

Recovery Mechanism & Performance:

Overall recovery percentage consisting of three broad sectors viz. Agriculture, MSE and OPS as on 31.12.2018 stood at 60%.

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

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

Observation: The year to year comparison clearly reflects improvement in recovery scenario from 53% to 60% which is in conformity with the reduction in gross NPA to 13.52% on 31-12-2018 from the high of 15.44% on 31-03-2018. The effects of NCLT process, strengthening of internal recovery mechanism by banks coupled with post Demonetization improvement in economy have contributed to the reduction in NPA.

STATUS OF PDR CASES AS ON 31.12.2018:

The issue of posting of Certificate Officers at the Sub Division & Districts to dispose of the pending cases as well as to take care of the future cases has been discussed in 139th SLBC Meeting. Subsequently, as directed, a separate letter has been written to the Chief Secretary, GoWB in this regard. As on 31.12.2018 there are 9882 PDR cases pending and the Certificate Officers may be advised to dispose of the cases.

Status on	Cases filed		Cases settled	
	No	Amt (in Cr)	No	Amt (in Cr)
31-03-2018	13695	169.27	4937	34.48
31-12-2018	14856	189.70	4970	34.97

Recovery under SARFAESI Act, 2002

It is observed that over 1645 cases as reported by the banks are pending at various offices of District Magistrates for varying period. Speedy disposal for DM Permission will enable the banks to take possession of the securities and enforce the sale process for recovery. All the Banks are again advised to send the updated list of pendency to SLBC.

< 60 Days	> 60 days & < 6 months	> 6 months & < 1 year	above 1 year	Total
120	268	301	956	1645

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

DISPOSAL OF CERTIFICATE CASES AS ON 31.12.2018					
(Rs.in lac)					
SI No	Bank	Cases filed		Cases Settled	
		No	Amount	No	Amount
(1)	(2)	(3)	(4)	(5)	(6)
PUBLIC SECTOR BANKS					
1	Allahabad Bank	1911	373.88	169	67.69
2	Andhra Bank	0	0.00	0	0.00
3	Bank of Baroda	0	0.00	0	0.00
4	Bank of India	456	448.00	241	301.00
5	Bank of Maharashtra	0	0.00	0	0.00
6	Canara Bank	0	0.00	0	0.00
7	Central Bank of India	985	2174.56	265	189.95
8	Corporation Bank	0	0.00	0	0.00
9	Dena Bank	0	0.00	0	0.00
10	Indian Bank	62	130.54	30	98.26
11	Indian Overseas Bank	248	174.26	62	80.02
12	Oriental Bank of Commerce	0	0.00	0	0.00
13	Punjab National Bank	0	0.00	0	0.00
14	Punjab & Sind Bank	0	0.00	0	0.00
15	Syndicate Bank	0	0.00	0	0.00
16	State Bank of India	1675	5275.15	125	284.16
17	Union Bank of India	0	0.00	0	0.00
18	United Bank of India	4918	5872.97	1182	1525.38
19	UCO Bank	3852	544.02	2754	340.96
20	Vijaya Bank	0	0.00	0	0.00
A	Total	14107	14993.38	4828	2887.42
PRIVATE SECTOR BANKS					
21	HDFC Bank	0	0.00	0	0.00
22	AXIS Bank (UTI)	0	0.00	0	0.00
23	ICICI Bank	0	0.00	0	0.00
B	Total	0	0	0	0
REGIONAL RURAL BANKS					
24	BGVB (UBI)	0	0.00	0	0.00
25	PBGB (UCO)	0	0.00	0	0.00
26	UBKGB	0	0.00	0	0.00
C	RRBs Total	0	0.00	0	0
D	W.B. St. Co-op.Bk	749	3976.63	142	609.83
E	WBSCARD Bank Ltd.	0	0.00	0	0.00
	Grand Total (A+B+C+D+E)	14856	18970.01	4970	3497.25