81	Sept, 2019	16953	662.45
Dec, 2018	15679	655.84	Dec, 2019	24392	849.36

The increase in 2nd quarter and 3rd quarter are due to seasonal disbursement of existing loans as well as first time loans during the commencement of academic year.

Housing Loan:

The outstanding balance at the end December 2017, March 2018, December 2018, March 2019 and December 2019 and the quarter wise break up of disbursement during the period from 01.04.18 to 31.12.18 and 01.04.19 to 31.12.19 are appended below. All Banks have collectively disbursed Rs. 10837.81 crore in 100115 no of accounts during the period April, 2019 to December, 2019.

Outstanding Position:

(Amount Rs in crore)

31.12.2017	31.03.2018	31.12.2018	31.03.2019	31.12.2019
36070.87	40804.00	39253.76	44194.24	48809.72

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

For FY 2018-19	No.	Amount	For FY 2019-20	No.	Amount
June, 2018	22407	2133.49	June, 2019	36977	3694.18
Sept, 2018	40646	4105.02	Sept, 2019	65701	5896.98
Dec, 2018	84223	5268.08	Dec, 2019	100115	10837.81

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 deployment of Rs. 10837.81 crore in Housing loans amounts to 5.28% 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 31.12.2019					
(Amount in Crore)					
Sr. No.	Bank	Disbursed during the year		Outstanding at the end of quarter	
		No.	Amount	No.	Amount
1	Allahabad bank	1008	19.54	4617	134.57
2	Andhra Bank	7	0.08	226	6.44
3	Bank of Baroda	2115	54.86	2578	98.04
4	Bank of India	626	47.28	5136	138.98
5	Bank of Maharashtra	0	0.00	218	6.98
6	Canara Bank	1640	23.22	2802	117.84
7	Central Bank of India	954	16.18	2654	114.05
8	Corporation Bank	17	0.99	303	10.09
9	Indian Bank	309	8.87	411	22.93
10	IOB	267	2.54	971	18.48
11	OBC	652	11.47	1245	43.00
12	PNB	1887	71.03	5704	287.07
13	Punjab & Sind Bank	30	0.60	70	28.00
14	SBI	9991	184.62	19553	817.00
15	Syndicate Bank	644	6.07	1172	36.49
16	UBI	886	26.12	4618	116.98
17	UCO	1027	25.45	2978	76.61
18	Union Bank of India	806	308.21	2088	131.96
Total PSU		22866	807.14	57344	2205.51
19	Axis Bank	345	21.00	1036	73.00
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	43	1.00	47	2.27
24	HDFC Bank	522	8.08	2280	54.85
25	ICICI	84	4.58	281	11.20
26	IDBI	265	4.55	663	21.10
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.	1	0.03	21	1.13
31	Karur Vysya Bank	2	0.39	16	38.76
32	Kotak Mahindra Bank	0	0.00	0	0.00
33	Ratnakar Bank Ltd	175	0.51	491	0.73
34	South Indian Bank Ltd.	3	0.32	23	1.02
35	SIDBI	0	0.00	0	0.00
36	Tamilnad Mercantile Bank	0	0.00	2	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		1441	40.54	4861	204.14
40	BGVB (UBI)	37	0.35	172	3.98
41	PBGB (UCO)	33	1.19	254	5.85
42	UBKGB (CBI)	13	0.13	105	1.96
Total RRB		83	1.67	531	11.79
43	WB State Co-Op Bank Ltd.	2	0.01	12	0.41
44	WBSCARD Bank Ltd.	0	0.00	0	0.00
Total Co-Optv		2	0.01	12	0.41
Grand Total		24392	849.36	62748	2421.85

Progress of Housing Loan as on 31.12.2019					
(Amount in Crore)					
Sr. No.	Bank	Disbursed during the year		Outstanding at the end of quarter	
		No.	Amount	No.	Amount
1	Allahabad bank	2834	375.28	22328	2326.42
2	Andhra Bank	160	16.95	1870	147.00
3	Bank of Baroda	9375	1196.12	20442	2416.82
4	Bank of India	2636	300.25	20916	1610.26
5	Bank of Maharastra	0	0.00	874	191.33
6	Canara Bank	2064	186.31	7280	883.70
7	Central Bank of India	2069	145.15	9851	931.31
8	Corporation Bank	148	21.54	2992	309.40
9	Indian Bank	492	37.26	2775	252.27
10	IOB	834	66.84	3764	360.55
11	OBC	1269	168.22	4755	444.58
12	PNB	1097	336.67	10703	1373.25
13	Punjab & Sind Bank	165	30.00	3732	319.00
14	SBI	20488	3796.00	229349	18401.00
15	Syndicate Bank	671	235.24	3123	504.87
16	UBI	8857	973.97	51628	4253.73
17	UCO	2819	350.83	14100	1222.00
18	Union Bank of India	835	284.48	7261	779.99
Total PSU		56813	8521.11	417743	36727.48
19	Axis Bank	2157	29.00	6462	391.00
20	Bandhan Bank	576	32.64	1125	66.89
21	Catholic Syrian Bank Ltd.	1	16.00	6	0.33
22	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00
23	Federal Bank	411	99.03	1222	207.54
24	HDFC Bank	6714	59.04	16971	1328.24
25	ICICI	2066	1164.85	16453	4834.27
26	IDBI	5270	531.72	22859	2848.10
27	IDFC	49	6.42	284	40.07
28	Indusind Bank	2	1.46	23	13.39
29	Jana Small Finance Bank	763	5.11	1363	6.91
30	Karnataka Bank Ltd.	133	33.48	816	164.60
31	Karur Vysya Bank	37	2.28	546	84.91
32	Kotak Mahindra Bank	12	1.96	395	6.42
33	Ratnakar Bank Ltd	780	2.27	2226	12.08
34	South Indian Bank Ltd.	5	9.95	148	28.75
35	SIDBI	0	0.00	0	0.00
36	Tamilnad Mercantile Bank	3	2.06	14	2.08
37	Ujjivan Small Finance Bank	20857	100.69	41775	159.71
38	Utkarsh Small Finance Bank	0	0.00	0	0.00
39	YES Bank	68	1.87	181	9.00
Total PVT		39904	2099.84	112869	10204.29
40	BGVB (UBI)	1230	31.21	10209	467.48
41	PBGB (UCO)	343	37.59	3981	207.26
42	UBKGB (CBI)	218	16.74	2148	103.59
Total RRB		1791	85.54	16338	778.33
43	WB State Co-Op Bank Ltd.	1539	120.17	11561	891.57
44	WBSCARD Bank Ltd.	68	11.16	4852	208.05
Total Co-Optv		1607	131.33	16413	1099.62
Grand Total		100115	10837.81	563363	48809.72

Progress in Pradhan Mantri Awas Yojana (PMAY) as on 31.12.2019

(Amount in Lakh)

Sr. No.	Bank Name	Housing Loan Outstanding under PMAY CLSS at the end of the Quarter (Since Inception)		Housing Loan Sanction under PMAY CLSS during the Quarter		Housing Loan Disbursed under PMAY CLSS during the Quarter		PMAY CLSS Subsidy Claimed at the end of the Quarter (Since Inception)		PMAY CLSS Subsidy Claimed during the Quarter		PMAY CLSS Subsidy Received at the end of the Quarter (Since Inception)		PMAY CLSS Subsidy Received during the Quarter	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Allahabad bank	2343	37146.93	89	1465.41	245	1806.84	947	2067.00	219	724.88	219	724.88	947	2067.00
2	Andhra Bank	71	8.07	2	0.17	2	0.17	0	0.00	0	0.00	0	0.00	0	0.00
3	Bank of Baroda	482	4381.00	55	513.00	60	713.00	294	2438.00	82	452.00	95	199.00	13	19.00
4	Bank of India	2620	32515.00	435	15625.00	431	14628.00	2515	6569.00	1448	3794.00	133	353.00	335	895.00
5	Bank of Maharashtra	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
6	Canara Bank	951	14131.00	143	2298.00	268	1710.00	398	668.00	0	0.00	167	333.62	0	0.00
7	Central Bank of India	614	9995.52	162	2883.12	214	2154.83	142	3.30	0	0.00	70	1.66	70	1.66
8	Corporation Bank	168	2122.26	23	3.27	23	2.88	118	226.00	0	0.00	118	226.00	0	0.00
9	Indian Bank	369	5960.69	66	1054.17	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
10	IOB	212	1121.46	21	293.68	31	248.11	180	717.69	23	609.73	0	0.00	3	5.91
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	402	59.60	10	1.75	10	1.64	131	273.33	15	28.37	15	28.37	30	59.71
13	Punjab & Sind Bank	39	995.00	9	102.00	9	100.00	39	80.00	9	20.00	0	0.00	0	0.00
14	SBI	9650	159683.00	1564	23097.00	1420	21721.00	406	781.00	4275	8864.00	406	781.00	4757	10017.00
15	Syndicate Bank	54	745.00	0	0.00	0	0.00	54	745.00	0	0.00	0	0.00	13	28.42
16	UBI	4360	68064.01	623	1088.02	623	1088.02	2418	5409.07	312	567.70	1842	4055.05	312	567.70
17	UCO	404	5814.89	73	787.34	70	529.49	276	3308.16	48	363.16	4	8.11	119	69.28
18	Union Bank of India	244	3516.30	25	410.00	34	404.28	188	1046.91	18	246.26	19	40.18	43	85.28
Total PSU		22983	346259.73	3300	49621.93	3440	45108.26	8106	24332.46	6449	15670.10	3088	6750.87	6642	13815.96
19	Axis Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
20	Bandhan Bank	3	23.00	0	0.00	0	0.00	3	4.92	0	0.00	0	0.00	3	4.92
21	Catholic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
22	Dhanlaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
23	Federal Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
24	HDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
25	ICICI	2881	68479.40	283	5250.25	283	5250.25	1976	777.27	205	77.27	25	42.81	1025	2265.52
26	IDBI	853	16101.00	5	83.60	5	83.60	466	1009.90	17	35.58	466	1009.90	17	35.58
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.	61	10.63	5	1.01	5	0.90	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	23	953.08	3	297.00	3	297.00	5	9.90	0	0.00	5	9.90	5	9.90
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		3821	85567.11	296	5631.86	296	5631.75	2450	1801.99	222	112.85	496	1062.61	1050	2315.92
40	BGVB (UBI)	21	188.47	0	0.00	0	0.00	21	42.92	1	2.08	1	1.94	17	35.10
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		34	213.91	0	0.00	0	0.00	37	75.90	6	13.30	9	19.34	22	46.32
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		26838	432040.75	3596	55253.79	3736	50740.01	10593	26210.35	6677	15796.25	3593	7832.82	7714	16178.20

AGENDA-9

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

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

New Development on Uniform Data Flow & Management System by RBI

- ✓ In order to bring commonality in SLBC review mechanism covering all the SLBCs/UTLBCs, RBI has decided to introduce a uniform standardized data reporting & management system.
- ✓ Head offices all the Banks must ensure mapping of the branches with the State/District and Blocks/ULBs as per Census 2011 data in the system.
- ✓ Head Office will generate the Block/ULB wise data and send it to the respective controlling offices at State level.
- ✓ State controlling offices will upload the data in the SLBC portal of respective States.
- ✓ 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 new online system will become functional with immediate effect and all the member banks will have 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.

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.

SOP for the Digital Districts (as suggested by IBA)

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

Sub-Committee for Digital Payment & Agenda Item

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

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

Adoption of Digital District & Sub Committee formation by SLBC:

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
- Parameter wise-targets would be decided thereafter for saturation.
- After mapping exercise, population profile is to be made for locating the target group.
- Banks/NPCI may utilize system based MIS data for tracing the persons/business entities yet to access any of the digital banking platforms.
- Banks/Block/GP authorities are to share/provide details of merchant establishments for UPI/PoS payments.
- The Schools/Colleges are to be covered under e-collection system for fees payment.
- Petrol pumps/Fair-Price Shops/Fertilizer Dealers/MSME Clusters are to be covered.

As advised by SLBC, LDM of Nadia district has formed a District level Committee for effective implementation and monitoring of the campaign in the District. The Committee under the Chairmanship of Addl Dist Magistrate held a meeting on 02-12-2019. in the 1st phase of the program, extensive awareness cum publicity programs have been organized. Indian Post Payment Bank & Airtel Payment Bank have also been conducting series of camps for opening of accounts and providing hand hold support to the customers for the digital products offered by them.

The SLBC Sub Committee on Digital Payment held a meeting on 04-03-2020. State Head of CSC was also inducted as member of the Committee. In the meeting, the LDM of Nadia informed about the steps taken by the banks/stakeholders in the district. While the House appreciated the steps taken at District level, 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.

It was advised to the LDM, Nadia to convene the District Committee meeting in March with participation of SLBC, RBI and all the related stakeholders. CSCs operating in the District are also to be involved in the digitization process. GP functionaries are also to be apprised of the facilities available for achieving the desired results.

SLBC has also collected the district level data regarding various parameters like share of e-banking/mobile banking/debit cards, Aadhar seeding, PoS machine, etc and has informed that the December, 2019 position will be taken as the base for further revaluation on quarterly basis. SLBC requests the member banks to revisit the numbers and make necessary modification if required as the same will be frozen as the base position for further reporting.

Performance of Digital Coverage & Provision of Digital Infrastructure as on 31.12.19.

Expanding and Deepening of Digital Payments Ecosystem - Performance													
District: Nadia													
Quarter: December, 2019													
Sr. No.	Bank Name	1. Digital coverage for individuals (Savings Accounts)							2. Digital coverage for business (Current Accounts)				
		Total No. of SB Accs.	No. of Debit cards/ RuPay cards issued to 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	Total No. of Current Accounts	No. of net banking to CAs	% Net banking coverage	No. of POS/ QR availed by CA accounts	% of POS/ QR coverage
1	Allahabad Bank	512390	46588	9.09	8483	1.66	8773	1.71	7945	855	10.76	695	8.75
2	Bank of Baroda	1159	860	74.20	81	6.99	167	14.41	7	2	28.57	0	0.00
3	Bank of India	3200000	32516	1.02	2896	0.09	2606	0.08	32985	1205	3.65	465	1.41
4	Canara Bank	172157	0	0.00	6100	3.54	3216	1.87	3891	222	5.71	635	16.32
5	Central Bank of India	52140	38586	74.00	29651	56.87	31256	59.95	1820	658	36.15	358	19.67
6	Corporation Bank	6376	4058	63.64	1854	29.08	4058	63.64	150	90	60.00	47	31.33
7	Indian Bank	50	50	100.00	40	80.00	20	40.00	10	7	70.00	0	0.00
8	Indian Overseas Bank	95963	51722	53.90	7559	7.88	7577	7.90	2874	701	24.39	109	3.79
9	Punjab National Bank	373	205	54.96	29	7.77	77	20.64	9	1	11.11	3	33.33
10	State Bank of India	2215549	1280279	57.79	164069	7.41	258995	11.69	16687	5631	33.74	1505	9.02
11	Syndicate Bank	4568	4200	91.94	2500	54.73	2890	63.27	380	200	52.63	5	1.32
12	UCO Bank	91212	22812	25.01	2198	2.41	4432	4.86	1419	143	10.08	15	1.06
13	United Bank of India	1563152	212447	13.59	18142	1.16	24991	1.60	8587	1586	18.47	0	0.00
14	Union Bank of India	437	359	82.15	15	3.43	151	34.55	17	6	35.29	6	35.29
15	Axis Bank	59899	0	0.00	11001	18.37	0	0.00	9920	2134	21.51	0	0.00
16	Bandhan Bank	485336	255186	52.58	1795	0.37	5057	1.04	10407	241	2.32	124	1.19
17	Federal Bank	2907	2396	82.42	963	33.13	1922	66.12	122	62	50.82	152	124.59
18	HDFC Bank	64792	59156	91.30	7124	11.00	7924	12.23	2620	990	37.79	884	33.74
19	ICICI Bank	50738	50738	100.00	50738	100.00	36000	70.95	5843	3400	58.19	0	0.00
20	IDBI Bank Ltd	7445	7224	97.03	4477	60.13	3280	44.06	414	201	48.55	37	8.94
21	IDFC First Bank	13298	6347	47.73	1000	7.52	1696	12.75	203	140	68.97	0	0.00
22	RBL Bank	998	852	85.37	362	36.27	943	94.49	205	48	23.41	57	27.80
23	YES Bank	1160	0	0.00	0	0.00	0	0.00	0	0	#DIV/0!	125	#DIV/0!
24	Ujjivan SF bank	20642	3866	18.73	20168	97.70	13099	63.46	71	0	0.00	0	0.00
25	BGVV	1068550	214982	20.12	0	0.00	0	0.00	2235	0	0.00	0	0.00
26	IPPB	16937	0	0.00	0	0.00	4267	25.19	51	51	100.00	7	13.73
27	Airtel Payment Bank	86447	0	0.00	0	0.00	86447	100.00	0	0	#DIV/0!	0	#DIV/0!
28	WBSCB	499091	105607	21.16	0	0.00	0	0.00	2297	0	0.00	0	0.00
Total		10293766	2401036	23.33	341245	3.32	509844	4.95	111169	18574	16.71	5229	4.70

Expanding and Deepening of Digital Payments Ecosystem - Performance										
District: Nadia										
Quarter: December, 2019										
Sr. No.	Bank Name	3. Provision of Digital infrastructure				4. Digital Financial		5. Aadhaar Seeding in		
		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	No. of FLC camps on Digital FL	No. of people trained/ educated	Total No. of Customer IDs	No. of IDs seeded with Aadhaar	% Aadhaar seeding
1	Allahabad Bank	1037	0	0	1037	138	4140	782877	330517	42.22
2	Bank of Baroda	0	0	0	0	1	3	214	180	84.11
3	Bank of India	1144	12	10	1166	20	650	320000	192516	60.16
4	Canara Bank	0	0	0	0	0	0	110616	96995	87.69
5	Central Bank of India	0	0	0	0	0	0	52140	49658	95.24
6	Corporation Bank	0	0	0	0	2	107	8244	4788	58.08
7	Indian Bank	0	0	0	0	0	0	0	0	#DIV/0!
8	Indian Overseas Bank	23	1	19	43	17	2256	97288	79408	81.62
9	Punjab National Bank	0	0	3	3	0	0	378	104	27.51
10	State Bank of India	564	85	39	688	12	405	2792457	1370562	49.08
11	Syndicate Bank	2	0	0	2	5	300	6000	6000	100.00
12	UCO Bank	0	0	0	0	54	3700	91212	73427	80.50
13	United Bank of India	64	0	126	190	32	1171	1536835	772074	50.24
14	Union Bank of India	12	0	16	28	3	300	15275	11912	77.98
15	Axis Bank	0	0	0	0	0	0	0	0	#DIV/0!
16	Bandhan Bank	0	0	0	0	46	920	513260	3038	0.59
17	Federal Bank	0	0	0	0	0	0	2804	1677	59.81
18	HDFC Bank	216	80	0	296	0	0	66568	14050	21.11
19	ICICI Bank	167	0	183	350	22	200	346	164	47.40
20	IDBI Bank Ltd	0	0	0	0	2	21	6115	4344	71.04
21	IDFC First Bank	0	0	1	1	0	0	13138	13135	99.98
22	RBL Bank	557	5	0	562	0	0	1059	832	78.56
23	YES Bank	99	0	26	125	0	0	1027	1027	100.00
24	Ujjivan SF bank	0	0	0	0	0	0	20642	20532	99.47
25	BGVV	0	0	1585	1585	35	981	1224067	588414	48.07
26	IPPB	0	0	0	0	8	1350	16937	4160	24.56
27	Airtel Payment Bank	1437	0	0	1437	0	0	86447	17562	20.32
28	WBSCB	0	0	0	0	149	10140	499091	74863	15.00
Total		5322	183	2008	7513	546	26644	8265037	3731939	45.15

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 number of Business Correspondents and 2511 Banking Access Points covering 1102 villages in the State of West Bengal.

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

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

Basic Data of Payment Banks as on 31.12.2019:

(Amount in Crore)

Bank	Savings Accounts		Current Accounts	
	No.	Amount	No.	Amount
IPPB	495361	13.92	1008	0.21
Airtel Payment Bank	1320775	25.83	0	0.00

Bank	DBT Transactions		Bills & Utility Payment	
	No.	Amount	No.	Amount
IPPB	73606	3.15	108695	2.05
Airtel Payment Bank	105174	22.23	423653	130.06

AGENDA- 11

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

While monitoring the position of NPA, The percentage of Gross NPA stood at 11.31% as on December 2019 in the State of West Bengal. Amount in absolute terms came down to Rs. 50907.23 crore as on December 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
Dec,2016	354356.68	54711.15	15.44
March, 2017	367642.87	55049.25	14.97
Dec, 2017	396050.23	66794.19	16.87
March, 2018	415115.06	64105.19	15.44
Dec, 2018	423049.65	56773.18	13.42
March, 2019	427666.36	54012.04	12.63
Dec, 2019	450247.17	50907.23	11.31

Significantly the NPA level has been reduced from March 2019 to December 2019 by Rs. 3234.79 crore which is significant in view of the high level of NPA witnessed in past which reached as high as 16.87% in Dec,2017. It is attributed to big ticket recovery in NCLT/DRT cases in the State as well as loans sanctioned outside the State but utilized in the State as well as recovery proceedings initiated under SARFAESI Act, 2002. NPA reduction being the thrust area for banks further reduction in NPA level is expected in the coming days.

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

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 31.12.2019 stood at 60.50%.

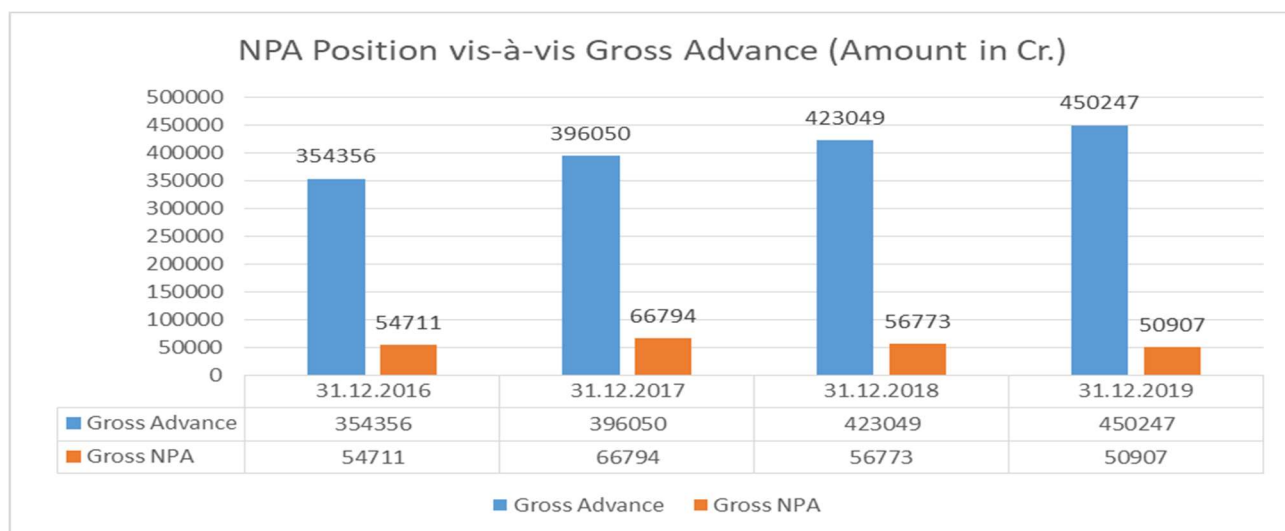
Recovery Status of PRISEC loans as on 31.12.2019: **(Amt. Rs. in crore)**

Sector	March, 2019			Dec, 2019		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	13199	8347	63	12895	7732	60
MSME	14594	9334	63	15105	10066	66
OPS	6380	4229	66	4849	3088	63
Total Prisec	34173	21910	64	32849	20886	64
NPS	24656	14597	59	33948	19527	58
Total	58830	36808	62	66797	40413	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 31.12.2019													
(Amount in Crore)													
Sr. No.	Bank Name	Agriculture		MSME		OPS		Total Prisec		NPS		Grand Total	
		Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA
1	Allahabad bank	2418.24	461.80	5343.64	1080.16	1972.22	89.83	9734.10	1631.79	14505.98	4892.03	24240.08	6523.82
2	Andhra Bank	51.68	1.00	955.02	113.00	261.73	4.91	1268.43	118.91	3504.24	10.70	4772.67	129.61
3	Bank of Baroda	955.21	72.50	2590.16	361.65	2608.21	111.80	6153.58	545.95	14878.42	983.70	21032.00	1529.65
4	Bank of India	2003.28	367.00	4339.56	644.00	1906.41	64.00	8249.25	1075.00	7649.75	1618.00	15899.00	2693.00
5	Bank of Maharastra	29.56	0.39	299.84	3.29	508.74	8.51	838.14	12.19	1070.11	4.76	1908.25	16.95
6	Canara Bank	793.92	60.20	2262.15	516.00	863.00	62.30	3919.07	638.50	5085.21	1338.00	9004.28	1976.50
7	Central Bank of India	1225.25	140.33	1411.30	359.26	635.23	33.66	3271.78	533.25	4492.26	1924.70	7764.05	2457.95
8	Corporation Bank	143.00	89.00	441.32	166.00	262.59	18.90	846.91	273.90	4205.62	2144.00	5052.53	2417.90
9	Indian Bank	262.30	24.30	1140.83	40.20	179.37	16.30	1582.50	80.80	3174.10	3.14	4756.60	83.94
10	IOB	471.10	280.06	1140.58	328.41	750.96	42.59	2362.64	651.06	4220.40	3047.57	6583.04	3698.63
11	OBC	592.51	126.00	2523.22	516.00	296.50	34.80	3412.23	676.80	4659.49	1551.00	8071.72	2227.80
12	PNB	2004.34	486.50	3195.98	702.80	943.96	143.00	6144.28	1332.30	12670.72	1499.00	18815.00	2831.30
13	Punjab & Sind Bank	44.00	0.69	475.00	96.50	255.00	13.60	774.00	110.79	3148.00	178.00	3922.00	288.79
14	SBI	4381.00	322.10	6507.00	591.30	6775.00	280.55	17663.00	1193.95	50876.04	5130.86	68539.04	6324.81
15	Syndicate Bank	177.29	27.60	1265.02	199.00	218.44	76.20	1660.75	302.80	6392.28	1541.00	8053.03	1843.80
16	UBI	6393.64	537.42	6016.02	855.25	3217.43	71.84	15627.09	1464.51	20655.71	1380.17	36282.80	2844.68
17	UCO	1774.00	533.00	2918.34	619.00	1856.06	40.80	6548.40	1192.80	7839.60	3049.00	14388.00	4241.80
18	Union Bank of India	966.72	79.58	3121.72	611.90	542.59	69.48	4631.03	760.96	8601.83	11.26	13232.86	772.22
Total PSU		24687.04	3609.47	45946.70	7803.72	24053.44	1183.07	94687.18	12596.26	177629.77	30306.89	272316.95	42903.15
19	Axis Bank	3607.00	64.00	4146.00	229.00	465.00	106.00	8218.00	399.00	17528.00	515.00	25746.00	914.00
20	Bandhan Bank	8552.68	0.00	10684.71	0.00	435.39	0.00	19672.79	0.00	783.29	0.00	20456.08	0.00
21	Catholic Syrian Bank Ltd.	0.00	0.00	11.70	0.27	0.33	0.00	12.03	0.27	4.97	0.00	17.00	0.27
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	190.19	2.58	516.31	17.20	61.95	1.11	768.45	20.89	1776.12	28.20	2544.57	49.09
24	HDFC Bank	1140.66	18.13	6045.13	108.10	754.35	1.17	7940.14	127.40	18131.73	613.16	26071.87	740.56
25	ICICI	1127.50	118.98	7141.02	119.63	905.92	21.23	9174.44	259.84	17771.61	1308.48	26946.05	1568.32
26	IDBI	487.82	24.84	1683.95	389.38	2032.79	60.6	4204.57	474.82	3387.32	342.37	7591.89	817.19
27	IDFC	86.06	0.26	441.54	1.53	40.07	0.00	567.68	1.79	2891.32	1.19	3459.00	2.98
28	Indusind Bank	438.25	11.97	2047.90	32.00	13.00	0.00	2499.15	43.97	8470.24	13.10	10969.39	57.07
29	Jana Small Finance Bank	82.63	0.17	82.34	6.35	424.11	10.40	589.08	16.92	57.01	10.40	646.09	27.32
30	Karnataka Bank Ltd.	237.30	15.49	492.20	44.75	65.18	1.92	794.68	62.16	798.27	126.96	1592.95	189.12
31	Karur Vysya Bank	17.25	8.45	204.80	0.00	69.56	0.00	291.61	8.45	956.52	0.00	1248.13	8.45
32	Kotak Mahindra Bank	528.94	2.14	1882.35	52.06	8.89	0.40	2420.18	54.60	3843.39	97.62	6263.57	152.22
33	Ratnakar Bank Ltd	527.05	4.43	330.61	5.61	55.04	2.99	912.70	13.03	5327.59	464.00	6240.29	477.03
34	South Indian Bank Ltd.	122.54	11.95	533.57	3.07	15.56	0.22	671.67	15.24	1196.27	24.86	1867.94	40.10
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	30.31	0.00	1.17	0.07	31.48	0.07	110.06	0.00	141.54	0.07
37	Ujjivan Small Finance Bank	561.80	1.93	506.19	1.38	454.49	3.18	1522.47	6.49	302.09	4.41	1824.57	10.90
38	Utkarsh Small Finance Bank	23.30	2.70	25.61	0.33	0.00	0.00	48.91	3.03	12.22	0.00	61.13	3.03
39	YES Bank	540.00	44.00	1202.00	61.00	9.00	0.00	1751.00	105.00	3724.00	0.00	5475.00	105.00
Total PVT		18270.97	332.02	38211.04	1071.66	5811.81	209.29	62293.82	1612.97	87072.02	3549.75	149365.84	5162.72
40	BGVB (UBI)	3185.78	392.16	1748.06	765.71	466.19	77.56	5400.03	1235.43	688.95	54.63	6088.98	1290.06
41	PBGB (UCO)	991.61	164.34	1135.61	233.76	190.95	12.55	2318.17	410.65	537.93	25.18	2856.10	435.83
42	UBKGB (CBI)	1225.60	52.56	49.81	11.65	256.65	60.97	1532.06	125.18	356.63	18.58	1888.69	143.76
Total RRB		5402.99	609.06	2933.48	1011.12	913.79	151.08	9250.26	1771.26	1583.51	98.39	10833.77	1869.65
43	WB State Co-Op Bank Ltd.	5347.76	685.63	245.43	87.39	6165.83	118.04	11759.02	891.06	4804.80	80.65	16563.82	971.71
44	WBSCARD Bank Ltd.	880.21	0.00	78.53	0.00	208.05	0.00	1166.79	0.00	0.00	0.00	1166.79	0.00
Total Co-Optv		6227.97	685.63	323.96	87.39	6373.88	118.04	12925.81	891.06	4804.80	80.65	17730.61	971.71
Grand Total		54588.97	5236.18	87415.18	9973.89	37152.92	1661.48	179157.07	16871.55	271090.10	34035.68	450247.17	50907.23
% of NPA against Outstanding Advance													11.31

Sector wise NPA Position as on 31.12.2019																			
(Amount in Crore)																			
Sr. No.	Bank Name	Education Loan		Housing Loan		PMEGP		SVSKP		SHG-NRLM		SHG-NULM		KCC		Mudra		Stand up India	
		Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA
1	Allahabad bank	134.57	16.72	2326.42	90.04	72.4	12.70	0.00	0.00	630.55	4.41	16.96	0.30	503.44	65.50	354.34	25.72	75.61	0.52
2	Andhra Bank	6.44	17.50	147.00	7.31	1.35	0.08	0.00	0.00	0.00	0.00	0.00	0.00	0.42	0.00	0.00	0.00	15.04	0.00
3	Bank of Baroda	98.04	10.42	2416.82	61.63	3.86	5.56	2.04	1.65	13.69	0.67	1.44	0.30	113.76	14.35	98.82	14.08	59.94	4.41
4	Bank of India	138.98	7.00	1610.26	43.00	177.00	24.39	51.00	6.67	278.00	0.21	31.00	0.04	1126.02	72.40	233.00	37.00	338.46	7.26
5	Bank of Maharashtra	6.98	0.00	191.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12.27	0.00	0.00	0.00	0.45	0.00
6	Canara Bank	117.84	3.05	883.70	46.30	0.00	0.00	0.00	0.00	0.12	0.01	0.12	0.01	157.48	20.00	0.00	0.00	10.50	4.95
7	Central Bank of India	114.05	7.62	931.31	38.63	36.97	4.93	104.52	12.35	446.89	62.65	3.35	0.02	421.67	77.23	67.76	3.14	22.77	1.92
8	Corporation Bank	10.09	0.84	309.40	15.40	1.45	0.50	0.00	0.00	0.46	0.00	0.00	0.00	13.85	4.81	8.13	0.89	2.19	0.90
9	Indian Bank	22.93	0.51	252.27	6.76	0.79	0.79	0.04	0.04	2.19	0.01	0.61	0.01	54.75	5.61	0.69	0.01	34.99	0.00
10	IOB	18.48	0.44	360.55	3.48	3.24	0.58	3.71	0.29	4.87	0.35	0.51	0.00	22.36	4.22	29.43	1.45	13.92	0.27
11	OBC	43.00	2.21	444.58	8.27	7.34	1.02	0.00	0.00	0.00	0.00	4.04	1.24	14.94	1.29	124.42	2.38	3.49	0.00
12	PNB	287.07	14.83	1373.25	79.26	32.12	10.49	10.19	2.86	213.54	0.31	1.18	0.00	980.95	184.02	112.68	82.00	71.55	0.00
13	Punjab & Sind Bank	28.00	0.36	319.00	13.70	0.50	0.05	0.00	0.00	0.00	0.00	0.00	0.00	4.00	0.11	8.29	8.00	1.50	1.12
14	SBI	817.00	20.64	18401.00	37.48	9.16	1.14	0.00	0.00	680.26	5.19	0.04	0.00	2297.14	139.61	1149.94	137.08	76.92	3.26
15	Syndicate Bank	36.49	2.03	504.87	32.20	6.22	2.11	27.02	11.00	30.30	0.13	1.25	0.00	60.16	10.40	188.29	6.56	133.89	0.00
16	UBI	116.98	14.99	4253.73	73.67	20.71	10.18	154.37	40.21	1130.56	12.81	1.59	0.00	1673.26	204.02	0.00	0.00	218.41	41.72
17	UCO	76.61	15.70	1222.00	94.20	23.39	3.54	45.84	6.23	111.1	1.57	0.31	0.07	295.59	35.10	187.93	2.62	12.46	0.00
18	Union Bank of India	131.96	11.63	779.99	16.71	10.67	0.95	18.41	2.60	52.35	0.15	0.36	0.01	46.16	39.54	93.37	10.18	11.27	0.00
Total PSU		2205.51	146.49	36727.48	668.04	407.17	79.01	417.14	83.90	3594.88	88.47	62.76	2.00	7798.22	878.21	2657.09	331.11	1103.36	66.33
19	Axis Bank	73.00	0.77	391.00	2.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3503.66	9.00	0.00	0.00	0.50	0.00
20	Bandhan Bank	0.00	0.00	66.89	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	0.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
22	Dhanlaxmi Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
23	Federal Bank	2.27	0.00	207.54	1.43	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7.09	0.58	0.00	0.00	0.00	0.00
24	HDFC Bank	54.85	0.57	1328.24	0.60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	495.33	0.00	0.00	0.00	28.67	0.00
25	ICICI	11.20	0.00	4834.27	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.46	0.00	0.00	0.00	10.13	0.00
26	IDBI	21.10	0.46	2848.10	60.13	2.36	0.00	0.00	0.00	3.29	0.00	0.28	0.03	138.84	9.38	202.38	14.00	5.82	0.24
27	IDFC	0.00	0.00	40.07	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	13.39	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66.48	0.00
29	Jana Small Finance Bank	0.00	0.00	6.91	0.11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	78.13	1.82	0.00	0.00
30	Karnataka Bank Ltd.	1.13	0.08	164.60	2.06	2.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.34	0.03
31	Karur Vysya Bank	38.76	0.00	84.91	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	6.42	0.40	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
33	Ratnakar Bank Ltd	0.73	0.02	12.08	0.29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7.55	0.21	0.00	0.00
34	South Indian Bank Ltd.	1.02	0.00	28.75	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	2.08	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	Ujivan Small Finance Bank	0.00	0.00	159.71	0.08	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	37.51	9.21	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	9.00	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		204.14	1.90	10204.29	68.51	4.36	0.01	0.00	0.00	3.29	0.00	0.28	0.03	4245.38	18.96	331.30	25.59	113.94	0.27
40	BGVV (UBI)	3.98	1.57	467.48	34.79	47.43	37.79	265.87	150.61	2212.01	30.44	132.31	11.57	533.49	138.41	667.79	107.76	8.83	1.61
41	PBGB (UCO)	5.85	1.42	207.26	11.08	0.01	0.00	96.18	14.69	1360.10	58.81	6.62	0.92	340.98	116.96	871.37	90.71	0.00	0.00
42	UBKGB (CBI)	1.96	0.68	103.59	2.12	5.42	2.42	48.97	10.86	344.85	4.17	279.32	3.35	593.08	25.16	335.10	27.57	3.59	0.11
Total RRB		11.79	3.67	778.33	47.99	52.86	40.21	411.02	176.16	3916.96	93.42	418.25	15.84	1467.55	280.53	1874.26	226.04	12.42	1.72
43	WB State Co-Op Bank Ltd.	0.41	0.06	891.57	0.24	58.51	0.36	39.19	7.04	1083.86	43.95	0.00	0.00	4702.77	331.07	0.00	0.00	0.00	0.00
44	WBSCARD Bank Ltd.	0.00	0.00	208.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Co-Optv		0.41	0.06	1099.62	0.24	58.51	0.36	39.19	7.04	1083.86	43.95	0.00	0.00	4702.77	331.07	0.00	0.00	0.00	0.00
Grand Total		2421.85	152.12	48809.72	784.78	522.90	119.59	867.35	267.10	8598.99	225.84	481.29	17.87	18213.92	1508.77	4862.65	582.74	1229.72	68.32



STATUS OF PDR CASES AS ON 31.12.2019:

The issue of posting of Certificate Officers at the Sub Division & Districts to dispose of the pending cases as well as to take care of the future cases has been discussed in 139th SLBC Meeting. Subsequently, as directed, a separate letter has been written to the Chief Secretary, GoWB in this regard. As on 31.12.2019 there are 5928 PDR cases pending and the Certificate Officers may be advised to dispose of the cases.

Status on	Cases filed		Cases settled	
	No	Amt (in Cr)	No	Amt (in Cr)
31-03-2018	13695	169.27	4937	34.48
31-12-2018	14856	189.70	4970	34.97
31-03-2019	14429	226.57	4921	47.96
30-06-2019	8412	175.10	2071	27.78
30-09-2019	7623	394.18	1802	25.67
31-12-2019	7852	422.69	1924	27.65

DISPOSAL OF CERTIFICATE CASES (PDR Act) AS ON 31.12.2019									
(Amount in Crore)									
Sl. No.	Bank	Outstanding cases as on 31.03.2019		Cases filed from 01.04.2019 to 31.12.2019		Cases Settled from 01.04.2019 to 31.12.2019		Outstanding cases as on 31.12.2019	
		No	Amount	No	Amount	No	Amount	No	Amount
1	Allahabad bank	60	4.74	0	0.00	2	0.83	58	3.91
2	Andhra Bank	0	0.00	0	0.00	0	0.00	0	0.00
3	Bank of Baroda	17	4.07	2	1.24	0	0.00	19	5.31
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	3736	43.48	0	0.00	1852	14.59	1884	28.89
17	UCO	68	0.94	51	0.29	6	0.19	113	1.04
18	Union Bank of India	85	0.70	0	0.00	0	0.00	85	0.70
Total PSU		5559	89.80	59	1.81	1877	16.49	3741	75.12
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)	1066	47.30	4	0.06	10	0.02	1060	47.34
41	PBGB (UCO)	183	0.64	59	0.24	31	0.13	211	0.75
42	UBKGB (CBI)	0	0.00	0	0.00	0	0.00	0	0.00
Total RRB		1249	47.94	63	0.30	41	0.15	1271	48.09
43	WB State Co-Op Bank Ltd.	912	269.96	10	12.88	6	11.01	916	271.83
44	WBSCARD Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00
Total Co-Optv		912	269.96	10	12.88	6	11.01	916	271.83
Grand Total		7720	407.70	132	14.99	1924	27.65	5928	395.04

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 2602 loan accounts as reported as on December, 2019.

The details are as given hereunder.

District wise pending DM's permission under SARFAESI as on 31.12.2019						
Sr. NO.	District Name	Pending below 60 days	Above 60 days below 6 months	6 months to 1 year	1 year and above	Total pending as on 31.12.2019
1	Alipurduar	0	0	0	0	0
2	Bankura	1	2	2	10	15
3	Birbhum	5	16	12	7	40
4	Coochbehar	1	13	21	12	47
5	Dakshin Dinajpur	0	0	5	83	88
6	Darjeeling	7	7	2	15	31
7	Hooghly	3	57	20	117	197
8	Howrah	3	69	9	61	142
9	Jalpaiguri	1	8	5	15	29
10	Jhargram	0	2	3	4	9
11	Kalimpong	0	0	0	5	5
12	Kolkata	26	45	54	188	313
13	Malda	1	5	41	60	107
14	Murshidabad	27	13	76	165	281
15	Nadia	4	10	15	47	76
16	Paschim Burdwan	3	40	30	82	155
17	Purba Burdwan	2	16	35	50	103
18	Paschim Medinipur	4	2	16	35	57
19	Purba Medinipur	0	16	17	107	140
20	Purulia	2	0	0	11	13
21	Uttar Dinajpur	2	3	7	46	58
22	24 Pgs. (N)	27	66	46	89	228
23	24 Pgs. (S)	19	59	111	279	468
Total		138	449	527	1488	2602

Bank wise pending DM's permission under SARFAESI as on 31.12.2019						
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	21	16	16	74	127
4	BOI	13	11	7	53	84
5	Canara Bank	0	22	18	54	94
6	CBI	0	6	14	94	114
7	Corporation Bank	0	0	0	14	14
8	Indian Bank	0	0	14	25	39
9	IOB	0	0	0	25	25
10	PNB	8	9	41	104	162
11	SBI	16	21	8	40	85
12	Syndicate Bank	20	48	106	25	199
13	UBI	26	52	134	457	669
14	UCO	3	46	25	164	238
15	Union Bank	1	17	30	0	48
	PSUs Total	108	267	465	1181	2021
16	Axis Bank	0	18	9	27	54
17	Federal Bank	0	0	4	11	15
18	Catholic Syrian Bank	0	0	0	1	1
19	HDFC	0	1	0	15	16
20	IDBI	0	1	11	71	83
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	11	22	25	130	188
24	BGVB	16	9	19	163	207
25	PBGB	0	141	0	0	141
26	UBKGB	3	10	18	14	45
	RRBs Total	19	160	37	177	393
Total		138	449	527	1488	2602

AGENDA-12

Financial Literacy Camps & Awareness Drive

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

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

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

Quarter	No of Special camps	Number of participants	No of target specific camp	Number of participants	Total Camps	Total Participants
June,19	1134	29802	1265	37553	2399	67355
Sept,19	550	22741	786	31947	1336	54688
Dec, 19	477	20641	736	30141	1213	50782

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 Dec, 2019 quarter:

Birbhum (211), Purba Medinipur (203), Howrah (104),

QUARTERLY REPORT ON CONDUCT OF CAMPS BY RURAL BRANCHES OF BANKS							
State	West Bengal						
Quarter ended	December						
Year	2019						
Sr. No.	District	No of rural branches in district	No of special camps conducted during the	No. of participants	No of target specific camps conducted during the quarter	No. of participants	Target Group Addressed
1	Alipurduar	51	3	137	3	138	1,4
2	Bankura	225	11	191	15	225	1,2,3
3	Birbhum	212	102	6436	109	6813	1,2,3,4,5,6
4	Coochbehar	124	4	210	3	170	1,4
5	Darjeeling	76	6	1123	18	1094	1,2,3,4,5,6
6	Dakshin Dinajpur	79	31	215	41	389	1,3,4
7	Hooghly	237	41	348	41	348	1,3,5
8	Howrah	180	25	1109	79	1946	1,2,4,6
9	Jalpaiguri	77	26	1534	26	1462	1,2,4,5,6
10	Jhargram	83	2	39	2	39	1,3
11	Kalimpong	14	5	159	5	159	1,3,5
12	Kolkata	0	0	0	0	0	
13	Malda	184	4	153	14	451	1,3,4,6
14	Murshidabad	293	6	286	13	641	1,3,4,5,6
15	Nadia	212	26	2472	24	1932	1,2,3,4,5,6
16	Paschim Bardhaman	86	34	1015	45	1122	1,4,5,6
17	Paschim Medinipur	326	28	923	37	1219	1,3,5,6
18	Purba Bardhaman	302	35	1511	38	1511	1,2,5,6
19	Purba Medinipur	117	41	1265	162	6722	1,2,3,4,5,6
20	Purulia	129	17	583	15	681	1,3,4
21	Uttar Dinajpur	92	12	249	8	575	1,5,6
22	24 Pgs (N)	246	12	301	23	1705	1,2,6
23	24 Pgs (S)	304	6	382	15	799	1,2,4,5,6
Total		3649	477	20641	736	30141	
1. Farmers 2. Small entrepreneurs 3. School students 4. SHGs 5. Senior citizens 6. Others							

AGENDA-13

Review of functioning of RSETIs

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

Sl.	Sponsoring Bank	RSETI No	District covered
1	United Bank of India	6	Bankura, Dakshin Dinajpur, Howrah, Purulia, South 24 Parganas, Uttar Dinajpur,
2	Central bank of India	3	Darjeeling, 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 counseling and providing hand holding support in accessing institutional credit.

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

Period	Number of programs	Number of candidates	Total no of Settlement	% 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
Cumulative	4498	119328	87246	73.11	59.29

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.

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.
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 Settlement & Credit Linkage % since inception (Cumulative)											
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 %
1	Birbhum (Bolpur)	Allahabad Bank	221	6503	4437	3295	1142	8	4445	68.35	74.26
2	West Midnapore (Debra)	Allahabad Bank	187	6020	4617	3791	826	251	4868	80.86	82.11
3	North 24 Parganas	Bank of India	256	6605	5232	2991	2241	124	5356	81.09	57.17
4	Coochbehar	Central Bank of India	127	3003	2045	988	1057	34	2079	69.23	48.31
5	Darjeeling	Central Bank of India	102	2676	1838	1102	736	40	1878	70.18	59.96
6	Jalpaiguri	Central Bank of India	249	5236	4092	3187	905	221	4313	82.37	77.88
7	Purba Midnapore	Punjab National Bank	216	6242	4602	2391	2211	46	4648	74.46	51.96
8	RUDSETI Berhampore	Syndicate & Canara Bank	287	8346	6089	3276	2813	0	6089	72.96	53.80
9	Malda	State Bank of India	214	6438	4069	2196	1873	670	4739	73.61	53.97
10	Nadia (Haringhata)	State Bank of India	198	5126	3517	1512	2005	73	3590	70.04	42.99
11	Burdwan	UCO Bank	231	5924	4112	2334	1778	0	4112	69.41	56.76
12	Hooghly	UCO Bank	253	6468	4430	3791	639	0	4430	68.49	85.58
13	Howrah	UCO Bank	202	5908	4067	4043	24	1	4068	68.86	99.41
14	Bankura (Ranbahal)	United Bank of India	290	6875	4265	2207	2058	606	4871	70.85	51.75
15	Dakshin Dinarpur(Balurghat)	United Bank of India	189	5278	3790	2490	1300	206	3996	75.71	65.70
16	Howrah	United Bank of India	603	15234	12529	3098	9431	629	13158	86.37	24.73
17	Purulia	United Bank of India	174	4494	2324	1504	820	0	2324	51.71	64.72
18	South 24 Parganas	United Bank of India	296	7853	4740	3909	831	49	4789	60.98	82.47
19	Uttar Dinajpur	United Bank of India	203	5099	3422	1827	1595	71	3493	68.50	53.39
Total			4498	119328	84217	49932	34285	3029	87246	73.11	59.29

RSETI wise Settlement & Credit Linkage % up to 31.12.2019 during 01.04.2019 to 31.12.2019											
Sr. No.	RSETI Name	Sponsored Bank	No of Programs	Total Trained	Total settled without wage	Self Employed		Wage Employed	Total settled with wage	Settlement %	Credit Linkage %
1	Birbhum (Bolpur)	Allahabad Bank	15	473	281	241	40	2	283	59.83	85.77
2	West Midnapore (Debra)	Allahabad Bank	12	363	340	338	2	0	340	93.66	99.41
3	North 24 Parganas	Bank of India	24	632	406	123	283	60	466	73.73	30.30
4	Coochbehar	Central Bank of India	13	253	102	74	28	0	102	40.32	72.55
5	Darjeeling	Central Bank of India	16	438	132	126	6	0	132	30.14	95.45
6	Jalpaiguri	Central Bank of India	16	452	65	50	15	0	65	14.38	76.92
7	Purba Midnapore	Punjab National Bank	18	517	247	197	50	0	247	47.78	79.76
8	RUDSETI Berhampore	Syndicate & Canara Bank	17	465	335	239	96	0	335	72.04	71.34
9	Malda	State Bank of India	22	637	221	76	145	76	297	46.62	34.39
10	Nadia (Haringhata)	State Bank of India	18	453	108	35	73	0	108	23.84	32.41
11	Burdwan	UCO Bank	19	537	250	203	47	0	250	46.55	81.20
12	Hooghly	UCO Bank	18	437	149	149	0	0	149	34.10	100.00
13	Howrah	UCO Bank	24	645	79	77	2	0	79	12.25	97.47
14	Bankura (Ranbahal)	United Bank of India	23	637	352	142	210	19	371	58.24	40.34
15	Dakshin Dinarpur(Balurghat)	United Bank of India	13	388	186	161	25	0	186	47.94	86.56
16	Howrah	United Bank of India	33	904	617	178	439	14	631	69.80	28.85
17	Purulia	United Bank of India	16	444	162	114	48	0	162	36.49	70.37
18	South 24 Parganas	United Bank of India	26	623	54	42	12	5	59	9.47	77.78
19	Uttar Dinajpur	United Bank of India	17	432	107	25	82	1	108	25.00	23.36
Total			360	9730	4193	2590	1603	177	4370	44.91	61.77

AGENDA: 14

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

A) Department of Financial Services has identified 11278 villages across the country which have remained uncovered out of which list of 81 URCs in the State of West Bengal was sent to SLBC. We have scrutinized the same through Jan Dhan Darshak App, it has been found that 41 centres have already been covered by Banks / IPPB in the state.

Now, we have allocated the remaining 40 URCs among 8 member banks whose branches are found to be operating in the immediate vicinity of the centres beyond 5 KM. We are now attaching the list of 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
UCO Bank	Alipurduar	Buxa Forest (Panbari Khanda)	1
Total			2

B) SLBC previously allocated 204 unbanked centres with population of 5000 & above (as identified by RBI from a list of 717 centres) for opening of B & M branches on 20-09-2017. RBI & SLBC reiterates that the opening of Banking Outlets in the said 204 centres is binding on the allottee banks.

SLBC has asked for status report from the 27 banks in this regard and has received information. So far 146 Banking Outlets have been found to be opened in out of 204 allocated villages (Bank data & Jan Dhan Darshak App).

The Status report of the same is annexed below.

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

C) SLBC received a list of 661(Revised) GPHQ centres from GoWB in Dec 19, which are reportedly without banking facilities. SLBC has entrusted the concerned LDMs on 15-12-2018 to conduct a detailed survey in co-ordination with the Block functionaries and submit a report to SLBC. Survey reports have been received from all the LDMs. SLBC has since identified 209 Centres beyond 5 KM distance out of which 138 centres with population above 5000 needs to be taken up in the 1st phase.

The matter formed the part of the back ground papers for the SLBC Steering Committee meeting held on 03-09-2019. 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 centres. This will enable SLBC in finalizing and executing the process for allocation of the centres on merit.

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

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

- **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
State Bank of India	4
UCO Bank	3
Allahabad Bank	4
Central Bank of India	8
Uttar Bangiya Kshetriya Gramin Bank	8
United Bank of India	9

SR	NAME OF TEA GARDEN	POST OFFICE	TEA DISTRICT	ALLOTTEE BANK
1	JAYANTIKA	SAHABAD	DARJEELING	ALLAHABAD BANK
2	JOYPUR	PRASANNANAGAR	JALPAIGURI	ALLAHABAD BANK
3	DANGUAJHAR TEA GARDEN	DANGUAJHAR	JALPAIGURI	ALLAHABAD BANK
4	DEMDIMA	DEMDIMA	JALPAIGURI	ALLAHABAD BANK
5	HILLA	NAGRAKATA	JALPAIGURI	CENTRAL BANK OF INDIA
6	HOPE TEA GARDEN HOPE TEA GARD	NAGRAKATA	JALPAIGURI	CENTRAL BANK OF INDIA
7	ORD TERA TEA GARDEN	BELGACHI	DARJEELING	CENTRAL BANK OF INDIA
8	PANIGHATA	BELGACHI	DARJEELING	CENTRAL BANK OF INDIA
9	BHOGATPORE TEA ESTATE	NAGRAKATA	JALPAIGURI	CENTRAL BANK OF INDIA
10	DALGAON TEA ESTATE	BIRPARA	JALPAIGURI	CENTRAL BANK OF INDIA
11	MERICO TEA ESTATE	CHINCHULA	JALPAIGURI	CENTRAL BANK OF INDIA
12	MOHURGONG & GULMA TEA ESTATE	GULMA	JALPAIGURI	CENTRAL BANK OF INDIA
13	GOALGACH TEA ESTATE	ASHARUBASTI	UTTAR DINAJPUR	STATE BANK OF INDIA
14	MARGARET'S HOPE	TUNG	DARJEELING	STATE BANK OF INDIA
15	MERRYVIEW TEA ESTATE	HATIGHISA	DARJEELING	STATE BANK OF INDIA
16	NUXALBARI	NAKSALBARI	DARJEELING	STATE BANK OF INDIA
17	RAIMATANG TEA ESTATE	KALCHINI	JALPAIGURI	UBKGB
18	AIBHEEL TEA GARDEN	MATELLI	JALPAIGURI	UBKGB
19	BAINTGOORIE TEA ESTATE	MALBAZAR	JALPAIGURI	UBKGB
20	BIRPARA TE	BIRPARA	JALPAIGURI	UBKGB
21	CHUAPARA TEA ESTATE	KALCHINI	JALPAIGURI	UBKGB
22	KARBALA TEA ESTATE	BANARHAT	JALPAIGURI	UBKGB
23	LANKAPARA TEA GARDEN	RAMJHORA	JALPAIGURI	UBKGB
24	NAGASUREE	MATELLI	JALPAIGURI	UBKGB
25	PUTHARJHORA TEA ESTATE	MARAPUR	JALPAIGURI	UCO BANK
26	RUNGMOOK/CEDARS TEA ESTATE	SONADA	DARJEELING	UCO BANK
27	LEESH RIVER TEAGARDEN	BAGRAKOTE	JALPAIGURI	UCO BANK
28	AMBOOTIA TEA ESTATE	KURSEONG	DARJEELING	UNITED BANK OF INDIA
29	CHAMURCHI TEA ESTATE	CHAMURCHI	JALPAIGURI	UNITED BANK OF INDIA
30	DEBIJHORA	DEBIJHORA	UTTAR DINAJPUR	UNITED BANK OF INDIA
31	GHATIA TEA ESTATE	NAGRAKATA	JALPAIGURI	UNITED BANK OF INDIA
32	GUNGARAM TEA ESTATE	BAGDOGRA	DARJEELING	UNITED BANK OF INDIA
33	HULDIBARI TEA GARDEN	BINNAGURI	JALPAIGURI	UNITED BANK OF INDIA
34	MATIDHAR TEA ESTATE	KAMALA BAGAN	JALPAIGURI	UNITED BANK OF INDIA
35	RANICHERRA TEA ESTATE	SAILIHAT	JALPAIGURI	UNITED BANK OF INDIA
36	RUNGAMUTTEE TEA ESTATE	MAL	JALPAIGURI	UNITED BANK OF INDIA

AGENDA- 15

Social Security Schemes

Comparison of PMJDY Accounts as on 31.12.2019 (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

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

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

Status as on	PMSBY	PMJJBY	APY	Total
31.03.2017	1095440	4937081	238361	6270882
31.12.2017	4148729	996079	343052	5487860
31.03.2018	5585206	1253089	472248	7310543
31.12.2018	2423860	708298	1865160	4997318
31.03.2019	5517547	1178923	1040846	7737316
31.12.2019	8447785	1819363	1507449	11774597

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
31.12.17	PMSBY	2823	2605	154	64
	PMJJBY	2972	2732	207	33
31.03.18	PMSBY	2863	2636	160	67
	PMJJBY	2608	2313	236	59
31.12.18	PMSBY	2730	2229	259	259
	PMJJBY	3273	2893	268	178
31.03.19	PMSBY	3008	2456	292	261
	PMJJBY	4901	4274	417	204
31.12.19	PMSBY	2395	1792	260	338
	PMJJBY	5747	5200	327	217

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 27894 enrolment upto 22-02-2020. The State of West Bengal performed admirably in the past years and won awards at national level. A similar level of thrust is solicited on part of the member banks for achieving the target set by PFRDA accordingly.

Bank wise report of PMJDY Accounts as on 31.12.2019										
(No. in Actual, Amount in Cr.)										
Sr. No	Banks	Rural A/C	Urban A/C	Male A/C	Female A/C	Total A/C	Total Deposit	Zero Balance Account	RupayCard Issued	Aadhaar Seeded
1	Allahabad Bank	2129490	333818	1050189	1413119	2463308	957.04	28540	1109737	2145833
2	Andhra Bank	11680	26119	17581	20218	37799	8.10	6873	26490	23733
3	Bank of Baroda	474388	1075034	720252	829170	1549422	411.57	86571	1497975	1423215
4	Bank of India	733153	531959	559091	706021	1265112	406.24	157205	1057631	1134171
5	Bank of Maharastra	4052	14014	10854	7212	18066	6.97	4969	11781	14180
6	Canara Bank	350562	98537	214897	234202	449099	137.39	47515	82137	329571
7	Central Bank of India	913529	105388	437874	581043	1018917	235.87	138816	689274	829414
8	Corporation Bank	29232	25595	30197	24630	54827	24.57	4816	51050	38657
9	Indian Bank	42920	62959	51740	54139	105879	23.25	8693	104516	69889
10	Indian Overseas Bank	96386	157792	116949	137229	254178	76.72	39515	236642	196231
11	Oriental Bank of Commerce	128973	71131	110762	89342	200104	155.26	13911	164564	149906
12	Punjab & Sind Bank	2301	13731	9307	6725	16032	13.44	81	15081	11318
13	Punjab National Bank	914561	179904	633632	460833	1094465	287.80	57271	995102	932921
14	State Bank of India	7555482	5820251	6268689	7107044	13375733	4011.34	482116	12814160	10284046
15	Syndicate Bank	128836	23029	65580	86285	151865	42.97	20291	78562	129607
16	UCO Bank	706391	352746	449958	609179	1059137	285.43	149919	508081	978642
17	Union Bank of India	247002	102809	161089	188722	349811	91.06	41038	202353	287649
18	United Bank of India	4577659	2359075	3321424	3615310	6936734	4221.59	837360	5678303	5444342
PSU Sub total		19046597	11353891	14230065	16170423	30400488	11396.61	2125500	25323439	24423325
19	Axis Bank Ltd	1484	26745	18392	9837	28229	9.27	7074	24571	19845
20	City Union Bank Ltd	0	81	60	21	81	0.03	11	83	34
21	Federal Bank	2552	3366	3896	2022	5918	2.12	1257	2608	3858
22	HDFC Bank Ltd	7902	126065	17344	116623	133967	11.97	36636	133954	46817
23	ICICI Bank Ltd	25900	17915	23657	20158	43815	4.37	27513	43815	34290
24	IDBI Bank Ltd	15634	14929	17571	12992	30563	8.99	3423	23870	22304
25	IndusInd Bank Ltd	252	8742	7251	1743	8994	0.67	1897	8265	7585
26	Jammu & Kashmir Bank Ltd	0	237	164	73	237	0.10	43	302	119
27	Karur Vysya Bank	0	1649	973	676	1649	0.26	425	1632	1157
28	Kotak Mahindra Bank Ltd	138	914	807	245	1052	0.10	527	103	304
29	Lakshmi Vilas Bank Ltd	21	26	29	18	47	0.02	5	37	21
30	South Indian Bank Ltd	9	288	136	161	297	0.10	50	190	210
31	Yes Bank Ltd	2	60	51	11	62	0.01	8	60	44
PVT Sub total		53894	201017	90331	164580	254911	38.02	78869	239490	136588
32	BGVB	4007737	40130	1813917	2233950	4047867	1155.97	789809	3082057	2729951
33	PBGB	688954	62505	593786	157673	751459	214.40	153317	197291	632503
34	UBKGB	317975	136145	191482	262638	454120	145.83	71315	438019	373038
RRB Sub Total		5014666	238780	2599185	2654261	5253446	1516.20	1014441	3717367	3735492
Grand Total		24115157	11793688	16919581	18989264	35908845	12950.83	3218810	29280296	28295405

Sr. No.	Bank Name	Social Security Scheme report as on 31.12.19			PMJDY Overdraft Facility as on 31.12.19 (Amt in Crore)					
		New Enrolment + Renewal (Number only)		APY(No.)	Eligible A/c		Sanctioned A/c		Disbursed A/c	
		PMSBY	PMJBY	New Enrolment in 2019-20	No.	Amount	No.	Amount	No.	Amount
1	Allahabad bank	740939	138323	34750	54328	16.43	51611	15.61	18590	4.59
2	Andhra Bank	6966	1167	3550	5691	2.14	1182	0.41	0	0.00
3	Bank of Baroda	742034	138954	5020	482638	120.96	10214	1.62	6227	1.04
4	Bank of India	90252	30679	25617	0	0.00	0	0.00	0	0.00
5	Bank of Maharashtra	0	0	0	0	0.00	0	0.00	0	0.00
6	Canara Bank	227254	60220	1410	4167	0.09	4167	0.09	4167	0.09
7	Central Bank of India	307105	102781	15420	8355	33.82	3794	0.83	3794	0.43
8	Corporation Bank	0	0	0	0	0.00	0	0.00	0	0.00
9	Indian Bank	37735	13156	1372	5976	2.13	5691	1.13	1508	0.04
10	IOB	4303	2345	704	0	0.00	0	0.00	15	0.00
11	OBC	172442	35653	0	0	0.00	0	0	1046	0.02
12	PNB	273001	76317	7422	117977	82.27	8927	1.73	1996	0.50
13	Punjab & Sind Bank	0	0	18995	0	0.00	0	0.00	0	0.00
14	SBI	2733503	660941	240318	308674	47.10	146225	47.10	146255	47.10
15	Syndicate Bank	19029	13577	1658	312488	10.94	876	0.28	876	0.28
16	UBI	1928747	223860	52657	10558	5.95	10558	5.95	10558	5.95
17	UCO	207647	72317	9598	149101	16.10	37807	7.89	37807	6.80
18	Union Bank of India	138275	42792	2081	11613	4.25	3008	0.22	110	0.03
Total PSU		7629232	1613082	420572	1471566	342.18	284060	82.86	232949	66.8712
19	Axis Bank	31036	8773	2690	0	0.00	0	0.00	0	0.00
20	Bandhan Bank	0	0	181	0	0.00	0	0.00	0	0.00
21	Catholic Syrian Bank Ltd.	0	0	0	0	0.00	0	0.00	0	0.00
22	Dhanlaxmi Bank Ltd.	0	0	0	0	0.00	0	0.00	0	0.00
23	Federal Bank	0	0	0	0	0.00	0	0.00	0	0.00
24	HDFC Bank	71323	37016	1992	5	0.00	5	0.00	5	0.00
25	ICICI	26229	11942	171	0	0.00	0	0.00	0	0.00
26	IDBI	76050	21880	1969	0	0.00	0	0.00	0	0.00
27	IDFC	1611	347	0	0	0.00	0	0.00	0	0.00
28	Indusind Bank	0	0	0	0	0.00	0	0.00	0	0.00
29	Jana Small Finance Bank	0	0	0	0	0.00	0	0.00	0	0.00
30	Karnataka Bank Ltd.	0	0	0	0	0.00	0	0.00	0	0.00
31	Karur Vysya Bank	2200	1429	20	0	0.00	0	0.00	0	0.00
32	Kotak Mahindra Bank	6087	4009	103	0	0.00	0	0.00	0	0.00
33	Ratnakar Bank Ltd	118	66	0	0	0.00	0	0.00	0	0.00
34	South Indian Bank Ltd.	0	0	0	0	0.00	0	0.00	0	0.00
35	SIDBI	0	0	0	0	0.00	0	0.00	0	0.00
36	Tamilnad Mercantile Bank	0	0	0	0	0.00	0	0.00	0	0.00
37	Ujjivan Small Finance Bank	0	0	0	0	0.00	0	0.00	0	0.00
38	Utkarsh Small Finance Bank	0	0	0	0	0.00	0	0.00	0	0.00
39	YES Bank	0	0	0	0	0.00	0	0.00	0	0.00
Total PVT		214654	85462	7126	5	0.00223	5	0.00	5	0.00
40	BGVB (UBI)	334711	43072	15724	1686451	15678.20	525	18.17	525	27.04
41	PBGB (UCO)	131679	32639	14116	259762	69.48	4345	0.87	440	0.05
42	UBKGB (CBI)	109277	37345	11513	119715	5.99	119581	5.98	5132	0.21
Total RRB		575667	113056	41353	2065928	15753.67	124451	25.02	6097	27.3
43	WB State Co-Op Bank Ltd.	28232	7763	127	0	0.00	0	0.00	0	0.00
44	WBSCARD Bank Ltd.	0	0	0	0	0.00	0	0.00	0	0.00
Total Co-Optv		28232	7763	127	0	0.00	0	0.00	0	0.00
Grand Total		8447785	1819363	469178	3537499	16095.85223	408516	107.88	239051	94.17

Sr. No.	Bank Name	Details of Claim & Settlement in PMSBY & PMJJBY as on 31.12.2019							
		PMSBY (No.)				PMJJBY (No.)			
		Claims Made	Claims Settled	Pending	Rejected	Claims Made	Claims Settled	Pending	Rejected
1	Alahabad bank	159	69	18	72	584	548	24	12
2	Andhra Bank	9	9	0	0	5	5	0	0
3	Bank of Baroda	175	134	17	7	168	158	1	3
4	Bank of India	0	0	0	0	0	0	0	0
5	Bank of Maharashtra	0	0	0	0	0	0	0	0
6	Canara Bank	68	13	55	2	182	51	129	2
7	Central Bank of India	86	73	7	6	293	285	5	3
8	Corporation Bank	0	0	0	0	0	0	0	0
9	Indian Bank	21	15	3	3	88	81	2	5
10	IOB	3	1	11	1	2	1	1	0
11	OBC	0	0	0	0	0	0	0	0
12	PNB	100	55	26	19	158	127	26	10
13	Punjab & Sind Bank	0	0	0	0	0	0	0	0
14	SBI	303	260	0	43	1208	1164	0	44
15	Syndicate Bank	8	6	2	0	28	28	0	0
16	UBI	1154	936	52	166	2273	2063	87	123
17	UCO	0	0	0	0	0	0	0	0
18	Union Bank of India	32	24	5	3	172	166	2	2
Total PSU		2118	1595	196	322	5161	4677	277	204
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	13	9	3	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	52	45	4	3
40	BGVB (UBI)	152	125	17	10	331	319	6	6
41	PBGB (UCO)	54	23	31	0	71	40	31	0
42	UBKGB (CBI)	23	8	9	6	100	91	8	1
Total RRB		229	156	57	16	502	450	45	7
43	WB State Co-Op Bank Ltd.	3	3	0	0	32	28	1	3
44	WBSCARD Bank Ltd.	0	0	0	0	0	0	0	0
Total Co-Optv		3	3	0	0	32	28	1	3
Grand Total		2395	1792	260	338	5747	5200	327	217

AGENDA- 16

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

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

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, Outreach Program on Financial Inclusion)

Market Intelligence Issues:

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

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

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

Outreach Program on Financial Inclusion:

As advised by Department of Financial Services, a 3 day Outreach Program was held on 26-28th February, 2020 with focus on the following deliverables,

- ✓ Promotion of various activities & products under Financial Inclusion.
- ✓ Promotion of digital banking products, PoS machine, BHIM-QR/UPI, etc,
- ✓ Extension of credit under MUDRA & Stand Up India program.
- ✓ Saturation under KCC scheme
- ✓ Enrolment under Social Security schemes.

The centralized camps held at BCCI Bldg, Kolkata was well attended by the member banks, LIC, SIDBI, GIC subsidiaries, IPPB, Airtel Payment Bank, NPCI, etc besides member of public. During the camps sanction letters were distributed to 76 beneficiaries amounting to Rs.205.60 crore.

Status of SLBC report submitted by Banks for Dec. 2019			
Sr. No.	Bank	Status	Received On
1	Allahabad bank	Submitted	10.02.2020
2	Andhra Bank	Submitted	29.01.2020
3	Bank of Baroda	Submitted	15.02.2020
4	Bank of India	Submitted	13.02.2020
5	Bank of Maharashtra	Submitted	11.02.2020
6	Canara Bank	Submitted	06.02.2020
7	Central Bank of India	Submitted	03.02.2020
8	Corporation Bank	Submitted	14.01.2020
9	Indian Bank	Submitted	07.02.2020
10	IOB	Submitted	15.02.2020
11	OBC	Submitted	17.02.2020
12	PNB	Submitted	10.02.2020
13	Punjab & Sind Bank	Submitted	10.02.2020
14	SBI	Submitted	01.02.2020
15	Syndicate Bank	Submitted	21.01.2020
16	UBI	Submitted	07.02.2020
17	UCO	Submitted	22.01.2020
18	Union Bank of India	Submitted	18.02.2020
19	Axis Bank	Submitted	17.01.2020
20	Bandhan Bank	Submitted	27.01.2020
21	Catholic Syrian Bank Ltd.	Submitted	07.02.2020
22	Dhanlaxmi Bank Ltd.	Not Submitted	NA
23	Federal Bank	Submitted	28.01.2020
24	HDFC Bank	Submitted	20.01.2020
25	ICICI	Submitted	18.01.2020
26	IDBI	Submitted	03.02.2020
27	IDFC	Submitted	01.02.2020
28	Indusind Bank	Submitted	27.01.2020
29	Jana Small Finance Bank	Submitted	24.01.2020
30	Karnataka Bank Ltd.	Submitted	07.02.2020
31	Karur Vysya Bank	Submitted	07.02.2020
32	Kotak Mahindra Bank	Submitted	25.01.2020
33	Ratnakar Bank Ltd	Submitted	04.02.2020
34	South Indian Bank Ltd.	Submitted	29.01.2020
35	SIDBI	Submitted	21.02.2020
36	Tamilnad Mercantile Bank	Submitted	12.02.2020
37	Ujjivan Small Finance Bank	Submitted	11.02.2020
38	Utkarsh Small Finance Bank	Submitted	21.01.2020
39	YES Bank	Submitted	18.01.2020
40	BGVB (UBI)	Submitted	20.01.2020
41	PBGB (UCO)	Submitted	15.01.2020
42	UBKGB (CBI)	Submitted	11.02.2020
43	WB State Co-Op Bank Ltd.	Submitted	11.02.2020
44	WBSCARD Bank Ltd.	Submitted	04.02.2020

N.B. Dhanlaxmi Bank Ltd. has not submitted the Quarterly Banking Progress Data for the last 2 quarter also.



United Bank of India, Convener of SLBC, West Bengal

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Kolkata- 700 001

Ref : SLBC-WB/Minutes(147)/ 772 /2019

Dated, the 27th Dec, 2019

Re : Minutes of the 147th SLBC, West Bengal meeting on 20-12-2019

The performance review meeting for Sept, 2019 quarter was held at 3.00 P.M on 20-12-2019 at Hotel Hindustan International, Kolkata under the joint Chairmanship of Dr Amit Mitra, Hon'ble Finance Minister of GoWB and Sri Ashok Kumar Pradhan, MD & CEO of United Bank of India. The list of the Dignitaries, Executives from Govt Departments, RBI, NABARD, Member Banks & other Financial Institutes as well as LDMs, participating in the meeting is annexed.

The following are the observation emerging as Action Points during the review of the performance of the Banks in respect of different parameters under institutional credit in the State of West Bengal.

A) C D Ratio:

- Lowered to 62.18% against 63.12% as on 30th June and 64.57% as on 31st March. Although huge Govt Deposits attribute to such low CD ratio in these Districts, LDMs of 24 Paraganas (North), Hooghly and Paschim Burdwan to draw definite strategy for improving the CD Ratio which must be visible in the next quarter.
- Dr Mitra stressed on area wise study with analysis of the loan ticket size for profiling the credit needs in respective clusters. SBI LHO is to monitor the progress in Paschim Burdwan district. (Action Point 1 : LDM of 24 PGS(N), Hooghly, Paschim Burdwan)

B) Agriculture Advances :

- Credit deployment under Agriculture only 40% of the yearly target during the 1st half year. This is an area of concern. Banks were advised to proactively adopt the centres identified/ratified by SLBC & ARD Deptt (117 Dairy, 67 Poultry, 80 Goatery & 49 Piggery centres) for accelerated finance on camp mode with generation of proposals. (Action Point 2 : Member Banks)
- The State is largest producer of vegetables and 2nd largest producer of fruits in the country. Thus there is ample scope for Agro & Food Processing units in the State. MNCs like ITC, Pepsico, IFB in setting up product sourcing centres may be involved. SLBC, NABARD and Department of Food Processing & Horticulture to hold a special meeting for identification & adoption of potential centres for focused credit linkage. (Action Point 3 : SLBC, NABARD & Line Deptts)

C) KCC Advances :

- Sri A K Pradhan exhorted the banks to bring the 33 lakh non-loanee farmers as enrolled in Bangla Shasya Bima Scheme under the ambit of KCC scheme which will ensure saturation of the program also.

(Action Point 4 : Member Banks & Agri Deptt)



- The list of beneficiaries of Krishak Bandhu scheme should be collected by the Bank branches from the appropriate authorities to attain saturation of KCC. Officials of the concerned departments at Block and Panchayet level are also requested to co-operate in this regard in order to achieve the goal of KCC saturation.

(Action Point 5 : All Member Banks & Line Govt Department)

- Dr A Mitra pointed out that the coverage of allied activities and fishery activities under KCC scheme with provision for interest subvention is very much on the lower side and advised for targeting the eligible existing crop loan farmers for supplementary loans under AH & F schemes which will also result in diversification of business.
- Insurance Companies have been advised to arrange for insurance cover accordingly.

(Action Point 6 : SLBC, Member Banks, Insurance Cos, ARD Deptt & Fishery Deptt)

D) Crop Insurance, Krishak Bandhu Scheme & others :

- Issue of problems GoWB authorities will provide support to the farmers during the Kharif & Rabi seasons by way of cheques only under Krishak Bandhu scheme. These will be deposited in time for onward collection without delay/refusal by banks.

(Action Point 7 : Member Banks)

- Insurance Companies are to settle the claim at the earliest for crop damage in 2019 particularly for Hooghly, Purba Medinipur and Pachim Medinipur. Similarly, banks which are to yet to submit the Utilization Certificate for previous 3 years claim settlement cases, must comply with the same for closure of Insurance Audit works.

(Action Point 8 : Insurance Companies & Member Banks)

- Bankers to extend relief as per RBI norms to the eligible farmers affected by natural calamities as per notifications issued by Govt authorities from time to time.

(Action Point 9. Member Banks and LDMs)

E) MSME Advances :

- Achievement against the ACP is more than 50% (Rs.35089 crore against the target of Rs.75000 Cr.) as at the end of first half.
- Sri A K Pradhan advised the banks to take up the restructuring of MSME accounts on merit as per RBI norms.

(Action Point 10 : Member Banks)

- SLBC efforts on cluster approach under which identification of borrowers and receipt of application by the sponsoring agencies have already kick-started should be taken to logical conclusion through sponsoring of all proposals followed by disposal of the same by the Banks.

(Action Point 11: All DICs in the clusters, KVIB, Handloom Deptt and Member Banks)

F) SHG Advances :

- Dr A Mitra advised the banks to reduce the gap between the sanction and disbursement in NRLM loans through full disbursement of the sanctioned limit at the earliest and also opined that the SHGs are encouraged for undertaking export oriented activities.

(Action Point 12 : Member Banks & WBSRLM)

- Ms C D Lama, SMD & CEO of WBSRLM opined that the banks should fix a particular day in a month for CBRM for effective recovery & monitoring of NRLM loans.

(Action Point 13 : LDMs are advised to fix the date for respective districts)

- Sri D Sarkar, Secy, SHG & SE Deptt informed that the claim for Interest Subsidy is pending for some of the participating banks like SBI, CBI, UCO Bank, etc. Same should be cleared immediately.

(Action Point 14 : Member Banks)



G) NPA Recovery :

- Sri A K Pradhan requested the State Govt authorities for expediting the process of granting permission by District Magistrates in 2068 NPA accounts for Rs.1324 crore as conveyed by SLBC desk in order to enable the banks to take possession of the secured assets under the SARFAESI Act, 2002. (Action Point 15: Govt of West Bengal)

H) Other Credit Related items :

- Ms M Meena, Secy, Backward Class Welfare Deptt informed that till date 5000 loans sponsored by the Department under Special Component Plan (SCP) has been sanctioned as against 13000 in last year. Banks are to dispose of the pending proposals. (Action Point 16 : Member Banks)

- Dr P Mazumdar informed that out of 1380 Custom Hiring Centres, 147 Centres have been supported till date. However, it is reported that there is delay in disbursement and despite 40% Subsidy available under the scheme, some branches are insisting on 100% collaterals. The Deptt is also to furnish the district-wise list for increasing the credit flow to these Centres. (Action Point 17 : Member Banks & Line Department)

- Sri A K Pradhan also advised the banks to accelerate the credit to the RSETI trained entrepreneurs so that the settlement ratio improves from 70% to 90% by next fiscal. (Action Point 18 : RSETI Directors & Member Banks)

- Sri S K Mondal, CGM of NABARD flagged off the following matters for the banks.

i) Activation of Rupay KCC Cards

ii) Implementation of E-Shakti program in 10 other districts

iii) NABARD support for micro ATM

iv) Disposal of Subsidy linked loans with claim for Subsidy

v) Loans for bee keepers & Allocation of target by SLBC

(Action Point 19 : NABARD/SLBC & Member Banks)

I) Digital District :

- Focus on digitization of the District of Nadia so that the concept of digital district is taken to the logical conclusion for the said district. Efforts should be taken to prevent entry of fraudsters. (Action Point 20 : LDM & Member Banks of Nadia District)

J) Unbanked Rural Centres :

- Member Banks to complete opening of Banking Outlets in the 40 URCs allocated to them by the SLBC desk. (Action Point 21 : All the Allottee Member Banks)

K) Miscellaneous :

- All other agenda as given in the agenda note, not mentioned above, were also discussed. Although there is no specific direction from the concerned authorities towards the bankers, proactive role of all the stakeholders is expected during the coming two quarters for all-round development of the eco-system of the State.

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


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

Enclose: List of Participants





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Ref : SLBC-WB/Agri-AH & F/ 819 /2020

Dated, the 10th January, 2020

Member Banks under SLBC, West Bengal

Re : Minutes of the Special Meeting on Agriculture advances on 07-01-2020.

During the 147th SLBC meeting held on 20-12-2019, Dr Amit Mitra , Hon'ble Finance Minister of West Bengal advised SLBC for holding a special meeting for accelerating the credit flow in Agri & Allied activities , Fisheries as well as Food processing sectors. Accordingly the special meeting was held on 07-01-2020 with participation from the 18 major banks, RBI, NABARD, Agriculture Deptt, Food Processing & Horticulture Deptt, Animal Resource Development Deptt & Fishery Deptt.

The points of discussion and action points thereof as emerged during the meeting, graced by Sri Sunil Kr Gupta, Addl Chief Secretary (Agri) are appended hereunder. The meeting co-ordinated by Sri M R Ray, General Manager & Convener of SLBC was actively participated by the member banks along with valuable inputs from Sri M Dhar, Advisor (Institutional Finance), Sri J Roy, Jt Secretary (Agri), Sri J K Aikar, Commissioner (FPI), Sri P. Chakraborty , AGM (RBI), Sri S Mukherjee, DGM (NABARD), Dr S Biswas, Dy Director (Fisheries), Dr A Samanta (ARDD) ,etc

- Achievement of Agriculture target: It was reiterated that the realistically set annual target of Rs.55000 crore for 2019-20 must be treated as sacrosanct and should be achieved by all the banks. Necessary support would be provided by the line Departments. Cluster approach is to be adopted in identified areas for credit a time bound manner. (Action Point 1 : Member Banks)
- KCC Saturation campaign : Expressing concern at the low rate of 1.59 lac new farmers under KCC Scheme, Sri Gupta exhorted the banks to focus on covering the leftout farmers in the next 2 crop seasons . It was also opined that the banks should also strive for increasing the ticket size of KCC loans (particularly State Co-Op Banks) and arrange for reaching out to the farmers for timely renewal of the limit in accounts dormant for more than a year. The process of sending the list of non-loanee farmers (from the BSBS data base) to the LDMs and ADAs may also be completed for their necessary action. (Action Point 2 : Member Banks & Agri Deptt)
- Food Processing Industries : It was informed by the Department that West Bengal being the major producer of fruits and vegetables in the country , the banks should proactively explore the possibilities for extending credits in profitable ventures like processing units (dairy, fish & meat products), edible oils, beverages , bakery & confectionery products. The Department informed that they will provide the list of entrepreneurs as available with them to the banks interested in credit for setting up of projects in these sub sectors which have a short break- even period besides a low failure rate. NABARD support is also available for units located in 3 Food Parks.

Sri Gupta also advised that area wise list for potential products may be prepared while it was informed by NABARD that their subsidiary, NABCONS may be approached for assisting the new entrepreneurs in preparing the project reports.

It was also informed by RBI that the list of Dist level FPI officials should be shared with SLBC for onward information of the LDOs. As proposed by Sri Dhar, the House approved that FPI Deptt will be part of the DCC forum henceforth. (Action Point 3 : SLBC, FPI Deptt & LDMs)



(Signature)

- Animal Husbandry schemes: Cluster Approach should be adopted for the Dairy, Poultry, Goat-Pig rearing pockets as ratified by ARD Deptt. The member banks have been advised to extend loans under KCC to the eligible farmers associated in these activities and already covered under KCC-Crop Loan scheme with separate provision for sub-limits. The data base available with the banks and BSBS portal may also be shared with Block Livestock Development Officers for scouting of proposals by the Department. (Action Point 4 : Member banks & ARD Deptt)

In view of the reported disparity in Scale of Finance for animal husbandry schemes as prepared by DLTCs, it was requested that NABARD may prepare the Unit Cost for working capital loan under KCC with necessary provisions for localized input cost. It has also been advised that DLTCs may fix the Scale of Finance twice in a year, before beginning of Kharif & Rabi crops in March & September respectively. (Action point 5 : NABARD & LDMs)

- Fishery schemes : The Department informed of around 17 ongoing schemes and requested the banks to come forward for assisting the fish farmers. Banks may also finance the oral lease-holders as applicable under KCC scheme. It was also opined that working capital component for the water-bodies belonging to the majority of the fragmented SF/MF beneficiaries would not be a substantial one and can be accommodated under the prescribed collateral free amount of Rs.1.60 lac for KCC scheme. (Action Point 6 : Member Banks)

It was also informed by the Department that 2 more districts will be added to the 5 districts identified by SLBC and the Department is in process for sponsoring around 50000 loan proposals under KCC to the bank branches shortly. The banks are to dispose of the proposals expeditiously before the Monsoon season. (Action Point 7 : Member Banks & Fishery Deptt)

- Bangla Shasya Bima Scheme : Sri Gupta advised that the banks must ensure uploading of the portal data as per Notification for Rabi 2019-20 season and requested the banks for greater coverage of farmers under the scheme. (Action Point 8 : Member Banks)

Sri Gupta also informed about the non-furnishing of the Utilization Certificates by many banks despite being repeatedly followed up by Agri Department and discussed in SLBC forum. The House agreed that the pending UCs for the year upto 1916-17 and 17-18 must be submitted by 31-03-2020 for closure of Audit. The Nodal Officers present in the meeting must ensure submission of the same. (Action Point 9 : Member Banks)

ARD Deptt requested that the banks must upload sanction/disbursement data & subsidy claim for the NLM-EDGE & DEDS scheme within due date. (Action Point 10 : Member Banks)

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

General Manager
Prisec-Agri & Convener of SLBC.





Memo No.107-SH/2020

Dated, Kolkata, the 28th January, 2020

The Member Banks under West Bengal

Ref : Minutes of the SVSKP Committee meeting held on 22-01-2020

The 1st meeting of the SVSKP Committee was held on 22-01-2020 at Head Office, United Bank of India. The meeting chaired by Sri Dibyendu Sarkar, Secretary of SHG & SE Department, was also attended by senior executives from SHG & SE Deptt, WBSCCL, NABARD and the participating banks under the SVSKP.

After briefing the House regarding the objectives of the Committee which strives to streamline the implementation of the SVSKP loans with proper co-ordination among the Banks and the Stakeholders, Sri Sarkar informed that the focus of the Department is on timely disposal of sponsored proposals with maintenance of asset quality of the loans. The expectations of the Department and the expected work flow are appended below.

- PIC meetings are to be participated by the banks without fail for early disposal and resolving the recurrent issues.
- Joint inspections with Block Supervisors/ Prakaalpa 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 and receipt should be arranged within 15 days from sanction, subject to availability of subsidy and remittance thereof by the Department.
- Subsidies claimed and received from the Department are not to be kept pending nor returned.
- Banks are to disburse Subsidy proportionately as per norms.
- Disbursement should be in minimum installments ensuring proper creation of assets.

(Action Point : Member Banks and SHG & SE Deptt)

While assuring the Banks of all possible support in repayment of loans with active involvement of the Prakaalpa Sahayaks / Motivators and the SHGSE Supervisors, Sri Sarkar informed that as per Department records, Rs.88 crore of Subsidy amount is lying undisbursed from 2002-03 onwards with substantial number of cases pending for 2016-17, 2017-18, 2018-19 program years. Sri Sarkar and Sri M R Ray, Convener of SLBC stated that the matter has been repeatedly taken up at Sub Committee meetings and requested that,

- 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.
- Camp mode may be adopted in select pockets where large numbers of proposals are pending.
- Non-viable proposals must be returned immediately to the Department with valid reasons.
- Disposal of pending cases with sanction or return of Subsidy is to be completed by Feb, 2020.

(Action Point : Member Banks and SHG & SE Deptt)

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The Department informed the House regarding the recent modifications in the SVSKP loans with maximum amount of Subsidy being capped at Rs.90000/-. It was opined that as most of the loans are of small ticket size, it will not have an adverse impact. Only in case of loans with bigger project cost, the portion of the Bank Loan may be increased accordingly.

(Action Point : Member Banks)

Next, the Department officials outlined the features of the newly developed SVSKP Portal followed by a PowerPoint Presentation under which the entire process commencing from generation of applications, sanction by banks followed by claim of subsidy and regular uploading of data regarding recovery of dues etc., will be fully automated. During the ensuing discussion it was opined that in addition to the branches and Nodal Officers of the participating Banks, controlling offices (RO/ZO, etc.) may also be allowed access to the Portal for tracking the development and initiate remedial measures, if required.

BGVB has informed that some of their branches with high level of NPA are under credit restrictions and these branches may not participate in the program till the embargo is lifted by their Board. The Banks have again been advised to share the list of NPA borrowers under SVSKP scheme with SHG & SE Department for extending necessary support to the branches in recovery of the dues (It was also an Action Point in the SLBC Sub Committee meeting dated 28-05-2019). However, the instructions received from the Finance Department of the State Government earlier and circulated to the Banks may be consulted before taking further stand on the issue.

(Action Point : Member Banks and SHG & SE Deptt)

Regarding applicability of the CGTMSE cover for SVSKP loans it was informed by RRB & Co-Op Bank representatives that they are not covered by the Scheme as member lending Institutions. For others, CGTMSE guarantee cover is part of the mandate of respective Banks.

(Action Point : Member Banks)

Last, the House was informed about the WBSSP scheme under which administration of the Interest Subvention for SHG loans have also become fully online with provision of data uploading in the Portal by the Nodal Officers on half yearly basis. The data uploading file has also been changed to xls. format with 39 fields. The Department may also share a SOP for accessing the Portal.

In view of the pending claims due for submission by some of the Banks, it was requested by the Banks that while the online claim through the Portal may be made mandatory for the period commencing from 01-10-2019, separate provision for the claims prior to the half years ending on 30-09-2019 may be made as per existing arrangement in view of the legacy data issues.

(Action Point : SHG & SE Department)

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


28.07.2020
Dibyendu Sarkar, IAS
Secretary
Self-Help Group & Self Employment Department
Government of West Bengal



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Ref : SLBC-WB/AGRI/Minutes/ 1000 /2020

Dated , the 29th February, 2020

Member Banks under SLBC, West Bengal

Re : Minutes of the Sub-Committee Meeting on Agriculture on 24-02-2020

The quarterly meeting of SLBC Sub-Committee on Agriculture was held on 24-02-2020 to review the progress made in the sector upto Dec, 2019. The major points of discussion and the action points that have emerged during the meeting are as given below,

- With deployment of Rs.34127 crore upto Dec, 2019, the banks could achieve 62% of the yearly target of Rs.55000 crore. Sri M R Ray, Convener of SLBC reiterated that the target has been realistically set by SLBC in consultation with Authorities and should be treated as sacrosanct by banks for achieving the target without fail.
(Action point 1 : Member Banks)

- Initiating the discussion, Sri S Nath, AGM of NABARD briefed the House regarding the ongoing KCC saturation campaign. He urged upon the banks to expedite the process for enrolling the non-farmers under KCC scheme on priority basis. The momentum picked up in enrolment for the FY 2019-20 with increase in KCC base from 31.36 lacs as on 31-03-19 to 36.33 lacs as on 31-12-19 must be sustained.

NABARD also advised that the Pvt Banks need to scrutinize categorisation of loans particularly reported under KCC/Crop loans and other segments under Farm Credit and also ensure availability of Interest Subvention facility to the farmers.

(Action point 2 : Member Banks)

The House expressed concern that despite adoption of identified potential Animal Husbandry & Fishery centres, bankers are yet to commence working capital finance to farmers associated in these activities. It was informed by NABARD that Scale of Finance was finalised by all the DLTCs for 2019-20 and the uniform SOF on State basis will be attended to for the year 2020-21 as discussed at SLBC forum. SLBC also reiterates that all the LDMs have sent the SOF for respective districts to the DCOs/Dist Nodal Officers of the member banks and the same should be referred by the banks while assessing the credit limits.

(Action point 3 : SBI & other Member Banks)



- Regarding KCC enrolment & crop insurance, Sri H Mudi, Jt Secretary of Agriculture, GoWB requested the banks to target the non-loanee farmers for covering them under KCC scheme and also ensure coverage of all the loanee farmers under Bangla Shasya Bima Scheme. He opined that crop insurance coverage is very important in view of the recurring nature of cyclones/hailstorms in recent times.

Sri V Biswas, Banking Adviser (Agri Insurance), GoWB informed that claims for crop damages have already been remitted directly to the deposit accounts of non-loanee farmers. The bank branches may scrutinize their records and reach out to these non-loanee farmers for enrolling under the KCC scheme.

(Action point 4 : Member Banks)

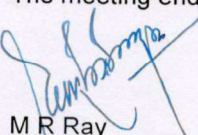
SLBC informed that as reported by LDMs, the data base of non-loanee farmers as available in BSBS portal is yet to be shared with them for onward circulation with respective ADAs for generation of proposals. It is requested by SLBC, NABARD, SBI, Canara Bank that the process may be expedited for accelerating the saturation campaign.

(Action point 5 : Member Banks)

- Sri Mudi informed that the submission of the Utilization Certificate to the Insurance Companies for receipt of settled claims have not been completed as yet. Sri Ray informed that despite taking up the matter on regular basis and deciding to close the audit upto 2017-18 by 31-03-2020, the response from the banks for this statutory work is not encouraging.

(Action point 6 : The member banks are to complete the task within the timeline and avoid further complication in this regard. The bank-wise list of pending certificates as per list received from AICL is attached for necessary action by the member banks.)

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


M R Ray
General Manager
Prisec-Agri & Convener of SLBC



Encl, pending list for UCs





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Ref : SLBC-WB/MSME/Minutes/ १११ /2020

Dated , the 28th February, 2020

Member Banks under SLBC, West Bengal

Re : Minutes of the Sub-Committee Meeting on MSME on 24-02-2020

The quarterly meeting of SLBC Sub-Committee on MSME was held on 24-02-2020 to review the progress made in MSME sector upto Dec, 2019. The major points of discussion and the action points that have emerged during the meeting are given hereunder,

- While the performance of the banks in deployment of credit was deemed to be satisfactory with attainment of 73% of the annual target, the performance of the PSU banks at 52% was keeping pace with Pvt Banks. It was observed that the RRBs, particularly, BGVP and UBKGB have virtually stopped finance in MSME sector. Sri M Dhar, Advisor of Institutional Finance, GoWB requested the sponsoring banks of the RRBs to look into the matter for improvement on this score. Other banks like Bank of Baroda, Corporation Bank, Indian Overseas Bank, United Bank of India also need to accelerate the sanction & disbursement process.
(Action point 1 : RRBs & PSU Banks)

- Regarding the cluster approach and holding of credit cum awareness camps it was advised that Offices of DICs are to work in tandem with the LDMs. SLBC was also requested to hold special meeting of the LDMs and GMs, DICs for reviewing the performance & resolve the issues, if any.
(Action point 2 : SLBC & LDMs)

- It was informed by Sri R K Middy, Director of MSME Deptt, GoWB that Orientation cum Credit Camps targeting the MSME & Handloom workers were held in 86 of the 152 adopted MSME/Handloom clusters. During the camps 1068 entrepreneurs have been identified for probable credit linkage by banks and accordingly 556 proposals were forwarded to bank branches. However banks have sanctioned 9 proposals while 482 are still pending for disposal.

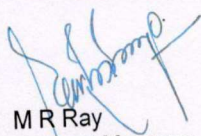
The House expressed concern at the slow pace of sanction/disbursement and opined that delay in disposal of the proposal is contrary to the efforts made by the stakeholders and would give a wrong signal to the wrong entrepreneurs.

(Action point 3 : The Controlling Offices should issue appropriate directives to the branch functionaries and the Nodal Officers are to follow up the developments in this regard. LDMs of Malda , Hooghly, Birbhum, Paschim Midanpore, Dakshin Dinajpur, Purulia are to discuss the same in the next DCC meeting . The District wise position regarding the said 86 camps is attached for necessary action of all concerned.)

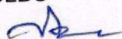


- Regarding PMEGP loans, Sri M R Ray, Convener of SLBC, exhorted the banks to step up the sanction and disbursement process on war footing basis during the remaining days of the last quarter as 3881 number of proposals are still pending for disposal. Margin Money is also to be claimed immediately. (Action point 4 : SLBC & LDMs)
- Continuing the discussion, Sri S Bhattacharjee, AGM of RBI, opined that the controlling offices of the banks are to ensure that the Branch-Heads are regularly updated and sensitized regarding various guidelines/policies of the GOI/RBI/Banks so as to enable them to share/pass on requisite information with the entrepreneurs for inclusive participation & benefit available in the MSME credit ecosystem. Localised issues (e.g. Chaltaberia pottery cluster) are to be resolved with need based finance. The House also opined that job workers may be financed for acquisition of fixed assets/machineries. (Action point 5 : SLBC & LDMs)

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



M R Ray
General Manager
Priseq-Agri & Convener of SLBC



Encl, District-wise list of Orientation cum Credit Camps in 86 Clusters





UNITED BANK OF INDIA : CONVENER OF SLBC, WEST BENGAL

Ref No : SLBC-WB/Minutes/SHG/ 1005 /2020

Date : 02-03-2020

All Member Banks under SLBC, West Bengal

Re : Minutes of the SLBC Sub-Committee for SHG meeting dated 28-02-2020

The Sub-Committee meeting pertaining to performance review for the quarter ending Dec.2019 was held on 28-02-2020 . It was attended by Mr D Sarkar, Secretary of SHG & SE Department, Mr A Chakraborty, Secretary of WBSRLM, Sri M Dhar, Advisor to Institutional Finance, GoWB, Mr P Chowdhury, AGM of RBI & Mr T B Saha, AGM of NABARD among others in addition to the permanent members, the meeting was attended by 17 banks participating in DAY-NRLM & DAY-NULM.

Opening the discussion, Sri Sarkar informed that the SVSKP portal has become functional and the Department & SLBC has already shared the work flow regarding the user credentials at State/ZO-RO/Branch levels for accessing the portal. There are 4173 bank branches registered under the Scheme and it is imperative that State level users are created immediately so as to enable them to authorize the ZO/RO users who in turn will authorize the branch users. (Action point A : Nodal officers of the member banks)

The process for claim of Subsidy under SVSKP is to be routed through the portal only. Canara Bank is to resubmit the claim by online basis. (Action point 2: member banks)

Regarding the pending SVSKP cases, where subsidy is received but not yet disbursed, Sri Sarkar requested the banks to implement the resolutions adopted by the Committee earlier under which such proposals will be disposed of through revalidation of sanction on current date through camp mode or be returned to WBSCL with reasons for rejection. The Convener of SLBC, Sri M R Ray requested the banks to complete the process pertaining to old pending cases within this quarter. (Action point 3: member banks)

Regarding the NRLM scheme the House observed that while the coverage of 430728 SHGs (against the annual target of 576652 SHGs) the disbursement is only Rs.7677 crore upto 31-01-2020 (against the annual target of Rs.13679 crore). The average disbursement is also Rs.1.39 lakh per SHG. Sri Chakraborty requested the banks to complete the disbursement process and achieve the target by March,20 against the disbursed amount. (Action point 4: member banks)

It was mentioned that Ticket-size disbursement in United Bank of India is on the lower side and also the bank data uploading is pending. Similarly the Nodal officers of PNB, BOI, SBI & UCO Bank were requested to attend to the complaints regarding opening of accounts, delay in renewal of limits, levy of service charges , insistence of deposit, etc. It was informed that around 61000 SHGs are yet to open their accounts with banks.

(Action point 5. Member banks)



WBSRLM also informed about the recent directive of BOI, Siliguri Region wherein branches were advised to sanction only term loans. Sri Dhar highlighted the provisions of the RBI Master Directive and advised the banks to follow the same without deviation as such type of direction to the branches will adversely impact the SHG movement where the State has performed exceptionally well and incidence of NPA is nominal.

(Action point 6. Member banks are requested to adhere to the RBI Master Directives)

Regarding the NULM scheme, it was informed to the House that 8635 number of proposals are pending for disposal at branches. Sri Dhar requested the banks to stick to the dateline as decided in the previous meeting for completion of the task while Sri Sarkar advised SUDA for re-circulating the list of pending proposals.

(Action Point 7. Member banks & SUDA)

It was also informed that in more than 4700 NULM a/cs Interest Subsidy is yet to be claimed. Banks to complete the process by March, 20. (Action point 8. Member banks)

SUDA informed that LDM of 24 Paraganas (North) are not inviting ULBs for DCC meeting despite SLBC resolution. (Action point 9. LDMs of 24 PGS-North)

It was also informed by SHG & SE Department that District level officials of the Department will assist SUDA in NULM related matters for better co-ordination.

It was also requested by Sri D Sarkar & Sri A Chakraborty that the Banks are to give priority to the IIBF certified members of the SHGs while enrolling Bank Mitras under Financial Inclusion & opening of new Banking Outlets. Sri M Dhar advised UCO Bank to look after the enrollment position of Bank Mitras in Howrah district.

(Action Point. 10. The latest list may be shared by the WBSRLM with SLBC & banks)

From WBWWP, it was informed that SBI, CBI and UCO Bank are to submit the arrear claim data for Interest Subsidy with correct details, mobile numbers of SHGs, RRBs are also required to submit their proper mails IDs, phone numbers

(Action point 11. Member banks)

RBI commented on the pending NULM proposals in banks like UBI, Allahabad Bank and opined that the matter should also be taken up at DCC with sharing of details.

NABARD has informed the House that the E-Shakti program has since been implemented in 10 more districts of the State and would be online from 1st March, 20. The banks are requested to ensure accessing of the portal by the branch functionaries for tracking the development on real time basis and expedite the disposal process.

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

Mukti Ranjan Ray
General Manager
Prisec-Agri & Convener of SLBC

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CONVENOR BANK

ইউনাইটেড ব্যাংক অফ ইন্ডিয়া



युनाइटेड बैंक ऑफ़ इंडिया

United Bank of India

(A GOVT. OF INDIA UNDERTAKING)

(The Bank That Begins With "U")