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

Quarterly
Review
September, 2017

Date : 07.12.2017
Time : 11.00 a.m.

●
VENUE :
KOLKATA



कार्यसूची टिप्पण • AGENDA NOTES

संयोजक
युनाइटेड बैंक ऑफ़ इंडिया

अग्रणी बैंक प्रभाग
प्रधान कार्यालय



Convener

UNITED BANK OF INDIA

LEAD BANK DIVISION
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युनाइटेड बैंक ऑफ इंडिया
अग्रणी बैंक प्रभाग
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संयोजक: पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति

Convener: State Level Bankers' Committee for West Bengal

सन्दर्भ: एलबीडी/एसएलबीसी/पश्चिम बं./1839 to 1940/2017
दिनांक : 04.12.2017

Ref: LBD /SLBC/ West Bengal /1839 to 1940/ 2017
Date: 04.12.2017

एसएलबीसी के सभी सदस्य

All Members of SLBC

प्रिय महोदय/ महोदया,

Dear Sir/ Madam,

विषय: पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति की 139 वीं बैठक की कार्यसूची टिप्पण ।

Subject: Agenda Notes for the 139th Meeting of SLBC West Bengal.

उपर्युक्त सन्दर्भ में हम आपको सूचित करते हैं की पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति की 139वीं बैठक दिनांक 07.12.2017 को पूर्वाह्न 11:00 बजे को होटल "द ललित ग्रेट ईस्टर्न", कोलकाता में आयोजित की जाएगी। कार्यसूची टिप्पण की एक प्रति भेज रहे हैं।

With reference to the above, we forward herewith a set of Agenda Notes for the 139th meeting of State level Bankers' Committee for West Bengal scheduled to be held at Hotel "The Lalit Great Eastern", Kolkata on 07.12.2017 at 11:00 AM.

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,

MAHESH

महाप्रबंधक

General Manager,

प्राइसेक, कृषि- ऋण, अग्रणी बैंक प्रभाग एवं
संयोजक : पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति

Prisek, Agri-Credit, Lead Bank Division &
Convener- SLBC for West Bengal

United Bank of India
Lead Bank Division
Head Office

Convener: State Level Bankers' Committee for West Bengal

Agenda Notes
For the 139thSLBC Meeting

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General Information of West Bengal

Geographical Area	88752 sq KM
Percentage Area of State to area of Indian Union	2.74%
Average Annual rainfall	1666 mm
Districts	23
No. of Sub-divisions	66
No of Blocks	341
No. of Municipalities	120
Total No. of Municipal Corporations	6
No of Villages (inhabited)	37945
Villages Electrified	37779 (99.56%)
Total No. of Gram Panchayats	3354
Capital	Kolkata
Average population served per Bank Branch(including RRBs) but excluding Cooperative Banks & Foreign Banks (As on September 2017)	11747
No. of Minority concentrated districts.	#17
Principal Language	Bengali
Airport	Kolkata, Bagdogra and Andal
Riverine Ports	Kolkata, Haldia

#(1) Howrah, (2) Kolkata, (3) Burdwan, (4) Nadia, (5) 24-Parganas North, (6) 24-Parganas South, (7) Malda, (8) Murshidabad, (9) Uttar Dinajpur, (10) Dakshin Dinajpur, (11) Coochbehar, (12) Birbhum, (13) Darjeeling, (14) Jalpaiguri, (15) Alipurduar, (16) Purba Medinipur, (17) Paschim Medinipur.

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

Farming Activities:

(As per 2011 census)

Total or Gross cropped area	9459 thousand hectares
Net cropped area	5204 thousand hectares
Net irrigated area under minor irrigation	4434 thousand hectares
Cropping intensity	182%
Major Crops	Rice, Potato, Jute, Tea, Vegetables, Pulses, etc.
Soil type	Gangetic Alluvial soil & lateritic soil
Climate	Tropical & humid except in the northern hilly region
Cultivators	51.17 lac
Of the above, Small & Marginal farmers	43.42 lac
Agricultural labourers	101.89 lac
Recorded Sharecroppers	15.37 lac
Workers engaged in Household Industries	14.36 lac
Workers engaged in Allied Agro Activities	3.35 lac
Other workers	121.73 lac
Per Capita Deposit (as on 30.09.2017)	Rs 73317
Per Capita Advance (as on 30.09.2017)	Rs 48204
Average population served per branch (excluding Cooperative banks) (as on 30.09.2017)	11747

Bank wise & District wise allocation of Lead Bank Responsibility:

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

Population group wise branch Network in the State of West Bengal:

Population group	September 2015	September 2016	September 2017
Rural	3504 (45.20%)	3587 (44.69%)	3616 (43.93%)
Semi- urban	1249 (16.11%)	1297 (16.16%)	1386 (16.84%)
Urban	1472 (18.99%)	1562 (19.45%)	1612 (19.58%)
Metro	1527 (19.69%)	1582 (19.71%)	1618 (19.65%)
TOTAL	7752 (100%)	8028 (100%)	8232 (100%)

Position of ATMs in the State of West Bengal:

Population group	September 2015	September 2016	September 2017
Rural	2498	2499	2555
Semi- urban	1969	2128	2187
Urban	2815	3070	3219
Metro	2690	3085	3200
TOTAL	9972	10782	11161

VITAL BANKING STATISTICS OF WEST BENGAL

(Amount Rs in crore)

Sl. No.	Parameter	September 2016	March 2017	September 2017
1	No. of Branches	8028	8214	8232
2	Total Deposits	606021	665188	669738
3	Total Advances	415452	434972	440329
4	CD Ratio	69	65	66
5	C+I: Deposit Ratio	84	78	79
6	Priority Sector Advances (PSA)	158178	155609	158858
7	% of PSA to ANBC	48	38	38
8	Agriculture Advances	44014	43932	44619
9	% of Agri Advances to ANBC	13	11	11
10	MSE Advances	67763	67865	69115
11	MSME(Prisec from 1 st April,2015)	82765	81028	82822
12	Education Loans	2125	2376	2449
13	Housing Loans	28080	32733	34043
14	DRI Advances	154	135	138
15	% of DRI Advances to ANBC	0.04	0.03	0.03
16	Schedules Caste/ Scheduled Tribe Advances	14423	15685	15852
17	Advances to Women Entrepreneurs	29461	32360	34023
18	% of Advances to Women Entrepreneurs to ANBC	9	8	8
19	Weaker Section Advances	39716	43843	44699
20	% of Weaker Advances to ANBC	12	11	11
21	Minority Community Advances	26142	26391	29137
22	% of Minority Community Advances to Prisec Advances	17	17	18

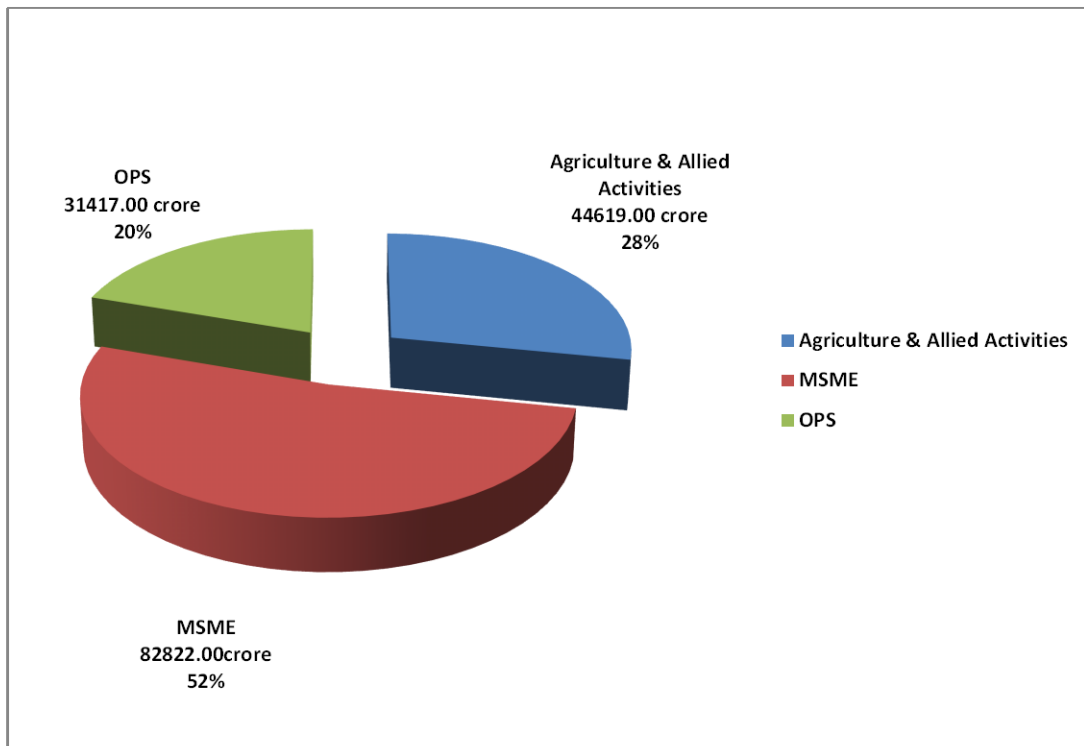
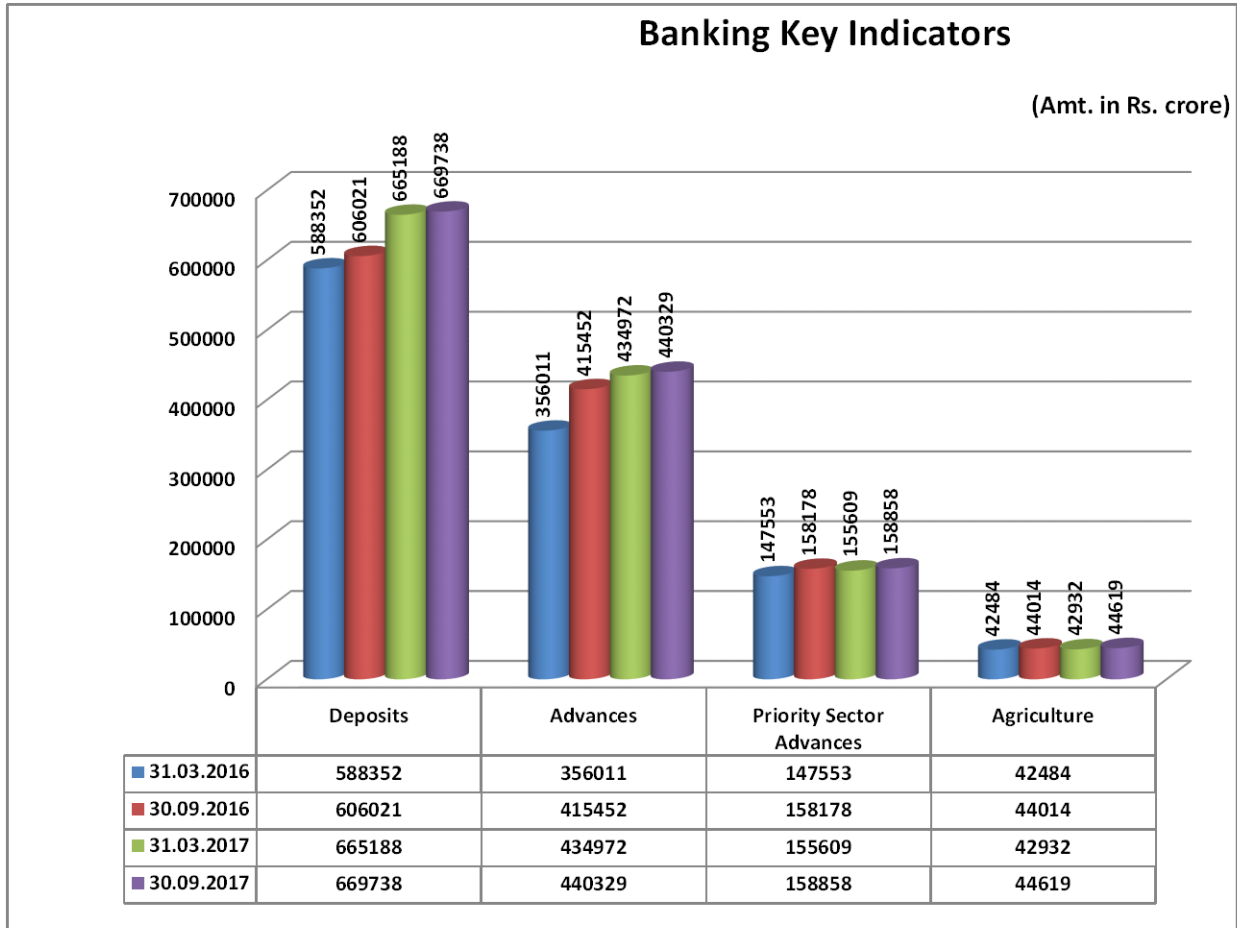
DISBURSEMENT PARTICULARS UNDER ANNUAL CREDIT PLAN

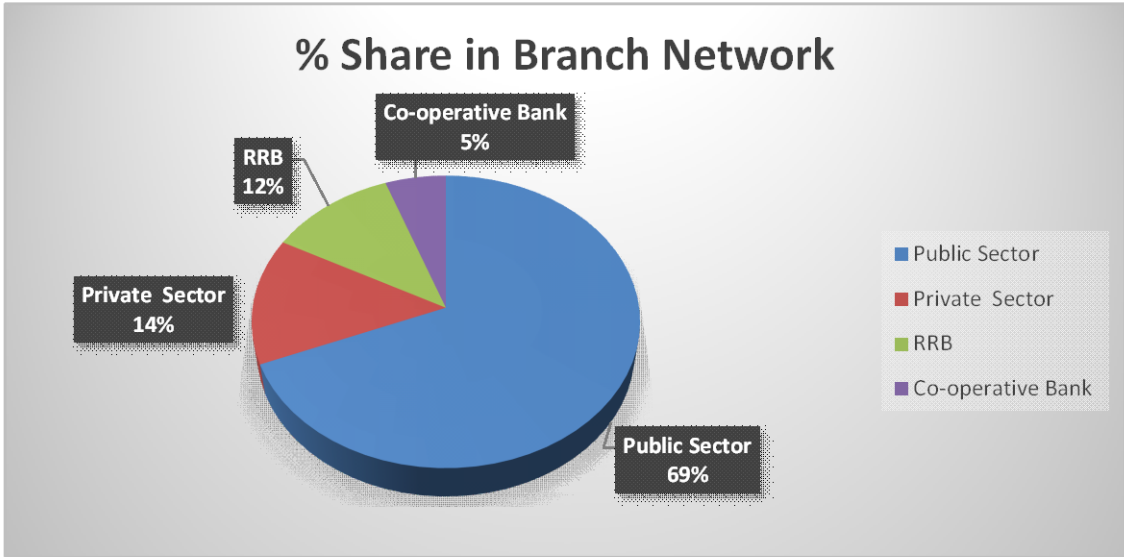
(Amount Rs in crore)

Sl. No.	Parameter	ACP Plan 2016-17	ACP achievement (Sep,16)	% achieved	ACP Plan 2017-18	ACP achievement (Sep,17)	% achieved
1	Agriculture	52551	16767	32	59098	17866	30
2	MSE	26000	16593	79	34000	17913	53
3	OPS	9315	7171	75	11197	7795	50
4	NPS	9000	10080	112	11250*	8122	72
	Grand Total	96866	50611	55	115545	51696	45

*includes Non Prisec MSME target of Rs. 4000 crore.

Banking Key Indicators for the State of West Bengal

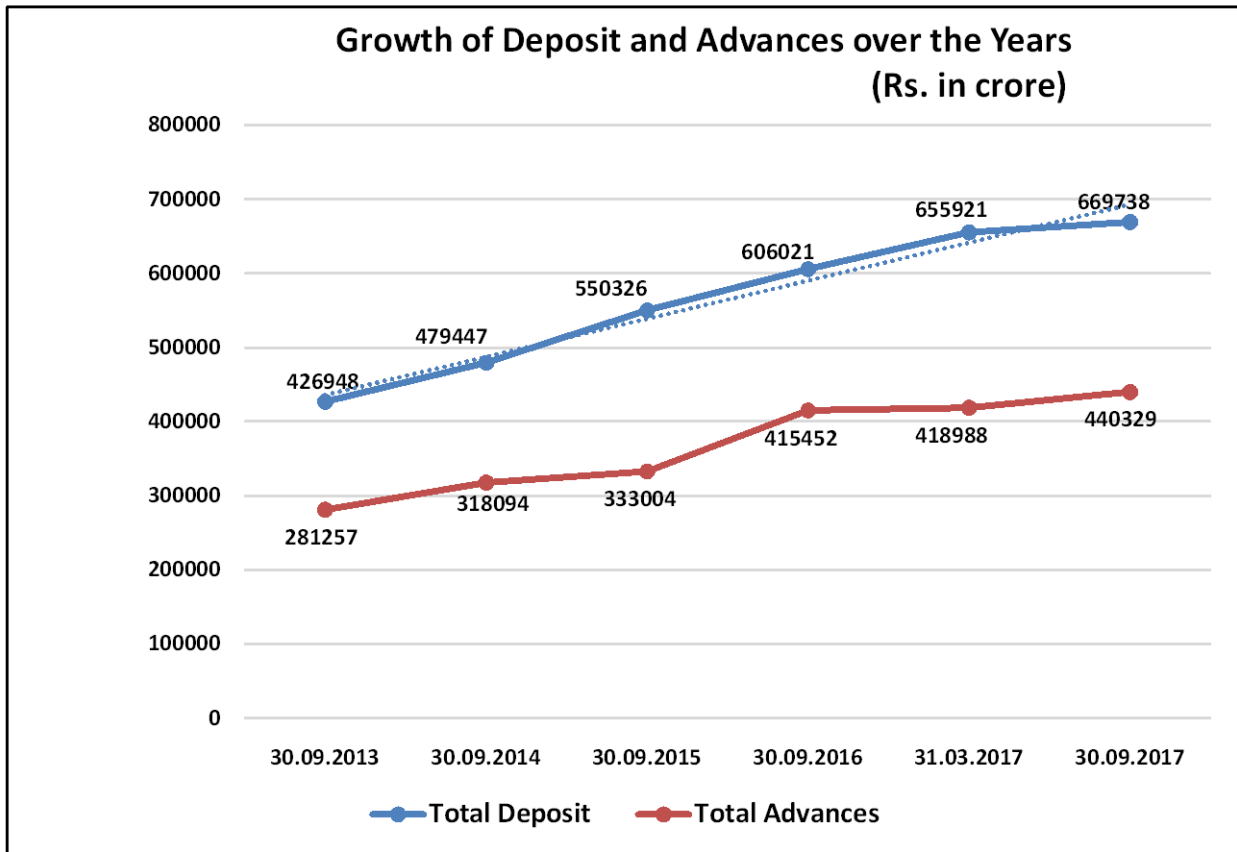




Growth of Deposit and Advances over the Years

(Rs. in crore)

Year	30.09.2013	30.09.2014	30.09.2015	30.09.2016	31.03.2017	30.09.2017
Total Deposit	426948	479447	550326	606021	655921	669738
Total Advances	281257	318094	333004	415452	418988	440329



CONFIRMATION OF PROCEEDINGS OF THE 138th MEETING OF SLBC FOR WEST BENGAL

The proceedings and action points of 138th SLBC Meeting for West Bengal held in Kolkata on 07th September 2017 was circulated under cover of Convener Bank's letter nos. LBD/SLBC/WB/1268-1367/2017-18 dated 13.09.2017. The same may please be confirmed by the House.

KISAN CREDIT CARD (KCC)

1. Action Points emerged in the 138th SLBC Meeting held on 07.09.2017:

Ticket size target for each KCC raised to Rs. 1.00 lac for all the banks operating in the State except West Bengal State Cooperative Bank and to take appropriate strategies to cover all Non loanee farmers within the ambit of KCC fold.

Status of implementation:

SLBC desk West Bengal issued a letter vide no. LBD/SLBC(WB)/1370/2017 dated 13.09.2017 where all the member banks and LDMs in the State were requested to take proactive steps and sensitize the field level functionaries of all the bank branches under their jurisdiction for successful implementation of all the decisions taken in the last SLBC meeting to achieve the desired KCC target.

SLBC Sub Committee meeting on Agriculture & Allied Activities convened on 15.11.2017 at UBI, Head Office in which performance of KCCs disbursement in the State as on 30.09.2017 was reviewed.

2. Action Points emerged in the 138th SLBC Meeting held on 07.09.2017:

All Banks were advised to take steps to achieve KCC target during FY 2017-18.

Status of implementation:

All the banks operating in the State have issued 9,16,338 KCCs during the period from 01.04.2017 to 30.09.2017 i.e. 54% of annual target of 17.00 lac. Total financial outlay for KCC stood at Rs. 3395.13 crore as on 30.09.2017.

Average per ticket KCC disbursement of Rs. 37,051/- as on 30.09.2017 remained flat as was in the level as on 30.09.2016. It may be noted that average credit per KCC of all the banks excluding West Bengal State Co-operative Bank stood at Rs. 69,521/- while the average credit per KCC of West Bengal State Co-operative Bank stood at Rs. 21,366/-.

It is expected that the amount will substantially increase at the year end (as on 31.03.2018) due to higher scale of finance during the Rabi/ Boro season.

In the ensuing Rabi / Boro season, the banks and Agriculture Department of GoWB have to work proactively and collectively with a view to achieving the set Target.

Performance of KCCs for last 3 years is furnished below:

Target & Achievement under Kisan Credit Card in the State of West Bengal

(In number)

Year	Target (No.)	Achievement (No.)	% of Achievement
2014-15	10,00,000	17,31,395	173
2015-16	20,00,000	17,53,590	88
2016-17	17,00,000	16,34,533	96
2016-17	17,00,000	8,49,739 (April- September 2016)	50
2017-18	17,00,000	9,16,338 (April- September 2017)	54

❖ Identification of all eligible farmers in the State of West Bengal:

In the last 138th SLBC Meeting of the State of West Bengal held on 07.09.2017, the Hon'ble Finance Minister advised all the Bankers to cover all eligible farmers into the fold of Kishan Credit Card. There is confusion in identifying the number of farmers eligible for availing KCC in the State. The confusion has arisen whether to consider no. of cultivator in the State which is 52 lakh or to consider number of farming land owner which is 72 lakh in the State. Subsequently in the meeting held by the Addl. Chief Secretary, Agriculture, GoWB, held on 29.11.2017 the issue has been discussed in threadbare manner. In the meeting, it was proposed that the number of farmers eligible for KCC in the State should be reckoned as 72 lakh on the basis of census 2011 as they are directly involved in the farming activity.

Therefore, in the ensuing Rabi / Boro season, the Agriculture Department of GoWB is requested to give support to the Banks to cover all eligible farmers of the State yet to be covered under KCC by identifying them.

The status of disbursement figure as on 30.09.2017 for the FY 2017-18 under KCC reported by all the member banks of West Bengal has been compiled by the SLBC desk and furnished in KCC annexure.

Bank wise Disbursement Position of KCC as on 30.09.2017 for the State of West Bengal					
S No.	Bank	Target	KCC issued during 01.04.2017 to 30.09.2017		Achievement
		No	No.	Amt. (Rs. in Lac)	(No) in %
1	Allahabad Bank	60000	19764	11836.56	33
2	Andhra Bank	500	36	20.16	7
3	Bank of Baroda	6000	8249	5631.25	137
4	Bank of India	45000	33364	23770.14	74
5	Bank of Maharashtra	400			
6	Canara Bank	8000	6130	3795.22	77
7	Central Bank of India	35000	7907	4985.16	23
8	Corporation Bank	800	131	75.88	16
9	Dena Bank	800	70	95.56	9
10	Indian Bank	8000	1642	1052.16	21
11	Indian Overseas Bank	6000	355	294.65	6
12	Oriental Bank of Commerce	6000	494	280.59	8
13	Punjab National Bank	18000	11058	12510.01	61
14	Punjab & Sind Bank	800			
15	Syndicate Bank	6000	1028	695.56	17
16	State Bank of India	74000	69721	68928.15	94
17	Union Bank of India	15000	1842	1215.74	12
18	United Bank of India	65000	27845	20146.74	43
19	UCO Bank	55000	6681	3874.16	12
20	Vijaya Bank	1000	414	238.51	41
21	IDBI Bank	4000	11519	4039.56	288
	Total	415300	208250	163485.76	50
22	HDFC Bank	6000	49933	17648.18	832
23	ICICI Bank	6000	1752	1654.15	29
24	AXIS Bank (UTI)	2500	533	485.64	21
25	Federal Bank	200	190	76.36	95
26	Bandhan Bank	24000			
	Total	38700	52408	19864.33	135
	Total of Comm.Bks.	454000	260658	183350.09	57
27	BGVB (UBI)	40000	17660	10854.15	44
28	PBGB (UCO)	35000	8656	8399.00	25
29	UBKGB	20000	11497	4895.56	57
	RRBs Total	95000	37813	24148.71	40
30	W.B. St. Co-op.Bk	1150000	617867	132014.20	54
31	WBSCARD Bank Ltd.	1000			0
	Total	1700000	916338	339513.00	54

West Bengal

DISTRICT WISE DISBURSEMENT POSITION OF KCC as on 30.09.2017

S No.	Name of the District	No	Amt. (Rs.in Lac)
1	ALIPURDUAR	4170	1802.15
2	BANKURA	45362	16735.48
3	BIRBHUM	136748	44362.14
4	BURDWAN	124455	41855.16
5	COOCH BEHAR	22152	8108.16
6	DAKSHIN DINAPUR	14430	5012.22
7	DARJEELING	2534	941.87
8	HOOGHLY	79506	29512.24
9	HOWRAH	23048	5611.23
10	JALPAIGURI	16451	6415.14
11	MALDA	15142	5688.44
12	MURSHIDABAD	24458	8712.22
13	NADIA	78542	57895.21
14	NORTH 24 PGS	23879	8011.68
15	PASCHIM MEDINIPUR	91556	26031.17
16	PURBA MEDINIPUR	153507	56112.28
17	PURULIA	12754	2769.16
18	SOUTH 24 PGS	34688	9914.18
19	UTTAR DINAJPUR	12956	4022.87
	GRAND TOTAL	916338	339513.00

Bankwise Outstanding Position of KCC as on 30.09.2017 in the State of West Bengal			
S No.	Bank	NO.	Amount (Rs. in Lac)
1	Allahabad Bank	110425	59822.87
2	Andhra Bank	339	260.90
3	Bank of Baroda	23414	15016.87
4	Bank of India	149526	74952.14
5	Bank of Maharashtra	236	284.16
6	Canara Bank	22094	16261.49
7	Central Bank of India	78918	40707.51
8	Corporation Bank	2841	2441.63
9	Dena Bank	568	432.16
10	Indian Bank	11912	7142.56
11	Indian Overseas Bank	9347	8985.13
12	Oriental Bank of Commerce	2997	2602.58
13	Punjab National Bank	78115	69351.23
14	Punjab & Sind Bank	131	88.84
15	Syndicate Bank	7798	4580.16
16	State Bank of India	292854	178227.00
17	Union Bank of India	19245	20827.38
18	United Bank of India	313899	156886.14
19	UCO Bank	60355	28929.36
20	Vijaya Bank	2232	1750.40
21	IDBI Bank	16856	16988.24
	Total	1204102	706538.75
22	HDFC Bank	86188	50850.23
23	ICICI Bank	22301	10216.25
24	AXIS Bank (UTI)	4801	7383.60
25	Federal Bank	675	4865.38
26	Yes Bank	23846	5267.48
	Total	137811	78582.94
	Total of Comm.Bks.	1341913	785121.69
27	BGVB (UBI)	363618	151932.86
28	PBGB (UCO)	118379	97140.28
29	UBKGB	68214	41352.83
	RRBs Total	550211	290425.97
30	W.B. St. Co-op.Bk	1650129	410632.41
31	WBSCARD Bank Ltd.		
		3542253	1486180.07

BANK WISE POSITION OF DORMANT KCC IN WEST BENGAL AS ON 30.09.2017			
S No.	BANK NAME	DORMANT KCC	
		NO	Amount (Rs. in lac)
1	Allahabd Bank	5448	3945.16
2	Andhra Bank	5	2.86
3	Bank of Baroda	1805	668.50
4	Bank of India	38956	27118.88
5	Canara Bank	2618	2386.16
6	Central Bank of India	15745	12456.09
7	Corporation Bank	162	226.86
8	Dena Bank	39	20.55
9	IDBI Bank	142	148.57
10	Indian Bank	1545	855.62
11	Indian Overseas Bank	602	327.15
12	Oriental Bank of Commerce	348	235.68
13	Punjab National Bank	8411	4152.34
14	Punjab & Sind Bank	12	17.45
15	State Bank of India	37456	21055.82
16	Syndicate Bank	2418	1084.56
17	Union Bank of India	362	216.58
18	United Bank of India	34112	16223.38
19	UCO Bank	28116	11855.16
	TOTAL PSB (A)	178302	102997.37
20	AXIS Bank	470	624.56
21	Federal Bk.	71	669.46
	Sub Total (B)	541	1294.02
22	BGVB	51659	12106.34
23	UBKGB	11245	4816.56
24	PBGB	15056	6716.59
	TOTAL RRB'S (C)	77960	23639.49
	TOTAL SCBk D= (A+B+C)	256803	127930.88
25	WB State Cooperative Bank (E)	273564	73856.12
	GRAND TOTAL (D+E)	530367	201787.00

❖ CERTIFICATION OF LAND HOLDING OF THE FARMERS:

In the backdrop of increasing incidences of forged land documents annexed with the sponsored KCC loan applications, due precaution is requested to be followed by the ADA's while sending the proposals to Branches.

Bankers have raised the issue of creation of on-line charge on mortgaged properties as well as viewing of on-line land records in order to avoid duplicity in land records. If online registration of Bank's charge is put in place, Bankers would feel definitely comfortable while extending finance to the borrowers in the State and in particular farmers.

The matter was also discussed in the last 138th SLBC Meeting held on 07.09.2017. But till date no positive development is conveyed in this regard.

Banks and Agriculture Department, GoWB may discuss the issue in respect of sponsoring of KCC proposal to the bank branches.

PRADHAN MANTRI FASAL BIMA YOJANA (PMFBY/BFBY) - RABI 2017

The Notification for Pradhan Mantri Fasal Bima Yojana (PMFBY/BFBY)- Rabi 2017 have been issued by Agriculture Dept. GoWB vide their notification No. 1868-AG/O/Crop Ins./7C-18/2017, dated 23.11.2017.

The scheme will be implemented by 2 Insurance Agencies viz. reliance GIC Ltd. for Cluster I & III And Agricultural insurance Co. of India Ltd. for Cluster II.

Meanwhile an emergent meeting was called by the Addl. Chief Secretary, Agriculture Govt. of West Bengal on 29.11.2017 regarding implementation of revised operational guideline of Pradhan Mantri Fasal Bima Yojana where the Convener-SLBC West Bengal also requested to attend the meeting for submission of views on behalf of the member Banks in this regard.

Salient points for the revised operational guideline of Pradhan Mantri Fasal Bima Yojana (PMFBY/BFBY) :

- Aadhaar has been made mandatory for availing Crop insurance from Kharif 2017 season onwards, therefore all banks are advised to procure Aadhaar number of their farmers mandatorily and same applies to non-loanee farmers enrolled through banks/Insurance companies/insurance intermediaries. The farmers not having AADHAAR ID may also enrol under the PMFBY subject for enrolment for AADHAAR and submitting proof of such enrolment as per notification issued by Gol under section 7 of Aadhaar Act 2016.
- Engagement with Common Service Centres (CSCs) and Intermediaries by the Department of Electronics and Information Technology for coverage of Non-Loanee Farmers with a service charges of INR 30/- + applicable tax shall be payable per crop insurance application by the Insurer to the CSC. No charges/Fee shall be borne or paid by the farmers being enrolled through CSCs.
- Banks, CSC and Insurance Agents are required to remit the premium payment to respective insurance company through RTGS/NEFT mandatorily. Banking details of Insurance Companies shall be made available on the crop insurance portal itself. Accordingly, all Stakeholders including Insurance Companies, Bank branches, CSC and Insurance Agents such compulsorily maintained designated bank accounts for the purpose.

- Cut-off date for receipt of Applications of farmers/debit of premium from farmers account (loanee and non- loanee) by all stakeholders including banks/PACS/CSC/ insurance agent is 31st July for Kharif Season & 31st December for Rabi season. In case the cut-off date falls on a public holiday or is declared as public holiday by the Govt. or there is disruption of services due to strikes/shut-down etc., the next working day will be treated as a cut-off date.

- Banks are required to upload the covered farmer's data mandatorily on crop insurance portal in specific format. No other format shall be used for uploading/submission of farmer's data.

- For Loanee farmers Bank branches of commercial banks and RRBs/ Nodal Bank in case of PACS under its jurisdiction shall submit individual insured farmer's details along with NEFT/RTGS/UTR details of premium online through National Crop Insurance Portal. Additionally, consolidated insurance proposals/ statements/declarations from their bank branch/ PACS under its jurisdiction, respectively shall be forwarded to the concerned insurance company along with details of remittance/ RTGS towards insurance premium, in accordance with cut off dates, as specified by SLCCCI for that particular crop and season.

- Banks will ensure distribution of Folio along with printout of acknowledgement receipt to each insured farmer within 15 days from the acceptance of applications by the concerned insurance company. The acknowledgement receipt will be generated through the crop insurance portal itself. Concerned Bank need to print the same and handover to the insured farmer along with the folio.

SELF HELP GROUPS

Action Points emerged in the 138th SLBC Meeting held on 07.09.2017:

The total physical revised target of credit linkage for the State as a whole raised to 3,50,001 SHGs with targeted amount of Rs. 7003.84 crore for FY 2017-18 where the initial limit for credit linkage (after 1st grading) to a fresh SHG unit has been raised from Rs. 1.25 lac to Rs. 1.50 lac and subsequently the limit is to be raised to Rs. 2.50 lac and to Rs. 3.50 lac after 2nd & 3rd grading respectively.

Status of implementation:

SLBC West Bengal already communicated revised target to the member banks and requested them to issue necessary instructions to the field level functionaries to adhere minimum credit limit after 1st grading and subsequent grading as per decisions taken in the 138th SLBC Meeting, so that the credit linkage target can be achieved well before 31st March 2017.

Meanwhile, in a meeting held on 20.09.2017 at NABANNA, the Chief Secretary, GoWB, proposed to increase the target to Rs. 8000.00 crore covering 4.00 lac of SHGs. Accordingly the SLBC Desk has revised the Bank wise target for credit linkage of SHGs for the FY 2017-18 which is enclosed as annexure.

SLBC Sub Committee meeting also held on 22.11.2017 at UBI, Head Office where Bank-wise performance of SHG upto 30.09.2017 in the State was reviewed.

Action Points emerged in the 138th SLBC Meeting held on 07.09.2017:

Banks would exert concerted efforts to achieve both physical & financial target of SHG credit linkage.

Status of implementation:

At the end of September 2017, credit linkage of SHG stood at Rs. 2046.20 crore covering 1,31,269 nos of groups as against Credit Linkage of Rs. 1312.13 crore covering 1,00,135 no of groups during the corresponding period of the last year.

All Banks in the State linked Savings accounts to 51926 SHGs up to the quarter ended September 2017.

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

(Amt. Rs. in crore)

Year	Target No.		Achievement-Deposit Linked No.	Achievement-Credit Linked	
	Deposit Link	Credit Link		No.	Amt.
2012-2013	150000	150000	126398	108924	674.41
2013-2014	150000	150000	137222	129333	925.91
2014-2015	150000	158000	63384	114041	1026.03
2015-2016	150000	178515	96309	200967	2084.08
2016-2017	150000	250018	102392	224884	3329.81
2016-2017(April – Sept.)	150000	250018	51747	100135	1312.13
2017-2018(April – Sept.)	150000	400000	51926	131269	2046.20

Average Credit per SHG for the banks operating in the State for the quarter ended 30.09.2017 stood at Rs.155878/- as against Rs. 131036/- during the same period of the last year, registering a growth of Rs. 24842/- per SHG.

Details of the performance of Banks (both bank wise & district wise) regarding Credit linkage and Savings linkage to SHGs as on 30.09.2017 have been given in the Annexure.

BANK WISE REVISED CREDIT LINKAGE TARGET FOR FY 2017-18

SL	Name of the Bank	Revised target for 2017-18	
		No. of SHG	Amt. (Rs. In lakh)
1	Allahabad Bank	32493	64380.59
2	Andhra Bank	401	730.01
3	Bank of Baroda	4204	8543.66
4	Bank of India	14154	27894.67
5	Canara Bank	4169	7888.22
6	Central Bank of India	25647	48403.52
7	Dena Bank	80	115.74
8	Indian Bank	1496	3121.51
9	Indian Overseas Bank	2200	4510.48
10	Oriental Bank of Commerce	954	1997.32
11	Punjab National Bank	15361	31078.77
12	State Bank of India	57198	113718.09
13	Syndicate Bank	2491	4902.5
14	Union Bank of India	3938	8171.74
15	United Bank of India	57921	114512.33
16	UCO Bank	15872	33900.68
17	Vijaya Bank	182	389.4
18	IDBI	72	131.6
19	Corporation Bank	52	90.60
20	BGVB	74220	151617.21
21	PBGB	35020	85201.38
22	UBKGB	23757	43589.39
23	HDFC	0	0
24	Bandhan Bank	57	71.25
25	ICICI	0	0
26	Co-Operative Bank	28061	45446.22
	All Bank Total	400000	800406.88

Position of SHG Bank Credit Linkage Programme for the State of West Bengal

Bank-wise position for the year 2017-18

S No.	Bank Name	Target of Credit Linked		Credit Linked for the year ended September 2017		Outstanding Credit Linked Balance as on 30.09.2017		Savings Linked for the year ended September 2017		Outstanding Savings Linked Balance as on 30.09.2017	
		No.	Amt. (Rs. In lac)	No.	Amt. (Rs. In lac)	No.	Amt. (Rs. In lac)	No.	Amt. (Rs. In lac)	No.	Amt. (Rs. In lac)
1	Allahabad Bank	32493	64380.59	14254	19803.82	51152	53759.15	1248	21.23	51855	3152.23
2	Andhra Bank	401	730.01	36	54.55	2241	1080.59	37	2.41	2762	180.11
3	Bank of Baroda	4204	8543.66	1975	2880.76	24654	23145.16	105	6.27	26953	341.86
4	Bank Of India	14154	27894.67	2452	3630.06	41324	43151.16	2488	60.24	41966	946.22
5	Canara Bank	4169	7888.22	1426	1690.79	19356	21415.54	475	34.14	21875	2975.08
6	Central Bank of India	25647	48403.52	7154	11399.45	47082	39415.52	1654	1.49	47781	3164.17
7	Corporation Bank	52	90.60	7	10.89	6264	5684.10	14	1.22	6692	670.18
8	Dena Bank	80	115.74	17	21.15	2173	1151.26	22	14.52	2752	1366.22
9	IDBI Bank	72	131.60	513	1172.38	6246	11046.62	128	15.88	6564	261.74
10	Indian Bank	1496	3121.51	368	578.68	3293	2965.01	226	7.75	3684	1140.86
11	Indian Overseas Bank	2200	4510.48	941	1375.70	8142	8089.54	588	26.55	8574	940.71
12	Oriental Bank of Commerce	954	1997.32	35	80.54	2184	2087.45	98	15.87	2388	271.63
13	Punjab National Bank	15361	31078.77	3655	5284.72	42501	39242.56	2527	17.74	42864	3124.99
14	State Bank of India	57198	113718.09	24768	34621.22	49606	55745.18	8256	648.15	49882	6122.82
15	Syndicate Bank	2491	4902.50	566	841.56	9968	12256.24	288	10.54	11456	1430.98
16	Uco Bank	15872	33900.68	4148	7390.74	48658	56858.74	2844	34.46	51124	4091.75
17	Union Bank of India	3938	8171.74	645	915.56	10702	47784.33	265	13.86	13516	2315.64
18	United Bank of India	57921	114512.33	17856	27145.16	70356	70895.26	4516	41.73	73124	5716.15
19	Vijaya Bank	182	389.40	58	104.95	4285	3674.34	44	15.95	4622	74.88
20	HDFC	0	0.00	32	42.25	1573	1356.16	94	15.22	2024	214.16
21	ICICI	0	0.00	1	1.32	2	2.64				
22	Bandhan Bank	57	71.25								
	Sub Total of Commercial Banks	238942	474552.68	80907	119046.25	451762	500806.55	25917	1005.22	472458	38502.38
23	BGVB	74220	151617.21	15524	30855.56	150573	181750.22	8562	112.55	156510	70326.61
24	PBGB	35020	85201.38	10916	26531.11	88384	104952.65	4512	51.84	89856	15126.74
25	UBKGB	23757	43589.39	7676	12410.57	30568	35874.30	2854	16.44	31694	9106.44
	Sub Total of RRBs	132997	280407.98	34116	69797.24	269525	322577.173	15928	180.83	278060	94559.79
26	W.B St.Co-op Bank	28061	45446.22	15720	14969.92	150512	64855.44	9841	1748.76	177549	19714.16
27	WBSCARD Bank			526	806.16	1862	1519.48	240	88.44	2022	691.14
	Sub Total of Co-op. Bank	28061	45446.22	16246	15776.08	152374	66374.92	10081	1837.2	179571	20405.3
	GRAND TOTAL	400000	800406.88	131269	204619.57	873661	889758.64	51926	3023.25	930089	153467.47

District wise Progress Data of SHG-Bank Linkage as on 30.09.2017

State: West Bengal

S No.	Name of the District	Target for 2017-18		Achievement as on September 2017		% of achievement		Average
		NO	Amt (in lac)	No	Amt (in Lac)	No	Amt.	Rs.(lac)
1	Alipurduar	9157	15658.47	3493	5452.63	38.15	34.82	1.56
2	Bankura	21166	45718.56	7034	10000.35	33.23	21.87	1.42
3	Birbhum	22991	54718.58	8571	16301.08	37.28	29.79	1.90
4	Coochbehar	24802	44147.56	6290	9340.89	25.36	21.16	1.49
5	Jalpaiguri	15671	29774.90	5986	9221.88	38.19	30.97	1.54
6	Malda	23135	47658.10	6077	8901.34	26.27	18.68	1.46
7	Purulia	16901	30252.79	3338	4501.07	19.75	14.88	1.35
8	Purba Medinipur	34862	76696.40	13632	23698.93	39.10	30.90	1.74
9	South 24 Pargana	25166	44040.50	9200	13350.32	36.56	30.31	1.45
10	Darjeeling (GTA)	1501	2586.03	48	74.05	3.22	2.86	1.53
11	Siliguri (MP)	4274	9702.00	1463	2812.54	34.24	28.99	1.92
12	Dakshin Dinajpur	10394	23282.56	1965	3070.20	18.91	13.19	1.56
13	Uttar Dinajpur	16517	29895.77	2255	3484.23	13.65	11.65	1.55
14	Murshidabad	31512	63024.02	15493	24501.52	49.16	38.88	1.58
15	Nadia	23450	40099.50	9345	9439.58	39.85	23.54	1.01
16	Paschim Medinipur	22588	43358.95	9772	13019.12	43.26	30.03	1.33
17	North 24 Pargana	23990	47020.40	6838	11197.39	28.51	23.81	1.64
18	Hooghly	20584	36433.68	8520	13540.76	41.39	37.17	1.59
19	Howrah	14137	34635.65	4204	9035.39	29.74	26.09	2.15
20	Purba Burdwan	24779	56400.08	5016	9754.94	20.24	17.30	1.94
21	Paschim Burdwan	4157	9574.00	354	565.91	8.53	5.91	1.60
22	Jhargram	7368	14156.57	2347	3304.42	31.86	23.34	1.41
23	Kalimpong	898	1571.82	27	51.02	3.06	3.25	1.86
	Total	400000	800406.89	131269	204619.57	32.82	25.56	1.56

Micro, Small and Medium Enterprises (MSME)

Considering the potentialities of the State under manufacturing units, trades, etc. the target for MSME sector has been raised from to Rs. 31,000 crore to Rs. 38,000 Crore for the FY 2017-18.

All member Banks put together in the State had disbursed Rs.20378 Crore under MSME as against the target of Rs.38,000 Crore, i.e. 54% of the total target has been achieved by the member Banks during April to September 2017. If this trend continues, it is expected that the State will achieve the credit target for the FY 2017-18.

(Amt. Rs in crore)

Sub Sector	Target as per NABARD PLP 2017-18	Existing Target for FY 2017-18	Revised Target for FY 2017-18
MSME	25000.00	31000.00	38000.00

Achievement of MSME under ACP for the last 5 financial years along with this year is given below:

Year	Target	Achievement	% of Achievement
2012-13	13500	10464	78
2013-14	16200	21842	135
2014-15	16323	15047	92
2015-16	21762	22887	105
2016-17	26000	29186	112
2016-17	26000	16593 (April - Sept.)	79
2017-18	38000	20378 (April- Sept.)	54

Bank-wise performance in MSME for the State of West Bengal as on 30.09.2017 is annexed.

Bank-wise Targets and Achievements in MSME for the State of West Bengal under ACP 2017-18 as on 30.09.2017			
Name of Bank	(Amt. Rs. in Cr.)		
	Target	Achievement	% of Achievement
Allahabd Bank	2708.95	970.24	35.82
Andhra Bank	208.22	92.52	44.43
Bank of Baroda	756.65	451.80	59.71
Bank of India	1805.54	589.39	32.64
Bank of Maharashtra	74.32	20.22	27.21
Canara Bank	1433.60	217.13	15.15
Central Bank of India	1482.53	909.28	61.33
Corporation Bank	249.23	111.34	44.67
Dena Bank	196.51	104.41	53.13
IDBI Bank	453.27	168.17	37.10
Indian Bank	280.43	131.91	47.04
Indian Overseas Bank	603.72	222.59	36.87
Oriental Bank of Commerce	416.35	193.19	46.40
Punjab National Bank	1315.34	636.29	48.37
Punjab & Sind Bank	88.85	51.21	57.64
State Bank of India	5930.20	3271.14	55.16
Syndicate Bank	514.18	638.16	124.11
Union Bank of India	839.41	331.54	39.50
United Bank of India	4132.06	1584.78	38.35
UCO Bank	1970.80	516.57	26.21
Vijaya Bank	117.64	45.08	38.32
Sub Total of Commercial Banks	25577.80	11256.96	44.01
HDFC Bank	669.11	974.84	145.69
ICICI Bank	618.59	2299.47	371.73
Axis Bank	841.85	1295.94	153.94
Federal Bank	61.90	9.36	15.12
Indusind Bank		57.55	
Yes Bank		0.00	
Karur Vysya	40.19	0.00	0.00
Ratnakar Bank Limited		0.93	
South Indian Bank	150.66	14.54	9.65
Bandhan Bank	1963.56	2943.23	149.89
Total of Pvt. Banks	4345.86	7595.86	174.78
BGVB	3810.26	919.91	24.14
UBKGB	661.10	147.72	22.34
PBGB	1025.04	237.46	23.17
Total RRBs	5496.40	1305.09	23.74
Total Scheduled Commercial Banks	35420.06	20157.91	56.91
WB State Cooperative Bank	2036.80	181.45	8.91
WB State CARDB	477.93	20.56	4.30
WBFC	65.21	16.85	25.84
Total of Cooperative Banks	2579.94	218.86	8.48
SIDBI		1.52	
GRAND TOTAL	38000.00	20378.29	53.63

PRADHAN MANTRI MUDRA YOJANA (PMMY)

Action Points emerged in the 138th SLBC Meeting held on 07.09.2017:

All Banks are to exert efforts to achieve Mudra Target for FY 2017-18 as on 31.03.2018.

Status of implementation:

In the financial year 2017-18, all the Financial Institutions together disbursed Rs. 6923.13 crore upto the quarter September 2017.

Performances of the Banks in the State of West Bengal from 01.04.2017 to 30.09.2017 are furnished herein below:

MUDRA TARGET-ACHIEVEMENT 2017-18 (Amt. in Rs./crore)								
BANKS	STATE: West Bengal As on 30.09.2017 (01.04.2017 to 30.09.2017)							
	SHISHU		KISHORE		TARUN		TOTAL	
	No of A/Cs	Disb.	No of A/Cs	Disb.	No of A/Cs	Disb.	No of A/Cs	Disb.
PSU Banks	35964	105.9	47868	976.31	9434	710.48	93266	1792.7
Pvt Banks	750674	2392.37	3988	98.9	1933	139.77	756595	2631.04
Foreign Banks	0	0	6	0.2	21	1.82	27	2.02
RRB	4844	12.67	11663	146.9	354	22.32	16861	181.89
NBFC (MFI)	1087926	2209.43	974	7.53	47	3.47	1088947	2220.42
NBFC	20842	49.86	232	4.65	63	4.44	21137	58.95
Small Finance Bk.	12038	31.69	520	4.41	0	0	12558	36.1
TOTAL	1912288	4801.9	65251	1238.9	11852	882.3	1989391	6923.1

Bank wise and District wise details of disbursement is Annexed.

Bankwise Progress Report of MUDRA Scheme of West Bengal for the year 2017-18															
(from 01.04.2017 to 30.09.2017)															
[Amount Rs. in Crore]															
Sr No	Bank Type Name	Bank Name	Shishu (Loans up to Rs. 50,000)			Kishore (Loans from Rs. 50,001 to Rs. 5.00)			Tarun (Loans from Rs. 5.00 to Rs. 10.00)			Total			
			No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	
1	SBI and Associates														
1.1		State Bank of India	3392	10.15	10	8677	238.28	235.61	3277	265.38	265.05	15346	513.81	510.67	
		Total	3392	10.15	10	8677	238.28	235.61	3277	265.38	265.05	15346	513.81	510.67	
2	Public Sector Commercial Banks														
2.1		Allahabad Bank	1403	4.68	4.58	6260	103.24	101.45	597	42.97	42.71	8260	150.89	148.74	
2.2		Andhra Bank	312	1.43	1.4	355	8.42	7.44	123	10.53	9.29	790	20.39	18.13	
2.3		Bank of Baroda	867	3.31	3.24	1929	44.23	42.14	418	33.45	32.96	3214	80.98	78.34	
2.4		Bank of India	2419	10.24	10.1	3957	83.93	78.45	482	37.8	33.62	6858	131.97	122.16	
2.5		Bank of Maharashtra	32	0.14	0.14	109	3.13	2.85	63	5.41	4.72	204	8.68	7.71	
2.6		Canara Bank	4106	12.49	12.43	2516	48.17	46.95	376	28.87	28.25	6998	89.54	87.63	
2.7		Central Bank of India	1134	4.3	4.3	1702	37.26	37.26	197	16.76	16.76	3033	58.32	58.32	
2.8		Corporation Bank	469	1.75	1.33	323	7.35	7.06	119	10.04	9.94	911	19.14	18.32	
2.9		Dena Bank	1404	0.85	0.84	239	4.63	4.4	65	4.8	4.74	1708	10.28	9.98	
2.10		Indian Bank	146	0.33	0.33	356	8.22	7.91	105	7.98	7.95	607	16.53	16.19	
2.11		Indian Overseas Bank	344	1.26	1.23	529	10.3	9.42	78	5.71	5.29	951	17.26	15.94	
2.12		Oriental Bank of Commerce	168	0.62	0.6	531	13.71	12.79	229	18.04	17.63	928	32.38	31.02	
2.13		Punjab National Bank	2335	9.27	7.55	3726	83.49	69.01	759	61.12	48	6820	153.88	124.57	
2.14		Syndicate Bank	254	1.07	0.8	986	24.46	18.71	222	18.53	13.72	1462	44.05	33.23	
2.15		Union Bank of India	415	1.7	1.57	1841	41.9	37.12	333	24.89	20.62	2589	68.49	59.31	
2.16		United Bank of India	5425	19.12	18.75	10949	217.75	209.96	1444	111.7	109.19	17818	348.58	337.9	
2.17		Punjab & Sind Bank	26	0.08	0.07	74	1.55	1.49	8	0.69	0.6	108	2.32	2.16	
2.18		UCO Bank	2683	6.96	4.66	1552	30.18	23.25	284	23.13	18.51	4519	60.27	46.42	
2.19		Vijaya Bank	241	0.88	0.86	467	10.18	10.08	102	7.81	7.77	810	18.86	18.71	
2.20		IDBI Bank Limited	8389	21.12	21.12	790	12.98	12.98	153	13.15	13.15	9332	47.25	47.25	
		Total	32572	101.61	95.9	39191	795.06	740.7	6157	483.39	445.43	77920	1380.06	1282.03	
3	Private Sector Commercial Banks														
3.1		Federal Bank	6	0.03	0.03	18	0.7	0.64	16	1.22	1.11	40	1.94	1.78	
3.2		Jammu & Kashmir Bank	5	0.01	0.01	2	0.08	0.08	0	0	0	7	0.09	0.09	
3.3		Karnataka Bank	1	0.01	0.01	15	0.46	0.46	11	0.71	0.71	27	1.18	1.18	
3.4		Karur Vysya Bank	0	0	0	2	0.06	0.06	8	0.65	0.53	10	0.71	0.59	
3.5		Ratnakar Bank	294	0.64	0.64	0	0	0	0	0	0	294	0.64	0.64	
3.6		South Indian Bank	1	0	0	0	0	0	0	0	0	1	0	0	
3.7		ICICI Bank	4140	11.7	11.7	1565	47.54	47.51	1133	83.98	83.98	6838	143.22	143.18	
3.8		Axis Bank	30217	53.01	53.01	431	15.39	15.39	493	37.32	37.32	31141	105.71	105.71	
3.9		IndusInd Bank	1134	4.66	4.66	1843	32.37	32.37	224	12.75	12.75	3201	49.79	49.79	
3.10		Yes Bank	12022	28.88	28.88	23	0.67	0.67	21	1.4	1.4	12066	30.95	30.95	
3.11		HDFC Bank	88275	199.85	199.85	51	0.61	0.61	8	0.6	0.6	88334	201.07	201.07	
3.12		DCB Bank	0	0	0	1	0.04	0.04	1	0.08	0.08	2	0.12	0.12	
3.13		Kotak Mahindra Bank	0	0	0	28	1.02	1.02	18	1.29	1.29	46	2.31	2.31	
3.14		Bandhan Bank	609515	2081.37	2081.37	0	0	0	0	0	0	609515	2081.37	2081.37	
3.15		IDFC Bank Limited	5064	12.21	12.21	9	0.05	0.05	0	0	0	5073	12.26	12.26	
		Total	750674	2392.37	2392.37	3988	98.99	98.9	1933	139.99	139.77	756595	2631.35	2631.03	
4	Foreign Banks														
4.1		Citibank	0	0	0	6	0.2	0.2	10	0.76	0.76	16	0.97	0.97	
4.2		Standard Chartered Bank	0	0	0	0	0	0	11	1.06	1.06	11	1.06	1.06	
		Total	0	0	0	6	0.2	0.2	21	1.82	1.82	27	2.02	2.02	
5	Regional Rural Banks														
5.1		Bangiya Gramin Vikash Bank	3206	9.44	8.71	4171	79.96	70.57	118	9.03	7.25	7495	98.43	86.53	
5.2		Paschim Banga Gramin Bank	1012	2.56	2.56	3957	43.23	43.23	221	13.8	13.8	5190	59.6	59.6	
5.3		Uttar Banga Kshetriya Gramin Bank	626	2.04	1.39	3535	53.58	33.09	15	1.54	1.27	4176	57.16	35.75	
		Total	4844	14.04	12.67	11663	176.77	146.9	354	24.38	22.32	16861	215.19	181.89	
6	NBFC-Micro Finance Institutions														
6.1		VEDIKA CREDIT CAPITAL LTD	25819	57.15	57.15	0	0	0	0	0	0	25819	57.15	57.15	
6.2		Village Financial Services Pvt Ltd	85471	227.02	227.02	0	0	0	0	0	0	85471	227.02	227.02	
6.3		Muthoot Microfin Ltd	69	0.14	0.14	0	0	0	0	0	0	69	0.14	0.14	
6.4		ASA International India Microfinance Pvt. Ltd.	322373	707.24	707.24	0	0	0	0	0	0	322373	707.24	707.24	
6.5		SHARE MICROFIN LIMITED	11953	27.24	27.24	0	0	0	0	0	0	11953	27.24	27.24	
6.6		ASMITHA MICROFIN LIMITED	1243	2.73	2.73	0	0	0	0	0	0	1243	2.73	2.73	
6.7		JANALAKSHMI FINANCIAL SERVICES LIMITED	24481	63.75	63.75	922	7.13	7.13	47	3.47	3.47	25450	74.35	74.35	
6.8		Satin Creditcare Network Limited RGVN (NORTH EAST)	35308	71.29	71.29	0	0	0	0	0	0	35308	71.29	71.29	
6.9		MICROFINANCE LIMITED	908	2.24	2.24	0	0	0	0	0	0	908	2.24	2.24	
6.10		Asirvad Microfinance Pvt. Ltd	46171	70.78	70.78	0	0	0	0	0	0	46171	70.78	70.78	
6.11		Fusion Microfinance Pvt. Ltd.	1283	2.75	2.57	0	0	0	0	0	0	1283	2.75	2.57	
6.12		Arohan Financial Services Pvt. Ltd.	66612	149.9	149.9	52	0.4	0.4	0	0	0	66664	150.3	150.3	
6.13		SKS Microfinance Limited	466235	862.95	827.38	0	0	0	0	0	0	466235	862.95	827.38	
		Total	1087926	2245.17	2209.43	974	7.53	7.53	47	3.47	3.47	1088947	2256.17	2220.42	
7	Non Banking Financial Companies														
7.1		Reliance Capital Ltd	20842	49.86	49.86	162	2.91	2.91	52	3.71	3.71	21056	56.48	56.48	
7.2		CAPITAL FIRST LIMITED	0	0	0	70	1.75	1.75	11	0.73	0.73	81	2.48	2.48	
		Total	20842	49.86	49.86	232	4.65	4.65	63	4.44	4.44	21137	58.96	58.96	
8	Small Finance Banks														
8.1		Ujjivan Small Finance Bank	12038	31.69	31.69	520	4.41	4.41	0	0	0	12558	36.1	36.1	
		Total	12038	31.69	31.69	520	4.41	4.41	0	0	0	12558	36.1	36.1	
		Grand Total	1912288	4844.89	4801.92	65251	1325.89	1238.9	11852	922.88	882.31	1989391	7093.67	6923.13	

Districtwise Progress Report of MUDRA Scheme of West Bengal for the year 2017-18

(from 01.04.2017 to 30.09.2017)

[Amount Rs. in Crore]

Sr No	District	Shishu			Kishore			Tarun			Total		
		No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt
1	Alipurduar	31721	95.72	95.43	459	6.57	4.00	8	0.54	0.49	32188	102.84	99.91
2	Bankura	32659	75.07	73.76	2040	40.42	37.86	298	23.26	22.22	34997	138.75	133.84
3	Barddhaman	138230	326.3	322.14	5622	122.82	117.19	1211	93.59	90.36	145063	542.71	529.68
4	Birbhum	82804	203.27	202.86	3403	52.51	50.63	321	25.16	23.98	86528	280.93	277.47
5	Cooch Behar	114201	299.68	299.43	2751	43.26	38.01	207	16.86	16.45	117159	359.80	353.89
6	Dakshin Dinajpur	36603	89.78	88.98	981	19.62	17.91	116	8.98	8.25	37700	118.37	115.14
7	Darjiling	72455	176.13	174.87	1688	41.04	30.98	370	30.32	28.12	74513	247.49	233.98
8	Howrah	127153	342.92	340.45	3365	63.14	60.22	587	45.70	43.48	131105	451.77	444.15
9	Hugli	91479	232.56	229.95	4192	89.19	83.19	679	52.42	48.79	96350	374.17	361.94
10	Jalpaiguri	109669	245.8	243.95	3112	57.59	50.10	370	30.46	29.15	113151	333.85	323.2
11	Kalimpong	84	0.36	0.36	0	0	0.00	0	0.00	0	84	0.36	0.36
12	Kolkata	114143	270.8	266.49	5960	151.43	146.30	2867	214.9	209.42	122970	637.13	622.21
13	Maldah	74048	190.87	190.11	2578	50.26	47.44	316	24.11	23.30	76942	265.24	260.85
14	Murshidabad	213645	532.44	525.35	3231	68.15	64.64	432	35.14	33.40	217308	635.72	623.4
15	Nadia	132188	327.05	321.74	2843	63.43	60.58	508	40.36	38.90	135539	430.83	421.22
16	North 24 Parganas	192763	501.97	497.79	6087	119.66	113.09	1275	100.81	97.56	200125	722.45	708.44
17	Other	25906	62.07	62.07	241	4.70	4.7	63	4.44	4.44	26210	71.22	71.22
18	Paschim Medinipur	54121	140.45	139.37	5453	107.60	101.35	731	57.13	52.82	60305	305.17	293.53
19	Purba Medinipur	49770	144.89	144.08	3934	79.14	73.41	609	49.52	45.11	54313	273.55	262.60
20	Puruliya	13408	32.12	31.96	1468	28.43	27.33	174	13.76	13.45	15050	74.31	72.73
21	South 24 Parganas	146668	385.84	383.06	4232	83.95	80.01	529	40.57	38.61	151429	510.37	501.68
22	Uttar Dinajpur	58570	168.79	167.71	1611	32.99	29.96	181	14.84	14.01	60362	216.63	211.68
	Total	1912288	4844.89	4801.92	65251	1325.89	1238.90	11852	922.88	882.31	1989391	7093.67	6923.13

STAND-UP INDIA (SUI)

Stand-Up India Scheme facilitates bank loans between Rs.10 lac and Rs. 1 crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and at least one woman borrower per bank branch for setting up Greenfield Enterprise.

Action Points emerged in the 138th SLBC Meeting held on 07.09.2017:

All Banks are to exert effort to achieve Stand-Up India Target for FY 2017-18 (Action: All Banks).

Status of implementation:

Loans under the scheme have been extended to 3200 SCs/STs/Women beneficiaries amounting to Rs. 584.65 crore upto 30.09.2017.

Summarized progress report under Stand Up India scheme for the State of West Bengal as on 30.09.2017 is as follows:

Loan given to		Total	Loan Outstanding under the scheme (Rs. in crore)		Total
No. of SC/ST	No. of Women		Loan to SC/ST	Loan to Women	
1010	2190	3200	160.56	424.09	584.65

Banks are requested to endeavor to achieve targets set under Stand Up India during current financial year i.e. 2017-18.

Bank wise report is annexed.

STAND UP INDIA PROGRESS REPORT OF WEST BENGAL

as on 30.09.2017 (since inception)

S No.	Name of the Bank	Total no. of branches in the State / UT giving loan in the Scheme	Number of branches which have given loan under 'Stand up India' to SC / ST and Women	Loans given to		Total	Loan Outstanding under the Scheme (Rs. in lac)		Total
				No. of SC/ST	No. of Women		SC/ST	Women	
1	Allahabad Bank	546	101	47	84	131	745.42	1361.64	2107.06
2	Andhra Bank	72	52	26	43	69	481.26	602.86	1084.12
3	Bank of Baroda	212	78	31	68	99	608.22	1302.88	1911.10
4	Bank of India	377	304	103	226	329	1779.84	4212.64	5992.48
5	Bank of Maharashtra	35	2	1	1	2	16.16	17.56	33.72
6	Canara Bank	288	13	7	16	23	124.88	188.32	313.20
7	Central Bank of India	338	71	31	66	97	432.45	1032.24	1464.69
8	Corporation Bank	57	13	7	13	20	139.79	166.92	306.71
9	Dena Bank	58	7	3	6	9	42.48	102.66	145.14
10	Indian Bank	82	19	7	14	21	150.57	226.94	377.51
11	Indian Oversea Bank	164	37	12	32	44	129.72	646.08	775.80
12	Oriental Bank of Commerce	108	4	1	3	4	19.16	48.63	67.79
13	Punjab National Bank	278	224	74	179	253	1229.88	3415.32	4645.20
14	Punjab & Sind Bank	39	33	11	27	38	178.20	531.09	709.29
15	Syndicate Bank	121	70	31	59	90	666.81	1127.49	1794.30
16	State Bank of India	1288	321	92	245	337	2045.56	5126.48	7172.04
17	Union Bank of India	187	34	13	24	37	128.57	500.16	628.73
18	United Bank of India	867	888	394	858	1252	5760.28	17554.68	23314.96
19	UCO Bank	389	28	17	34	51	177.14	550.12	727.26
20	Vijaya Bank	54	17	6	12	18	103.02	302.28	405.30
21	IDBI Bank	99	52	24	42	66	307.44	703.08	1010.52
	Public Sector Banks	5659	2368	938	2052	2990	15266.85	39720.07	54986.92
22	AXIS Bank	228	1	0	1	1	4.91	11.65	16.55
23	ICICI Bank	233	10	4	9	13	40.72	151.02	191.74
24	HDFC Bank	184	20	5	15	20	44.45	221.55	266.00
25	Indusind Bank	51	74	49	85	134	489.51	1771.40	2260.91
26	Bandhan Bank	346	0	0	0	0	0.00	0.00	0.00
	Private Sector Banks	1042	105	58	110	168	579.59	2155.62	2735.20
27	BGVB	587	28	10	21	31	156.46	386.54	543.00
28	PBGB	230	10	3	7	10	47.74	135.86	183.61
29	UBKGB	142	1	0	1	1	5.08	11.38	16.46
	RRBs	959	39	14	28	42	209.28	533.79	743.07
	Total	7660	2512	1010	2190	3200	16055.71	42409.48	58465.19

HOUSING LOAN

❖ Amendment in Guidelines of Affordable Housing Loan Scheme under Pradhan Mantri Awas Yojana- Housing for All (PMAY)

Considering the projected growth of urbanization in India and the consequent housing demands for acquisition / construction of House (including re purchase), Ministry of Housing and Urban Poverty Alleviation, Government of India introduced Credit Linked Subsidy Scheme (CLSS) for MIG in urban areas to cater to the need of Middle Income Group in urban areas.

Further to enhance the scope, coverage and outreach of the scheme, Union Cabinet has approved following amendment in the scheme of Pradhan Mantri Awas Yojana (Urban) which stands effective from 01.01.2017 i.e. the date the CLSS for MIG had become effective.

Amendment:

Particular	Existing Guideline		Amended Guideline	
	Category	Carpet Area	Category	Carpet Area
Dwelling unit Carpet Area	MIG- 1	90 sq. mt.	MIG- 1	Upto 120 sq. mt.
	MIG - II	110 sq. mt.	MIG - II	Upto 150 sq. mt.

- ❖ All other Terms and Conditions of United Affordable Housing Loan Scheme under Pradhan Mantri Awas Yojana for MIG I & MIG II shall remain unchanged.
- ❖ The increase in the Carpet Area will enable the MIG category individuals / beneficiaries to choose from a wider range of housing options from the Residential Housing Projects developed throughout the Nation which ultimately will give a boost to the sale of ready built flats under Affordable Housing Segment.

As per discussion held in the 137th SLBC meeting of West Bengal on 16.06.2017 in view of notification regarding Notified Areas for Affordable Housing Loan in the State of West Bengal, SLBC Desk West Bengal vide its letter no. LBD/NULM/779/2017 dated 15.07.2017 requested SUDA to provide copy of the notification of Notified Areas for Affordable Housing Loan.

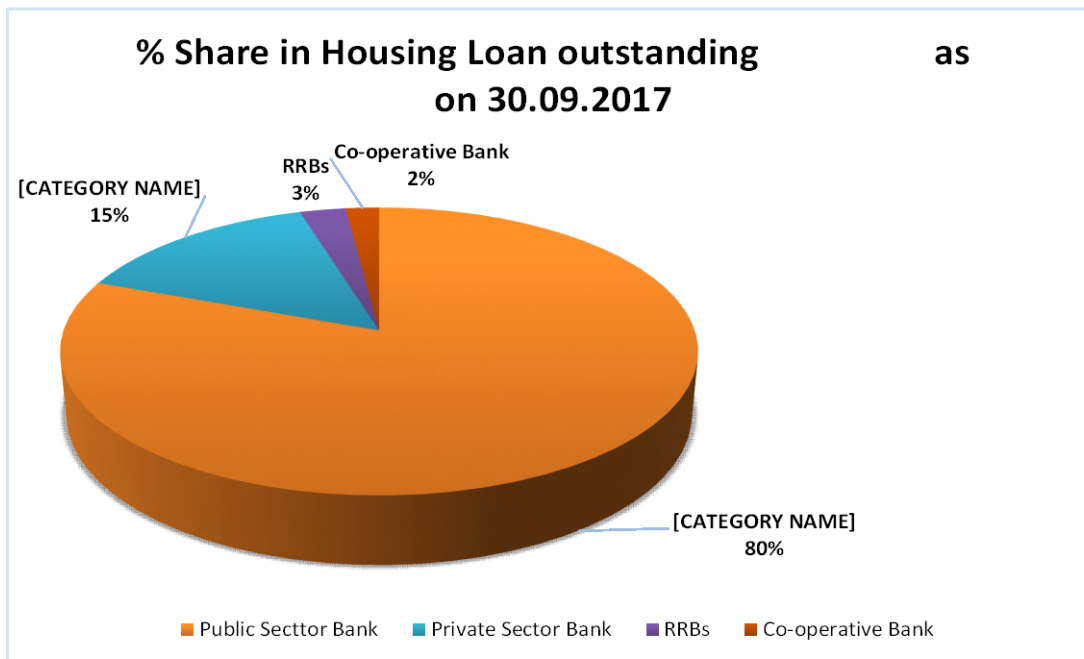
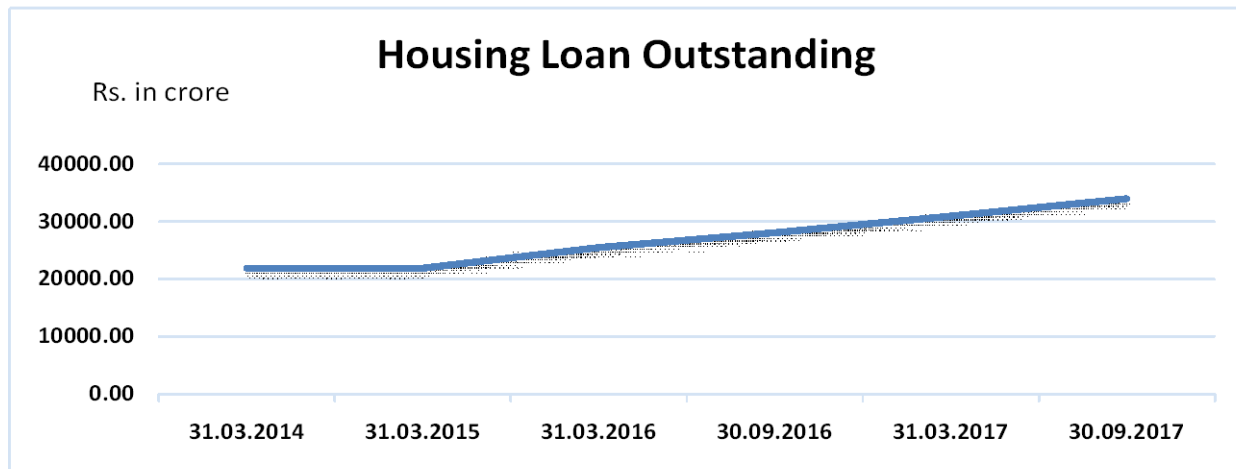
It was also requested in the letter that if the said notification is not being issued till date, the same may be communicated to the SLBC WB desk.

In the absence of such notification, member banks are unable to lodge claim of subsidy under Affordable Housing Loan Scheme.

SLBC desk is still awaited for any response from SUDA.

The Bank wise break up of disbursement during the period from 01.04.2017 to 30.09.2017 and outstanding balance at the end of September 2017 is annexed. All Banks have collectively disbursed Rs. 3266.01 crore against 43532 accounts during the period April to September 2017.

Outstanding Performance under Housing Loan					
(Amount Rs. in crore)					
31.03.2014	31.03.2015	31.03.2016	30.09.2016	31.03.2017	30.09.2017
21899.51	21925.23	25485.36	28079.87	30960.61	34042.78



(Rs. in crore)

Banking Group	Outstanding Housing Loan	
	A/cs	Amount
Public Sector Bank	328249	27496.41
Private Sector Bank	42722	4973.76
RRBs	24180	910.73
Co-operative Bank	3721	661.90
State Total	398872	34042.80

Disbursement Position of Banks from 01.04.2017-30.09.2017 under Housing Loan			
(Rs.in lac)			
SL. No	Banks	Housing	
		No. of A/c	Amount
(1)	(2)	(3)	(4)
PUBLIC SECTOR BANKS			
1	Allahabad Bank	3663	19000.12
2	Andhra Bank	124	1015.16
3	Bank of Baroda	210	2068.48
4	Bank of India	2546	11724.56
5	Bank of Maharashtra	40	26.16
6	Canara Bank	1567	5363.03
7	Central Bank of India	2479	9040.22
8	Corporation Bank	184	2526.31
9	Dena Bank	51	562.14
10	Indian Bank	289	2182.78
11	Indian Overseas Bank	167	302.23
12	Oriental Bank of Commerce	307	3996.16
13	Punjab National Bank	3460	14514.16
14	Punjab & Sind Bank	84	410.25
15	Syndicate Bank	282	2343.23
16	State Bank of India	9803	181573.41
17	Union Bank of India	365	2584.16
18	United Bank of India	4218	18141.22
19	UCO Bank	581	5285.66
20	Vijaya Bank	132	486.56
21	IDBI Bank	1636	12115.16
A	Total	32188	295261.16
PRIVATE SECTOR BANKS			
22	HDFC Bank	4649	4770.35
23	AXIS Bank (UTI)	1442	6258.49
24	ICICI Bank	3434	5414.82
25	Federal Bank	63	1852.75
26	Bandhan Bank	129	529.00
27	South Indian Bank	81	178.56
28	Ratnakar Bank Ltd.	94	360.19
29	Yes Bank	37	296.54
30	Indusind Bank	16	108.15
B	Total	9945	19768.85
(A+B)	Total of Comm.Bks.	42133	315030.01
REGIONAL RURAL BANKS			
31	BGVB (UBI)	211	2747.31
32	PBGB (UCO)	96	852.24
33	UBKGB	83	349.15
C	RRBs Total	390	3948.7
D	WBSCARD Bank Ltd.	38	76.56
E	W.B. St. Co-op.Bk	971	7546.06
Grand Total (A+B+C+D+E)		43532	326601.33

West Bengal			
Outstanding Position of Housing Loan as on 30.09.2017			
(Rs.in lac)			
SL. No	Banks	Outstanding Balance	
		No.	Amount
PUBLIC SECTOR BANKS			
1	Allahabad Bank	22352	149021.56
2	Andhra Bank	1568	7871.56
3	Bank of Baroda	13984	119352.14
4	Bank of India	18068	159627.46
5	Bank of Maharashtra	1072	8840.16
6	Canara Bank	6224	50214.18
7	Central Bank of India	12386	79854.16
8	Corporation Bank	3062	31784.15
9	Dena Bank	827	5028.49
10	Indian Bank	2568	15885.16
11	Indian Overseas Bank	2289	15956.22
12	Oreintal Bank of Commerce	3891	33102.84
13	Punjab National Bank	10624	49824.16
14	Punjab & Sind Bank	1958	16190.16
15	Syndicate Bank	3144	43430.16
16	State Bank of India	134856	1302205.46
17	Union Bank of India	7152	69056.23
18	United Bank of India	50174	291564.22
19	UCO Bank	11486	89231.15
20	Vijaya Bank	2786	53422.64
21	IDBI Bank	17778	158178.35
A	Total	328249	2749640.61
PRIVATE SECTOR BANKS			
22	HDFC Bank	18722	66285.16
23	AXIS Bank (UTI)	5014	23055.16
24	ICICI Bank	17722	391854.17
25	IDBI Bank		
26	Federal Bank	778	9361.01
27	Ratnakar Bank Ltd.		988.48
28	South Indian Bank	174	2761.23
29	Bandhan Bank		1469.16
30	Yes Bank	312	1601.22
B	Total	42722	497375.59
(A+B)	Total of Comm.Bks.	370971	3247016.20
REGIONAL RURAL BANKS			
31	BGVB (UBI)	17940	65745.26
32	PBGB (UCO)	3684	15965.25
33	UBKGB	2556	9362.15
C	RRBs Total	24180	91072.66
D	WBSCARD Bank Ltd.		
E	W.B. St. Co-op.Bk	3721	66189.56
Grand Total (A+B+C+D+E)		398872	3404278.42

SPECIAL AGENDA ITEMS

1. Issues related to sanction of Housing Loans for construction/purchase of House/Flat on the land recorded as Sali/ Danga.

Housing loan for construction/purchase of Housing units in the State of West Bengal is allowed if the Housing units is constructed /located on land classified as "Bastu" in the record of BL & LRO/Porcha. If the land is classified other than Bastu, in such case the land is to be converted to Bastu under the provisions of West Bengal land Reforms Act,1955 before sanctioning housing loan for construction/purchase of residential housing units on such land.

Under Kolkata Municipal Corporation (KMC) in Ward Nos. 1 to 100, no conversion certificate or permission from any other authority is required regarding classification of land since West Bengal Land Reforms Act is not applicable in this Ward. Under Kolkata Metropolitan Development Authority (KMDA) within Ward Nos 101 to 141 of Kolkata Municipal Corporation and in all Municipalities in the State of West Bengal, the land use map published by the State Government under the Town & Country Planning Act determine the use / nature of land. As per land use map, if any land comes under residential use, proposal for sanctioning housing loan for construction/ purchase of residential housing units on such land irrespective of classification of land in record of BL & LRO/ Porcha may be considered. However, necessary certificate in this regard should be obtained from the advocate while obtaining the search report (title investigation report). Where no land use map is published and land is classified as other than Bastu in the record of BL & LRO /Porcha, conversion certificate should be insisted upon.

The issue of sanctioning housing loans for construction / purchase of residential units in KMDA area and within Wards Nos. 101 to 141 of the KMC and surrounding municipalities where there is no agricultural activity irrespective of the category of land is placed before the Land & Land Reforms Dept. GoWB to come up with a resolution.

2. Issues relating to transfer of ownership of vehicles seized from NPA Borrowers:

The SLBC Desk had received communications from the bankers regarding insistence of RTA on the physical presence of the registered owner, who is a defaulter borrower of the Bank, while transferring the ownership on account of sale of the seized vehicle by Banks.

It is pertinent to mention that, the Motor Vehicle Act or Central Motor Vehicle Rules or any other law of the land authorizes the financier / banker to sale or transfer ownership of Vehicles directly to third party through Power of Attorney without the further consent and presence of the registered owner.

Therefore the Transport Department is requested to give suitable directive to all the Registering Authorities for transfer of ownership of seized vehicle by Banks without the presence of registered owner/borrower.

CD Ratio for the State of West Bengal

1. Action Points emerged in the 138th SLBC Meeting held on 07.09.2017:

All Banks are to exert effort to raise the CD Ratio of the State to 70% as on 31.03.2018.

Status of implementation:

CD Ratio of the State stood at 66% as on 30.09.2017.

For calculation of CD Ratio of the State as on 30th September 2017, the direction from RBI is followed which is furnished below:

	(Rs. in crore)
Total Deposit (A)	669738
Total Advance utilized in the State (B=C+D)	431312
Out of which outstanding of credit sanctioned from the State (C)	389710
Credit sanctioned from outside State but utilised in West Bengal (D)	41602
RIDF Support (E)	9017
Total Advance to be reckoned (F=B+E)	440329
CD Ratio (F / A)	66%

CD Ratio of the State stood at 66% as on 30.09.2017 as against 65% as on 30.06.2017, registering 1% growth.

Aggressive but judicious lending especially in MSME and Retail sector in this current quarter is required to push the CD Ratio of the State beyond 70% as on 31.03.2018.

2. Action Points emerged in the 138th SLBC Meeting held on 07.09.2017:

Particularly in four districts viz. Birbhum, Howrah, Hooghly & 24 Parganas (North) where CD Ratio is below 40%, the Sub-Committees of DCC on CD Ratio would function actively and draw action plan for improving the CD ratio within short time.

Status of implementation:

With regular monitoring of the Sub-Committees of DCC, CD Ratio of 2 districts (viz. Bankura by 1%, Birbhum by 1%) have increased over CD Ratio of June 2017 and there is no change in CD ratio of Howrah, Hooghly and 24 Parganas North.

SLBC desk is taking proactive steps by way of regular follow up with the LDMs of 4 districts to overcome the threats to increase the CD ratio beyond 40%.

Bank wise and District wise CD Ratio of West Bengal as on 30.09.2017 is annexed.

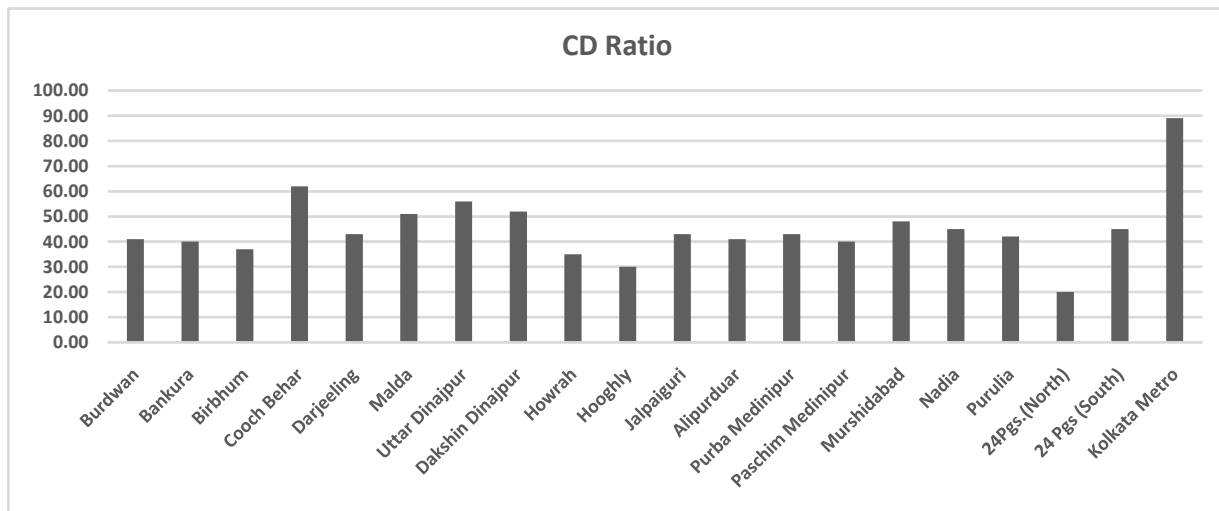
West Bengal

BANK-WISE CREDIT & INVESTMENT DEPOSIT RATIO (C+I)D RATIO AS ON SEPTEMBER 2017

(Amt.in Rs. Lac)						
SI No	Banks	Deposit (Rs.in lac)	Advance (Rs.in lac)	Credit Deposit Ratio (%)	Investment (Rs.in lac)	Credit+Investment Deposit Ratio (%)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
PUBLIC SECTOR BANKS						
1	Allahabad Bank	4765359.00	2302685.00	48	362455.18	56
2	Andhra Bank	393136.17	426628.88	109	20151.14	114
3	Bank of Baroda	2328800.00	1268300.00	54	67286.04	57
4	Bank of India	3065799.00	1778089.00	58	44210.18	59
5	Bank of Maharashtra	219095.00	207125.31	95	8121.01	98
6	Canara Bank	1310130.00	752560.70	57	72288.16	63
7	Central Bank of India	2115813.08	979157.03	46	286451.16	60
8	Corporation Bank	690762.11	515556.64	75	19748.16	77
9	Dena Bank	292628.00	293208.00	100	0.00	100
10	Indian Bank	887468.00	346565.00	39	61741.12	46
11	Indian Overseas Bank	1293614.00	754324.00	58	70646.61	64
12	Oreintal Bank of Commerce	914848.15	859388.00	94	69041.12	101
13	Punajb Nationa Bank	2485900.00	1601000.00	64	85142.24	68
14	Punjab & Sind Bank	224601.54	332805.26	148	8175.16	152
15	Syndicate Bank	764092.00	758563.00	99	20841.12	102
16	State Bank of India	16852633.00	7485114.00	44	2098223.11	57
17	Union Bank of India	1793502.00	1057239.00	59	206267.00	70
18	United Bank of India	6627072.48	3339119.90	50	2439154.16	87
19	UCO Bank	3419473.00	1400700.00	41	245933.00	48
20	Vijaya Bank	410362.98	343305.40	84	9574.18	86
21	IDBI Bank	1543905.65	744418.62	48	0.00	48
A	Sub-Total	52398995.16	27545852.74	53	6195449.85	64
PRIVATE SECTOR BANKS						
22	HDFC Bank	2750521.98	2026927.67	74	67074.16	76
23	AXIS Bank Ltd.(UTI)	3184834.59	1754875.41	55	25632.98	56
24	ICICI Bank	2075566.76	2007915.40	97	39125.13	99
25	Kotak Mahindra Bank Ltd	144376.54	136031.08	94	0.00	94
26	Federal Bank	277713.37	196801.89	71	0.00	71
27	Indusind Bank	358698.31	591218.76	165	0.00	165
28	SIDBI	0.00	60501.03	0	0.00	0
29	Bandhan Bank	1082957.00	974601.00	90	0.00	90
30	Ratnakar Bank Ltd.	170837.44	568105.11	333	0.00	333
31	South Indian Bank	136335.23	216530.02	159	0.00	159
32	Yes Bank	464895.78	447880.27	96	0.00	96
B	Sub-Total	10646737.00	8981387.64	84	131832.27	86
(A+B)	Total	63045732.16	36527240.38	58	6327282.12	68
REGIONAL RURAL BANKS						
33	BGVB (UBI)	1020114.51	616246.55	60	848268.09	144
34	PBGB (UCO)	464050.00	229880.00	50	145456.14	81
35	UBKGB	273715.08	129751.28	47	82145.11	77
C	RRBs Total	1757879.59	975877.83	56	1075869.34	117
D	W.B. St. Co-op.Bk	2149958.55	1360204.97	63	1215470.31	120
E	WBSCARD Bank Ltd.	20246.71	107724.88	532	3532.47	550
Grand Total (A+B+C+D+E)		66973817.01	38971048.06	58	8622154.24	71
Amount sanctioned from outside State but fund utilised in the State of West Bengal			4160156.54	66	52655104.00	79
RIDF Support			901745.16			
Total Advances in the State			44032949.76			
Total Advances+Investment						

District Wise CD Ratio of West Bengal as on 30.09.2017

S No.	Name of District	Lead Bank	CD Ratio as on June 2017	CD Ratio September 2017		
				(Amount in Rs.crore)		
				Deposit	Advance	CD Ratio as on Sept. 2017
1	Burdwan	UCO	41	54933.35	22394.36	41
2	Bankura	UBI	39	9532.33	3810.95	40
3	Birbhum	UCO	36	11449.79	4196.43	37
4	Cooch Behar	CBI	62	5886.28	3670.45	62
5	Darjeeling	CBI	42	15504.80	6599.83	43
6	Malda	UBI	51	8200.41	4215.16	51
7	Uttar Dinajpur	UBI	56	4587.25	2570.95	56
8	Dakshin Dinajpur	UBI	52	3086.57	1598.82	52
9	Howrah	UCO	35	26094.17	9061.69	35
10	Hooghly	UCO	30	35277.68	10667.52	30
11	Jalpaiguri	CBI	42	6845.45	2921.44	43
12	Alipurduar	CBI	40	4168.52	1695.90	41
13	Purba Medinipur	UBI	42	19268.88	8206.82	43
14	Paschim Medinipur	UBI	40	17620.88	7063.63	40
15	Murshidabad	UBI	47	11543.37	5503.89	48
16	Nadia	UBI	44	19990.75	8930.5856	45
17	Purulia	UBI	41	7139.26	2970.18	42
18	24Pgs.(North)	AB	20	103697.66	21211.76	20
19	24 Pgs (South)	UBI	43	22217.65	9896.02	45
20	Kolkata Metro	SBI	89	282693.12	252524.11	89
	CD Ratio		58	669738.17	389710.48	58
	Amount sanctioned from outside State but fund utilised in the State of West Bengal				41601.57	
	RIDF Support				9017.45	
	Total Advances in the State				440329.50	66



OPENING OF BRICK & MORTAR BANK BRANCHES IN THE UNBANKED VILLAGES & GPS IN THE STATE OF WEST BENGAL

Survey reports received from the LDMs out of the left out 359 identified villages having no brick & mortar bank branch with population more than 5000, reveals that Brick & Mortar branches are already there in 34 villages, while 31 villages have Brick & Mortar Bank Branches within a radius of 1 to less than 3 kms, 90 villages have Brick & Mortar Bank Branches at a distance of more than 3 kms to less than 5 kms, 164 villages have Brick & Mortar Bank Branches at a distance of more than 5 kms to less than 10 kms & remaining 40 villages have Bank Branch more than 10KMs.

Considering the distance criteria of available bank branches from the identified GPs/ villages, member banks have given focus on 204 villages having no bank branch with a radius of 5 kms. to 10 kms. and above.

This apart, in an effort to sort out the issue of coverage of 204 unbanked GPs by attaching priority, as Convener SLBC, we have requested Banks irrespective of the present allocation and willing to increase their footprint in the State, to inform us about their willingness to open branches in unbanked GPs allotted to other Banks; so that the same can be reallocated by SLBC. This process has resulted in Ujjivan Small Finance Bank to come forward to cover 22 locations in rural pockets of the State.

Member Banks can avail the opportunity for selecting the places from the list of 717 villages uploaded in the SLBC Website for opening of Brick & Mortar Bank Branches/ URCs in unbanked areas having population more than 5000 irrespective of allocation subject to final approval of SLBC.

In the meanwhile, certain restrictions have been imposed either by the RBI or Ministry of Finance, Govt. of India on few PSU Banks. In total 9 Banks are affected by such restriction. However, in the capacity of SLBC Convener of the State, committed for development of State, United Bank of India has requested RBI to allow opening of 3 Branches in the allocated unbanked GPs by March 2018. The decision of RBI in this regard is awaited.

Canara Bank has also opened one branch in the unbanked area of Baisguri Village under Chak Chaka GP of Coochbehar District on 14.11.2017.

FINANCIAL INCLUSION

Pradhan Mantri Jan Dhan Yojana (PMJDY)

Performance of PMJDY as on 15.11.2017 as compared to 16.08.2017 for the State of West Bengal is furnished below:

Particulars	16.08.2017	15.11.2017	Variation as on 15.11.2017 over 16.08.2017
Rural Accounts (No.)	1,95,27,036	2,03,21,211	7,94,175
Urban Accounts (No.)	87,85,034	91,86,059	4,01,025
Total Accounts opened (No.)	2,83,12,070	2,95,07,270	11,95,200
Deposit (Rs/crore)	9,411.63	10,311.08	899.45
Average Deposit per account (Rs.)	3,324.25	3494.42	170.17
Aadhaar Seeding (No.)	1,99,16,674	2,07,85,294	8,68,620
Aadhaar Seeding (%)	70.35%	70.44%	0.09%
Zero Balance (No.)	41,77,588	41,89,739	12,151
Zero Balance (%)	14.76%	14.20%	-0.56%
RuPay card issued (No.)	2,17,43,932	2,18,77,826	1,33,894
RuPay card issued (%)	76.80%	74.14%	-2.66%

30.64 crore PMJDY accounts have been opened till 15.11.2017 across the country with deposit of Rs 68528.84 crore with an average deposit of Rs. 2237/ per account as against average deposit of Rs. 3494/ per account in the State of West Bengal in 2.95 crore no. of accounts.

All the Banks in the State of West Bengal issued Rupay Cards to 74% PMJDY customers against national issuance of 75%. Bank Mitras should use Rupay Card compliant hand-held devices/ Micro ATM, so that all the beneficiaries under PMJDY get the benefit of Rs.1 lac inbuilt accidental insurance.

Number of Zero balance accounts has come down to 14.20% of total PMJDY accounts opened in the State.

Aadhaar seeding percentage improved to 70.44% in West Bengal. On the issue of bulk seeding of Aadhaar numbers from MNREGA database or database of other department, all banks are to observe due diligence and obtain written consent of the customer before seeding the Aadhaar number in the Bank account. All banks are requested to push up Aadhaar seeding for smooth DBT transactions.

Govt. of India has instructed all Banks to complete Aadhaar Authentication of all Current and Savings Bank Accounts within 31st December 2017. Accounts not having Aadhaar Authentication will be made inoperative w.e.f. 1st Januray 2018.

DFS, MoF, Gol is reviewing the progress of PMJDY in respect of Financial Literacy, Rupay Card activation and status of Bank Mitra through Video Conference on regular basis. SLBC Desk West Bengal along with member banks and State Mission Director (PMJDY) participate in VCs. SLBC communicates the direction of the DFS regularly to member banks for implementation.

PMJDY Bank wise and District wise performance of the State as on 15.11.2017 is annexed.

PMJDY BANK WISE STATUS REPORT AS ON 15.11.2017 FOR WEST BENGAL

S No.	Name of Banks	Sum of Rural A/C	Sum of Urban A/C	Sum of Total A/C	Sum of Total Deposit (Rs. in crore)	Sum of Zero Balance Account	Sum of RupayCard Issued	Sum of Aadhaar Seeded
1	Allahabad Bank	1118064	222064	1340128	374.70	44516	920067	1138917
2	Andhra Bank	5356	17112	22468	4.59	5088	17526	12518
3	Axis Bank Ltd	1417	23772	25189	9.78	6358	22094	14017
4	Bank of Baroda	248073	638535	886608	191.60	69490	841967	749517
5	Bank of India	525703	372571	898274	203.34	141091	851675	721694
6	Bank of Maharashtra	3060	8415	11475	3.91	2059	5731	6888
7	Canara Bank	307206	95066	402272	100.85	49834	255270	261655
8	Central Bank of India	892611	196556	1089167	234.86	111535	822586	763267
9	City Union Bank Ltd	0	81	81	0.03	12	81	33
10	Corporation Bank	29119	24863	53982	20.70	5150	49204	32110
11	Dena Bank	20732	21001	41733	12.51	6300	30058	27182
12	Federal Bank Ltd	2550	2061	4611	2.13	938	3954	2729
13	HDFC Bank Ltd	3769	71927	75696	5.23	14536	75683	18667
14	ICICI Bank Ltd	22287	15084	37371	4.06	17472	37371	27031
15	IDBI Bank Ltd.	15016	14787	29803	7.54	2803	22277	20893
16	Indian Bank	39326	56583	95909	17.46	9784	93210	60952
17	Indian Overseas Bank	78675	131587	210262	48.78	37959	200497	144326
18	IndusInd Bank Ltd	837	16986	17823	1.72	3038	15094	9908
19	Jammu & Kashmir Bank Ltd	0	232	232	0.07	48	225	88
20	Karur Vysya Bank	0	1600	1600	0.26	390	1587	1038
21	Kotak Mahindra Bank Ltd	149	4314	4463	0.35	2898	4447	1192
22	Lakshmi Vilas Bank Ltd	27	14	41	0.01	9	41	13
23	Oriental Bank of Commerce	98536	59832	158368	151.35	14102	142825	103782
24	Punjab & Sind Bank	2600	14201	16801	12.14	121	15300	11479
25	Punjab National Bank	723838	157328	881166	182.86	67655	595251	770366
26	South Indian Bank Ltd	9	329	338	0.11	42	0	214
27	State Bank of India	7074791	4446316	11521107	1868.16	1456701	6939510	7746239
28	Syndicate Bank	90589	19253	109842	23.70	21126	71023	80482
29	UCO Bank	1032965	275253	1308218	248.73	368358	680955	1184719
30	Union Bank of India	130840	76368	207208	42.77	29384	146614	144637
31	United Bank of India	7847485	2176254	10023739	6532.18	1696979	8984312	6700188
32	Vijaya Bank	5576	25651	31227	4.59	3949	31327	28510
33	Yes Bank Ltd	5	63	68	0.03	14	64	43
	Grand Total	20321211	9186059	29507270	10311.08	4189739	21877826	20785294

PMJDY DISTRICT WISE STATUS REPORT AS ON 15.11.2017 FOR WEST BENGAL

S No.	District	Sum of Rural A/C	Sum of Urban A/C	Sum of Total A/C	Sum of Total Deposit (Rs. in crore)	Sum of Zero Balance Account	Sum of RupayCard Issued	Sum of Aadhaar Seeded
1	Alipurduar	32020	27628	59648	20.97	5670	58673	43891
2	Bankura	1233669	211019	1444688	438.21	216138	1128251	1025096
3	Barddhaman	1213542	613051	1826593	746.44	272914	1224945	1342300
4	Birbhum	1050902	363714	1414616	280.66	247711	854040	1021433
5	Dakshin Dinajpur	663568	83796	747364	140.38	129509	589529	507667
6	Darjiling	236849	278104	514953	223.16	78911	412305	389533
7	Haora	625583	435655	1061238	436.36	108905	817211	854782
8	Hugli	781228	551212	1332440	520.57	139942	940941	1079804
9	Jalpaiguri	727952	641477	1369429	336.70	205957	955807	1007977
10	Koch Bihar	690093	372023	1062116	161.71	133601	728905	738872
11	Kolkata	15331	800544	815875	1027.19	107537	721182	563139
12	Maldah	1658393	125631	1784024	451.50	284926	1345338	1222629
13	Murshidabad	1615837	907650	2523487	682.95	371144	1672430	1733728
14	Nadia	1202700	768094	1970794	625.39	275878	1507950	1262038
15	North Twenty Four Parganas	1398489	1140929	2539418	1450.42	289954	2073356	1740592
16	Paschim Medinipur	1505657	346968	1852625	681.99	199034	1394092	1400104
17	Purba Medinipur	1375997	260473	1636470	559.54	168656	1253812	1160815
18	Puruliya	980957	261438	1242395	345.50	221938	976803	837000
19	South Twenty Four Parganas	2002129	651458	2653587	941.92	362804	1962965	1818081
20	Uttar Dinajpur	1310315	345195	1655510	239.51	368610	1259291	1035813
	Grand Total	20321211	9186059	29507270	10311.08	4189739	21877826	20785294

Social Security Schemes:

Performance of these 3 Social Security Schemes viz. Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana (APY) as on 30.09.2017 is furnished below:

Bank Type	PMSBY	PMJJBY	APY	Total
PSB	2881663	685140	248279	3815082
RRB	408637	62924	17623	489184
Private	122497	54077	20734	197308
Co-op	64012	14541	0	78553
Total	3476809	816682	286636	4580127

Amendment in rules for implementation of PMJJBY:

It has been advised by DFS, MoF, Gol (letter F.No.H-12011/2/2015-Ins.II dated 02.05.2016) to incorporate a lien clause in the rules of PMJJBY with effect from 01.06.2016 whereby claims for deaths which occur during first 45 days from the date of enrollment will not be paid, meaning that the risk cover will commence only from 46th day from the date of enrollment. **However, death due to accident will be exempted from the lien clause.**

Performance of Bank wise PMSBY, PMJJBY & APY as on 30.09.2017 is also annexed :

PMJJBY, PMSBY and APY as on 30.09.2017 of West Bengal

S No.	Name of the Bank	Total PMJJBY	Total PMSBY	APY	TOTAL
		New Enrolment + Renewal		(since inception)	
1	Allahabad Bank	56897	210154	16209	283260
2	Andhra Bank	3811	46112	2746	52669
3	Bank of Baroda	38156	119640	12720	170516
4	Bank of India	10287	22562	10354	43203
5	Bank of Maharashtra	4071	8330	656	13057
6	Canara Bank	29845	88222	6998	125065
7	Central Bank of India	61123	142428	26735	230286
8	Corporation Bank	6624	20451	2144	29219
9	Dena Bank	27	42	1099	1168
10	IDBI	13522	34711	2139	50372
11	Indian Bank	27451	68952	3688	100091
12	Indian Overseas Bank	49115	90566	2488	142169
13	Oriental Bank of Commerce	14227	140115	1963	156305
14	Punjab & Sind Bank	28	635	2322	2985
15	Punjab National Bank	48524	208756	12155	269435
16	State Bank of India	113201	539510	85078	737789
17	State Bank of Bikaner & Jaipur	1415	1856	526	3797
18	Syndicate Bank	4146	2865	5815	12826
19	Uco Bank	60181	91451	7201	158833
20	Union Bank of India	31857	69730	10524	112111
21	United Bank of India	110512	974155	33517	1118184
22	Vijaya Bank	120	420	1202	1742
	Sub total	685140	2881663	248279	3815082
23	Axis Bank	9452	31212	9384	50048
24	Federal Bank Ltd	770	2392	155	3317
25	HDFC Bank	33901	62623	8768	105292
26	ICICI	8765	20021	2258	31044
27	Indusind Bank	163	4433	38	4634
28	South Indian Bank	742	1424	115	2281
29	Ratnakar Bank Ltd.	64	116	1	181
30	Yes Bank	220	276	15	511
	Sub total	54077	122497	20734	197308
31	BGVB	40762	305746	3392	349900
32	PBGB	9811	67154	5902	82867
33	UBKGB	12351	35737	8329	56417
	Sub total	62924	408637	17623	489184
34	WBSCB	14541	64012	0	78553
	GRAND TOTAL	816682	3476809	286636	4580127

Claim Position under PMJJBY & PMSBY

Position of claim submitted vis-a-vis disposal for PMJJBY & PMSBY cases made available to SLBC by the Banks in the State of West Bengal is furnished below:

Claim Position under Insurance Schemes as on 30.09.2017 in the State of West Bengal									
Sl.	Bank Name	PMSBY				PMJJBY			
		Claims Made	Claims Settled	Pending	Rejected	Claims Made	Claims Settled	Pending	Rejected
1	Allahabad Bank	40	19	16	5	164	145	18	1
2	Andhra Bank	3	3	0	0	4	4	0	0
3	Bank of Baroda	34	22	12	0	68	54	14	0
4	Bank Of India	48	36	10	2	70	49	21	0
5	Bank of Maharashtra	2	2	0	0	0	0	0	0
6	Canara Bank	51	32	19	0	68	35	33	0
7	Central Bank of India	39	36	3	0	101	92	9	0
8	Corporation Bank								
9	Dena Bank	6	4	2	0	0	0	0	0
10	IDBI								
11	Indian Bank	0	0	0	0	10	8	2	0
12	Indian Overseas Bank	1	0	1	0	3	2	1	0
13	Oriental Bank of Commer	7	6	1	0	6	5	1	0
14	Punjab National Bank	20	18	2	0	25	18	6	1
15	Punjab & Sind Bank	14	13	1	0	6	6	0	0
16	State Bank of India	1957	1950	2	5	851	845	0	6
17	Syndicate Bank	10	8	2	0	30	28	2	0
18	Uco Bank	31	18	12	1	96	84	10	2
19	Union Bank of India								
20	United Bank of India	296	265	26	5	952	915	33	4
21	Vijaya Bank	2	1	1	0	4	2	2	0
22	Axis Bank	0	0	0	0	4	3	1	0
23	HDFC Bank	19	12	7	0	20	18	2	0
24	ICICI								
25	South Indian Bank	2	2	0	0	0	0	0	0
26	BGVB	65	32	27	6	152	133	18	1
27	PBGB	42	31	11	0	93	78	13	2
28	UBKGB	8	5	2	1	34	31	2	1
29	WBSC Bank	1	0	1	0	2	1	1	0
	GRAND TOTAL	2698	2515	158	25	2763	2556	189	18

All the above banks have submitted 2698 claims under PMSBY, out of which claim has been settled for 2515 cases, pending for 158 cases and rejected for 25 cases.

Similarly, all the banks have submitted 2763 claims under PMJJBY, out of which claims have been settled for 2556 cases, pending for 189 cases and rejected for 18 cases.

PROGRESS OF FINANCIAL INCLUSION PLAN AS ON SEPTEMBER 2017

Financial Inclusion Plan		Public Sector Banks		Private Sector Banks		RRBs & Cooperative Banks		GRAND Total	
		Target	Month	Target	Month	Target	Month	Target	Month
Disaggregation		Upto	ended	Upto	ended	Upto	ended	Upto	ended
Particulars		March'18	Sep	March'18	Sep	March'18	Sep	March'18	Sep
			2017		2017		2017		2017
Total No. of Branches		6,420	5,668	765	1,142	1,665	1,416	8,850	8,226
Out of 1 above, No. of Rural Branches		2,875	2,269	125	244	1,225	1,086	4,225	3,599
No. of Branches in unbanked villages		1425	1116	50	52	200	90	1,675	1,258
Total No. of CSPs deployed		12,912	11,201	100	956	5,700	2,480	18,712	14,637
No. of Banking Outlets in villages	Through Branches	275	275	25	25	100	100	400	400
with population >2000	Through BCs	4,335	4,335	335	335	2,230	2,230	6,900	6,900
	Through Other Modes	106	106	1	1	45	45	152	152
	Sub Total :>2000	4,716	4,716	361	361	2,375	2,375	7,452	7,452
No. of Banking Outlets in villages	Through Branches	345	345	1	1	154	154	500	500
with population <2000	Through BCs	18,103	18,103	2,198	2,198	7,098	7,098	27,399	27,399
	Through Other Modes	150	150	14	14	77	77	241	241
	Sub Total : <2000	18,598	18,598	2,213	2,213	7,329	7,329	28,140	28,140
Total Banking Outlets in all villages		23,314	23,314	2,574	2,574	9,704	9,704	35,592	35,592
No. of BC Outlets in Urban location		1400	898	95	412	355	0	1850	1310
Basic Savings Bank Deposit Accounts	No. in Lac	146.50	196.54	12.50	10.65	59.50	56.68	218.50	263.87
(BSBDAs) through Branches	Amt. in crore	7,166.00	7,314.89	310.00	34.88	534.00	232.15	8010.00	7581.92
Basic Savings Bank Deposit Accounts	No. in lac	131.25	158.95	34.25	27.84	39.50	34.98	205.00	221.77
(BSBDAs) through BCs	Amt. in Crore	278.00	423.28	7.00	6.01	40.00	35.08	325.00	464.37
Basic Savings Bank Deposit Accounts	No. in lac	277.75	355.49	46.75	38.49	99.00	91.66	423.50	485.64
(BSBDA) (Bank as a whole)	Amt. in Crore	7,444.00	7,738.17	317.00	40.89	574.00	267.23	8,335.00	8,046.29
OD facility availed in BSBDAa	No. in lac	47.35	41.15	0.08	0.09	5.20	1.34	52.63	42.58
	Amt. in Crore	189.17	187.41	0.03	0.78	26.32	16.52	215.52	204.71
KCCs Outstanding- through Branches	No. in Lac	14.40	11.85	2	1.18	18.10	21.28	34.50	34.31
	Amt. in crore	5,975.41	5,611.15	499.78	670.16	6,075.00	6,539.95	12550.19	12821.26
KCCs Outstanding -Through BCs	No. in Lac	1.15	0.81	0	0	0.85	0.54	1.20	1.35
	Amt. in crore	380.52	200.41	0	0	204.48	123.14	585.00	323.55
KCCs Total (Bank as a whole)	No. in lac	15.55	12.66	2.00	1.18	18.95	21.82	35.70	35.66
	Amt. in crore	6,355.93	5,811.56	499.78	670.16	6,279.48	6,663.09	13,135.19	13,144.81
GCCs Outstanding- through Branches	No. in Lac	6.95	4.21	0.3	0.3	2.75	1.52	10	6.03
	Amt. in Crore	1545.00	508.45	270	156.85	265.00	306.89	2080	972.19
GCCs Outstanding through BCs	No. in Lac	0.78	0.61	0.56	0	0.66	0	2.00	0.61
	Amt. in Crore	158.77	107.48	0	0	102.03	0.95	260.8	108.43
GCCs Total (Bank as a whole)	No. in Lac	7.73	4.82	0.86	0.3	3.41	1.52	12.00	6.64
	Amt. in Crore	1703.77	615.93	270.00	156.85	367.03	307.84	2340.80	1080.62
Savings Deposit(No.in lac)		48.00	52.18	5.5	3.01	18	26.94	71.50	82.13
Savings Deposit(Amt.in crore)		1015.10	1056.08	225	26.87	473	50.18	1713.10	1133.13
Credit/OD(No. in lac)		10.75	15.48	0.25	0	2.50	2.6	13.50	18.08
Transactions in BC-ICT	Credit/OD(Amt. in crore)	25	25.98	0	0	0	2.04	25.00	28.02
Accounts (During the month)	Term Depo (No. in lac)	0.6	0.99	0	0.04	0	0.19	0.60	1.22
	Term Depo (Amt. in crore)	35.25	46.24	0	0.28	0	0.9	35.25	47.42
	EBT/Remittance(No. in lac)	10.85	12.01	1.25	1.98	0	1.99	12.10	15.98
	EBT/Remittance(Amt. in crore)	500	332.15	0	12.91	0	186.76	500.00	531.82
	Others (No. in lac)	0.2	0.44	0	0.0008	0	0	0.20	0.44
	Others (Amt. in crore)	7.5	8.9	0	0.0981	0	0	7.50	9.00
Total of transactions in BC-ICT A/Cs	No. in lac	70.40	81.10	7.00	5.03	20.50	31.72	97.90	117.85
	Amt. in crore	1,582.85	1,469.35	225.00	40.16	473.00	239.88	2,280.85	1,749.39

FINANCIAL LITERACY CENTRES- REPORT FOR THE QUARTER ENDED SEPTEMBER - 2017

Sl. No	State	District	Location (Metro, Urban, Semi-Urban, Rural)	Address	Date of Start of functioning	Name of Sponsoring Bank	No. of Literacy camps under taken during the Qt. as per RBI guidelines.	No. of persons participated in Literacy Camps during the Quarter	Out of persons participated, no. of persons already having Bank Account at the time of attending camp	Out. of persons participated no. of persons opened bank account after attending the camp.
1	West Bengal	24-Pgs (South)	Urban	RSETI, Rajpur, 24-Pgs (south)	07.07.2011	United Bank of India	6	312	184	52
2	West Bengal	Howrah	Urban	RSETI, Belurmath, Howrah	27.07.2011	United Bank of India	4	248	156	56
3	West Bengal	Uttar Dinajpur	Semi Urban	RSETI, Bekidanga via Raiganj, Uttar Dinajpur	04.01.2011	United Bank of India	5	151	84	61
4	West Bengal	Uttar Dinajpur	Semi Urban	LDM Office, N. S. Road, Near Asha Talkies, Raiganj-733134	31.10.2012	United Bank of India	6	248	156	32
5	West Bengal	Dakshin Dinajpur	Semi Urban	RSETI, Balurghat, Dakshin Dinajpur	19.11.2011	United Bank of India	4	62	41	14
6	West Bengal	Dakshin Dinajpur	Semi Urban	LDM Office, UBI, Balurghat-733101	31.10.2012	United Bank of India	5	176	61	78
7	West Bengal	Bankura	Rural	LDM Office, UBI, Chandmaridanga Bankura-722101	28.06.2012	United Bank of India	4	325	201	51
8	West Bengal	Bankura	Rural	UBI, RSETI, AMARKANAN	28.06.2012	United Bank of India	3	174	78	64
9	West Bengal	Nadia	Semi Urban	Krishnagar, Nadia, FLC has been opened 100 meters away from the LDM Office for shortage of space in the LDM Office	27.06.2012	United Bank of India	5	188	81	51
10	West Bengal	Howrah	Urban	LDM Office, 158/4, Bellius Road, HWH-711101	18.08.2011	UCO Bank	6	468	202	132
11	West Bengal	Hooghly	Urban	139 J.C KHAN ROAD, MANKUNDU, PIN-712139	21.03.2011	UCO Bank	8	356	178	90
12	West Bengal	Hooghly	Urban	LDM Office, Hooghly District, UCO Bank, CHINSURAH, N S road HOOGHLY. -712101	11.08.2012	UCO Bank	5	236	108	68
13	West Bengal	Burdwan	Urban	LDM Office, C/o. UCO Bank, Burdwan Br., 2 nd Floor, Baidyanath Katra, G T Road, Burdwan 713101	08.08.2012	UCO Bank	4	521	289	146
14	West Bengal	Birbhum	Semi-urban	LDM, Office, UCO Bank, N. S. Road, New Dargal Para, Suri-732101	11.10.2012	UCO Bank				0
15	West Bengal	24-Pgs (North)	Urban	FLCC, BGVB, RO, Hellabattala, BARASAT, KOLKATA-700124	10.12.2013	BGVB	10	620	504	75
16	West Bengal	24-Pgs(North)	Semi-urban	21/A/3, Jessoroad Road South, Rathtala, Barasat	14.11.2011	Allahabad Bank	Samadhan Kendra Shifted to LDM Office, Zo, Barasat			
17	West Bengal	24-Pgs (North)	Urban	LDM Office, Allahabad Bank, Zonal Office, 64, KNC Road Barasat-700124	27.06.2012	Allahabad Bank	8	445	212	141
18	West Bengal	24-Pgs (North)	Semi Urban	Abhay, Kolkata Centre, C/O. Bank of India, Barasat Branch, Colony More, Nabapally, North 24 Pragasas-700126	21.08.2010	Bank of India	Since Closed w.e.f 01.09.2015			
19	West Bengal	Murshidabad	Semi-urban	SAMART, Rath Bazar, Lalgola, Murshidabad	05.02.2011	Central Bank of India	12	574	292	146
20	West Bengal	Jalpaiguri	Semi-urban	LDM Office, Bidhachal Bhawan, Raikatpara, Jalpaiguri	21.12.2011	Central Bank of India	18	1844	1418	341
21	West Bengal	Darjeeling	Semi-urban	LDM Office, Judge Bazar Darjeeling 734101	28.07.2012	Central Bank of India	34	2018	1062	461
22	West Bengal	Darjeeling	Semi-urban	RSETI - Office, Judge Bazar Darjeeling 734101	Jul-13	Central Bank of India	5	418	274	28
23	West Bengal	Purulia	Semi-urban	LDM, Office, UBI, J. K. Mitra Street, Purulia	01.11.2012	United Bank of India	5	154	62	40
24	West Bengal	Purulia	Semi-urban	RSETI	29.03.2011	United Bank of India				
25	West Bengal	MALDA	Semi-urban	LDM, Office, UBI, Sukant More, NH-34, MALDA-732101	30.10.2012	United Bank of India	NIL	NIL	NIL	NIL
26	West Bengal	MALDA	Rural	RSETI, Vill. & Post Manik chak, Malda	01.08.2014	State Bank of India	8	314	166	91
27	West Bengal	MALDA	Semi Urban	Vill & PO Mangal Bari, MALDA	Dec-13	BGVB	7	792	510	184
28	West Bengal	MALDA	RURAL	MDCCB, KALIACHAK Bazar, Malada.	AUG.2014	MDCCB	4	191	124	64
29	West Bengal	MALDA	RURAL	MDCCB, HO, Golapatty, English Bazar, Malada.	June, 2014	MDCCB	11	182	132	40
30	West Bengal	MALDA	RURAL	MDCCB, Chanchal, Malada.	AUG.2014	MDCCB	5	36	21	11
31	West Bengal	MALDA	RURAL	MDCCB, Gazole Br. Malada.	July.2014	MDCCB	4	84	61	14
32	West Bengal	PURB MEDINIPUR	Semi-urban	LDM Office, UBI RO, Maniktola More, TAMLUK-721637	19.10.2012	United Bank of India	11	142	112	21
33	West Bengal	PURB MEDINIPUR	Semi-urban	PNB, RSETI	2.10.2010	PNB	4	20	14	2
34	West Bengal	PAS. MEDINIPUR	Semi-urban	LDM Office, UBI, KSHUDIRAM NAGAR, Medinipur-721101	31.10.2012	United Bank of India	10	224	162	35
35	West Bengal	COOCHBEHAR	Semi-urban	LDM Office CBI RO, Bangachatra, Road, Coochbehar-736101	16.04.2013	Central Bank of India	12	1701	1201	304
36	West Bengal	COOCHBEHAR	Semi-urban	Marpara, Chaupati, Dinhat Road, RO, UBKGB COOCHBEHAR	17.01.2014	UBKGB	8	621	412	84
37	West Bengal	24-PGS(S)	Urban	LDM Office, UBI, KULPI Road, Baraipur-743302	12.11.2012	United Bank of India	4	172	116	32
38	West Bengal	24-PGS(S)	Metro (Serving 24PGS)	Allahabad Bank Zonal office BEHELA, SALT LAKE, KOLKATA-700106	26.06.2000	Allahabad Bank	6	647	445	118
39	West Bengal	MURSHIDABAD	Semi Urban	LDM Office, UBI, 26/11, Sahid Surya Sen Road, BERHAMPUR-742101	31.10.2012	United Bank of India	10	302	204	70
							261	14966	9323	3197
No. of Literacy camps Taken				261						
No. of persons Participated In the Camp :				14966						
No. of Persons already having Accounts :				9323						
No Persons opened Accounts after attendin				3197						

RURAL BRANCHES (WEST BENGAL)--REPORT OF CONDUCT OF FINANCIAL LITERACY CAMP FOR QUARTER ENDED -SEPTEMBER 2017

Sl. No.	District	No. of Rural Branches in the District	No. of Rural branches which have conducted literacy camps as per RBI guidelines using standardized financial literacy material of RBI in the quarter	No. of literacy camp conducted as per RBI guidelines using standardized financial literacy material of RBI	No. of Persons participated	Out of persons participated, no. of persons already have bank account at the time of attending the camp	Out of persons participated, no. of persons opened bank account after attending the camp.
1	BANKURA	228	62	132	988	641	186
2	PURULIA	131	66	91	1056	825	204
3	MALDA	185	72	88	1174	756	96
4	UTTAR DINAJPUR	94	36	60	622	415	71
5	DAKSHIN DINAJPUR	70	49	74	741	522	52
6	PURBA MEDINIPUR	301	54	80	855	566	202
7	PASCHIM MEDINIPUR	328	152	228	9214	6235	1421
8	NADIA	129	68	126	889	478	322
9	24-PARGANAS (SOUTH)	242	157	176	2016	1645	241
10	MURSHIDABAD	268	143	170	4528	3044	855
11	BIRBHUM	211	81	117	408	338	42
12	BURDWAN	376	114	168	3768	3274	388
13	HOWRAH	194	100	154	2744	2285	377
14	HOOGHLY	242	124	162	3926	3142	622
15	COOCHBEHAR	150	98	122	3587	2251	712
16	DARJEELING	75	30	42	1822	1512	274
17	JALPAIGURI	79	34	51	965	644	122
18	24-Parganas (North)	241	92	112	820	692	82
19	ALIPURDUAR	72	38	56	1744	1421	220
	TOTAL	3616	1570	2209	41867	30686	6489

Bank wise report in respect of the opening of SB A/cs under Social Welfare Scheme as per RBI /GOI guidelines										
SL.No	Name of Bank	Old Age Pension Account			NREGA Account			Scholarship Payment Account		
		No. of A/cs opened	New A/cs opened	No. of A/cs opened	No. of A/cs opened	New A/cs opened	No. of A/cs opened	No. of A/cs opened	New A/cs opened	No. of A/cs opened
		upto Mar 2017	from 01.4.2017-30.09.2017	upto September 2017	upto Mar 2017	from 01.4.2017-30.09.2017	upto September 2017	upto Mar 2017	from 01.4.2017-30.09.2017	upto September 2017
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1	Allahabad Bank	199263	821	200084	1783609	1768	1785377	264879	894	265773
2	Andhra Bank	225	11	236	0		0	0		0
3	Bank of Baroda	34397	412	34809	75406	256	75662	29573	213	29786
4	Bank of India	18512	321	18833	272860	295	273155	49130	1007	50137
5	Bank of Maharashtra	0		0	0		0	542	22	564
6	Canara Bank	19053	422	19475	56906	488	57394	45629	210	45839
7	Central Bank of India	161373	1860	163233	478004	1812	479816	29512	1362	30874
8	Corporation Bank	3836	16	3852	8447	18	8465	9471	16	9487
9	Dena Bank	746	8	754	0	0	0	449	21	470
10	Indian Bank	5512	165	5677	10185	241	10426	9656	645	10301
11	Indian Overseas Bank	32446	406	32852	36101	324	36425	32766	74	32840
12	Oriental Bank of Commerce	5726	26	5752	64550	98	64648	1188	30	1218
13	Punjab National Bank	43546	472	44018	164514	482	164996	107808	332	108140
14	Punab & Sind Bank	21874	22	21896	125		125	224	4	228
15	Syndicate Bank	1704	210	1914	4810	580	5390	0		0
16	State Bank of India	581101	2015	583116	1209412	2184	1211596	177194	1084	178278
17	Union Bank of India	60015	32	60047	142438	98	142536	6494	0	6494
18	United Bank of India	64622	1824	66446	717609	1456	719065	54330	1652	55982
19	UCO Bank	62115	2987	65102	243751	3695	247446	76277	3334	79611
20	Vijaya Bank	3331	88	3419	560	124	684	1580	110	1690
A	Total Com.Bks.	1319397	12118	1331515	5269287	13919	5283206	896653	11010	907712
21	BGVB	121915	472	122387	941030	2163	943193	537216	6789	544005
22	PBGB	61577	115	61692	370115	162	370277	38943	131	39074
23	UBKGB	86337	228	86565	205599	294	205893	115165	295	115460
B	Total of RRBs	269829	815	270644	1516744	2619	1519363	691324	7215	698539
C	St.Coop.Bk.	91244	1027	92271	1274671	840	1275511	111604	1825	113429
D	WBCARD Bank									
E	WBFC & Others									
TOTAL (A+B+C+D+E)		1680470	13960	1694430	8060702	17378	8078080	1699581	20050	1719680

Performance under Annual Credit Plan 2017-18

Action Points emerged in the 138th SLBC Meeting held on 07.09.2017:

100% disbursement targets set against all sectors under ACP 2017-18 is to be achieved.

Status of implementation:

All the banks operating in the State put together disbursed Rs. 51696 crore i.e. 45% of the Annual Target for Rs 115545 crore during the period April - September under ACP 2017-18.

The overall achievement is 45% upto September quarter against the target of ACP 2017-18, while achievement under Agriculture sector is 30%. Achievement in MSME and OPS are 53% and 50% of the ACP Targets respectively as on 30.09.2017.

Details of achievements under ACP 2017-18 upto the 2nd quarter ending 30th September 2017 and comparison to corresponding periods of last 2 years are furnished in the Annexure.

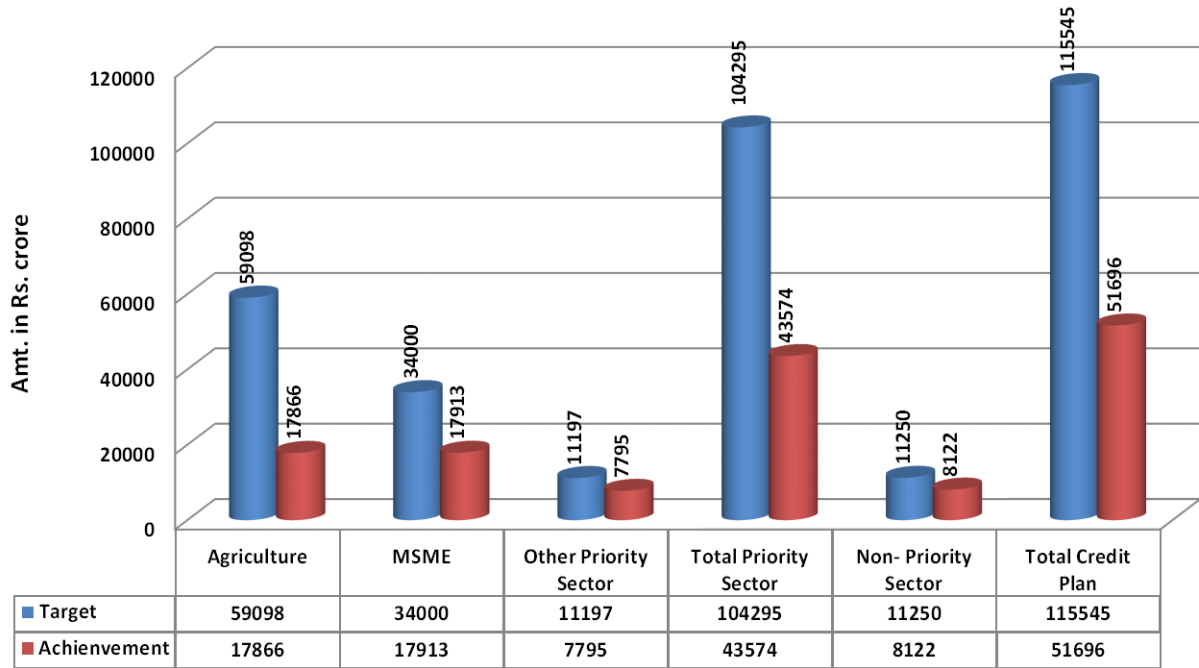
(Amt. Rs. in crore)

Sectors	2015-16 (April to Sept.)			2016-17 (April to Sept.)			2017-18 (April to Sept.)		
	Plan	Ach	%	Plan	Ach	%	Plan	Ach	%
Agriculture	43536	13601	31	52551	16767	32	59098	17866	30
MSE/MSME	21762	17139*	79	26000	16593	79	34000	17913	53
OPS	7270	6568	90	9315	7171	75	11197	7795	50
Prisec	72568	37308	51	87866	40531	49	104295	43574	42
Non-Prisec	9000	13330	148	9000	10080	112	11250*	8122	72
Total	81568	50638	62	96866	50611	55	115545	51696	45

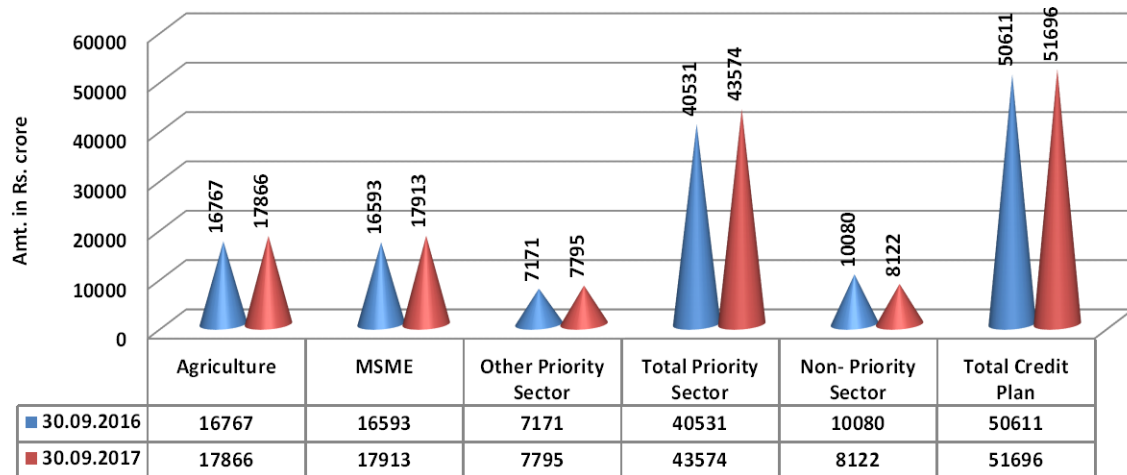
*includes Non- Prisec MSME target of Rs. 4000 crore.

Details of achievements under ACP 2017-18 are furnished in the Annexure.

Achievement of Annual Credit Plan 2017-18 as on 30.09.2017



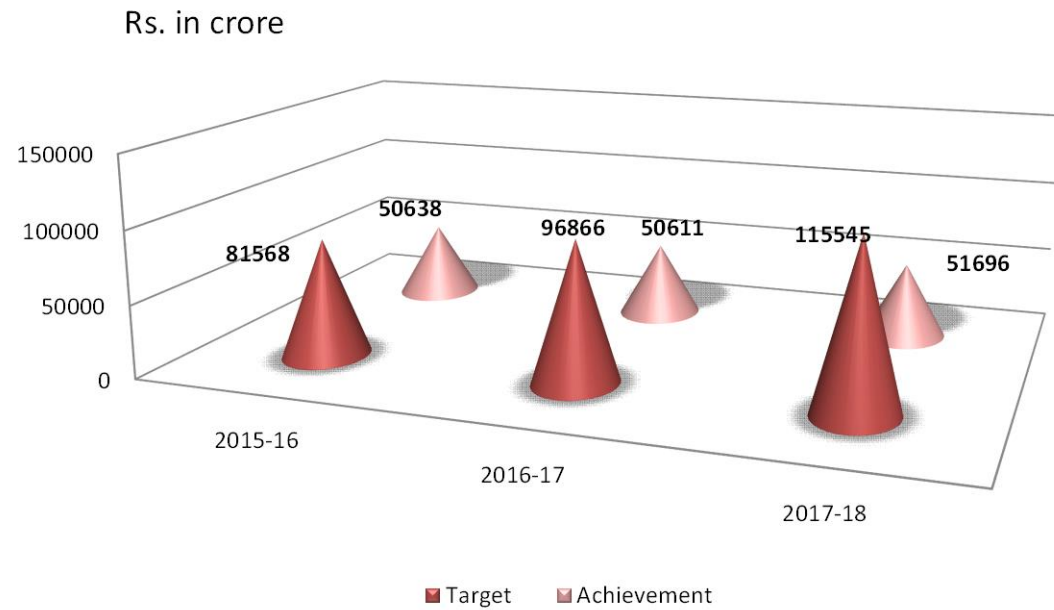
Credit Disbursement under ACP as on 30.09.2016 and 30.09.2017



Performance under Annual Credit Plan upto September quarter in three consecutive years

(Rs. in crore)			
Parameter	2015-16	2016-17	2017-18
	(April to Sept.)	(April to Sept.)	(April to Sept.)
Target	81568	96866	115545
Achievement	50638	50611	51696
% of achievement	62%	52%	45%

Performance under Annual Credit Plan upto September quarter



Statement showing Disbursement under Priority Sector for the quarter ended Sept. 2017																											
BANKS	Agriculture											Micro, Small and Medium Enterprises								(No. in actuals, Amt. in Rs. Lac)							
	Farm Credit		Agriculture Infrastructure		Ancillary Activities		TOTAL AGRICULTURE					Micro Enterprises (Manufacturing + Service advances up to Rs. 5 crores)		Small Enterprises (Manufacturing + Service advances up to Rs. 5 crores)		Medium Enterprises (Manufacturing + Service advances up to Rs. 10 crores)		Khadi and Village Industries		Others under MSMEs		TOTAL MSME UNDER PRISEEC					
	Disbursements upto the quarter ended Sept. 2017		Disbursements upto the quarter ended Sept. 2017		Disbursements upto the quarter ended Sept. 2017		Yearly Targets under ACP		Disbursements upto the quarter ended Sept. 2017			Disbursements upto the quarter ended Sept. 2017		Disbursements upto the quarter ended Sept. 2017		Disbursements upto the quarter ended Sept. 2017		Disbursements upto the quarter ended Sept. 2017		Disbursements upto the quarter ended Sept. 2017		Yearly Targets under ACP		Disbursements upto the quarter ended Sept. 2017			
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	% of Ach.	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Allahabd Bank	8855	82541.85	0	0.00	2816	59682.77	179000	413686.83	11671	142224.62	34.38	5941	19525.98	618	10470.35	73	13774.56	28	57.66	0	0	0	0	233325.95	6660	43828.55	18.78
Andhra Bank	196	2609.31	0	0.00	36	5507.31	860	30239.50	232	8116.62	26.84	676	263.07	42	163.74	11	1228.21	0	0.00	32	2888.98	17934.28	761	4544.00	25.34		
Bank of Baroda		33509.00		4620.00		5287.00	223	110582.14	0	43416.00	39.26		13196.48		6701.58		3247.50		1020.00		1250		65172.00	0	25415.56	39.00	
Bank of India	36445	37404.14	3	6125.87	3	6725.11	159019	258012.47	36451	50255.12	19.48	973	18125.78	951	10925.85	31	5511.68	378	2215.98	112	3045.78		155513.87	2445	39825.07	25.61	
Bank of Maharashtra	110	1676.00	0	0.00	0	0.00	1060	8813.23	110	1676.00	19.02	32	480.31	9	196.00	0	0.00	0	0.00	9	478		6401.30	50	1154.31	18.03	
Canara Bank	9534	13037.76	46	293.72	5194	8525.16	103206	223842.82	14774	21856.64	9.76	2081	8018.38	308	804.00	170	1536.18	73	132.45	1377	1965.1		123418.19	4009	12456.11	10.09	
Central Bank of India	28560	35226.73	31	5130.00	322	12274.14	116750	244925.84	28913	52630.87	21.49	10294	21024.23	2088	50534.98	48	11629.03	0	0.00	0	0		127692.61	12430	83188.24	65.15	
Corporation Bank	261	2892.00	12	518.31	36	706.61	1350	30666.90	309	4116.92	13.42	182	4413.17	263	2134.14	10	3101.00	0	0.00	0	0			455	9648.31	44.95	
Dena Bank	263	2221.16	3	97.32	18	849.32	2570	24675.86	284	3167.80	12.84	707	8965.00	0	0.00	0	0.00	0	0.00	0	0		16926.00	707	8965.00	52.97	
IDBI Bank	57569	26895.42	0	0.00	19	6647.18	3200	65500.70	57588	33542.60	51.21	8235	12058.28	112	2002.00	7	458.36	0	0.00	1	50.18		39041.00	8355	14568.82	37.32	
Indian Bank	402	9056.31	0	0.00	0	0.00	25500	41363.21	402	9056.31	21.89	779	11056.22	0	0.00	0	0.00	0	0.00	0	0		24153.91	779	11056.22	45.77	
Indian Overseas Bank	1672	9659.00	0	0.00	0	0.00	11875	87821.81	1672	9659.00	11.00	842	18412.00	0	0.00	0	0.00	0	0.00	0	0		52001.00	842	18412.00	35.41	
Oriental Bank of Commerce	4537	6420.14	36	786.86	12	967.00	12000	68498.68	4585	8174.00	11.93	718	11513.00	334	4236.30	0	0.00	8	50.04	93	1063.12		35860.83	1153	16862.46	47.02	
Punjab National Bank	72664	31913.65	15622	14673.13	949	4072.00	78000	219397.96	89235	50658.78	23.09	22048	19167.59	1206	19424.00	112	17631.03	69	55.03	0	0		113294.00	23435	56277.65	49.67	
Punjab & Sind Bank	1176	784.00	472	500.00	0	0.00	390	10237.52	1648	1284.00	12.54	1274	2157.76	107	1653.05	12	406.00	0	0.00	0	0		7652.73	1393	4216.81	55.10	
State Bank of India	86742	324226.00	32307	87649.63	7642	33771.62	331800	925541.78	126691	445647.25	48.15	506452	111257.00	20614	110202.00	1472	77016.00	0	0.00	0	0		511311.17	528538	298475.00	58.37	
Syndicate Bank	18287	10847.85	118	1260.00	76	1921.46	16300	76793.32	18481	14029.31	18.27	4417	37710.58	1061	20105.18	3	3108.00	0	0.00	2	1.25		44287.00	5483	60925.01	137.57	
Union Bank of India	18610	11515.41	2130	8132.18	418	1795.00	10700	121102.08	21158	21442.59	17.71	10372	21633.17	312	6702.00	0	0.00	0	0.00	0	0		72299.69	10684	28335.17	39.19	
United Bank of India	178301	100454.11	38541	39557.72	664	16008.31	90252	706390.73	217506	156020.14	22.09	67342	93158.50	1102	28751.18	372	15847.21	0	0.00	0	0		377276.00	68816	137756.89	36.51	
UCO Bank	48002	71116.00	0	0.00	0	0.00	188500	264996.94	48002	71116.00	26.95	18975	23440.10	481	14916.43	18	4261.84	0	0.00	0	0		169760.00	19474	42618.36	25.11	
Vijaya Bank	2883	5924.21	0	0.00	0	0.00	3700	15973.72	2883	5924.21	37.09	1311	3256.21	0	0.00	0	0.00	0	0.00	0	0		10132.47	1311	3256.21	32.14	
SBBJ							1200	1949.24	0	0.00	0.00													0	0.00	#DIV/0!	
SBOH							1000	454.79	0	0.00	0.00													0	0.00	#DIV/0!	
Sub Total of Commercial Banks	575069	820230.05	89321	169344.74	18205	164739.99	1338455	3951468.077	682595	1154314.78	29.21	663651	458832.81	29608	289922.78	2339	158756.60	556	3531.16	1626	10742.41	0.00	2224920.54	697780.00	921785.75	41.43	
HDFC Bank	45712	73596.32	2642	20399.03	41	13580.96	4500	88984.72	48395	107576.31	120.89	95243	50359.13	1548	38686.53	99	4283.34	0	0.00	0	0		50611.00	96890	93329.00	184.40	
ICICI Bank	24706	14017.19	3	171.30	24	8989.46	17200	77851.41	24733	23177.95	29.77	4920	105199.64	1423	89704.90	257	25891.72	0	0.00	0	0		46547.00	6600	220796.26	474.35	
Axis Bank	23082	11443.61	0	0.00	0	0.00	12930	104683.04	23082	11443.61	10.93	3087	8209.00	2190	71040.43	505	45455.61	0	0.00	0	0		65385.00	5782	124705.04	190.72	
Federal Bank	1326	55.20	1	1.31	28	107.43	3800	9624.06	1355	163.94	1.70	216	75.62	99	104.94	7	11.27	0	0.00	33	2.02		5634.58	355	193.85	3.44	
Indusind Bank	1706	2620.42	1	56.00	3	184.27	6500	11165.55	1710	2860.69	25.62	611	1779.19	12	1386.91	7	1591.64	0	0.00	0	0		236.73	630	4757.74	2009.76	
Yes Bank		26889.00					0		0	26889.00	2945.82													0	0.00	#DIV/0!	
Karur Vysya							0	4513.18	0	0.00	0.00													192.23	0	0.00	0.00
Ratnakar Bank Limited		4960.00					0	912.79	0	4960.00	543.39													0	0.00	#DIV/0!	
South Indian Bank	38	40.81	3	10.21	12	44.36	0	2281.66	53	95.38	4.18	107	516.11	42	321.36	8	199.08	0	0.00	0	0		3726.00	157	1036.55	27.82	
Bandhan Bank	486020	227514.72	0	0.00	0	0.00	49400	301431.38	486020	227514.72	75.48	533634	294322.76	0	0.00	0	0.00	0	0.00	0	0		182056.00	533634	294322.76	161.67	
Total of Pvt. Banks	582590	361137.27	2650	20637.85	108	22906.48	94330	601447.7856	585348	404681.60	67.28	637818	460461.45	5314	201245.07	883	77432.66	0	0.00	33	2.02	0	354388.54	644048	739141.20	208.57	
BGBV	27318	38458.07	0	0.00	0	0.00	230275	607790.65	27318	38458.07	6.33	28715	78390.00	0	0.00	0	0.00	0	0.00	0	0		380457.58	28715	78390.00	20.60	
UBKGB	16315	11222.31	0	0.00	0	0.00	114220	116164.04	16315	11222.31	10.05	7318	11481.31	0	0.00	0	0.00	0	0.00	0	0		66110.00	7318	11481.31	17.37	
PBGB	9363	12659.06	0	0.00	0	0.00	330477	167395.36	9363	12659.06	7.56	8133	18416.33	0	0.00	0	0.00	0	0.00	0	0		102504.00	8133	18416.33	17.97	
Total RRBs	52996	62339.44	0	0.00	0	0.00	674972	886800.0448	52996	62339.44	7.03	44166	108287.64	0	0.00	0	0.00	0	0.00	0	0		549071.58	44166	108287.64	19.72	
Total Scheduled Commercial Banks	1210655	1243706.76	91971	189982.59	18313	187646.47	2107757	5439715.9007	1320939	1621335.82	29.81	1345635	1027581.898	34922	491167.85	3222	236189.26	556	3531.16	1659	10744.43	0.00	312830.66	1385994.00	1769214.59	56.55	
WB State Cooperative Bank	296088	145155.21	0	0.00	0	0.00	320000	370761.09	296088	145155.21	39.15	4312	18145.00	0	0.00	0	0.00	0	0.00	0	0		203680.00	4312	18145.00	8.91	
WB State CARDB	116041	20111.18	0	0.00																							

Statement showing Disbursement under Priority Sector for the quarter ended Sept. 2017																																							
OTHER PRIORITY SECTOR																												(No. in actuals, Amt. in Rs. Lac)											
Export Credit				Education				Housing				Social Infrastructure				Renewable Energy				Others				Loans to weaker Sections under Priority Sector				TOTAL PRIORITY											
	Yearly Targets under ACP	Disbursements upto the quarter ended Sept. 2017		Yearly Targets under ACP	Disbursements upto the quarter ended Sept. 2017		Yearly Targets under ACP	Disbursements upto the quarter ended Sept. 2017		Yearly Targets under ACP	Disbursements upto the quarter ended Sept. 2017		Yearly Targets under ACP	Disbursements upto the quarter ended Sept. 2017		Yearly Targets under ACP	Disbursements upto the quarter ended Sept. 2017		Yearly Targets under ACP	Disbursements upto the quarter ended Sept. 2017		Yearly Targets under ACP	Disbursements upto the quarter ended Sept. 2017		Yearly Targets under ACP	Disbursements upto the quarter ended Sept. 2017													
		Amount	Number		Amount	% of Ach.		Number	Amount		Number	Amount		% of Ach.	Number		Amount	Number		Amount	% of Ach.		Number	Amount		Number	Amount	% of Ach.	Number	Amount	Number	Amount	% of Ach.	Number	Amount	Number	Amount	% of Ach.	
Allahabad Bank	2728.47	0	0	0.00	1220	10731.31	1208	1232	11.48	2880	27198.79	1699	14546.34	53.48	870	6048.98	0	0.00	0.00	585	845.67	31	271.36	32.09	14688	2736.05	1928	3627.12	13.25	0	0.00	#DIV/0!	198243	721942.04	23397	205730.48	28.50		
Andhra Bank	167.33	0	0	0.00	335	723.88	134	139	19.22	125	1919.61	124	1015.16	52.88	115	385.86	4	46.68	12.07	73	58.10	9	33.28	57.28	1944	2172.33	672	1125.33	51.80	0	0.00	#DIV/0!	3452	53601.88	1936	15020.21	28.02		
Bank of Baroda	756.35	0	0	0.00	330	3015.34	180	239	7.94	580	7139.40	210	2068.48	28.97	329	1441.96	32	391.64	27.16	207	229.76	11	161.14	70.13	5562	6249.32	358	1439.56	23.04	0	0.00	#DIV/0!	7231	194566.28	791	73131.79	37.58		
Bank of India	1622.65	75	1357.88	83.68	205	6573.34	1449	316	4.81	1230	16192.30	2434	10198.12	62.99	577	3660.93	31	656.27	23.39	362	532.70	253	301.00	56.50	9747	15622.60	1526	20548.21	131.53	2512	22548.09	#DIV/0!	171140	460242.85	67212.09	146206.71	31.77		
Bank of Maharashtra	92.53	0	0	0.00	10	463.78	20	46	9.94		846.40	40	26.16	3.09	56	200.06	11	215.40	107.67	36	24.38			85.90	352.29	945	639.22	108	1973.36	308.71	4	42.00	#DIV/0!	2107	17480.90	343	5219.24	29.86	
Canara Bank	1164.87	0	0	0.00	1680	7403.83	1298	1339	18.09	570	14770.35	1311	2417.56	9.07	449	3629.53	21	923.64	25.45	285	363.61	0	287.94	79.19	7587	13057.32	3036	54268.9	360.42	459	2085.05	#DIV/0!	113777	389605.52	24908	95644.91	24.55		
Central Bank of India	1739.40	0	0	0.00	435	8087.18	722	1053	13.03	1320	17838.80	2012	6910.56	38.74	534	4747.63	35	1146.96	24.16	342	448.84	0	297.16	66.21	9018	19038.15	152	23452.21	123.19			24708	47958.32	#DIV/0!	128399	424518.47	68972	216637.81	51.03
Corporation Bank	227.26	0	0	0.00	60	819.37	38	30	3.69		2316.20	184	2526.31	109.07	91	456.85	3	105.08	23.00	58	70.64	0	42.18	59.71	1539	2308.80	1047	2305.25	99.85	51	141.10	#DIV/0!	3098	58332.55	2087	18915.36	32.43		
Dena Bank	147.15	0	0	0.00	60	680.33	42	44	6.40	100	1610.12	51	562.14	34.91	91	351.49	2	85.08	24.21	58	46.27	0	39.18	1539	1888.79	124	3125.21	168.13	203	1793.00	#DIV/0!	4418	46296.01	1413	17780.97	38.41			
IDBI Bank	414.37	0	0	0.00	330	1770.74	128	75	4.26		4424.74	1636	12115.16	273.80	155	882.12	7	266.92	30.26	98	122.91	0	70.78	70.78	2619	4535.36	83	8923.54	196.75	0	0.00	#DIV/0!	6402	116691.94	67797	69663.26	59.61		
Indian Bank	200.70	0	0	0.00	98	850.66	160	57	6.69	410	2794.55	255	2101.34	75.19	128	560.32	3	135.20	0.00	82	78.98	0	69.20	87.62	2160	2956.16	118	4732.54	159.55	1	2.50	#DIV/0!	28378	72968.50	11718	27210.25	37.29		
Indian Overseas Bank	738.15	0	0	0.00	338	2251.15	176	89	3.95	370	6502.50	167	302.23	4.65	265	1586.81	7	273.04	17.21	173	202.35			132.84	65.65	4482	5738.87	2642	11253.21	196.09			#DIV/0!	17503	156842.65	5506	40121.33	25.58	
Oriental Bank of Commerce	356.56	0	0	0.00	105	1538.83	157	149	9.70		3626.23	260	3685.48	101.63	169	850.53	5	646.64	76.03	112	109.69			108.44	98.86	2862	4436.22	843	6542.33	147.48	0	0.00	#DIV/0!	15248	115277.55	7003	36188.57	31.38	
Punjab National Bank	856.18	38	3921.83	458.06	1395	3777.72	1581	1072	28.38	750	13209.69	3401	13711.9	103.80	444	2456.76	0	1622.32	66.03	285	460.20	0	265.72	57.74	7506	13983.73	1163	26397.95	198.78			13009	18024.87	#DIV/0!	88380	367436.23	131862	171952.97	46.80
Punjab & Sind Bank	89.02	0	0	0.00	41	342.72	36	86	25.22	250	848.37	84	410.25	48.36	62	224.35	0	107.16	47.76	45	21.57	0	25.86	119.87	1063	916.87	115	1877.24	204.74	0	0.00	#DIV/0!	1841	20333.16	3276	8007.76	39.38		
State Bank of India	5981.67	0	0	0.00	2885	25099.92	1597	6098	24.38	7500	60613.92	9803	165941.6	273.77	1977	14714.19			0.00	1301	1802.10	0	0.00	33372	64115.92	1011	9499.5	14.82	0	0.00	#DIV/0!	378835	1609090.67	672140.56	925660.92	57.53			
Syndicate Bank	334.36	0	0	0.00	208	1868.49	349	424	22.69	600	4565.53	252	2187.43	47.91	192	883.47	0	252.80	28.61	127	140.38	0	84.80	60.41	3240	4978.87	222	1553.21	31.20	0	0.00	#DIV/0!	20667	133851.42	24787	79456.54	59.36		
Union Bank of India	947.47	0	0	0.00	108	3623.88	218	613	16.92	900	9069.54	347	2311.21	25.48	190	2170.20	12	582.28	33.46	190	219.96			128.38	58.37	1249	8906.39	118	1171.23	13.15	0	0.00	#DIV/0!	17246	21709.21	32437	54583.37	25.05	
United Bank of India	4581.67	0	0	0.00	3060	19398.62	730	1105	5.70	5500	45872.61	4218	18141.22	39.55	1366	12164.55	62	4375.76	35.97	860	1499.19			621.96	41.49	23058	45107.53	1818	11325.21	25.11	0	0.00	#DIV/0!	124096	1212290.90	293150	329346.33	27.17	
UCO Bank	1329.86	0	0	0.00	475	5846.63	195	470	8.04	15100	16401.71	524	4230.71	25.79	611	3250.52	5	1268.08	39.01	416	495.67			232.68	46.84	10314	21329.96	2971	27154.25	127.31	0	0.00	#DIV/0!	215416	483411.29	71171	147390.19	30.49	
Vijaya Bank	235.11	0	0	0.00	65	654.92	41	30	4.61		1412.92	132	486.56	34.44	86	472.65	2	178.00	37.66	76	53.22			49.96	93.88	1458	1448.81	812	3641.22	251.33			#DIV/0!	5385	30383.82	5181	13566.32	44.65	
SBBJ	43.39				45	74.53	0	0	0.00		337.18	0	0	0.00	24	26.61			0.00	22	3.52			0.00	405	285.44						#DIV/0!	1696	2719.90	0	0.00	0.00		
SBOH	0.00			#DIV/0!		13.78	0	0	0.00		61.85	0	0	0.00	0	0.77			0.00	0	0.92			0.00	0	48.22						#DIV/0!	1000	580.32	0	0.00	0.00		
Sub Total of Commercial Banks	24754.50	113	5279.71	21.33	13488	105521	10459	14708	13.94	38185	259573	29344	265896.9	102.44	8890	60738.12	242	13478.95	22.19	5793	7830.62	304	3309.76	42.27	150147	269120.91	20767	225936.58	83.95	0	40947	92604.93	#DIV/0!	1554958	6903927.08	1482551	2697315.79	39.07	
HDFC Bank	621.94	0	0	0.00	95	2019.37	166	118	5.86	820	6061.79	4649	4770.35	78.70	284	987.12	31	878.32	88.98	235	184.82	0	0.00	0.00	4806	6388.85	342	9125.11	142.83			55359	17152.71	#DIV/0!	10740	156869.61	205832	232950.05	149.46
ICICI Bank	811.20	2	1999.99	246.55	10	2070.59	154	182	8.80	1340	6248.50	3357	2328.82	37.27	348	1118.48	71	1095.92	97.98	230	206.60	0	0.00	0.00	5886	5477.51	163	6125.22	111.82	22804	16224.76	#DIV/0!	25014	140331.29	57884	271931.03	193.78		
Axis Bank	875.37	0	0	0.00	90	2742.19	162	49	1.79	2600	7322.19	1442	6258.49	85.47	337	1371.51	67	1992.84	145.30	211	245.33	0	0.00	0.00	5697	7026.80	273	6236.87	88.76	0	0.00	#DIV/0!	21865	189651.43	30080	150685.83	79.45		
Federal Bank	70.99	0	0	0.00	28	222.79	26	29	13.14		577.56	56	1826.01	316.05	302	112.23	3	114.08	103.64	44	10.17			864	766.03	8	658.47	85.96	0	0.00	#DIV/0!	5038	17018.56	1803	2985.62	17.54			
Indusind Bank	112.61	0	0	0.00	395.40	97	107	27.00		992.27	16	108.15	10.90	68	270.72	3	118.92	43.93	55	22.19	0	0.00	0.00	1161	1080.30	12	789.54	73.09	0	0.00	#DIV/0!	7784	14275.76	2468	8741.78	61.24			
Yes Bank	0.26				10.31	0	0	0.00		23.61	37	296.54	1255.99	0	11.10			0.00	0	0.25			0.00	0	80.27						#DIV/0!	0	1038.58	37	27185.54	2617.58			
Karur Vysya	20.56				213.34	0	0	0.00		431.42	0	0	0.00	0	16.01			0.00	0	13.02			0.00	0	223.15						#DIV/0!	0	5622.92	0	0.00	0.00			
Ratnakar Bank Limited	0.00			#DIV/0!	0.00	112	14	#DIV/0!		0.00	94	360.19	#DIV/0!	6	0.00	1	10.76	#DIV/0!	6	0.00			#DIV/0!	108	0.00	11	158.11	#DIV/0!			#DIV/0!	120	#REF!	218	5503.52	#REF!			
South Indian Bank	48.81	0	0	0.00	94.11	8	37	38.90		435.89	81	178.56	40.96	28	18.86	2	70.92	376.00	22	4.46	0	0.00	0.00	486	304.66	42</													

Statement showing Disbursement under Non- Priority Sector for the quarter ended Sept. 2017																											(No. in actuals, Amt. in Rs. Lac)																						
Name of Banks	Agriculture																						TOTAL NON PRIORITY			GRAND TOTAL																							
	Micro, Small and Medium Enterprises																		Education			Housing			Others			Personal loan under non priority sector			TOTAL NON PRIORITY			GRAND TOTAL															
	TOTAL AGRICULTURE					Micro Enterprises (Manufacturing + Service advances up to Rs. 5 crores)			Small Enterprises (Manufacturing + Service advances up to Rs. 5 crores)			Medium Enterprises (Manufacturing + Service advances up to Rs. 10 crores)			TOTAL MSME			Education			Housing			Others			Personal loan under non priority sector			TOTAL NON PRIORITY			GRAND TOTAL																
	Yearly Targets under ACP		Disbursements upto the quarter ended Sept. 2017		Disbursements upto the quarter ended Sept. 2017		Disbursements upto the quarter ended Sept. 2017		Disbursements upto the quarter ended Sept. 2017		Yearly Targets under ACP		Disbursements upto the quarter ended Sept. 2017		Yearly Targets under ACP		Disbursements upto the quarter ended Sept. 2017		Yearly Targets under ACP		Disbursements upto the quarter ended Sept. 2017		Yearly Targets under ACP		Disbursements upto the quarter ended Sept. 2017		Yearly Targets under ACP		Disbursements upto the quarter ended Sept. 2017		Yearly Targets under ACP		Disbursements upto the quarter ended Sept. 2017																
Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	% of Ach.	Number	Amount	Number	Amount	% of Ach.	Number	Amount	Number	Amount	% of Ach.	Number	Amount	Number	Amount	% of Ach.	Number	Amount	Number	Amount	% of Ach.																
Allahab Bank	0	0	0.00	441	15067.79	142	11533.64	876	26603.25	2239	37659.50	1458	53194.68	141.59	235	5500	28	93.19	1.89	5000	1764	4453.78	89.08	2107	32000.00	1182	4164.33	130.13	0	0	964	7093.63	#DIV/0!																
Andhra Bank	0	0	0.00	0	0.00	36	2917.16	3	1790.00	86	2887.72	39	4707.16	163.01	169	510	0	0.00	0.00	73	1000	426	2297.29	74.11	0	0	0	0.00	0.00	0	0	328	7497.724876	465	7004.45	93.42	3780	61099.61	2401	22024.66	36.05								
Bank of Baroda	0	0	0.00	231	4984.20	78	8861.12	116	5918.80	1308	10493.00	425	19784.12	188.36	182	4910	0	0.00	0.00	240	7000	908	24643.00	82.13	0	0	396	620.95	#DIV/0!	1730	52403	1729	45028.07	85.93	8961	246898.28	2520	118159.86	47.84										
Bank of India	0	0	0.00	28	4625.44	107	5475.26	122	9012.56	1171	25040.13	257	19113.26	76.33	350	6320	27	958.21	15.16	2300	112	1525.44	66.32	1260	30000.00	296	25179.82	83.34	0	0	719321	523902.99	67904.1	192983.44	36.84														
Bank of Maharashtra	0	0	0.00			28	191.1	16	676.19	0	1030.70	44	867.29	84.15	210	1	10	4.76	500				411	1170.00	75	2780.00	237.61	0	0							411	2910.701621	120	3657.29	125.65	2518	20391.80	463	8876.53	43.53				
Canara Bank	0	0	0.00	125	2704.56	54	1896.23	72	4655.74	808	19881.81	251	9256.53	46.56	200	3200	6	179.03	5.59	100	1830	256	2945.47	160.95	1462	30000.00	114	21158.13	70.53	0	0							2570	54911.81161	627	33539.16	61.08	116347	444562.33	25535	129184.07	29.06		
Central Bank of India	0	0	0.00			33	1823.64	78	5815.14	143	20560.39	109	7738.78	37.64	235	3600	97	290.14	8.06	187	3500	467	2129.66	60.85	1510	30000.00	1769	8056.59	26.86	0	0	1255	2583.28	#DIV/0!	2075	57660.39646	3697	20798.45	36.07	130474	482178.85	72669	237436.26	49.24					
Corporation Bank	0	0	0.00			32	359.68	10	1125.32	33	3456.46	42	1485.00	42.96	235	1280				870				506	10000.00	430	1576.21	15.76	0	0							#DIV/0!	774	15606.4555	472	3061.21	19.62	3872	73939.01	2559	21976.57	29.72		
Dena Bank	0	0	0.00			18	312.72	11	1182.48	485	2725.00	29	1475.20	54.14	112	850				140					2500.00	43	18833.00	673.32	0	0							#DIV/0!	597	6215	72	18308.20	294.58	5015	52511.01	1485	36088.17	68.73		
IBBI Bank	0	0	0.00			87	529.62	7	1717.87	186	6286.00	94	2247.49	35.75	800	4	43.12	5.39	2500				842	6200.00	887	11077.26	178.67	0	0							#DIV/0!	1028	15796	785	13367.87	84.68	7430	132477.94	68562	62931.13	62.60			
Indian Bank	0	0	0.00			65	611.14	15	1523.05	243	3889.09	80	2134.19	54.88	45	742	5	18.32	2.47	191	4000	34	81.44	2.04	20000.00	630	6324.86	316.17	0	0							#DIV/0!	479	28631.09479	749	65468.81	228.66	28857	101599.60	2467	52679.06	91.22		
Overseas Bank	0	0	0.00			83	906.36	56	2939.86	210	8371.00	139	3846.22	45.95	40	1000				900					10000.00	169	9804.41	98.04	0	0							#DIV/0!	250	20271	308	13650.63	67.34	17753	177113.65	5814	53771.96	30.36		
Oriental Bank of Commerce	0	0	0.00			88	578.76	87	1877.26	91	5774.17	175	2456.02	42.53	35	700				28				372	47	310.68	83.52	301	16000.00	633	6921.77	43.26	0	0					#DIV/0!	455	22846.16771	855	9688.47	42.41	15703	138123.72	7858	45857.04	33.20
Punjab National Bank	0	0	0.00	41	262.72	249	1770.68	419	5317.74	2305	18240.00	705	7351.14	40.30	115	1200	4	20.61	1.72	150	3300	59	802.26	24.31	619	32000.00	1052	18089.35	56.53	0	0	4363	10011.15	#DIV/0!	3189	54740	6183	36274.51	66.27	91569	422176.23	138045	208227.48	61.32					
Punjab & Sind Bank	0	0	0.00			67	212.94	12	690.69	62	1922.27	79	903.63	73.33	32	200	1	12.12	1.06					#DIV/0!	82	1200.00	12	5097.11	424.76	0	0							#DIV/0!	114	2632267793	92	6012.86	228.43	1955	22965.42	3368	14020.62	49.20	
State Bank of India	0	0	0.00	152	6748.56	542	21889.56	3022	81708.83	694	28638.12	35.05	270	30000					1194	3.98	342	15000			15631.8	104.21	3461	45000.00	31986.00	71.08	0	0					#DIV/0!	7095	117108.8254	694	77449.92	45.11	389500	1780799.50	672935	1003110.8	56.33		
Syndicate Bank	0	0	0.00			61	655.2	35	2235.14	46	7131.00	96	2890.34	40.53	81	2000	3	24.18	1.21	210	5500	30	155.8	2.83	803	20000.00	10989	2191.57	10.96	0	0							#DIV/0!	1140	34631	11118	8001.89	23.28	21807	168482.42	33905	87518.43	51.95	
Union Bank of India	0	0	0.00			28	1021.02	43	3796.91	886	11641.31	71	4817.93	41.39	42	5300	19	59.29	1.12	191	6200	18	272.95	4.40	20000.00	1394	7187.92	35.94	0	0							#DIV/0!	1119	43141.31478	1502	12338.09	28.60	18365	261050.52	33939	66921.96	25.84		
United Bank of India	0	0	0.00			79	4735.69	289	15985.23	432	35930.00	368	20720.92	57.67		8700	11	23	0.26	9000					2200	25000.00	3754	118000.00	472.00	0	0							#DIV/0!	2632	78630	4133	138743.92	176.45	126728	1290920.30	297283	468090.25	36.26	
UCO Bank	0	0	0.00			33	2085.72	46	6952.34	632	27320.00	79	9038.06	33.08	200	4300				6000	57	1054.95	17.58	1315	30000.00	4737	23770.60	79.24	0	0							#DIV/0!	2147	67620	4873	33863.61	50.08	217563	551031.29	76044	181253.8	32.89		
Vijaya Bank	0	0	0.00			18	294.84	30	956.34	0	1631.53	48	1251.18	76.69	300	0				#DIV/0!	86	5000.00	642	1163.86	23.28	0	0									#DIV/0!	86	8931525763	690	2415.04	34.84	5471	37315.35	5871	15981.36	42.83			
SBI	0	0	0.00								351.61	0	0.00	0.00	33	0				#DIV/0!					#DIV/0!											#DIV/0!	384.6113678	0	0.00	0.00	1686	3104.51	0	0	0.00				
SBOJ	0	0	0.00								182.00	0	0.00	0.00	600	0				#DIV/0!					#DIV/0!											#DIV/0!	0	782	0	0.00	0.00	1000	1362.32	0	0	0.00			
Sub Total of Commercial Banks	0	0	0.00	866	27634.71	1534	53521.08	2883	122741	14325	333333.07	5283	203897.26	61.17	2578	82255	206	2925.21	3.56	1712	74912.00	2844	29364.23	39.20	16965	399100.00	29942	442698.08	110.92	0	0	6978	21309.01	#DIV/0!	35580	889600.0699	45253	701985.79	78.91	1590638	7793257.15	1527804	3399501.6	43.62					
HDFC Bank	0	0	0.00			971.88	142	3182.38	401	16300.00	142	4154.26	25.49	112	1273	76	122.4	9.82	10000				803	20000.00	1864	10789.36	53.95	0	0							#DIV/0!	1318	47673	2082	15096.02	31.67	12056	203432.61	207914	248016.07	121.92			
ICICI Bank	0	0	0.00			1150.28	638	7959.69	378	15312.00	638	9148.97	59.76	132	1132				10000	77	3086	30.86	763	20000.00	1752	15789.68	78.85	0	0							#DIV/0!	1271	46444	2467	28035.65	63.30	26285	189775.28	60351	299933.68	160.99			
Axis Bank	0	0	0.00			1152.06	186	3736.81	418	18800.00	186	4988.87	26.00	110	1800				10000	0				802	20000.00	1387	11563.21	57.82	0	0							#DIV/0!	1330	50000	1573	16452.08	32.51	23195	240251.43	32381	167137.91	69.57		
Federal Bank	0	0	0.00			174.72	28	866.72	122	555.42	29	741.44	133.49	86	870				#DIV/0!	7	26.74			167	5000.00	82	3628.32	72.57	0	0							#DIV/0!	379	8425.42	117	4386.50	68.42	8419	23443.98	1900	7382.12	31.49		
IndusInd Bank	0	0	0.00			234.78	43	761.53	0	513.80	43	996.31	193.99	150					1500				86	5000.00	143	1741.18	34.82	0	0							#DIV/0!	86	7163598271	186	2737.49	38.21	7870	21439.36	2854	11479.27	53.54			

Flow of credit to Agriculture and Allied Activities

The position of credit disbursement to agriculture sector against the Annual Credit Plan for the State of West Bengal for last 5 years is given below-

(Amt. Rs. in crore)			
Plan Year	Target	Achievement	%of Achievement
2012-2013	23500	15935	68
2013-2014	38390	20662	54
2014-2015	39800	23327	59
2015-2016	43536	30930	71
2016-2017	52551	16767 (April-Sept.)	32
2017-2018	59098	17866 (April-Sept.)	30
Growth (over last Yr.)	12.46%	6.55%	-

The disbursement during the period April to September 2017 is Rs. 17866 crore, recorded an increase of 6.55% over the disbursement of Rs. 16767 crore made during the corresponding period of last F.Y. 2016-17.

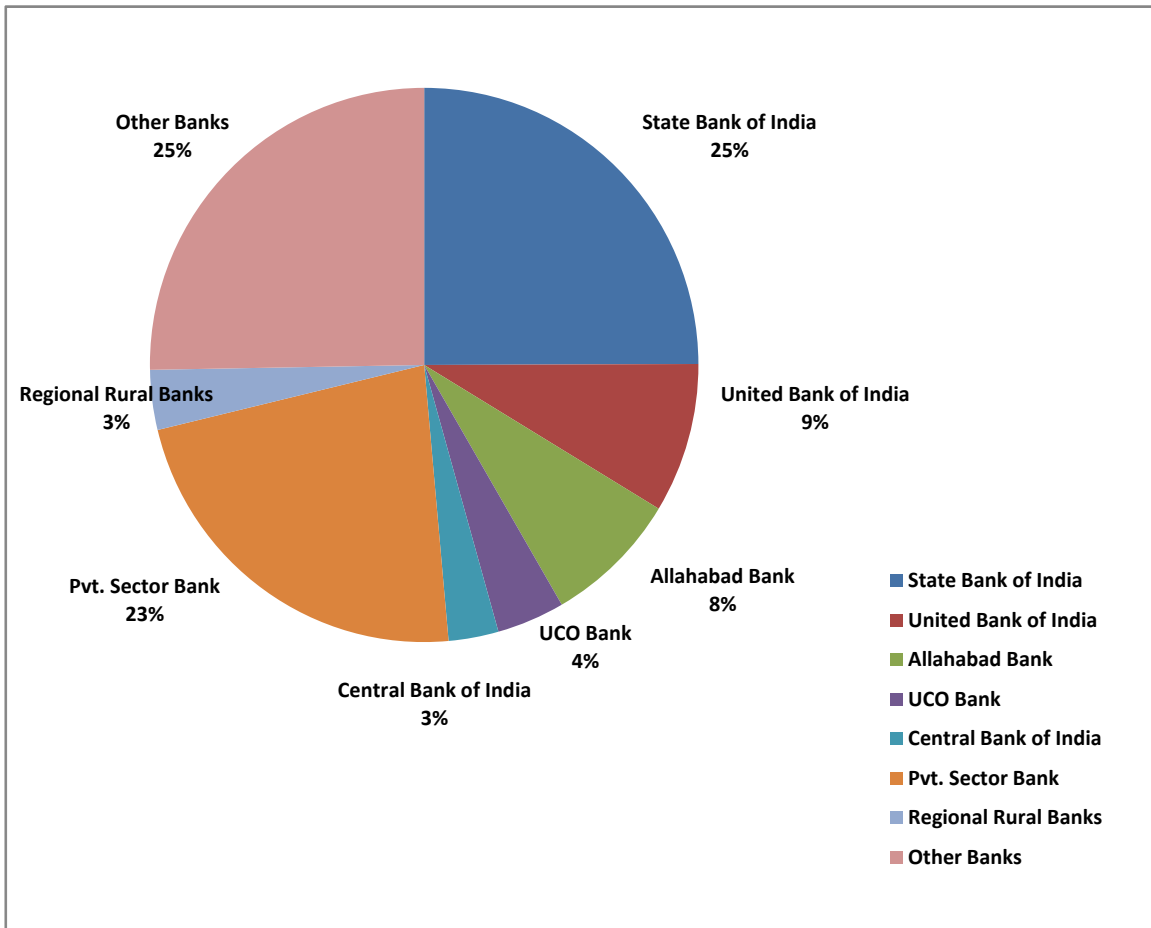
Agency wise achievement Status of Farm Credit under ACP in West Bengal Status reports of last 5 years and as on September 2017 is as under.

(Amt. Rs. in crore)

Plan Year	Parameter	Commercial Banks	RRBs	CO-Operatives	Others	Total
2012-2013 (April-Sept.)	Target	13945	3682	5873	0	23500
	Achievement	4293	251	2183	0	6727
	% of Achv	29	7	37	0	29
2013-14 (April-Sept.)	Target	23304	5814	9272	0	38390
	Achievement	5362	2031	1266	0	8659
	% of Achv	23	35	14	0	23
2014-15 (April-Sept.)	Target	29800	5700	4300	0	39800
	Achievement	8679	1000	1449	0	11128
	% of Achv	29	18	34	0	18
2015-16 (April- Sept.)	Target	28724	7582	7229	0	43536
	Achievement	11913*	339	1349	0	13601
	% of Achv	42	5	19	0	31
2016-17 (April- Sept.)	Target	36456	6655	9440	0	52551
	Achievement	14486	567	1713	0	16767
	% of Achv	40	8	18	0	32
2017-2018 (April- Sept.)	Target	45529	8868	4701	0	59098
	Achievement	15590	623	1653	0	17866
	% of Achv	34	7	35	0	30

Details of achievement of Agriculture and Allied Activities under ACP 2017-18 are furnished in the Annexure.

Share of Banks in achievement of ACP 2017-18 under Agriculture as on 30.09.2017		
Bank Name	Actual Achievement	% of Share
State Bank of India	4456.47	24.94
United Bank of India	1560.27	8.73
Allahabad Bank	1422.25	7.96
UCO Bank	714.16	4.00
Central Bank of India	526.31	2.95
Pvt. Sector Bank	4046.77	22.65
Regional Rural Banks	623.39	3.49
Other Banks	4516.4	25.28
Total	17866.02	100.00



Bank - wise Targets and Achievement in Agriculture for 2017-18							
for the State of West Bengal under ACP 2017 -18 as on September 2017							
(Rs.in crore)							
Sl.No.	Name of Bank	AGRICULTURE					
		2016 -17 (April-September)			2017 -18 (April- September)		
		Target	Achievement	% of	Target	Achievement	% of
				Achivement			Achivement
1	Allahabad Bank	3977.58	797.16	20.04	4136.87	1422.14	34.38
2	Andhra Bank	171.74	98.10	57.12	302.39	81.16	26.84
3	Bank of Baroda	1337.84	267.54	20.00	1105.82	434.00	39.25
4	Bank of India	2255.06	987.72	43.80	2580.12	502.58	19.48
5	Bank of Maharashtra	22.49	7.82	34.77	88.13	16.76	19.02
6	Canara Bank	1238.69	181.94	14.69	2238.43	218.56	9.76
7	Central Bank of India	2135.37	447.36	20.95	2449.26	526.30	21.49
8	Corporation Bank	170.18	53.44	31.40	306.66	41.16	13.42
9	Dena Bank	156.05	32.71	20.96	246.76	31.67	12.83
10	Indian Bank	489.87	119.35	24.36	413.63	90.56	21.89
11	Indian Overseas Bank	649.35	136.12	20.96	878.22	96.59	11.00
12	Oriental Bank of Commerce	571.86	93.47	16.34	684.99	81.74	11.93
13	Punjab National Bank	1920.01	486.64	25.35	2193.98	506.58	23.09
14	Punajb & Sind Bank	48.77	18.64	38.22	102.38	12.84	12.54
15	Syndicate Bank	486.95	176.14	36.17	767.93	140.29	18.27
16	State Bank of India	8694.82	3912.68	45.00	9279.46	4456.47	48.03
17	Union Bank of India	995.35	211.62	21.26	1211.02	214.42	17.71
18	United Bank of India	4938.92	1584.36	32.08	7063.91	1560.27	22.09
19	UCO Bank	2362.25	615.23	26.04	2649.97	714.16	26.95
20	Vijaya Bank	51.20	26.76	52.27	159.74	59.24	37.09
21	IDBI Bank Ltd.	284.49	132.22	46.48	655.01	335.43	51.21
22	SBI Associates	19.64	4.81	24.49			
23	Other Bks.(Indusind and Federal)	75.95	91.60	120.61	284.98	30.24	10.61
24	Axis Bank	732.29	210.85	28.79	1046.83	114.43	10.93
25	HDFC Bank	605.30	893.20	147.56	889.85	1075.82	120.90
26	ICICI Bank	630.81	314.56	49.87	778.51	231.78	29.77
27	Bandhan Bank	1469.95	2564.42	174.46	3014.31	2275.15	75.48
28	Ratnakar Bank Ltd.		9.82			49.60	
29	South Indian Bank		10.13			0.95	
30	Yes Bank					268.89	
A	Total Com.Bks.	36492.78	14486.41	39.70	45529.16	15589.78	34.24
31	BGVB	4277.50	304.15	7.11	6077.91	384.58	6.33
32	PBGB	1688.97	144.46	8.55	1673.95	126.59	7.56
33	UBKGB	688.73	118.32	17.18	1116.14	112.22	10.05
B	Total of RRBs	6655.20	566.93	8.52	8868.00	623.39	7.03
C	St.Coop.Bk.	7958.87	1398.84	17.58	3707.61	1451.55	39.15
D	WBFC & Others	265.64		0.00	125.66		0.00
E	WBSCARDB	1178.63	314.56	26.69	867.34	201.11	23.19
Grand Total (A+B+C+D+E)		52551.12	16766.74	31.91	59097.77	17865.83	30.23

Bank wise flow of credit to Small & Marginal Farmers under ACP 2017-18					
(Position from 01.04.2017-30.09.2017)					
(Amt.in Rs. Lac)					
Sl.No	Name of Bank	Flow to Small & Marginal Farmers			
		Target	Achievement		% of Ach
		No.	No	Amt.	(Amt)
(1)	(2)	(3)	(4)	(5)	(6)
1	Allahabad Bank	69000	7136	1544.15	10.34
2	Andhra Bank	1200	0	0.00	0.00
3	Bank of Baroda	15000	1322	497.18	8.81
4	Bank of India	35100	22541	13255.16	64.22
5	Bank of Maharashtra	300	27	14.26	9.00
6	Canara Bank	7500	5761	3256.15	76.81
7	Central Bank of India	43700	15519	2260.10	35.51
8	Corporation Bank	500	238	318.84	47.60
9	Dena Bank	300	148	105.01	49.33
10	Indian bank	11000	279	352.18	2.54
11	Indian Overseas Bank	8500	305	222.36	3.59
12	Oriental Bank of Commerce	8100	298	196.15	3.68
13	Punjab National Bank	37600	16850	10977.16	44.81
14	Punjab & Sind Bank	0	9	9.45	0.00
15	Syndicate Bank	7100	1253	351.16	17.65
16	State Bank of India	158000	158643	152072.15	100.41
17	Union Bank of India	16000	1834	2328.59	11.46
18	United Bank of India	102000	15745	15625.88	15.44
19	UCO Bank	48300	4376	2015.14	9.06
20	Vijaya Bank	1400	61	58.16	4.36
21	HDFC Bank	2500	956	825.15	38.24
22	AXIS Bank	9000	0	0.00	0.00
23	ICICI Bank	4900	0	0.00	0.00
24	IDBI Bank	400	148	113.67	37.00
25	Federal Bank	200	251	128.84	125.50
26	South Indian Bank		64	31.26	
27	Yes Bank		115	27.65	
A	Total Com.Bks.	587600	253879	206585.80	43.21
28	BGVB	102500	20451	10023.01	19.95
29	PBGB	27500	8717	8416.62	31.70
30	UBKGB	28700	9370	70441.16	32.65
B	Total of RRBs	158700	38538	88880.79	24.28
C	WB. St. Coop.Bk.	223300	628688	140796.84	281.54
D	WBSCARDB	30400	4875	4257.89	16.04
E	WBFC & Others	0	0	0	0.00
Grand Total (A+B+C+D+E)		1000000	925980	440521.32	92.60

Bank wise flow of Credit to Share Croppers /Oral Lessees under ACP 2017-18					
(Position from 01.04.2017-30.09.2017)					
(Amt. in Rs. Lac)					
Sl.No	Name of Bank	Flow to Share Croppers / Oral Lessees			
		Target	Achievement		% of Ach
		(No)	No	Amt.	(No)
(1)	(2)	(3)	(4)	(5)	(6)
1	Allahabad Bank	12000	146	125.74	1.22
2	Andhra Bank	100			0.00
3	Bank of Baroda	200			0.00
4	Bank of India	10000	1158	651.26	11.58
5	Bank of Maharashtra	100			0.00
6	Canara Bank	200	3841	2281.15	1920.50
7	Central Bank of India	10000	359	86.54	3.59
8	Corporation Bank	100	19	8.59	19.00
9	Dena Bank	100			0.00
10	Indian Bank	1000	26	15.54	2.60
11	Indian Overseas Bank	1000	56	52.56	5.60
12	Oriental Bank of Commerce	1000	0	0.00	0.00
13	Punjab National Bank	10000	1041	215.51	10.41
14	Punjab & Sind Bank	100			0.00
15	Syndicate Bank	1000			0.00
16	State Bank of India	25000	2597	1024.55	10.39
17	Union Bank of India	2000			0.00
18	United Bank of India	20000	1284	655.18	6.42
19	UCO Bank	10000	372	319.21	3.72
20	Vijaya Bank	200	0	0	0.00
21	Other Bks.(AXIS Bank, Federal Bank)	3000	2	1.15	0.07
A	Total Com.Bks.	107100	10901	5436.98	10.18
22	BGVB	20000	1064	980.56	5.32
23	PBGB	13000	1741	1283.15	13.39
24	UBKGB	6900	1110	495.84	16.09
B	Total of RRBs	39900	3915	2759.55	9.81
C	St.Coop.Bk.	60000	11076	1060.75	18.46
D	WBSCARDB	0	45	52.74	0.00
E	WBFC & Others	0			0.00
Grand Total (A+B+C+D+E)		207000	25937	9310.02	12.53

Bank wise flow of Credit to Patta Holders under ACP 2017-18					
(Position from 01.04.2017- 30.09.2017)					
(Amt.in Rs. Lac)					
Sl.No	Name of Bank	Flow to Patta Holders			
		Target	Achievement		% of Ach
		(No)	No	Amt.	(No)
(1)	(2)	(3)	(4)	(5)	(6)
1	Allahabad Bank	10000	345	84.15	3.45
2	Andhra Bank	100	0	0	0.00
3	Bank of Baroda	100	167	18.58	167.00
4	Bank of India	450	1200	639.59	266.67
5	Bank of Maharashtra	0	0	0	0.00
6	Canara Bank	350	578	442.31	165.14
7	Central Bank of India	5500	1135	206.54	20.64
8	Corporation Bank	0	0	0	0.00
9	Dena Bank	0	92	90.52	0.00
10	Indian Bank	400	0	0	0.00
11	Indian Overseas Bank	700	34	6.85	4.86
12	Oreintal Bank of Commerce	500	0	0.00	0.00
13	Punjab National Bank	7200	2062	936.61	28.64
14	Punjab & Sind Bank	100	0	0	0.00
15	Syndicate Bank	500	0	0.00	0.00
16	State Bank of India	17500	3472	1038.60	19.84
17	Union Bank of India	1500	106	32.15	7.07
18	United Bank of India	15000	2451	356.84	16.34
19	UCO Bank	6000	480	536.16	8.00
20	Vijaya Bank	100	31	24.16	31.00
21	SBI Associates	0	0	0	0.00
22	ICICI Bank	0	0	0.00	0.00
A	Total Com.Bks.	66000	12153	4413.06	18.41
23	BGVB	18000	1054	856.61	5.86
24	PBGB	8000	915	989.16	11.44
25	UBKGB	3000	181	68.56	6.03
B	Total of RRBs	29000	2150	1914.33	7.41
C	WBSt.Coop.Bk.	5000	11076	1060.75	221.52
D	WBCARD BANK LTD.		0	0	0.00
Grand Total (A+B+C+D)		100000	25379	7388.14	25.38

Bank wise flow of credit to New Farmers under ACP 2017-18					
(Position from 01.04.2017- 30.09.2017)					
(Amt.in Rs. Lac)					
Sl.No	Name of Bank	Flow to New Farmers			
		Target	Achievement		% of Ach
		(No)	No	Amt.	(No)
(1)	(2)	(3)	(4)	(5)	(6)
1	Allahabad Bank	48000	3702	1895.56	7.71
2	Andhra Bank	200			0.00
3	Bank of Baroda	7400	1271	546.18	17.18
4	Bank of India	15800	12511	12057.78	79.18
5	Bank of Maharashtra	0			0.00
6	Canara Bank	5400	5022	2452.58	93.00
7	Central Bank of India	20400	3084	3685.15	15.12
8	Corporation Bank	0			0.00
9	Dena Bank	200	92	105.56	46.00
10	Indian Bank	2800	112	141.14	4.00
11	Indian Overseas Bank	4800	260	210.56	5.42
12	Oriental Bank of Commerce	2800	295	325.15	10.54
13	Punjab National Bank	10400	3184	3856.15	30.62
14	Punjab & Sind Bank	200	19	8.59	9.50
15	Syndicate Bank	3800	1634	1571.11	43.00
16	State Bank of India	77000	37953	33162.15	49.29
17	Union Bank of India	5400	1334	988.65	24.70
18	United Bank of India	65000	11145	8562.22	17.15
19	UCO Bank	30000	2596	2953.16	8.65
20	Vijaya Bank	300	92	78.48	30.67
21	ICICI Bank	0			0.00
22	Axis Bank	100			0.00
23	IDBI Bank	0			0.00
24	Federal Bank	0	540	459.16	0.00
25	South Indian Bank		38	21.56	
A	Total Com.Bks.	300000	84884	73080.89	28.29
26	BGVB	45000	9374	4043.93	20.83
27	PBGB	25000	2815	1451.22	11.26
28	UBKGB	20000	1082	846.16	5.41
B	Total of RRBs	90000	13271	6341.31	14.75
C	WB St.Coop.Bk.	110000	19389	2615.25	17.63
D	WBSCARDB	0	3551	4184.15	0.00
E	WBFC & Others	0			0.00
Grand Total (A+B+C+D+E)		500000	121095	86221.60	24.22

Flow of Credit to MSME

The position of credit disbursement to MSE sector against the Annual Credit Plan for the State of West Bengal for last 5 years are as under:

(Amt. Rs. in crore)			
Plan Year	Target	Achievement	% of Achievement
2012-2013	13500	10464	78
2013-2014	16200	21842	135
2014-2015	16323	15047	92
2015-2016	21762	22887	105
2016-2017	26000	16593 (April-Sept.)	79
2017-18	34000	17913 (April- Sept.)	53
Growth (over last year)	31%	7.96%	---

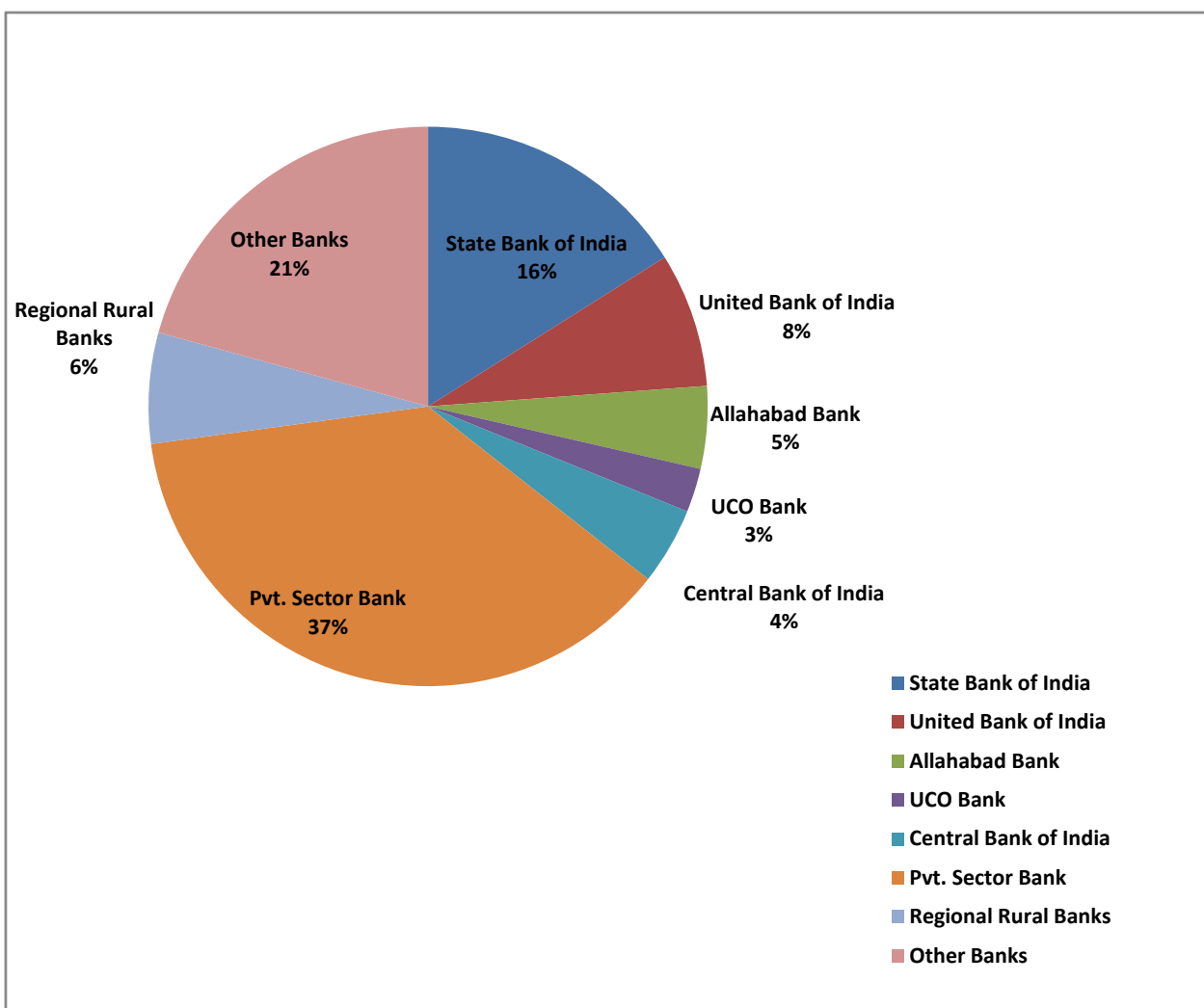
The disbursement during the period April to September 2017 is Rs. 17913 crore recorded an increase of 7.96% over the disbursement of Rs.16593 crore made during the corresponding period of last F.Y. 2016-17.

Agency wise achievement Status of MSE / MSME under ACP in West Bengal Status reports of last 5 Yrs and as on September 2017 are as under:

(Amt. Rs. in crore)						
Plan Year	Parameter	Commercial Banks	RRBs	CO-Operatives	Others	Total
2012-13 (April-Sept.)	Target	9892	1940	1010	658	13500
	Achievement	3821	176	192	142	4331
	% of Achv	39	9	19	22	32
2013-14 (April-Sept.)	Target	11872	2328	1211	789	16200
	Achievement	7158	1346	114	282	8900
	% of Achv	60	58	9	36	55
2014-2015 (April-Sept.)	Target	11961	2345	1221	796	16323
	Achievement	5601	625	137	87	6450
	% of Achv	47	27	11	11	40
2015-16 (April-Sept.)	Target	16968	3018	1775	0	21762
	Achievement	16684	347	108	0	17139
	% of Achv	98	12	6	0	79
2016-17 (April-Sept.)	Target	16459	2813	1647	0	20919
	Achievement	15820	604	169	0	16593
	% of Achv	96	21	10	0	79
2017-18 (April-Sept.)	Target	25929	5491	2580	0	34000
	Achievement	16611	1083	219	0	17913
	% of Achv	64	20	9	0	53

Details of achievement of MSME under ACP 2017-18 are furnished in the Annexure.

Share of Banks in achievement of ACP 2017-18 under MSME as on 30.09.2017		
Bank Name	Actual Achievement	% of Share
State Bank of India	3271.14	16.05
United Bank of India	1584.32	7.77
Allahabad Bank	970.24	4.76
UCO Bank	516.57	2.53
Central Bank of India	909.28	4.46
Pvt. Sector Bank	7595.32	37.27
Regional Rural Banks	1305.09	6.40
Other Banks	4226.33	20.74
Total	20378.29	100.00



Bank - wise Targets and Achievement in MSME for 2017-18 for the State of West Bengal under ACP 2017-18 as on September 2017							
(Rs.in crore)							
Sl.No.	Name of Bank	MSME					
		2016-17 (April- September)			2017-18 (April- September)		
		Target	Achievement	% of Achivement	Target	Achievement	% of Achivement
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Allahabad Bank	1477.68	515.57	35	2708.95	970.24	35.82
2	Andhra Bank	117.70	25.16	21	208.22	92.52	44.43
3	Bank of Baroda	685.38	236.92	35	756.65	451.80	59.71
4	Bank of India	964.70	451.56	47	1805.54	589.39	32.64
5	Bank of Maharashtra	34.61	12.36	36	74.32	20.22	27.21
6	Canara Bank	620.30	81.85	13	1433.60	217.13	15.15
7	Central Bank of India	949.28	318.98	34	1482.53	909.28	61.33
8	Corporation Bank	127.59	91.4	72	249.23	111.34	44.67
9	Dena Bank	76.24	145.35	191	196.51	104.41	53.13
10	Indian Bank	176.81	95.65	54	280.43	131.91	47.04
11	Indian Overseas Bank	377.59	958.85	254	603.72	222.59	36.87
12	Oreintal Bank of Commerce	249.13	140.73	56	416.35	193.19	46.40
13	Punjab National Bank	958.97	794.87	83	1315.34	636.29	48.37
14	Punjab & Sind Bank	59.28	30.33	51	88.85	51.21	57.64
15	Syndicate Bank	328.50	579.40	176	514.18	638.16	124.11
16	State Bank of India	3367.42	1797.22	53	5930.20	3271.14	55.16
17	Union Bank of India	543.88	291.56	54	839.41	331.54	39.50
18	United Bank of India	2025.47	438.47	22	4132.06	1584.78	38.35
19	UCO Bank	1154.23	626.07	54	1970.80	516.57	26.21
20	Vijaya Bank	94.67	7.24	8	117.64	45.08	38.32
21	IDBI Bank Ltd.	213.37	276.63	130	453.27	168.17	37.10
22	AXIS Bank	600.19	1879.12	313	841.85	1295.94	153.94
23	HDFC Bank	542.99	799.54	147	669.11	974.84	145.69
24	ICICI Bank	517.46	1735.34	335	618.59	2299.47	371.73
25	Bandhan Bank	82.62	3087.51	3737	1963.56	2943.23	149.89
26	South Indian Bank		0.84		40.19	14.54	36.18
27	Yes Bank					0.00	
28	Federal Bank				61.90	9.36	
29	Other Banks	59.29	383.21	646	150.66	58.48	38.82
A	Total Com.Bks.	16405.35	15801.73	96	29923.66	18852.82	63.00
30	BGVB	1663.89	285.08	17	3810.26	919.91	24.14
31	PBGB	890.29	301.56	34	1025.04	237.46	23.17
32	UBKGB	258.62	17.09	7	661.10	147.72	22.34
B	Total of RRBs	2812.80	603.73	21	5496.40	1305.09	23.74
C	St.Coop.Bk.	797.31	167.68	21	2036.80	181.45	8.91
D	WBFC & Others	617.21	0	0	65.21	16.85	25.84
E	WBCARDB	232.52	0	0	477.93	20.56	4.30
F	SIDBI	0.00	1.72	0		1.52	0.00
	Grand Total (A+B+C+D+E+F)	20865.19	16574.86	79	38000.00	20378.29	53.63

*Rs, 20378.29 crore (Total MSME) = Rs. 17913.00 crore (MSME Prisec) + Rs. 2465.29 crore (MSME Non Prisec).

Flow of credit to Other Priority Sectors

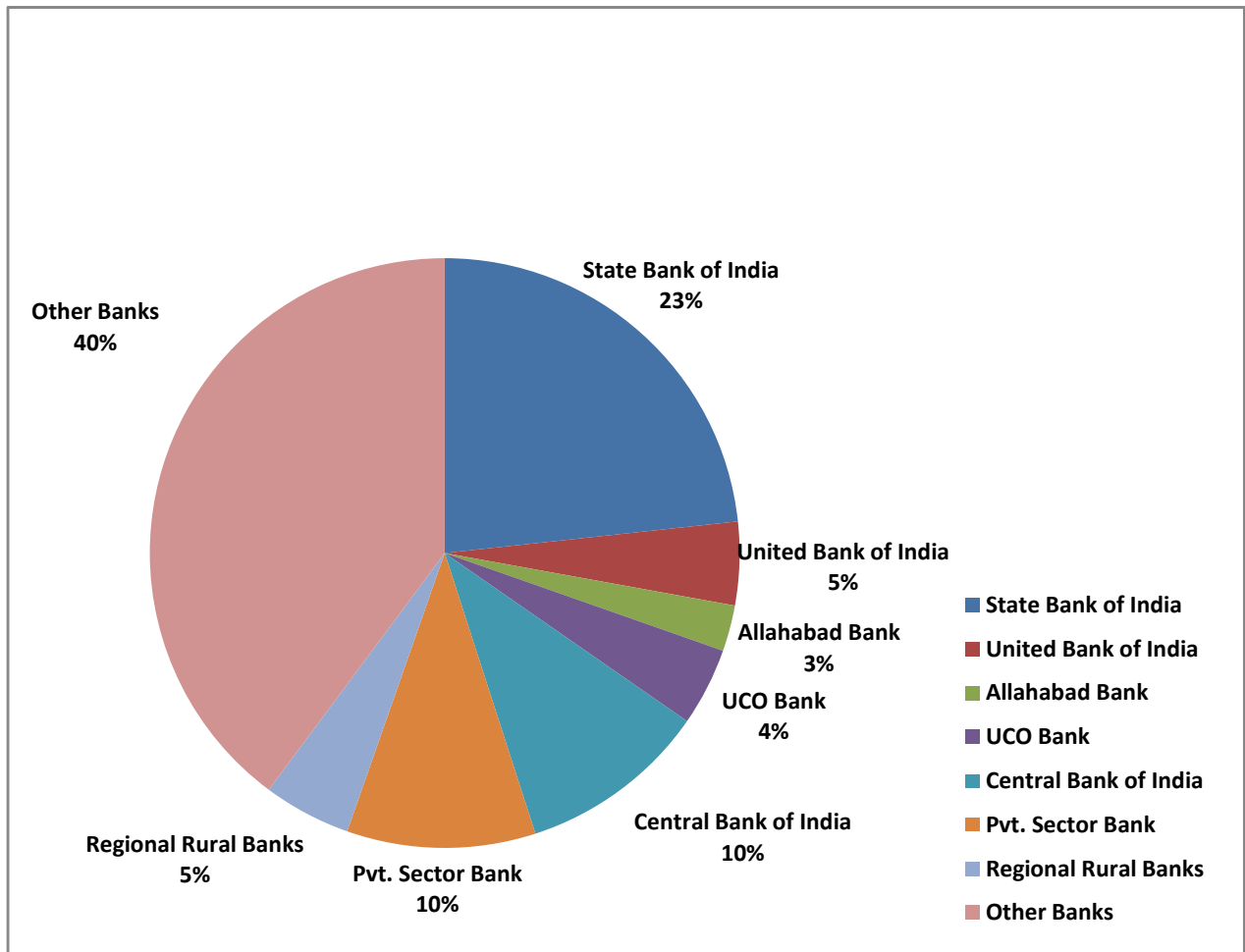
The position of credit disbursement to Other Priority Sectors against the Annual Credit Plan for the State of West Bengal for last 5 years is given below-

(Amt. Rs. in crore)

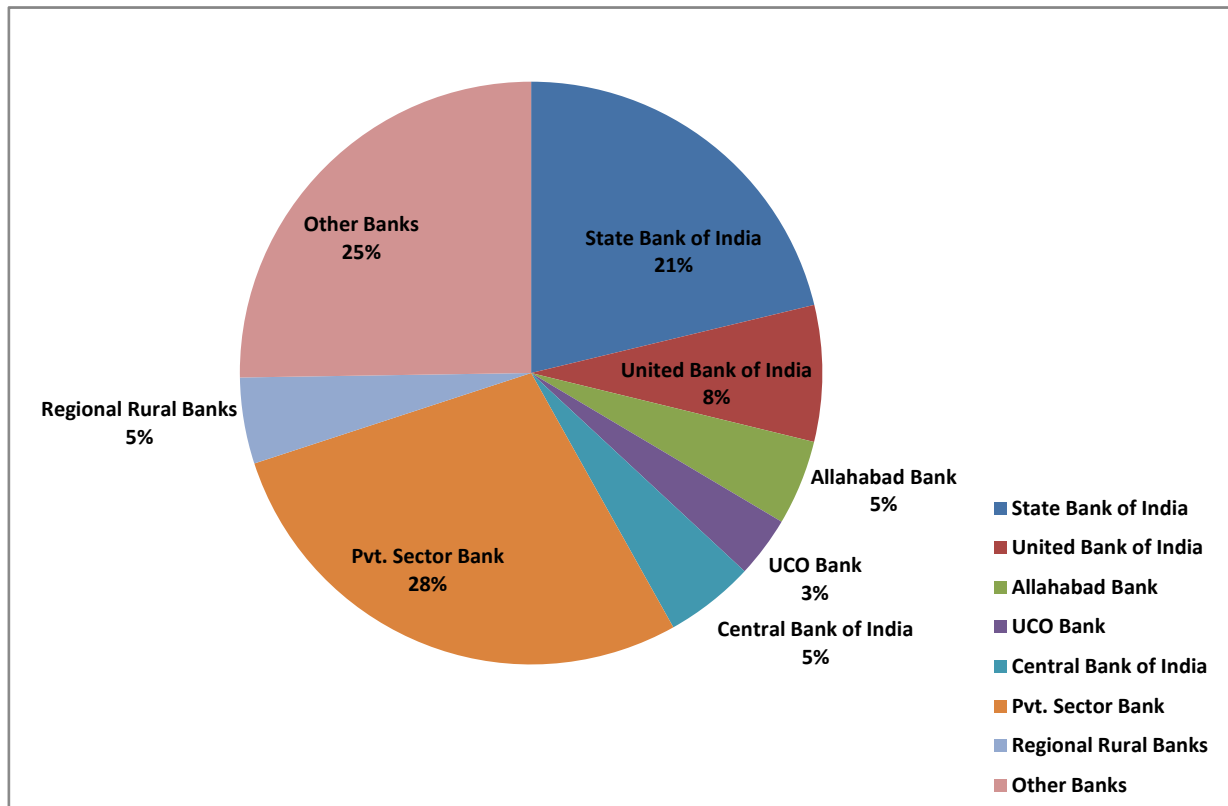
Plan Year	Target	Achievement	% of Achievement
2012-2013	8000	6037	75
2013-2014	5102	7297	143
2014-2015	5371	6101	114
2015-2016	7270	10391	143
2016-2017	9315	22684	244
2016-2017	9315	7171 (April-Sept.)	75
2017-2018	11197	7795 (April-Sept.)	50
Growth (Over last year)	20.20 %	8.70%	-

All banks disbursed Rs. 7795 crore during the period April to September 2017, recording a growth of 8.70% over the disbursement of Rs. 7171 crore made during corresponding period of last year 2016-17.

Share of Banks in achievement of ACP 2017-18 under Other Priority Sector as on 30.09.2017		
(Amount in Rs.crores)		
Bank Name	Actual Achievement	% of Share
State Bank of India	1815.39	23.29
United Bank of India	355.69	4.56
Allahabad Bank	196.77	2.52
UCO Bank	333.56	4.28
Central Bank of India	808.18	10.37
Pvt. Sector Bank	806.92	10.35
Regional Rural Banks	374.65	4.81
Other Banks	3104.09	39.82
Total	7795.25	100.00



Share of Banks in achievement of ACP 2017-18 under Priority Sector as on 30.09.2017		
(Amt. in Rs. crore)		
Bank Name	Actual Achievement	% of Share
State Bank of India	9256.61	21.24
United Bank of India	3293.46	7.56
Allahabad Bank	2057.3	4.72
UCO Bank	1473.9	3.38
Central Bank of India	2166.38	4.97
Pvt. Sector Bank	12245.15	28.10
Regional Rural Banks	2080.91	4.78
Other Banks	11000.08	25.24
Total	43573.79	100.00



JOINT LIABILITY GROUPS

Action Points emerged in the 138th SLBC Meeting held on 07.09.2017:

Banks would exert efforts to promote JLG financing in the State and to achieve target of JLG financing during the financial year 2017-18.

Status of implementation:

Against the target of 80,000 JLG financing (fixed by NABARD) in West Bengal, 4656 no. of JLGs have been promoted and credit linked during the period 01.04.2017 to 30.09.2017 of FY 2017-18 by the all the member banks amounting to Rs. 2602.12 lac.

Bank wise and District wise performance under JLGs financing as on 30.09.2017 is furnished in the Annexure.

**Statement for the progress Report of JLG (Joint Liability Groups) of Farmers for the quarter ended
September 2017**

West Bengal

S No.	Name of Bank	Bank wise Target of JLGs for 2017-18	No. of JLGs credit linked during the quarter September 2017		Cummulative No. of JLGs credit linked upto 30.09.2017	Cummulative Loan disbursed upto 30.09.2017 (Amount Rs. in lac)
			No.	Amount (Rs. In lac)		
1	Allahabad Bank	4500	68	60.26	1544	1340.15
2	Andhra Bank	80	0	0.00	0	0.00
3	Bank of Baroda	1000	61	46.88	1251	1085.96
4	Bank Of India	3000	512	110.51	3872	790.51
5	Bank of Maharashtra	80	9	4.55	6	22.56
6	Canara Bank	1200	92	44.16	1580	1380.44
7	Central Bank of India	3000	90	38.78	352	502.26
8	Corporation Bank	100	14	6.88	11	14.16
9	Dena Bank	80	0	0.00	0	0.00
10	IDBI Bank	450	13	10.56	24	51.28
11	Indian Bank	350	28	10.52	30	24.56
12	Indian Overseas Bank	550	43	18.88	921	630.26
13	Oriental Bank of Commerce	550	44	26.55	72	90.15
14	Punjab & Sind Bank	50	0	0.00	0	0.00
15	Punjab National Bank	2000	51	46.88	8991	5691.16
16	State Bank of India	10000	697	312.15	10414	8144.15
17	Syndicate Bank	800	28	10.56	26	30.56
18	Uco Bank	3500	106	84.44	2254	2711.46
19	Union Bank of India	1000	38	36.56	502	536.31
20	United Bank of India	8000	812	508.64	4666	4681.16
21	Vijaya Bank	50	0	0.00	0	0.00
22	HDFC	200	0	0.00	0	0.00
23	ICICI	200	0	0.00	0	0.00
24	Axis Bank	200	0	0.00	0	0.00
	Sub Total of Commercial Banks	40940	2706	1377.76	36516	27727.09
25	BGVB	8060	961	626.51	15225	14844.00
26	PBGB	3500	131	81.56	12502	11227.08
27	UBKGB	2500	98	70.45	10244	7744.06
	Sub Total of RRBs	14060	1190	778.52	37971	33815.14
28	W.B St.Co-op Bank	25000	760	445.84	9315	8813.28
	Sub Total of Co-op. Bank	25000	760	445.84	9315	8813.28
	GRAND TOTAL	80000	4656	2602.12	83802	70355.51

**Statement of District wise progress report of JLG (Joint Liability Groups) of Farmers for the quarter ended
September 2017**

West Bengal

(Amt.Rs. in Lac)

S. No.	Name of the District	No. of JLGs Target 2017-18	No. of JLGs credit linked during F.Y. 2017-18 (April to September)	Loan Disbursed under JLG during F.Y. 2017-18 (April to September)	Cumulative No. of JLGs credit linked as on 30.09.2017	Cumulative amount of Loan disbursed under JLG as on 30.09.2017
1	Bankura	7200	89	70.56	954	771.84
2	Burdwan	8800	81	60.85	3662	4674.52
3	Birbhum	6000	90	83.22	1591	1871.16
4	Dakshin Dinajpur	1600	62	71.56	841	918.42
5	Darjeeling	800	71	58.26	632	866.47
6	Howrah	1600	160	150.49	1904	1340.62
7	Hooghly	4000	301	100.84	3926	640.73
8	Jalpaiguri	2000	84	50.26	3230	3071.42
9	Cooch Behar	2400	174	68.19	4717	4030.98
10	Malda	5600	153	5.28	1338	580.67
11	Murshidabad	7200	417	228.57	13487	7060.48
12	Nadia	2000	404	216.95	5924	5974.16
13	24 Parganas North	3600	615	276.15	7451	12411.62
14	Paschin Medinipur	9600	945	706.35	15467	7751.25
15	Purba Medinipur	6400	582	350.04	5072	3988.21
16	Purulia	4000	94	20.02	2194	2106.28
17	24 Parganas South	4000	282	58.92	8805	8441.61
18	Uttar Dinajpur	3200	52	25.61	2607	3855.07
	Total	80000	4656	2602.12	83802	70355.51

NPA & Recovery

Action Points emerged in the 138th SLBC Meeting held on 07.09.2017:

Suitable instruction would be given to the District Magistrates and Police Authorities to dispose off the pending cases under SARFAESI Act 2002.

Status of implementation:

We are yet to receive response from the State Government.

Recovery Mechanism & Performance:

The recovery mechanism is not functioning properly and the NPAs are rising more or less in all banks. Some of the reasons could be as under:

- Diversion of fund.
- Joint Recovery camps with active involvement of State Govt. Representatives are not being held frequently.
- Inadequate follow- up and personal contact with the borrowers.
- Farmers are not getting remunerative price for their produce which reach the consumers through intermediaries enjoying major share of the price difference..
- Marketing facility is inadequate for industrial products.
- A good number of borrowers do not repay their loans willfully.
- Two Debt Waiver schemes have left negative image in the minds of borrowers who used to be paymasters earlier.
- Recovery process through legal recourse is time consuming.
- Recovery percentage under Public Demand Recovery Act is very poor.
- In enforcing recovery through SARFAESI act, adequate support from the district authorities is not always available.
- Sponsoring of KCC proposals in fictitious names with fake land records is posing to be a threat towards recovery.

The house may discuss these issues and suggest corrective measures for implementation.

Recovery Performance of Banks

1. Sector-wise Recovery as on 30.09.2017

Overall recovery percentage consisting of three broad sectors viz. Agriculture, MSE and OPS as on 30.09.2017 stood at 53%.

Recovery Status of PRISEC loans as on 30.09.2017 is given below:

(Amt. Rs. in crore)

Sector	September 2016			September 2017		
	Demand	Recovery	%	Demand	Recovery	%
Agriculture & allied	12590	6357	50	12189	6593	54
MSE	9385	5161	55	9952	5249	53
OPS	4496	2495	55	4457	2214	50
TOTAL	26471	14013	53	26598	14056	53

2. Scheme-wise Recovery as on 30.09.2017

Recovery Status of selected Employment generation schemes as on September 2017 in comparison to September 2016 are as under:

(Amt. Rs. in crore)

Sector	September 2016			September 2017		
	Demand	Recovery	%	Demand	Recovery	%
PMRY	43	12	28	41	12	28
PMEGP	147	61	42	153	62	41
SJSRY	20	9	43	22	8	37
BSKP	240	94	39	264	105	40
REGP	53	16	30	60	17	28
SCP/TSP	137	26	19	140	29	21
SGSY (Individual)	27	14	52	32	15	47
SGSY (Gr)	378	270	71	413	295	71
SHG	1002	822	82	1083	724	67

Bank wise positions as on 30.09.2017 on sector wise recovery and scheme wise recovery are furnished in the annexure.

West Bengal													
BANK-WISE AND SECTOR-WISE RECOVERY PERFORMANCE AS ON 30.09.2017													
(Rs.in lac)													
Sl No	Bank	Agril & Allied Activities			MSE			OPS			Total		
		Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
PUBLIC SECTOR BANKS													
1	Allahabad Bank	165858.84	75856.16	46	269669.75	171894.22	64	100699.39	73883.13	73	536227.98	321633.51	60
2	Andhra Bank	2912.23	1124.51	39	488.61	232.47	15	64.55	12.85	20	3465.39	1369.83	40
3	Bank of Baroda	14512.23	5680.14	39	30114.15	14952.16	50	16421.18	8545.16	52	61047.56	29177.46	48
4	Bank of India	68839.00	34255.16	50	106455.00	50687.16	48	97825.00	35128.11	36	273119.00	120070.43	44
5	Bank of Maharashtra	84.52	26.55	31	354.16	115.84	33	490.85	46.31	9	929.53	188.70	20
6	Canara Bank	47516.16	28156.78	59	65820.17	15860.14	24	4871.18	1492.55	31	118207.51	45509.47	38
7	Central Bank of India	11452.12	2561.12	22	16125.48	3084.12	19	2984.13	828.74	28	30561.73	6473.98	21
8	Corporation Bank	6624.15	2164.59	33	9470.16	3568.22	38	1294.15	256.87	20	17388.46	5989.68	34
9	Dena Bank	63.50	32.85	52	1439.00	384.56	27	568.16	195.26	34	2070.66	612.67	30
10	Indian Bank	4397.16	1099.26	25	24784.00	4709.16	19	6937.88	1109.89	16	36119.04	6918.31	19
11	Indian Overseas Bank	2916.58	1420.52	49	3021.74	1216.55	40	1036.78	376.54	36	6975.10	3013.61	43
12	Oriental Bank of Commerce	18247.16	9094.11	50	16085.14	7098.16	44	2941.11	1014.77	35	37273.41	17207.04	46
13	Punjab National Bank	4915.25	1246.25	25	2260.11	1130.47	50	417.46	126.14	30	7592.82	2502.86	33
14	Punjab & Sind Bank	1614.16	588.42	36	9006.65	3798.16	42	8485.12	3620.44	43	19105.93	8007.02	42
15	Syndicate Bank	4089.16	2285.00	56	17012.00	10965.15	64	7356.00	4658.00	63	28457.16	17908.15	63
16	State Bank of India	59975.00	40383.16	67	21430.11	12641.18	59	2272.00	1413.00	62	83677.11	54437.34	65
17	Union Bank of India	11564.16	4790.12	41	6090.15	1315.85	22	3895.16	1831.11	47	21549.47	7937.08	37
18	United Bank of India	150845.16	71856.16	48	62451.26	32658.16	52	42858.59	17899.16	42	256155.01	122413.48	48
19	UCO Bank	10784.16	4325.16	40	6657.18	2189.46	33	14856.16	3690.77	25	32297.50	10205.39	32
20	Vijaya Bank	698.15	296.16	42	7814.12	2298.56	29	2084.16	317.48	15	10596.43	2912.20	27
21	IDBI Bank	5016.81	2356.84	47	18962.87	10286.98	54	13926.00	8145.26	58	37905.68	20789.08	55
A	Total	592925.66	289599.02	49	695511.81	351086.73	50	332285.01	164591.54	50	1620722.48	805277.29	50
PRIVATE SECTOR BANKS													
22	HDFC Bank	10031.53	7040.92	70	30518.8	19329.36	63	3827.22	2174.83	57	44377.55	28545.11	64
23	AXIS Bank (UTI)	36256.85	14958.99	41	95856.12	59114.16	62	186.54	96.18	52	132299.51	74169.33	56
24	ICICI Bank										0.00	0.00	0
B	Total	46288.38	21999.91	48	126375	78444	62	4014	2271		176677.06	102714.44	58
(A+B)	Total of Comm.Bks	639214.04	311598.93	49	821886.73	429530.25	52	336298.77	166862.55	50	1797399.54	907991.73	51
REGIONAL RURAL BANKS													
25	BGVB (UBI)	98456.12	53141.11	54	99865.16	65421.11	66	57885.12	34512.15	60	256206.40	153074.37	60
26	PBGB (UCO)	58745.25	38753.26	66	26453.48	7198.72	27	6578.18	3215.58	49	91776.91	49167.56	54
27	UBKGB	50538.00	18956.46	38	4257.00	2354.16	55	28174.16	16157.46	57	82969.16	37468.08	45
C	RRBs Total	207739.37	110850.83	53	130575.64	74973.99	57	92637.46	53885.19	58	430952.47	239710.01	56
D	W.B. St. Co-op.Bk	349649.80	231921.50	66	41293.05	19883.88	48	24816.47	14845.71	60	415759.32	266651.09	64
E	WBSCARD Bank Ltd.	22264.87	4901.34	22	1431.66	502.30	35	1954.58	620.46	32	25651.11	6024.10	23
Grand Total (A+B+C+D+E)		1218868.08	659272.60	54	995187.08	524890.42	53	445736.52	221428.02	50	2659791.68	1405591.04	53

BANK-WISE AND SCHEME-WISE RECOVERY PERFORMANCE AS ON 30.09.2017

(Rs.in lac)

SI No	Bank	IRDP			SGSY(I)			SGSY(Gr)			SJSRY			PMRY			PMEGP		
		Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
COMMERCIAL BANKS																			
1	Allahabad Bank	0.00	0.00	#DIV/0!	131.39	75.88	58	395.16	262.88	67	98.74	21.14	21	298.78	96.88	32	534.56	310.74	58
2	Andhra Bank			0			0			#DIV/0!	6.32	3.26	52	12.15	8.05	66	97.11	41.03	42
3	Bank of Baroda	0.00	0.00	#DIV/0!	26.16	15.41	59	79.88	36.18	45	22.15	9.11	41	50.17	15.84	32	42.58	12.34	29
4	Bank of India	11.15	4.75	43	144.00	82.16	57	5833.16	2598.16	45	916.15	424.56	46	41.00	18.11	44	5830	2154	37
5	Bank of Maharashtra	0	0	0	0.00	0.00	0	0.00	0.00	#DIV/0!	0.00	0.00	0	17.94	1.65	9	29	8	28
6	Canara Bank	0.00	0.00	0	196.27	112.64	57	120.27	54.78	46	181.23	156.14	86	670.15	412.45	62	468.11	212.77	45
7	Central Bank of India	0	0	0	340.18	20.16	6	660.48	261.02	40	206.44	14.18	7	730.16	64.18	9	389	91	23
8	Corporation Bank			0			#DIV/0!			#DIV/0!	2.18	1.12	51	8.30	5.28	64	41.68	18.40	44
9	Dena Bank	5.26	0.10	2	4.56	1.26	28	0.00	0.00	#DIV/0!	1.60	0.00	0	29.15	6.80	23	24.26	5.16	21
10	Indian Bank	0.00	0.00	#DIV/0!	17.85	3.10	17	0.00	0.00	#DIV/0!	56.18	5.72	10	164.85	4.12	2	79.81	4.11	5
11	Indian Overseas Bank	0.00	0.00	#DIV/0!	26.58	8.41	32	37.41	3.16	8	6.48	1.41	22	16.84	1.12	7	28.74	10.89	38
12	Oriental Bank of Commerce			#DIV/0!	2.28	1.27	56			#DIV/0!	1.54	0.43	28	1.58	0.65	41	2.35	1.16	49
13	Punjab National Bank			#DIV/0!			0	322.12	214.15	66	366.25	46.17	13	440.11	46.18	10	546.17	214.17	39
14	Punjab & Sind Bank			#DIV/0!			0			#DIV/0!			0	0.48	0.09	19	20	1	6
15	Syndicate Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	236.00	185.11	78	13.56	4.21	31	135.15	38.16	28	135	38	28
16	State Bank of India	1.00	0	0	675.11	419.20	62	533.26	348.57	65	112.00	56.16	50	648.00	301.11	46	1027	348	34
17	Union Bank of India			#DIV/0!	39.15	30.11	77	50.06	14.15	28	22.47	4.18	19	95.16	6.90	7	24.15	7.18	30
18	United Bank of India			0			#DIV/0!	1298.16	642.18	49	80.16	42.10	53	289.56	62.34	22	1418.16	622.11	44
19	UCO Bank	2.84	1.16	41	418.25	311.44	74	228.74	116.42	51	71.56	17.88	25	394.75	49.18	12	236.11	90.74	38
20	Vijaya Bank				9.17	1.38	15			#DIV/0!	31.77	7.16	23	7.24	2.18	30	6.11	1.64	27
21	IDBI BANK																		
A	Comm.Bks.Total	20.25	6.01	30	2030.95	1082.42	53	9794.70	4736.76	48	2196.78	814.93	37	4051.52	1141.27	28	10979.25	4193.23	38
REGIONAL RURAL BANKS																			
22	BGVB (UBI)	0.00	0.00	#DIV/0!	0.00	0.00	0	17141.22	13151.24	77	0.00	0.00		0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
23	PBGB (UCO)	258.16	124.16	48	344.18	218.01	63	620.12	424.18	68	0.00	0.00		0.00	0.00	#DIV/0!	2016.48	748.19	37
24	UBKGB	514.16	19.51	4	648.16	126.37	19	13218.68	10741.11	81	0.00	0		0.00	0.00	#DIV/0!	625.00	157.41	25
B	RRBs Total	772.32	143.67	19	992.34	344.38	35	30980.02	24316.53	78	0.00	0.00		0.00	0.00	#DIV/0!	2641.48	905.60	34
C	AXIS Bank	0.00	0.00	0	0	0		231.16	182.44	79	14.02	3.24	23	48.57	21.24	44	100	50	50
D	HDFC				0.00	0.00	0	0.00			0.87	0.71	82			#DIV/0!			#DIV/0!
E	W.B. St. Co-op.Bk				162.12	63.14	39	299.91	231.94	77				11.74	0.06	1	1541.11	1074.14	70
Grand Total (A+B+C+D+E)		792.57	149.68	19	3185.41	1489.94	47	41305.79	29467.67	71	2211.67	818.88	37	4111.83	1162.57	28	15261.96	6222.82	41

BANK-WISE AND SCHEME-WISE RECOVERY PERFORMANCE AS ON 30.9.2017

(Rs.in lac)

SI No	Bank	SSEP			SESRU/USKP			SCP/TSP			SHG			SCC		
		Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%
(1)	(2)	(3)	(4)	(5)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(15)	(16)	(17)
COMMERCIAL BANKS																
1	Allahabad Bank	0.00	0.00	#DIV/0!	246.18	90.22	36.65	318.11	194.52	61	1568.15	896.74	57	12.18	3.84	32
2	Andhra Bank			#DIV/0!			#DIV/0!			#DIV/0!			#DIV/0!			0
3	Bank of Baroda	0	0.00	#DIV/0!	0.00	0.00	#DIV/0!	44.58	25.16	56	64.15	17.44	27	0.00	0.00	#DIV/0!
4	Bank of India	55.00	34.00	62	901.00	447.00	50	1107.00	481.00	43	6827.00	3858.00	57	509.00	261.00	51
5	Bank of Maharashtra			#DIV/0!			0			#DIV/0!			0			
6	Canara Bank	0.00	0.00	#DIV/0!	121.01	64.51	53	22.18	12.44	56	500.16	248.77	50	6.55	2.01	31
7	Central Bank of India	6.18	3.06	50	21.58	7.11	33	34.15	14.16	41	1284.15	67.14	5	201.18	2.42	1
8	Corporation Bank			#DIV/0!			#DIV/0!			0			#DIV/0!			#DIV/0!
9	Dena Bank	0.00	0	#DIV/0!	0.00	0.00	#DIV/0!	1.12	0.00	0	0.00	0.00	#DIV/0!	1.00	1.00	100
10	Indian Bank	0.00	0.00	#DIV/0!	15.98	3.98	25	4.85	0.20	4	1685.16	371.41	22	0.08	0.10	125
11	Indian Overseas Bank	0.00	0	#DIV/0!	2.14	0.28	13	18.44	0.68	4	0.00	0.00	#DIV/0!	0.00	0.00	0
12	Oriental Bank of Commerce			#DIV/0!			0			#DIV/0!			#DIV/0!			0
13	Punjab National Bank			#DIV/0!	19.14	9.02	47	1432.47	832.16	58	1540.11	854.17	55	248.69	106.18	43
14	Punjab & Sind Bank			#DIV/0!	8.81	2.69	31			0			0			0
15	Syndicate Bank	0.00	0	#DIV/0!	52.64	31.11	59	0.00	0.00	0	238.16	186.02	78	0.00	0.00	#DIV/0!
16	State Bank of India	21.00	3.44	16	2305.16	1114.15	48	7611.15	40.16	1	7921.00	4443.16	56	5.00	2.56	51
17	Union Bank of India			#DIV/0!			#DIV/0!	104.16	24.88	24	428.16	168.14	39	366.84	117.41	32
18	United Bank of India	14.55	4.01	28	110.14	49.22	45	620.45	254.11	41	3256.16	1425.23	44	26.16	12.11	46
19	UCO Bank	38.52	19.64	51	1958.44	975.18	50	78.12	38.44	49	758.14	437.98	58	1.66	0.48	29
20	Vijaya Bank			0			#DIV/0!	7	1.18	17	14.27	5.34	37			#DIV/0!
21	IDBI BANK															
A	Comm.Bks.Total	135.25	64.15	47	5762.22	2794.47	48	11403.78	1919.09	17	26084.77	12979.54	50	1378.34	509.11	37
REGIONAL RURAL BANKS																
22	BGVB (UBI)	0	0		0.00	0.00		1152.15	481.15	42	15984.15	10154.16	64	3794.16	2019.84	53
23	PBGB (UCO)	404.15	69.18	17	48.15	20.01	42	1048.17	398.16	38	9120.47	3428.19	38	470.12	132.18	28
24	UBKGB	0.00	0.00	#DIV/0!	27.41	16.15	59	426.13	136.84	32	23478.00	15127.16	64	819.11	296.13	36
B	RRBs Total	404.15	69.18	17	75.56	36.16	48	2626.45	1016.15	39	48582.62	28709.51	59	5083.39	2448.15	48
C	W.B. St. Co-op.Bk			#DIV/0!	0.00	0.00	0				22899.80	15403.12	67			#DIV/0!
D	WBSCARD Bank Ltd.										10748.56	7786.56	72			
Grand Total (A+B+C+D)		539.40	133.33	25	5837.78	2830.63	48	14030.23	2935.24	21	108315.75	72375.41	67	6461.73	2957.26	46

BANK-WISE AND SCHEME-WISE RECOVERY PERFORMANCE AS ON 30.09.2017

(Rs.in lac)

Sl No	Bank	GJRHFS			DRI			SEEUY			SEPUP			SUME		
		Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
COMMERCIAL BANKS																
1	Allahabad Bank	345.22	88.11	26	295.74	84.44	29	0.00	0.00	#DIV/0!	17.48	2.18	12		0	0
2	Andhra Bank			#DIV/0!									#DIV/0!			
3	Bank of Baroda	72.56	42.18	58	0.88	0.24	27	0.00	0.00		0.00	0.00	#DIV/0!	0	0	
4	Bank of India	6058.00	2854.00	47	65.00	27.00	42	9.00	3.00	33	21.00	7.00	33	5.00	1.50	30
5	Bank of Maharashtra			#DIV/0!			0						#DIV/0!			
6	Canara Bank	15.62	8.27	53	980.16	641.22	65	0.00	0.00		0.00	0.00	#DIV/0!	0.00	0.00	0
7	Central Bank of India	186.48	70.11	38	49.78	6.01	12	0	0	0	0	0	#DIV/0!	0	0	0
8	Corporation Bank			#DIV/0!			#DIV/0!						#DIV/0!			
9	Dena Bank	0.00	0.00	#DIV/0!	3	1.00	33	0.00	0.00	0	0	0.00	#DIV/0!	20.00	11	55
10	Indian Bank	0.00	0.00	#DIV/0!	30.54	6.11	20	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
11	Indian Overseas Bank	0.00	0	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!
12	Oriental Bank of Commerce			#DIV/0!			#DIV/0!			#DIV/0!			#DIV/0!			#DIV/0!
13	Punjab National Bank	1390.16	862.15	62	1095.26	650.17	59	21.02	8.16	39	5.26	3.18	60			#DIV/0!
14	Punjab & Sind Bank									#DIV/0!			#DIV/0!			
15	Syndicate Bank	4.00	2.01	50	1.00	1.00	100	0.88	0.10	11	0.00	0.00	#DIV/0!	0.00	0.00	
16	State Bank of India	0.00	0.00	#DIV/0!	286.00	156.48	55	12.00	5.11	43	2.00	0.00	0	20.00	14.11	71
17	Union Bank of India	72.85	34.16	47	989.16	134.18	14	44.18	12.84	29			#DIV/0!	72.58	25.16	35
18	United Bank of India			#DIV/0!	26.15	12.14	46	8.12	1.90	23	8.20	1.44	18	4.12	1.46	35
19	UCO Bank	28.44	14.74	52	5.58	1.64	29	20.25	7.44	37	0.64	0.31	48	1.30	0.38	29
20	Vijaya Bank			#DIV/0!												
21	IDBI BANK			#DIV/0!												
A	Comm.Bks.Total	8173.33	3975.73	49	3828.25	1721.63	45	115.45	38.55	33	54.58	14.11	26	123.00	53.61	44
REGIONAL RURAL BANKS																
22	BGVB (UBI)	0.00	0.00	0	0	0		0	0		0	0		0	0	
23	PBGB (UCO)	104.15	84.11	81	0	0		0	0		0	0		0	0	
24	UBKGB	0.00	0.00		26.00	1.14	4	0	0		0	0		0	0	
B	RRBs Total	104.15	84.11	81	26.00	1.14	4	0.00	0.00		0.00	0.00		0.00	0.00	
C	W.B. St. Co-op.Bk															
D	WBSCARD Bank Ltd.															
Grand Total (A+B+C+D)		8277.48	4059.84	49	3854.25	1722.77	45	115.45	38.55	33	54.58	14.11	26	123.00	53.61	44

BANK-WISE AND SCHEME-WISE RECOVERY PERFORMANCE AS ON 30.09.2017

(Rs.in lac)

Sl No	Bank	REGP(MMS)			BSKP			ONFWM			ACC			LUCC			KCC		
		Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%	Demand	Recovery	%
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
COMMERCIAL BANKS																			
1	Allahabad Bank	12.40	3.64	29	796.61	318.22	40	27.84	12.34	44	54.62	14.16	26	186.44	58.12	31	6488.25	3471.16	53
2	Andhra Bank			#DIV/0!	177.46	52.24	29			0			0			0	40.85	12.25	30
3	Bank of Baroda	0.00	0.00	#DIV/0!	95.89	45.28	47	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!			#DIV/0!	6915.26	4265.18	62
4	Bank of India	298.00	74.00	25	7258.00	2625.00	36	0.00	0.00	#DIV/0!	2489.00	906.00	36	2458.00	877.00	36	34088.00	20958	61
5	Bank of Maharashtra			#DIV/0!													68.62	42.16	61
6	Canara Bank	18.11	11.02	61	135.47	86.54	64	0.00	0.00		24.56	18.11	74	120.16	76.15	63	8745.18	5485.12	63
7	Central Bank of India	1090.02	399.47	37	584.01	5.88	1	18.02	2.38	13	21.14	0.18	1	18.64	5.18	28	2016.22	240.18	12
8	Corporation Bank			#DIV/0!			#DIV/0!			0			0	995.26	656.23	66	308.16	152.44	49
9	Dena Bank	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	0	0	0	0	27.00	24.00	89	24.18	8.16	34
10	Indian Bank	0.00	0.00	#DIV/0!	238.55	50.15	21	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	0.00	0.00	#DIV/0!	2656.15	650.18	24
11	Indian Overseas Bank	0.00	0	#DIV/0!	48.78	32.16	66	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	1412.54	416.64	29
12	Oriental Bank of Commerce			#DIV/0!		16	#DIV/0!			0			0			0	230.18	86.55	38
13	Punjab National Bank			#DIV/0!	126.84	81.22	64			0	130.18	28.56	22	47.88	24.80	51.80	10562.14	5026.68	48
14	Punjab & Sind Bank			#DIV/0!			0			0	0.52	0	0	2.02	0.02	0.99	15.26	6.84	45
15	Syndicate Bank	0.00	0.00	#DIV/0!	115.00	65.01	57	0.00	0.00		45.00	22.05	49	14.00	11.24	80	359.00	109	30
16	State Bank of India	1024.56	148.15	14	40.18	18.47	46	48.11	19.16	40	75.84	26.18	35	0.00	0.00	#DIV/0!	21748.15	14258.16	66
17	Union Bank of India			#DIV/0!			#DIV/0!			#DIV/0!			#DIV/0!			#DIV/0!	789.16	291.56	37
18	United Bank of India	2580.16	751.14	29	4392.16	1618.44	37	74.16	24.15	33	94.16	44.81	48	916.12	356.84	39	38451.15	20415.16	53
19	UCO Bank	77.95	36.20	46	442.84	176.18	40	2.12	0.00	0	25.16	5.30	21	38.94	9.78	25	2845.56	1052.46	37
20	Vijaya Bank			0	50.36	8.3	16			0			0			0	82.59	14.91	18
21	IDBI BANK																		
A	Comm.Bks.Total	5101.20	1423.62	28	14502.15	5199.09	36	170.25	58.03	34	2960.18	1065.35	36	4824.46	2099.36	44	137846.60	76962.79	56
REGIONAL RURAL BANKS																			
22	BGVB	0	0	0	6080.16	2678.89	44	0.00	0.00	0	0.00	0.00	#DIV/0!	760.48	474.15	62	64512.23	40115.12	62
23	PBGB (UCO)	515.26	188.67	37	2640.16	748.16	28	0.00	0.00	0	146.12	96.88	66	3	2	66.67	57458.16	36124.56	63
24	UBKGB	0.00	0.00	#DIV/0!	1555.00	1351.16	87	0.00	0.00	#DIV/0!	468.16	169.12	36	0	0		35020.00	21622.01	62
B	RRBs Total	515.26	188.67	37	10275.32	4778.21	47	0.00	0.00	#DIV/0!	614.28	266.00		763.48	476.15	62	156990.39	97861.69	62
C	W.B. St. Co-op.Bk	420.00	105	25	1667.18	545.23	33			0				0			358932.46	204429.02	57
D	WBCARD Bank Ltd.			#DIV/0!			#DIV/0!							0					#DIV/0!
E	HDFC Bank																3041.16	2014.46	66
F	Federal Bank																274.15	168.41	61
Grand Total (A+B+C+D+E+F)		6036.46	1717.29	28	26444.65	10522.53	40	170.25	58.03	34	3574.46	1331.35	37	5587.94	2575.51	46	657084.76	381436.37	58

NPA POSITION OF BANKS IN THE STATE OF WEST BENGAL

As on 30.09.2017

While monitoring the position of NPA, the percentage of Gross NPA increased from 15.05% as on Sept.'2016 to 15.93% as on Sept.' 2017. Amount in absolute terms also increased from Rs. 55453.37 crore as on Sept.' 2016 to Rs 62086.32 crore as on Sept.' 2017.

NPA Position for last 5 years of West Bengal is furnished hereunder:

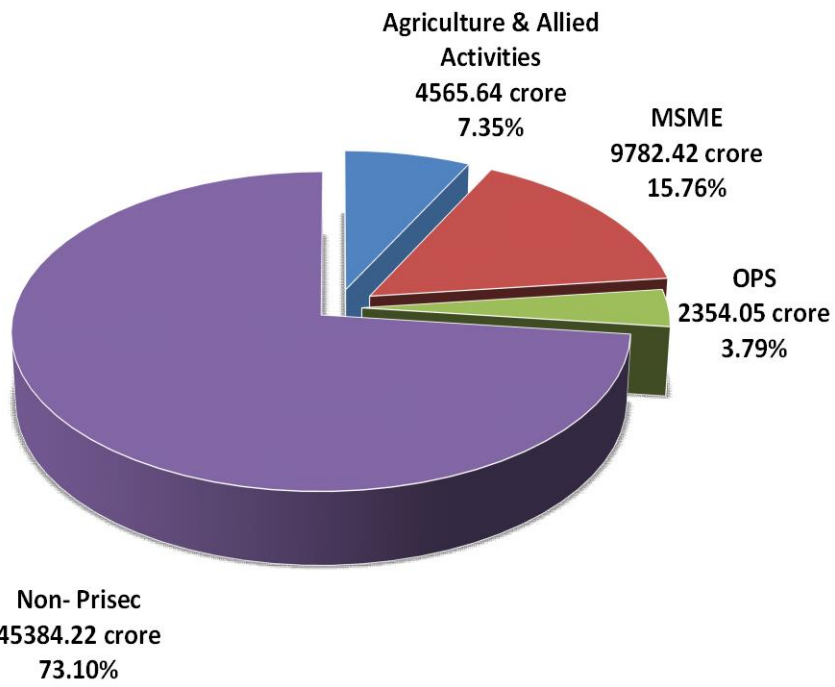
(Rs. in crore)

Year	Gross Advance	Gross NPA	
	Amount	Amount	% to Gross NPA
March'2013	262662.00	16972.56	6.46
March'2014	311876.00	23216.99	7.44
March'2015	356925.00	33086.71	9.27
March'2016	356011.00	43904.14	12.33
Sept.'2016	356975.65	55453.37	15.05
March'2017	367642.87	55049.25	14.97
Sept.'2017	389710.48	62086.32	15.93

With the increasing trend of fresh slippages, recovery efforts of the banks suffered compounding the asset quality concerns as evidenced by the increasing trend in the ratio of slippages to recovery. Further bearing testimony to the poor recovery efforts of the banking system are the trends in the ratio of upgradation to slippages.

NPA Position and amount outstanding of Banks in West Bengal as on 30.09.2017 is furnished in the Annexure.

NPA Position as on 30.09.2017



NPA Position of Banks as on 30.09.2017

(Rs.in lac)													
SL. No	Banks	Agriculture & Allied		MSE		OPS		Total Prisec		Non. Prisec		Total of Bank	
		Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
PUBLIC SECTOR BANKS													
1	Allahabad Bank	248059.40	33856.16	613190.33	113840.56	133706.87	6005.11	994956.60	153701.83	1307728.40	389359.45	2302685.00	543061.28
2	Andhra Bank	36198.14	33.56	110457.12	33242.16	31265.15	631.16	177920.41	33906.88	248708.47	73258.16	426628.88	107165.04
3	Bank of Baroda	58283.12	6895.16	270741.00	58112.16	129324.00	9548.16	458348.12	74555.48	809951.88	148125.41	1268300.00	222680.89
4	Bank of India	190122.00	31897.00	415245.00	49829.30	208578.00	26577.11	813945.00	108303.41	964144.00	137232.00	1778089.00	245535.41
5	Bank of Maharashtra	1496.16	41.12	25300.00	366.85	18815.26	567.84	45611.42	975.81	161513.89	38036.16	207125.31	39011.97
6	Canara Bank	62407.51	7204.14	190962.54	57961.12	36320.72	3759.15	289690.77	58216.16	462869.93	123224.15	752560.70	181440.31
7	Central Bank of India	108723.32	10557.00	157330.89	36766.54	70885.98	8222.69	336940.19	55546.23	642216.84	215388.71	979157.03	270934.94
8	Corporation Bank	24512.26	7645.18	48526.68	14852.18	26718.66	5741.16	99757.60	28238.52	415799.04	119797.68	515556.64	148036.20
9	Dena Bank	5216.00	495.00	85521.00	16100.00	16032.00	2822.16	106769.00	19417.16	186439.00	28604.00	293208.00	48021.16
10	Indian Bank	11843.52	2373.48	49568.61	8791.28	19874.68	948.16	81286.81	12112.92	265278.19	42265.95	346565.00	54378.87
11	Indian Overseas Bank	94562.02	50161.98	194151.26	98067.84	34758.16	16542.21	323471.44	164772.03	430852.56	165425.00	754324.00	330197.03
12	Oreintal Bank of Commerce	58216.16	14842.00	244786.16	41011.00	24716.59	1565.12	327718.91	57418.12	531669.09	225678.00	859388.00	283096.12
13	Punjab National Bank	178249.01	27121.16	249908.16	65211.00	27243.15	29201.23	455400.32	121533.39	1145599.68	287157.00	1601000.00	408690.39
14	Punjab & Sind Bank	4088.16	68.56	61369.00	12154.45	30086.18	796.11	95543.34	13019.12	237261.66	9205.52	332805.00	22224.64
15	Syndicate Bank	12029.00	2959.15	102368.00	23412.11	37718.00	5754.00	152115.00	32125.26	606448.00	120496.03	758563.00	152621.29
16	State Bank of India	340768.00	38596.16	708841.00	24825.16	807771.00	6945.16	1857380.00	70366.48	5627734.00	1516059.00	7485114.00	1586425.48
17	Union Bank of India	100124.11	14245.56	148754.16	39151.74	96784.16	7911.44	345662.43	61308.74	711576.57	89952.84	1057239.00	151261.58
18	United Bank of India	612847.25	61724.16	565112.84	95241.13	396855.16	15784.11	1574815.25	172749.40	1764304.65	42658.16	3339119.90	215407.56
19	UCO Bank	165487.00	13620.12	304781.11	30454.16	188578.19	20857.46	658846.30	64931.74	741854.00	542409.01	1400700.30	607340.75
20	Vijaya Bank	59228.51	643.95	90711.16	5267.75	16811.24	1958.36	166750.91	7870.06	176554.49	48416.24	343305.40	56286.30
21	IDBI Bank	62971.72	780.16	156918.95	23384.82	160533.14	6631.92	380423.81	30796.90	363994.81	49186.16	744418.62	79983.06
A	Total	2435432.37	325760.76	4794544.97	848043.31	2513376.29	178769.82	9743353.63	1341865.64	17802499.15	4411934.63	27545852.78	5753800.27
PRIVATE SECTOR BANKS													
22	HDFC Bank	112340.54	2104.97	362702.45	8021.71	85868.95	449.15	560911.94	10575.83	1466015.74	35596.82	2026927.68	46172.65
23	AXIS Bank (UTI)	84968.76	1030.56	264214.32	3681.16	63714.39	2218.89	412897.47	6930.61	1341977.94	37412.16	1754875.41	44342.77
24	ICICI Bank	64837.15		309541.98		57381.46		431760.59	0.00	1576154.82	0.00	2007915.41	0.00
25	Federal Bank	27876.28	1086.84	25854.54	3084.16	5025.61	200.41	58756.43	4371.41	138045.47	12962.15	196801.90	17333.56
26	Bandhan Bank	423845.00	5146.00	523127.00	8551.00	3069.00	117	950041.00	13814.00	24560.00	854.00	974601.00	14668.00
27	Indusind Bank	32608.26	424.15	108576.82	1478.16	52.16	19.56	141237.24	1921.87	449981.52	1380.16	591218.76	3302.03
28	Ratnakar Bank Ltd.	20510.26	7.68	27544.16	234.51	22682.49	79.94	70736.91	322.13	497368.09	237.21	568105.00	559.34
29	Kotak Mahindra Bank	22945.61		32895.64		894.45		56735.70	0.00	79295.38	1844.56	136031.08	1844.56
30	South Indian Bank	9541.58	1190.14	31658.59	302.54	11401.15	21.74	52601.32	1514.42	163928.70	2418.89	216530.02	3933.31
31	Yes Bank	64041.90	30.11	53524.64	47.15	2284.07	467.48	119850.61	544.74	328029.66	576.84	447880.27	1121.58
B	Total	863515.34	11020.45	1739640.14	25400.39	252373.73	3574.17	2855529.21	39995.01	6065357.32	93282.79	8920886.53	133277.80
(A+B)	Total of Comm.Bks.	3298947.71	336781.21	6534185.11	873443.70	2765750.02	182343.99	12598882.84	1381860.65	23867856.47	4505217.42	36466739.31	5887078.07
REGIONAL RURAL BANKS													
32	BGVB (UBI)	271584.31	51748.12	172164.16	36278.15	110858.22	21451.12	554606.69	109477.39	61639.86	12745.56	616246.55	122222.95
33	PBGB (UCO)	96850.11	6895.15	86938.15	26854.15	33988.16	3688.16	217776.42	37437.46	12103.58	3366.19	229880.00	40803.65
34	UBKGB	66227.16	9687.16	4926.74	2154.13	38760.00	9689.56	109913.90	21530.85	19837.39	3591.12	129751.29	25121.97
C	RRBs Total	434661.58	68330.43	264029.05	65286.43	183606.38	34828.84	882297.01	168445.70	93580.83	19702.87	975877.84	188148.57
D	W.B. St. Co-op.Bk	628582.56	25916.87	48539.63	8911.69	188523.68	18232.50	865645.87	53061.06	494559.10	13501.33	1360204.97	66562.39
E	WBSCARD Bank Ltd.	99679.26	25535.20	4214.58		3831.04		107724.88	25535.20			107724.88	25535.20
F	SIDBI			60501.03	30600.00			60501.03	30600.00	0.00		60501.03	30600.00
Grand Total (A+B+C+D+E+F+G)		4461871.11	456563.71	6911469.40	978241.82	3141711.12	235405.33	14515051.63	1659502.61	24455996.40	4538421.62	38971048.03	6208632.48
G	Medium Enterprises							1370746.96					
	Total Prisec							15885798.59					

NPA position of Banks as on 30.09.2017

(Rs.in lac)

SL. No	Banks	Housing		Education		PMEGP		BSKP		NULM		NRLM	
		Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA	Otg. Balance	Gross NPA
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
PUBLIC SECTOR BANKS													
1	Allahabad Bank	149021.56	6294.11	16214.15	857.79	6470.18	859.15	10516.22	910.22	2484.16	672.88	53759.15	4615.21
2	Andhra Bank	7871.56	696.14	1530.26	75.48	20.16	4.56	130.16	24.16	3.48	0.72	1080.59	111.25
3	Bank of Baroda	119352.14	8956.16	8244.57	673.14	822.14	250.16	1180.44	102.23	189.54	26.46	23145.16	2364.15
4	Bank of India	159627.46	10815.14	29763.18	2057.18	12858.15	528.89	18889.16	4121.12	1195.15	560.22	43151.16	3794.16
5	Bank of Maharashtra	8840.16	354.45	809.15	72.58	24.58	3.15			1.30	0.00	0	0.00
6	Canara Bank	50214.18	4458.16	12102.87	326.18	918.56	105.18	140.58	16.88	60.95	17.84	21415.54	2391.17
7	Central Bank of India	79854.16	4585.16	12911.96	861.22	728.55	84.78	5130.51	1854.74	118.29	50.57	39415.52	4018.16
8	Corporation Bank	31784.15	1609.99	1492.78	69.88	5.41	1.61	40.15	4.11	5.22	2.36	5684.10	941.56
9	Dena Bank	5028.49	721.16	1791.58	94.56	102.56	25.18			6.00		1151.26	127.14
10	Indian Bank	15885.16	1020.81	1025.88	100.46	149.16	54.11	328.16	50.11	31.00	26.16	2965.01	460.18
11	Indian Overseas Bank	15956.22	1485.26	2932.85	281.45	988.15	256.34	946.85	246.11	216.18	50.46	8089.54	1251.44
12	Oriental Bank of Commerce	33102.84	1889.56	4090.89	690.16	196.17	21.56	290.18	20.22	15.64	8.24	2087.45	231.74
13	Punajb National Bank	49824.16	4851.07	17488.96	1899.10	3574.00	378.16	961.15	118.46	1087.00	110.22	39242.56	3791.15
14	Punajb & Sind Bank	16190.16	719.11	886.98	77.14	34.18	17.44			0.16	0.11		
15	Syndicate Bank	43430.16	3841.16	4699.00	293.16	58.00	20.00	546.00	199.00	329.00	0.00	12256.24	2451.56
16	State Bank of India	1302205.46	10067.48	74889.25	2335.45	6338.16	434.18	548.15	115.14	830.56	760.14	55745.18	6023.18
17	Union Bank of India	69056.23	4151.26	9278.45	518.16	556.22	88.16	680.11	157.48	52.64	31.41	47784.33	5528.49
18	United Bank of India	291564.22	8562.25	23055.00	3141.22	7318.46	546.18	18564.18	1145.16	1728.56	818.25	70895.26	7622.14
19	UCO Bank	89231.15	10372.14	8650.26	1990.46	1310.22	255.18	7823.16	526.26	2056.11	1084.25	56858.74	4598.11
20	Vijaya Bank	53422.64	855.16	1872.16	182.33	358.48	74.16	160.16	25.49	80.17	15.22	3674.34	581.12
21	IDBI Bank	158178.35	6592.18	2179.32	74.16	20.78						11046.62	1966.21
A	Total	2749640.61	92897.91	235909.50	16671.26	42852.27	4008.13	66875.32	9636.89	10491.11	4235.51	499447.75	52868.12
PRIVATE SECTOR BANKS													
22	HDFC Bank	66285.16	856.18	2179.00	13.88					1.96	0.73	1356.16	112.54
23	AXIS Bank (UTI)	23055.16	1754.85	2274.16	9.56	282.46	27.85	290.68	36.64	22.00	1.45	0	0
24	ICICI Bank	391854.17		827.00		10.04	0.00					2.64	0.51
25	Federal Bank	9361.01	194.42	210.00	5.95	0.00	0.00	5986.00	562.26	0.00	0.00	0	0
26	Bandhan Bank	1469.16	27.00	422.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0
27	Yes Bank	1601.22	58.84										
28	South Indian Bank	2761.23	114.56	38.00	2.56								
29	Ratnakar Bank Ltd.	988.48	10.21	96.00	1.52								
B	Total	497375.59	3016.06	6046.16	33.47	292.50	27.85	6276.68	598.90	23.96	2.18	1358.80	113.05
(A+B)	Total of Comm.Bks.	3247016.20	95913.97	241955.66	16704.73	43144.77	4035.98	73152.00	10235.79	10515.07	4237.69	500806.55	52981.17
REGIONAL RURAL BANKS													
30	BGVB (UBI)	65745.26	1061.23	1141.15	181.44	11417.16	134.44	24845.16	2030.16	18780.16	0.00	181750.22	22156.47
31	PBGB (UCO)	15965.25	2410.11	668.56	186.41			6742.00	856.16			104952.65	8558.77
32	UBKGB	9362.15	1088.59	608.15	181.41	862.22	128.16	4122.26	512.11			35874.3	5430.16
C	RRBs Total	91072.66	4559.93	2417.86	549.26	12279.38	262.60	35709.42	3398.43	18780.16	0.00	322577.17	36145.40
D	WBCARD Bank Ltd.	0.00										1519.48	
E	W.B. St. Co-op.Bk	66189.56	2651.48	430.58	17.48	713.05	85.16	4416.57	856.16	130.56	56.88	64855.44	9512.12
Grand Total (A+B+C+D+E)		3404278.42	103125.38	244804.10	17271.47	56137.20	4383.74	113277.99	14490.38	29425.79	4294.57	889758.64	98638.69

STATUS OF PDR CASES AS ON 30.09.2017

12199 no. of PDR cases involving Rs 182.94 crore were filed till 30.09.2017 out of which only 4571 nos cases were settled upto 30.09.2017.

The State Government is requested to advise all District Magistrates for early disposal off pending PDR cases. Hence the Lead District Managers also requested to extend their coordinated efforts to yield desired result.

It is pertinent to mention that, in case of govt. sponsored loans under SGSY,SGSRY, PMRY, SEEUY & SESRU, the recovery performance is remain abysmal as these loans are overdue for payment for a long period. Apparently, there is little prospect of recovery in these cases and only option is left to the bank is to file certificate cases. However, certificate cases are filed with different certificate officers at district level are pending for a long time for disposal. It is also observed that adequate numbers of certificate officers are not posted in the State resulting stock piling of the cases.

With non disposal off such certificate cases, not only a chunk of fund is remain unavailable for recycling leading to a negative impact on CD Ratio of the Bank but at the same time demoralizing the bankers in general.

Therefore, the Govt. of West Bengal is requested to post sufficient number of certificate officers at the Districts for timely disposal off the long pending cases.

The State Government is also requested to kindly issue appropriate instruction to the District Magistrate for expeditious disposal off Bank's applications seeking permission for taking over physical possession of charged assets.

Bank wise report is available in the **Annexure**.

DISPOSAL OF CERTIFICATE CASES AS ON 30.09.2017					
(Rs.in lac)					
Sl No	Bank	Cases filed		Cases Settled	
		No	Amount	No	Amount
(1)	(2)	(3)	(4)	(5)	(6)
PUBLIC SECTOR BANKS					
1	Allahabad Bank	752	310.18	90	26.17
2	Andhra Bank				
3	Bank of Baroda				
4	Bank of India	581	2295.16	347	1674.18
5	Bank of Maharashtra				
6	Canara Bank				
7	Central Bank of India	557	1516.18	74	60.18
8	Corporation Bank				
9	Dena Bank				
10	Indian Bank	51	118.14	20	80.77
11	Indian Overseas Bank	202	164.56	56	74.15
12	Oriental Bank of Commerce				
13	Punjab National Bank				
14	Punjab & Sind Bank				
15	Syndicate Bank				
16	State Bank of India	1485	5162.34	88	240.16
17	Union Bank of India				
18	United Bank of India	3548	4374.16	842	474.16
19	UCO Bank	3481	432.18	2578	320.16
20	Vijaya Bank				
A	Total	10657	14372.90	4095	2949.93
PRIVATE SECTOR BANKS					
21	HDFC Bank				
22	AXIS Bank (UTI)				
23	ICICI Bank				
B	Total	0	0	0	0
REGIONAL RURAL BANKS					
24	BGVB (UBI)	348	244.18	47	40.18
25	PBGB (UCO)	356	260.15	249	108.19
26	UBKGB	86	70.48	32	27.89
C	RRBs Total	790	574.81	328	176.26
D	W.B. St. Co-op.Bk	752	3346.63	148	154.48
E	WBSCARD Bank Ltd.				
Grand Total (A+B+C+D+E)		12199	18294.34	4571	3280.67

Agenda No. 16

Performance of Banks in key areas in West Bengal as on September 2017

(Amt. Rs. in crore)

Parameters	September 2016	March 2017	September 2017	Variation over Sept. 16	
				Amt.	%
Deposit	606021	655921	669738	63717	10.51
Advance	415452	418988	440329	24877	5.99
CD Ratio	69	64	66	-	-3
Investments	95511	88748	86222	-9289	-9.73
(C+I)D Ratio	84	77	77	-	-7
Priority Sector Credit) (PRISEC)	158178	152614	158858	680	0.43
% to ANBC	44	43	38	-	-6
Sectoral deployment of PRISEC					
Agriculture	44014	42508	44619	605	1.37
% to ANBC *	13	12	11	---	-2
MSME	82765	80100	82822	57	0.07
% to ANBC	24	23	20	---	-4
OPS	31398	30006	31417	19	0.06
% to ANBC	9	8	8	----	-1
Major Sub-Sectors of PRISEC					
i) Weaker section	39716	42157	44699	4983	12.55
% to ANBC	11	12	11	---	-
ii) SC/ST	14423	14929	15852	1429	9.91
% to ANBC	4	4	4	----	-
iii) Women Entrepreneur	29461	30175	34023	4562	15.48
% to ANBC	8	8	8	----	-
iv) Minority Community	26142	25407	29137	2995	11.46
% to Prisec Advance	17	17	18	----	1

Details of Deposit, Advance, CD Ratio and Priority Sector Advances are furnished in the Annexure. Percentage of achievement relates to the ANBC (Adjusted Net Bank Credit) at the previous year.
ANBC = Rs. 4,15,452.00 crore.

West Bengal											
Bank-Wise and Population Group wise Branch Network and											
Deposits as on September 2017											
(Amt.in Rs. Lac)											
SL	BANKS	NO. OF BRANCHES					DEPOSITS				
NO		Rural	Semi-urban	Urban	Metro-politan	TOTAL	Rural	Semi-urban	Urban	Metro-politan	TOTAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
PUBLIC SECTOR BANKS											
1	Allahabad Bank	275	82	100	89	546	1062813.00	611892.00	1464075.00	1626579.00	4765359.00
2	Andhra Bank	11	8	33	20	72	16988.14	10144.16	135240.16	230763.71	393136.17
3	Bank of Baroda	37	48	57	70	212	138700.00	238200.00	855000.00	1096900.00	2328800.00
4	Bank of India	169	69	72	67	377	317023.00	273771.00	1115495.00	1359510.00	3065799.00
5	Bank of Maharashtra	4	3	9	19	35	3450.00	3840.00	40484.00	171321.00	219095.00
6	Canara Bank	126	58	50	57	291	129712.39	116748.98	318514.26	745154.37	1310130.00
7	Central Bank of India	144	67	66	61	338	395673.30	422773.07	697792.66	599574.05	2115813.08
8	Corporation Bank	10	12	13	22	57	20805.00	40625.00	124472.00	504860.11	690762.11
9	Dena Bank	8	9	16	25	58	13048.00	34284.00	69453.00	175843.00	292628.00
10	Indian Bank	13	9	27	33	82	37018.00	69693.00	199738.00	581019.00	887468.00
11	Indian Overseas Bank	32	24	50	58	164	87628.00	50814.00	499579.00	655593.00	1293614.00
12	Oriental Bank of Commerce	22	23	36	27	108	60706.00	56009.00	333948.00	464185.15	914848.15
13	Punjab National Bank	140	23	54	61	278	801402.00	277548.00	735408.00	671542.00	2485900.00
14	Punjab & Sind Bank	4	4	11	20	39	9483.54	2765.00	32241.00	180112.00	224601.54
15	Syndicate Bank	34	30	24	34	122	31198.00	86668.00	236874.00	409352.00	764092.00
16	State Bank of India	583	213	229	263	1288	3161190.00	2618457.00	5152383.00	5920603.00	16852633.00
17	Union Bank of India	54	39	52	42	187	194223.00	166797.00	390057.00	1042425.00	1793502.00
18	United Bank of India	431	137	147	154	869	1601502.78	951652.12	2032406.44	2041511.14	6627072.48
19	UCO Bank	161	70	73	85	389	573704.00	618363.00	1185068.00	1042338.00	3419473.00
20	Vijaya Bank	4	3	22	27	56	12500.99	11353.16	99016.43	287492.40	410362.98
21	IDBI Bank	21	23	31	24	99	77201.22	121059.41	415963.08	929681.94	1543905.65
A	Sub.Total	2283	954	1172	1258	5667	8745970.36	6783456.90	16133208.03	20736359.87	52398995.16
OTHER BANKS											
22	HDFC Bank	24	34	59	67	184	52364.16	135197.14	679359.54	1883601.14	2750521.98
23	AXIS Bank Ltd. (UTI)	22	64	82	68	236	111981.91	406539.12	1234150.45	1432163.11	3184834.59
24	ICICI Bank	21	43	76	93	233	178160.24	374136.50	721548.96	801721.06	2075566.76
25	Kotak Mahindra Bank Ltd.	2	1	0	12	15	2401.45	984.23	874.12	140116.74	144376.54
26	Federal Bank	5	4	5	18	32	3980.99	1520.75	16334.72	255876.91	277713.37
27	Indusind Bank	4	18	10	19	51	2751.79	26010.94	33815.26	296120.32	358698.31
28	Bandhan Bank	168	75	70	34	347	175586.00	137974.00	463557.00	305840.00	1082957.00
29	Ratnakar Bank Ltd.	0	3	0	5	8	0.00	203.79	160.87	170472.78	170837.44
30	South Indian Bank	1	0	6	11	18	1237.00	0.00	11545.00	123553.23	136335.23
31	Yes Bank	0	2	10	14	26	0.00	2969.25	41626.75	420299.78	464895.78
B	Sub.Total	247	244	318	341	1150	528463.54	1085535.72	3202972.67	5829765.07	10646737.00
(A+B)	Total	2530	1198	1490	1599	6817	9274433.9	7868992.62	19336180.7	26566124.94	63045732.16
REGIONAL RURAL BANKS											
32	BGVB (UBI)	496	68	23	0	587	608617.16	236641.12	174856.23	0.00	1020114.51
33	PBGB (UCO)	204	16	7	3	230	381602.00	56895.00	17431.00	8122.00	464050.00
34	UBKGB	88	47	7	0	142	108334.69	135752.35	29628.04	0.00	273715.08
D	RRBs Total	788	131	37	3	959	1098553.85	429288.47	221915.27	8122.00	1757879.59
E	W.B. St. Co-op.Bk	189	57	85	16	347	969807.83	199288.07	504059.07	476803.58	2149958.55
F	WBSCARD Bank Ltd.	109				109	20246.71				20246.71
Grand Total (A+B+C+D+E+F)		3616	1386	1612	1618	8232	11363042.29	8497569.16	20062155.04	27051050.52	66973817.01

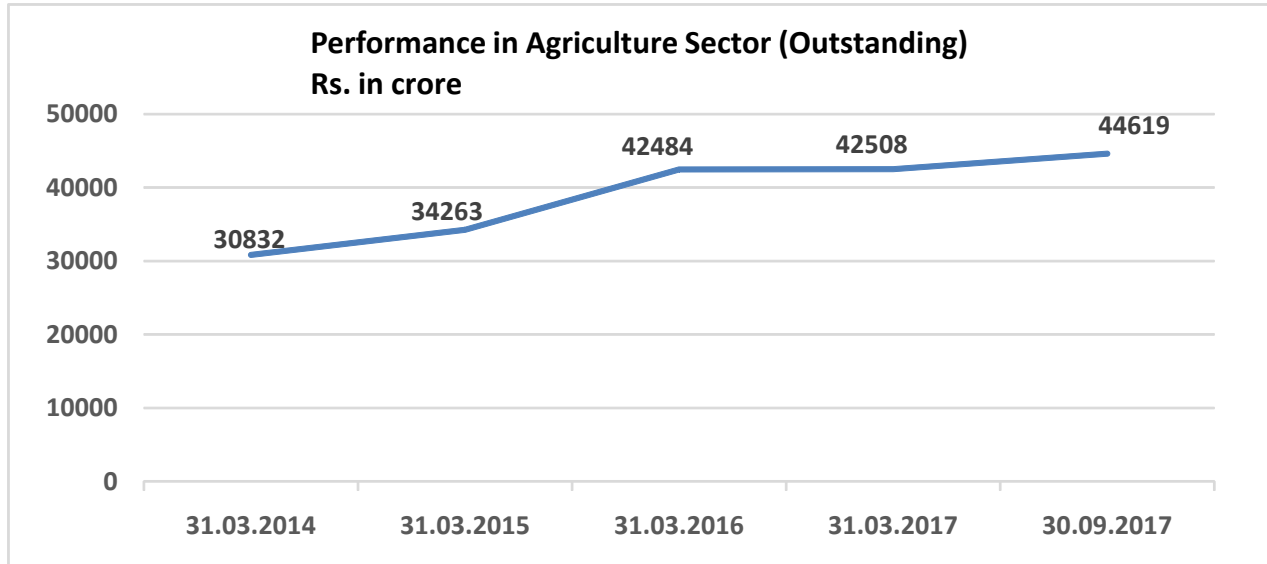
West Bengal											
Bank-wise and Population Group-wise Advances and CD Ratio											
Advances as on September 2017											
(Amt.in Rs. Lac)											
SL	BANKS	ADVANCES					CREDIT - DEPOSIT RATIO (%)				
NO		Rural	Semi-urban	Urban	Metro-politan	TOTAL	Rural	Semi-urban	Urban	Metrop-olitan	TOTAL
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
PUBLIC SECTOR BANKS											
1	Allahabad Bank	213504.00	139004.00	279136.00	1671041.00	2302685.00	20	23	19	103	48
2	Andhra Bank	2903.90	2579.14	32652.94	388492.90	426628.88	17	25	24	168	109
3	Bank of Baroda	28500.00	46800.00	185700.00	1007300.00	1268300.00	21	20	22	92	54
4	Bank of India	130157.00	150934.00	363808.00	1133190.00	1778089.00	41	55	33	83	58
5	Bank of Maharashtra	975.00	1550.15	7845.16	196755.00	207125.31	28	40	19	115	95
6	Canara Bank	52006.73	31362.69	118205.54	550985.74	752560.70	40	27	37	74	57
7	Central Bank of India	138883.39	114006.69	163431.32	562835.63	979157.03	35	27	23	94	46
8	Corporation Bank	5985.00	7829.00	16014.00	485728.64	515556.64	29	19	13	96	75
9	Dena Bank	1783.00	5696.00	10562.00	275167.00	293208.00	14	17	15	156	100
10	Indian Bank	7055.00	7076.00	21058.00	311376.00	346565.00	19	10	11	54	39
11	Indian Overseas Bank	15516.00	10111.00	124265.00	604432.00	754324.00	18	20	25	92	58
12	Oriental Bank of Commerce	23086.00	19710.00	143256.00	673336.00	859388.00	38	35	43	145	94
13	Punjab National Bank	355339.00	108652.00	220711.00	916298.00	1601000.00	44	39	30	136	64
14	Punjab & Sind Bank	1636.00	677.00	11630.00	318862.26	332805.26	17	24	36	177	148
15	Syndicate Bank	24349.00	137299.00	179779.00	417136.00	758563.00	78	158	76	102	99
16	State Bank of India	545860.00	444264.00	964452.00	5530538.00	7485114.00	17	17	19	93	44
17	Union Bank of India	46137.00	86579.00	96840.00	827683.00	1057239.00	24	52	25	79	59
18	United Bank of India	913452.22	385114.28	500451.22	1540102.18	3339119.90	57	40	25	75	50
19	UCO Bank	82935.00	97987.00	209501.00	1010277.00	1400700.00	14	16	18	97	41
20	Vijaya Bank	2771.67	2595.87	18357.40	319580.46	343305.40	22	23	19	111	84
21	IDBI Bank	26998.12	29786.15	147426.93	540207.42	744418.62	35	25	35	58	48
A	Sub.Total	2619833.03	1829612.97	3815082.51	19281324.23	27545852.74	30	27	24	93	53
OTHER BANKS											
22	HDFC Bank	48568.23	144837.89	360427.35	1473094.20	2026927.67	93	107	53	78	74
23	AXIS Bank Ltd.(UTI)	5104.34	62022.58	239572.23	1448176.26	1754875.41	5	15	19	101	55
24	ICICI Bank	172353.25	361941.83	698030.68	775589.64	2007915.40	97	97	97	97	97
25	Kotak Mahindra Bank Ltd	5216.36	53.44	70.74	130690.54	136031.08	217	5	8	93	94
26	Federal Bank	3751.92	3768.42	6777.78	182503.77	196801.89	94	248	41	71	71
27	Indusind Bank	6331.24	48712.51	99732.62	436442.39	591218.76	230	187	295	147	165
28	SIDBI	0.00	0.00	0.00	60501.03	60501.03	0	0	0	0	0
29	Ratnakar Bank Ltd.	0.00	0.00	0.00	568105.11	568105.11	0	0	0	333	333
30	South Indian Bank	231.25	0.00	10465.35	205833.42	216530.02	19	0	91	167	159
31	Yes Bank	0.00	521.16	8470.66	438888.45	447880.27	0	18	20	104	96
32	Bandhan Bank	456954.00	244580.00	217530.00	55537.00	974601.00	260	177	47	18	90
B	Sub.Total	698510.59	866437.83	1641077.41	5775361.81	8981387.64	132	80	51	99	84
(A+B)	Total	3318343.62	2696050.80	5456159.92	25056686.04	36527240.38	36	34	28	94	58
REGIONAL RURAL BANKS											
33	BGVB (UBI)	466287.16	79844.16	70115.23	0.00	616246.55	77	34	40	0	60
34	PBGB (UCO)	198922.00	21876.00	6849.00	2233.00	229880.00	52	38	39	27	50
35	UBKGB	80457.93	42706.27	6587.08	0.00	129751.28	74	31	22	0	47
D	RRBs Total	745667.09	144426.43	83551.31	2233.00	975877.83	68	34	38	27	56
E	W.B. St. Co-op.Bk	585024.59	132284.84	246936.11	395959.43	1360204.97	60	66	49	83	63
F	WBSCARD Bank Ltd.	107724.88				107724.88	532	0	0	0	532
Grand Total (A+B+C+D+E+F)		4756760.18	2972762.07	5786647.34	25454878.47	38971048.06	42	35	29	94	58
Amount sanctioned from outside State but fund utilised in the State of West Bengal						4160156.54					
RIDF Support						901745.16					
Total Advances in the State						44032949.76					66

Position of ATMs in West Bengal as on 30.09.2017

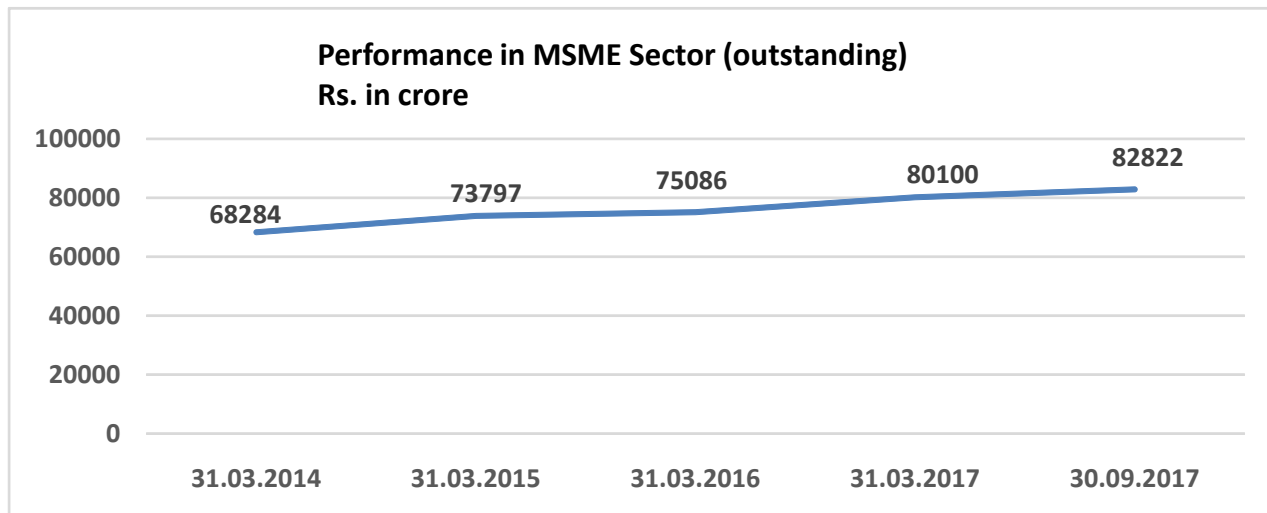
SL No.	BANKS	Rural	Semi-Urban	Urban	Metropolitan	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)
COMMERCIAL BANKS						
1	Allahabad Bank	13	27	75	32	147
2	Andhra Bank	4	4	12	10	30
3	Bank of Baroda	45	41	121	217	424
4	Bank of India	211	93	88	96	488
5	Bank of Maharashtra	1	1	6	12	20
6	Canara Bank	163	48	50	137	398
7	Central Bank of India	141	70	71	43	325
8	Corporation Bank	6	15	19	27	67
9	Dena Bank	8	6	8	12	34
10	Indian Bank	5	10	22	35	72
11	Indian Oversea Bank	30	24	60	62	176
12	Oriental Bank of Commerce	18	22	35	56	131
13	Punjab National Bank	77	35	98	113	323
14	Punjab & Sind Bank	3	4	11	15	33
15	Syndicate Bank	34	30	24	34	122
16	State Bank of India	808	908	1171	776	3663
17	Union Bank of India	45	58	86	88	277
18	United Bank of India	384	227	294	218	1123
19	UCO Bank	97	73	101	71	342
20	Vijaya Bank	4	3	22	29	58
21	IDBI Bank	24	28	81	46	179
A.	Comm.Bks.Total	2121	1727	2455	2129	8432
PRIVATE BANKS						
22	AXIS Bank	325	275	318	297	1215
23	ICICI Bank	58	54	134	353	599
24	HDFC Bank	16	63	168	201	448
25	Kotak Mahindra Bank	2	1	2	20	25
26	Federal Bank	1	3	4	17	25
27	Indusind Bank	7	29	13	71	120
28	Bandhan Bank	1	15	62	34	112
29	Ratnakar Bank Ltd.	0	2	2	3	7
30	South Indian Bank	1	0	11	17	29
31	Yes Bank	0	2	17	56	75
B.	Private Banks	411	444	731	1069	2655
32	WB State Coop. Bank	23	16	33	2	74
GRAND TOTAL		2555	2187	3219	3200	11161

West Bengal												
BANK-WISE SECTORAL OUTSTANDING CREDIT UNDER PRIORITY SECTOR												
as on September 2017												
												(Amt.in Rs. Lac)
S No.	BANKS	Agril & Allied Activities		Of which Direct Agriculture		MSE		OPS		TOTAL		% of Pr. Sec. Adv.
		A/C	Amount	A/C	Amount	A/C	Amount	A/C	Amount	A/C	Amount	Total ANBC.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(11)	(12)	(13)	(14)	(15)
PUBLIC SECTOR BANKS												
1	Allahabad Bank	171759	248059.40	148943	115245.32	66707	613190.33	25169	133706.87	263635	994956.60	47
2	Andhra Bank	442	36198.14	386	28956.14	5624	110457.12	1685	31265.15	7751	177920.41	43
3	Bank of Baroda	24514	58283.12	24003	50866.00	17932	270741.00	17214	129324.00	59660	458348.12	39
4	Bank of India	159146	190122.00	159146	190122.00	135041	415245.00	32871	208578.00	327058	813945.00	47
5	Bank of Maharashtra	1605	1496.16	1552	1342.58	2358	25300.00	7105	18815.26	11068	45611.42	23
6	Canara Bank	62879	62407.51	53119	31185.51	32600	190962.54	16575	36320.72	112054	289690.77	40
7	Central Bank of India	128347	108723.32	128347	108723.32	43159	157330.89	13211	70885.98	184717	336940.19	40
8	Corporation Bank	2816	24512.26	2638	10116.38	5641	48526.68	3772	26718.66	12229	99757.60	19
9	Dena Bank	1006	5216.00	860	1747.00	3450	85521.00	3243	16032.00	7699	106769.00	36
10	Indian Bank	6282	11843.52	6282	11843.52	4392	49568.61	2470	19874.68	13144	81286.81	25
11	Indian Overseas Bank	14112	94562.02	11874	86552.23	18985	194151.26	8895	34758.16	41992	323471.44	46
12	Oreintal Bank of Commerce	5521	58216.16	5179	42846.16	10978	244786.16	5868	24716.59	22367	327718.91	40
13	Punjab National Bank	233861	178249.01	233861	151418.56	42566	249908.16	86519	27243.15	362946	455400.32	29
14	Punjab & Sind Bank	438	4088.16	407	4016.59	3446	61369.00	2698	30086.18	6582	95543.34	33
15	Syndicate Bank	11280	12029.00	11014	7731.23	12515	102368.00	3882	37718.00	27677	152115.00	23
16	State Bank of India	422162	340768.00	422162	340768.00	86932	708841.00	126917	807771.00	636011	1857380.00	29
17	Union Bank of India	32854	100124.11	28945	70451.26	19415	148754.16	6158	96784.16	58427	345662.43	36
18	United Bank of India	547856	612847.25	532846	525771.13	146552	565112.84	67958	396855.16	762366	1574815.25	48
19	UCO Bank	114389	165487.00	98903	137461.14	47531	304781.11	20956	188578.19	182876	658846.30	45
20	Vijaya Bank	1444	59228.51	780	18562.15	6035	90711.16	2751	16811.24	10230	166750.91	51
21	IDBI	130960	62971.72	130905	43342.63	34501	156918.95	18714	160533.14	184175	380423.81	43
A.	Public Sector Bks.Total	2073673	2435432.37	2002152	1979068.85	746360	4794544.97	474631	2513376.29	3294664	9743353.63	38
PRIVATE SECTOR BANKS												
22	HDFC Bank	91915	112340.54	85015	110340.54	337852	362702.45	22377	85868.95	452144	560911.94	34
23	AXIS Bank (UTI)	33586	84968.76	19243	24968.77	20623	264214.32	10453	63714.39	64662	412897.47	27
24	ICICI Bank	56928	64837.15	50412	56048.59	21448	309541.98	7384	57381.46	85760	431760.59	24
25	Federal Bank	4181	27876.28	4181	27876.28	507	25854.54	762	5025.61	5450	58756.43	30
26	Kotak Mahindra Bank	386	22945.61	188	13654.21	40411	32895.64	411	894.45	41208	56735.70	42
27	Indusind Bank	17845	32608.26	17845	32608.26	35784	108576.82	9	52.16	53638	141237.24	29
28	Bandhan Bank	1554563	423845.00	1554563	423845.00	1437907	523127.00	16188	3069.00	3008658	950041.00	119
29	Ratnakar Bank Ltd.	37479	20510.26	24585	14855.16	49324	27544.16	118932	22682.49	205735	70736.91	20
30	South Indian Bank	61	9541.58	40	7451.26	553	31658.59	429	11401.15	1043	52601.32	27
31	Yes Bank	28140	64041.90	28086	31883.43	1723	53524.64	367	2284.07	30230	119850.61	
B	Private Sector Bks. Total	1825084	863515.34	1784158	743531.50	1946132	1739640.14	177312	252373.73	3948528	2855529.21	40
(A+B)	Total of Comm.Bks.	3898757	3298948	3786310	2722600	2692492	6534185	651943	2765750	7243192	12598883	38
REGIONAL RURAL BANKS												
32	BGVB (UBI)	496152	271584.31	496152	271584.31	218451	172164.16	120414	110858.22	835017	554606.69	100
33	PBGB (UCO)	118702	96850.11	118702	96850.11	106897	86938.15	29415	33988.16	255014	217776.42	103
34	UBKGB	132240	66227.16	132240	66227.16	13284	4926.74	52400	38760.00	197924	109913.90	91
C	RRBs Total	747094	434661.58	747094	434661.58	338632	264029.05	202229	183606.38	1287955	882297.01	100
D	W.B. St. Co-op.Bk	1603889	628582.56	1603889	628582.56	24359	48539.63	134053	188523.68	1762301	865645.87	67
E	WBSCARD Bank Ltd.	12102	99679.26	11234	88526.40	426	4214.58	421	3831.04	12949	107724.88	102
F	SIDBI						60501.03				60501.03	68
Grand Total (A+B+C+D+E+F)		6261842	4461871.11	6148527	3874370.89	3055909	6911469.40	988646	3141711.12	10306397	14515051.63	35
Medium Enterprise							1370746.96				1370746.96	
Total MSME							8282216.36					
Total Prisec											15885798.59	38

Performance in Agriculture Sector (outstanding)				
31.03.2014	31.03.2015	31.03.2016	31.03.2017	30.09.2017
30832	34263	42484	42508	44619



Performance in MSME Sector (outstanding)				
31.03.2014	31.03.2015	31.03.2016	31.03.2017	30.09.2017
68284	73797	75086	80100	82822



West Bengal													
BANK-WISE SECTORAL OUTSTANDING CREDIT UNDER PRIORITY SECTOR													
as on September 2017													
(Amt.in Rs. Lac)													
S No.	BANKS	Of Which Weaker		Of Which		Of Which Women		Of Which Minority		Outstanding Advance to		Of Which Under	
		Section		Under SC/ST		Entrepreneur		Community		OBC		DRI Scheme	
		A/C	Amount	A/C	Amount	A/C	Amount	A/C	Amount	A/C	Amount	A/C	Amount
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
PUBLIC SECTOR BANKS													
1	Allahabad Bank	154850	216493.65	61902	124689.72	49861	124198.79	76554	384544.33	62949	140584.32	6311	2562.12
2	Andhra Bank	1352	968.25	401	724.15	3215	5348.16	4516	31856.16	384	1613.64	17	2.16
3	Bank of Baroda	27421	43804.00	4074	9928.15	10867	32895.16	20885	60856.19	2215	3286.16	241	18.87
4	Bank of India	52225	92287.16	51874	169725.00	70229	108514.00	48005	116256.00	12998	13598.00	1021	230.56
5	Bank of Maharashtra	483	6574.16	568	917.44	1650	3750.16	1562	4455.26	0	0.00	3	0.51
6	Canara Bank	47834	26678.53	10701	8631.02	53095	30584.21	32519	46611.51	2501	4624.16	12399	1340.46
7	Central Bank of India	129835	94077.69	20618	16950.68	39209	43865.58	29318	51895.56	22813	3965.51	990	280.15
8	Corporation Bank	3488	13481.56	1015	2347.48	2158	10161.54	2861	30648.56	581	1198.88	7	0.70
9	Dena Bank	1040	3182.16	960	1498.16	1522	11428.16	1032	16297.00	2563	29188.16	163	18.12
10	Indian Bank	4075	7378.14	1654	3351.93	1496	5485.44	4214	20237.48	796	998.16	92	10.68
11	Indian Overseas Bank	16241	14982.16	4316	8156.23	8615	13124.16	21514	70451.13	11856	7985.16	701	203.25
12	Oriental Bank of Commerce	13524	47951.26	2501	22987.14	5482	16798.56	4226	48105.25	524	10015.26	60	38.95
13	Punjab National Bank	215272	280430.11	41462	128456.16	117946	166765.14	80297	168773.16	13264	18112.15	9124	1296.48
14	Punjab & Sind Bank	708	3056.16	650	2018.56	602	3436.16	858	19361.23	860	9356.18	0	0.00
15	Syndicate Bank	24804	26099.16	4894	7469.16	12164	44083.56	8152	41933.16	1055	2075.18	106	8.15
16	State Bank of India	474638	709363.00	126896	150917.00	254305	387346.00	253515	372449.00	92065	185407.00	2162	590.16
17	Union Bank of India	30562	56254.16	7216	10856.16	4823	10895.16	11856	60856.94	11855	22956.16	724	84.16
18	United Bank of India	305485	341852.02	221544	212856.16	317855	332845.16	201744	286114.16	126115	201188.13	17845	2451.16
19	UCO Bank	55355	301410.18	26266	69604.00	52235	60418.00	39989	94112.28	15874	20858.94	1840	1782.25
20	Vijaya Bank	4751	40983.16	1462	5562.86	3586	23961.54	2481	21539.95	4385	24781.56	538	2846.51
21	IDBI Bank	155008	68862.52	37629	17331.48	136928	157998.74	56654	70289.16	6851	10817.85	21	4.01
A.	Public Sector Bks.Total	1718951	2396169.19	628603	974978.64	1147843	1593903.38	902752	2017643.5	392504	712610.56	54365	13769.41
PRIVATE SECTOR BANKS													
22	HDFC Bank	379765	104059.09	2877	2253.80	336764	65711.96	134829	66735.34	26754	8212.62		
23	AXIS Bank (UTI)	26894	63925.56	16042	32467.86	16035	29511.13	3036	56038.54	1532	1996.37		
24	ICICI Bank	72420	87725.36	7775	6345.38	46209	411324.77	46194	54345.38	0	0.00	0	0.00
25	Federal Bank	3867	6487.85	47	61.74	2000	4092.78	2305	5785.95	774	928.58		
26	Kotak Mahindra Bank	558	1024.36	558	1024.36			1485	8562.32				
27	Indusind Bank	27745	10987.89	3975	1438.99	7746	15255.24	14539	29923.64				
28	Bandhan Bank	2938982	870179.00	910567	265546.11	2932478	861722.00	1045884	321909.00	66907.00	20587.00		
29	Ratnakar Bank Ltd.	190858	33051.45	23671	3231.28	186567	32289.57	4111	865.16	121745	21826.56		
30	South Indian Bank	71	109.48	3	1.52	56	482.15	16	82.56	2	16.56	0	0.00
31	Yes Bank	27955	8048.78	4	22.16	20	1485.16	132	1152.64	0	0.00	0	0.00
B	Private Sector Bks. Total	3669115	1185598.8	965519	312393.2	3527875	1421874.76	1252531	545400.53	217714	53567.69	0	0
(A+B)	Total of Comm.Bks.	5388066	3581768	1594122	1287371.8	4675718	3015778.14	2155283	2563044	610218	766178.25	54365	13769.41
REGIONAL RURAL BANKS													
32	BGVB (UBI)	681442	301609.41	159856	96421.16	166845	141856.26	186895	128456.14	40857	14852.13	0	0.00
33	PBGB (UCO)	102697	108658.00	53471	28304.11	88848	84779.16	24588	69708.18	38714	25834.19	0	0.00
34	UBKGB	135840	63732.16	72784	40855.19	57745	38866.16	35970	17841.16	24516	11792.16	46	0.17
C	RRBs Total	919979	473999.57	286111	165580.46	313438	265501.58	247453	216005.48	104087	52478.48	46	0.17
D	W.B. St. Co-op.Bk	1231763	345775.13	343283	95866.14	443245	109060.25	360398	109530.89	88292	69569.22		
E	WBSCARD Bank Ltd.	6118	68374.16	5516	36342.41	2202	12008.74	5372	25103.65	1084	1167.84	0	0.00
	Grand Total (A+B+C+D+E)	7545926	4469916.87	2229032	1585160.85	5434603	3402348.71	2768506	2913684.02	803681	889393.79	54411	13769.58

Disbursement under Education Loan and Issuance of General Credit Card (GCC) :

1. Education Loan:

A report on Bank wise outstanding balance under Education loan scheme as on March 2015, March 2016, March 2017 and September 2017 is annexed for review by the house. The summary position is as under:

(Amount Rs in crore)

Balance outstanding as on 31.03.2015	Balance outstanding as on 31.03.2016	Balance outstanding as on 31.03.2017	Balance outstanding as on 30.09.2017
1758.28	2017.98	2281.92	2449.12

During the period from 01.04.2017 to 30.09.2017, all the Banks disbursed Rs. 186.05 crore against 13966 cases.

2.General Credit Card (GCC):

35447 GCCs have been issued during April to September 2017 in the State of West Bengal. Bank wise progress in issuing new GCCs are annexed.

Disbursement Position of Banks from 01.04.2017-30.09.2017 under Education Loan			
(Rs.in lac)			
SL. No	Banks	Education	
		No. of A/c	Amount
(1)	(2)	(3)	(4)
PUBLIC SECTOR BANKS			
1	Allahabad Bank	1236	1325.68
2	Andhra Bank	134	139.14
3	Bank of Baroda	180	239.41
4	Bank of India	1476	1274.16
5	Bank of Maharashtra	21	56.11
6	Canara Bank	1304	1518.10
7	Central Bank of India	819	1343.63
8	Corporation Bank	38	30.21
9	Dena Bank	42	43.56
10	Indian Bank	165	75.26
11	Indian Overseas Bank	176	89.01
12	Oriental Bank of Commerce	157	149.22
13	Punjab National Bank	1585	1092.56
14	Punjab & Sind Bank	37	98.56
15	Syndicate Bank	352	448.16
16	State Bank of India	1597	7291.56
17	Union Bank of India	237	672.30
18	United Bank of India	741	1128.15
19	UCO Bank	195	470.11
20	Vijaya Bank	41	30.16
21	IDBI Bank	132	118.56
A	Total	10665	17633.61
PRIVATE SECTOR BANKS			
22	HDFC Bank	242	240.65
23	AXIS Bank (UTI)	162	48.98
24	ICICI Bank	154	182.11
25	Federal Bank	26	29.27
26	Bandhan Bank	2416	210.54
27	South Indian Bank	8	36.61
28	Ratnakar Bank Ltd.	112	14.46
29	Yes Bank	0	0.00
30	Indusind Bank	97	106.74
B	Total	3217	869.36
(A+B)	Total of Comm.Bks.	13882	18502.97
REGIONAL RURAL BANKS			
31	BGVB (UBI)	26	38.56
32	PBGB (UCO)	18	18.15
33	UBKGB	34	14.86
C	RRBs Total	78	71.57
D	WBSCARD Bank Ltd.		
E	W.B. St. Co-op.Bk	6	30.88
Grand Total (A+B+C+D+E)		13966	18605.42

Position of Disbursement under Education Loan Scheme for the year ended September 2017

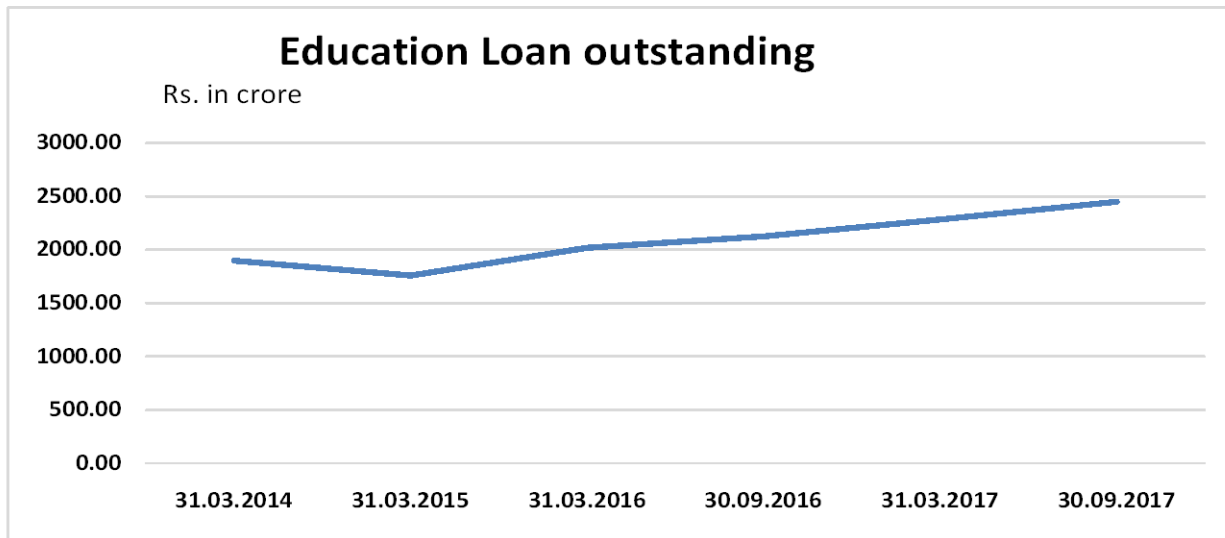
Name of the State: West Bengal

S No.	Name of the Bank	No. of A/Cs as at the end of Quarter (Accounts outstanding as on 30.09.2017)	Amount of Loan disbursed during the Quarter (from 01.07.2017 to 30.09.2017) (Rs in Crore)	Cumulative amount of loan disbursed during the year (From 01.04.2017 to 30.09.2017) (Rs in Crore)	Amount Outstanding (as on 30.09.2017) (Rs in Crore)
1	Allahabad Bank	6656	7.96	13.26	162.14
2	Andhra Bank	516	0.52	1.39	15.30
3	Bank of Baroda	2542	1.12	2.39	82.45
4	Bank Of India	8938	6.17	12.74	297.63
5	Bank of Maharashtra	305	0.32	0.56	8.09
6	Canara Bank	2398	3.22	7.10	121.03
7	Central Bank of India	3978	3.16	6.65	129.12
8	Corporation Bank	432	0.11	0.33	14.93
9	Dena Bank	357	0.36	0.72	17.92
10	IDBI	705	0.67	1.29	21.16
11	Indian Bank	514	0.46	0.87	10.26
12	Indian Overseas Bank	1007	0.41	0.89	29.33
13	Oriental Bank of Commerce	1676	0.62	1.32	40.91
14	Punjab & Sind Bank	335	0.36	0.84	8.87
15	Punjab National Bank	6434	4.88	10.00	174.89
16	State Bank of India	23240	20.56	78.26	748.89
17	Syndicate Bank	1400	3.08	6.23	46.99
18	Uco Bank	4080	2.27	4.70	86.50
19	Union Bank of India	2140	4.06	8.33	92.76
20	United Bank of India	8445	5.26	10.28	230.55
21	Vijaya Bank	657	0.18	0.35	18.72
	Public Sector Banks Total	76755	65.75	168.50	2358.44
22	Axis Bank	175	0.22	0.46	22.64
23	Federal Bank	122	0.16	0.33	2.10
24	HDFC Bank	585	1.41	2.85	21.79
25	ICICI	151	0.90	1.82	8.27
26	Bandhan Bank	2242	2.06	4.17	4.22
27	South Indian Bank	4	0.09	0.20	0.38
28	Ratnakar Bank Ltd.	324	0.13	0.28	0.96
29	Indusind Bank	58	0.78	1.61	1.84
	Private Sector Banks Total	3661	5.75	11.72	62.20
30	BGVB	551	0.39	0.56	11.41
31	PBGB	376	0.18	0.28	6.69
32	UBKGB	330	0.15	0.23	6.08
	RRBs Total	1257	0.72	1.07	24.18
33	WB Co-operative Bank	191	0.31	0.62	4.30
	GRAND TOTAL	81864	72.53	181.91	2449.12

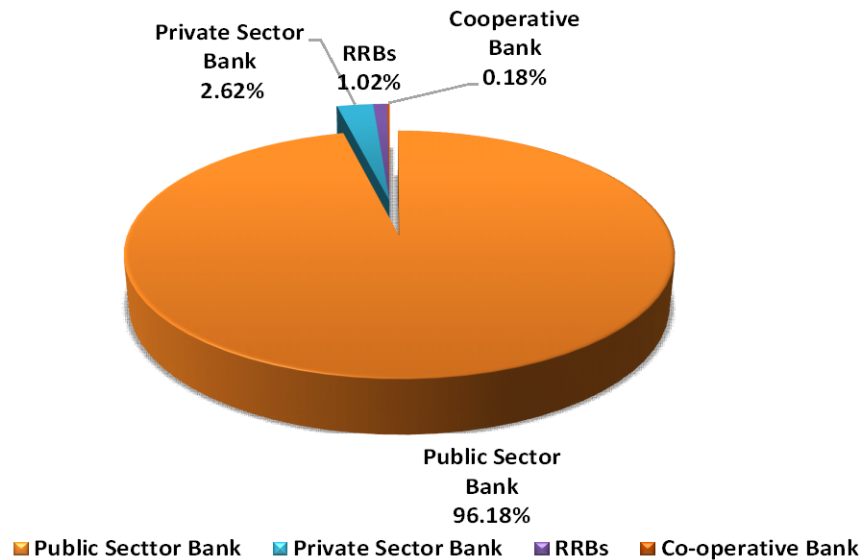
Outstanding Performance under Education Loan

(Amount Rs. in crore)

31.03.2014	31.03.2015	31.03.2016	30.09.2016	31.03.2017	30.09.2017
1896.89	1758.28	2017.98	2125.01	2281.92	2449.12



% Share in Education Loan outstanding as on 30.09.2017



(Rs. in crore)

Banking Group	Outstanding Education Loan	
	A/cs	Amount
Public Sector Bank	76755	2358.44
Private Sector Bank	3661	62.2
RRBs	1257	24.18
Co-operative Bank	191	4.30
State Total	81864	2449.12

General Credit Card (GCC) 2017-18			
(Position from 01.04.2017- 30.09.2017)			
(Rs.in lac)			
Sl No	Bank	Issued	
		No	Amount
PUBLIC SECTOR BANKS			
1	Allahabad Bank	1051	250.26
2	Andhra Bank	58	32.16
3	Bank of Baroda	44	30.86
4	Bank of India	1155	341.16
5	Bank of Maharashtra		
6	Canara Bank	1215	224.15
7	Central Bank of India	154	32.26
8	Corporation Bank	81	72.56
9	Dena Bank	21	21.56
10	Indian Bank		
11	Indian Overseas Bank	18	16.54
12	Oriental Bank of Commerce	0	0.00
13	Punjab National Bank	784	376.16
14	Punjab & Sind Bank		
15	Syndicate Bank	124	80.19
16	State Bank of India	20115	10116.68
17	Union Bank of India	81	71.47
18	United Bank of India	2165	2748.16
19	UCO Bank	342	280.58
20	Vijaya Bank		
21	IDBI Bank Ltd.	41	89.15
A	Total	27449	14783.9
PRIVATE SECTOR BANKS			
22	HDFC Bank	2218	988.56
23	AXIS Bank (UTI)	0	0.00
24	ICICI Bank	0	0
B	Total	2218	988.56
(A+B)	Total of Comm.Bks.	29667	15772.46
REGIONAL RURAL BANKS			
25	BGVB (UBI)	2415	1064.26
26	PBGB (UCO)	836	988.56
27	UBKGB	77	116.59
C	RRBs Total	3328	2169.41
D	W.B. St. Co-op.Bk	2452	612.58
E	WBSCARD Bank Ltd.		
Grand Total (A+B+C+D+E)		35447	18554.45

Progress of Credit-Linked Self-Employment Programme(SEP) during the year 2017-18

Progress on June as on **30.09.2017** for the year 2017-18 is furnished below:

	2016-17(April to September)			2017-18(April to September)		
	Sponsor	Sanc.	Disb.	Sponsor	Sanc.	Disb.
PMEGP	0	0	0	10700	877	460
NULM (Individual)	384	183	183	2911	544	544
NULM (Group)	0	0	0	183	45	45
SCP	9820	9498	743	6107	5914	1243
SVSKP	23313	9874	13464*	40449	11014	11014*
USKP	826	680	613	619	439	353
SCC	6748	6748	6748	4990	4990	4990
ACC	2844	2844	2844	5536	5536	5536
Total:	43935	29827	24595	71495	29359	24185

*including spill over cases.

29359 nos of self-employment cases have been sanctioned upto the quarter ended September 2017 (Financial Year 2017-18) and disbursed 24185 cases including spill over cases.

Details of the performance of Banks during the year 2017-18 have been given in the Annexure.

DITRICT WISE PERFORMANCE UNDER PMEGP FROM 01.04.2017 TO 09.11.2017 IN WEST BENGAL

Row	Name	Forwarded to Bank*		Sanctioned by Bank		Margin Money Claimed		Disbursement Made by Nodal Branches	
		No of Prj.	MM Involve	No of Prj.	MM Involve	No of Prj.	MM	No of Prj.	MM
			(In Lakh)		(In Lakh)		(In Lakh)		(In Lakh)
1	ALIPURDUAR	199	421.13	10	26.62	19	48.05	15	41.69
2	BANKURA	415	1119.88	83	212.1	74	157.1	55	122.42
3	BARDHAWAN	320	803.67	20	64.29	17	52.24	13	44.88
4	BIRBHUM	202	351.03	56	114.04	18	35.16	17	31.83
5	COOCHBEHAR	638	1386.63	18	38.68	16	33.94	14	29.39
6	DARJEELING	145	366.29	3	13.94	4	10.17	4	10.17
7	HOOGHLY	257	491.11	16	26.12	8	24.99	9	28.87
8	HOWRAH	176	500.91	15	33.14	9	19.39	7	17.01
9	JALPAIGURI	324	1105.23	2	9.06	1	1.05	1	1.05
10	KOLKATA	42	44.39	3	16.74	1	5.5	2	8.03
11	MALDAH	102	196.99	17	19.19	4	4.9	4	4.9
12	MEDINIPUR EAST	3828	8932.35	210	591.08	68	195.28	53	147.68
13	MURSHIDABAD	885	1649.4	30	83.54	16	25.78	14	22.63
14	NADIA	222	744.34	29	111.75	30	126.57	28	122.5
15	NORTH DINAJPUR	49	106.07	1	8.05	6	27.24	7	33.29
16	NORTH TWENTY FOUR PARGANS	1214	2744.24	139	446.93	64	194.65	63	203.6
17	PASCHIM MEDINIPUR	274	485.78	32	54.78	3	12.16	3	12.16
18	PURULIA	72	145.73	10	24.35	3	16.27	3	16.27
19	SOUTH DINAJPUR	133	429.88	41	150.48	21	45.25	27	76.4
20	SOUTH TWENTY FOUR PARGANS	1203	4092.42	142	441.95	129	576.04	121	538.98
	Total	10700	26117.47	877	2486.83	511	1611.73	460	1513.75

* Include spillover cases

BANK WISE PERFORMANCE UNDER PMEGP FROM 01.04.2017 TO 09.11.2017 IN WEST BENGAL

S No.	Name	Forwarded to Bank*		Sanctioned by Bank		Margin Money Claimed		Disbursement Made by Nodal Branches	
		No of Prj.	MM Involve	No of Prj.	MM Involve	No of Prj.	MM Involve	No of Prj.	MM
			(In Lakh)		(In Lakh)		(In Lakh)		(In Lakh)
1	ALLAHABAD BANK	942	2376.39	103	344.29	71	256.11	76	275.36
2	ANDHRA BANK	33	73.12	3	16.59	0	0	0	0
3	AXIS BANK LTD	18	47.68	22	39.24	0	0	0	0
4	BANDHAN BANK LTD	72	168.31	0	0	0	0	0	0
5	BANGIYA GRAMIN VIKASH BANK	1258	2650.64	92	184.45	92	154.9	80	158.5
6	BANK OF BARODA	327	953.89	30	103.1	29	162.97	23	144.66
7	BANK OF INDIA	625	1548.24	61	170.27	26	91.24	23	84
8	BANK OF MAHARASHTRA	13	27.46	0	0	0	0	0	0
9	CANARA BANK	471	1140.7	34	76.29	39	118.09	42	122.84
10	CENTRAL BANK OF INDIA	369	901.13	12	34.89	10	27.05	7	18.05
11	CORPORATION BANK	39	139.78	2	4.5	1	3.25	1	3.25
12	DBS BANK LTD	1	1.26	0	0	0	0	0	0
13	DENA BANK	42	102.11	2	3.13	2	3.13	2	3.13
14	FEDERAL BANK	3	5.7	0	0	0	0	0	0
15	HDFC BANK	6	17.02	1	1.35	0	0	0	0
16	ICICI BANK LTD	16	62.78	0	0	0	0	0	0
17	IDBI BANK	94	256.48	1	3.5	1	3.5	0	0
18	INDIAN BANK	82	248.61	14	79.43	4	12.96	2	9.96
19	INDIAN OVERSEAS BANK	110	253.62	8	34.15	8	19.15	6	13.92
20	INDUSIND BANK	1	1.75	0	0	0	0	0	0
21	KARNATAKA BANK LTD	5	10.19	0	0	0	0	0	0
22	ORIENTAL BANK OF COMMERCE	66	174.09	6	34.57	2	11.13	2	11.13
23	PASCHIM BANGA GRAMIN BANK	1	0.75	0	0	0	0	0	0
24	PUNJAB AND SIND BANK	15	48.13	2	5.22	1	1.75	0	0
25	PUNJAB NATIONAL BANK	687	1768.78	129	331.56	23	113.85	22	119.79
26	STATE BANK OF INDIA	1935	4057.26	67	172.89	31	65.7	27	68.28
27	SYNDICATE BANK	163	531.14	15	27.01	6	11.56	6	11.56
28	UCO BANK	308	735.1	34	50.7	23	39.42	20	34.34
29	UNION BANK OF INDIA	242	615.9	11	29.15	10	21.36	10	21.36
30	UNITED BANK OF INDIA	1889	4801.13	140	447.33	94	371.61	86	334.53
31	UTTAR BANGA KSHETRIYA GRAMIN BANK	118	218.94	0	0	0	0	0	0
32	VIJAYA BANK	35	150.89	5	22.92	4	20.35	4	20.35
33	WEST BENGAL STATE COOPERATIVE BANK	713	2026.75	83	270.3	34	102.65	21	58.74
	Total	10699	26115.72	877	2486.83	511	1611.73	460	1513.75

* Include spillover cases

Bank wise Performance report of SEP under DAY NULM as on SEPTEMBER ,2017 for the financial year 2017-18

SL NO	Name of the Bank	Number of the Active SHGs	SHG Credit Linkage				SEP-I				SEP-G		
			Target (FY -17-18)	Sponsor of Bank Branches	Number of SHGs are Credit linked	Amount of Loan Disbursed	Target (FY -17-18)	Sponsor of Bank Branches	SEP-I Disbursed	Amount of Loan Disbursed	Sponsor of Bank Branches	SEP-G Disbursed	Amount of Loan Disbursed
1	Allahabad Bank	4453	2100	762	75	73.50	361	523	47	39.75	61	12	18.52
2	Andhara Bank	627	224	63	3	0.00	42	59	2	1.60	0	0	0.00
3	Axis Bank	111	56	0	0	0.00	13	0	0	0.00	0	0	0.00
4	Bandhan Bank	0	0	0	0	0.00	102	0	5	5.00	31	8	9.60
5	BGVV	1214	507	468	102	127.50	85	96	22	26.32	11	3	3.00
6	Bank of Baroda	1023	493	211	96	97.90	107	195	56	29.75	15	3	4.50
7	Bank of India	1894	1229	354	35	28.00	387	98	12	18.60	0	0	0.00
8	Central Bank of India	1188	563	304	52	55.30	325	164	37	46.50	0	0	0.00
9	Canara Bank	359	176	39	26	25.50	240	123	21	24.60	0	0	0.00
10	Corporation Bank	82	31	6	20	16.50	62	86	5	7.50	0	0	0.00
11	Dena Bank	124	62	61	0	0.00	51	49	1	0.80	0	0	0.00
12	Indian Oversease Bank	745	367	114	37	46.25	187	59	2	1.50	0	0	0.00
13	Indian Bank	307	139	137	29	21.57	113	77	9	7.20	0	0	0.00
14	Oriental Bank of Commerce	207	91	173	0	0.00	120	68	2	3.10	0	0	0.00
15	Punjab and Sind Bank	230	113	88	19	23.75	32	105	2	1.20	0	0	0.00
16	Punjab National Bank	1379	609	293	14	20.50	245	123	35	20.03	0	0	0.00
17	State Bank of India	4821	2330	563	36	25.20	818	52	36	35.47	9	1	2.00
18	Syndicate Bank	223	94	57	14	14.90	116	46	3	2.60	0	0	0.00
19	United Bank of India	6953	3298	1276	272	340.00	790	689	159	98.70	45	16	26.90
20	UCO	2670	1297	596	46	57.50	427	69	62	35.47	6	1	1.60
21	Union Bank of India	465	226	509	44	10.42	204	56	9	11.60	0	0	0.00
22	IDBI Bank	570	285	242	0	0.00	22	65	12	9.73	0	0	0.00
23	Uttarbangiya Khetra Grameen Bank	764	337	273	105	102.50	50	53	3	2.88	5	1	1.20
24	Vijaya Bank	129	64	93	0	0.00	39	56	2	2.86	0	0	0.00
25	West Bengal State Cooperative Bank	207	100	130	55	44.20	13	0	0	0.00	0	0	0.00
26	Vidyasagar CCB	57	29	35	0	0.00	4	0	0	0.00	0	0	0.00
27	Tamluk Ghata CCB	133	80	145	68	44.75	10	0	0	0.00	0	0	0.00
28	Cooperative Banks	2321	1100	580	79	65.30	35	0	0	0.00	0	0	0.00
	Total	33256	16000	7572	1227	1241.04	5000	2911	544	311.25	183	45	67.32

District wise Performance Report of SEP under DAY-NULM as on September 2017 for the financial year 2017-18														
Sl. No.	District	No of Active SHGs	SHG Credit Linkage				SEP-I				SEP-G			
			Target (FY -17-18)	Sponsor of Bank Branches	No fo SHGs credit linked	Amount of Loan Disbursed	Target (FY -17-18) (No of Cases)	Sponsor of Bank Branches	SEP-I Disbur sed by Branch	Amount of Loan Disbursed	Target (FY -17-18) (No of Cases)	Sponsor of Bank Branches	SEP-G Disbur sed by Branch	Amount of Loan Disbursed
1	Alipurduar	520	200	157	27	15.62	24	36	0		4	0	0	0
2	Bankura	903	600	193	105	133.12	87	154	41	36.5	4	0	0	0
3	Purba Burdwan	1654	750	277	61	66.25	50	41	36	15.5				
4	Paschim Burdwan	965	450	136	4	2.98	518	112	33	16.52	40	34	0	0
5	Birbhum	1434	573	302	43	34.08	209	94	25	13.51	24	0	0	0
6	Cooch Behar	894	500	229	56	41.00	156	77	11	16.5	24	0	0	0
7	Dakshin Dinajpur	1114	450	306	33	28.50	112	29	0	0	15	25	0	0
8	Darjeeling	1157	500	390	22	16.37	233	115	0	0	24	0	0	0
9	Hooghly	2363	1427	354	53	49.50	473	293	46	23.4	52	0	0	0
10	Howrah	368	200	76	7	5.20	262	165	36	19	8	0	0	0
11	Jalpaiguri	666	350	256	15	9.00	124	71	3	2.6	12	6	0	0
12	Jhargram	300	200	52	39	49.55	30	6	0	0	2	0	0	0
13	Kolkata	0	400	0	0	0.00	100	0	0	0	10	0	0	0
14	Malda	396	200	119	7	5.21	147	183	10	5	8	0	0	0
15	Murshidabad	2183	800	76	5	3.72	186	83	0	0	24	0	0	0
16	Nadia	3429	1500	666	18	13.00	412	253	32	18.4	32	0	0	0
17	North 24 Parganas	8807	3900	1939	326	355.00	974	532	192	98	131	79	33	54.12
18	Paschim Medinipur	2024	1000	786	249	311.25	303	183	32	18.95	32	0	0	0
19	Purba Medinipur	1816	700	464	56	39.00	157	112	13	9.9	20	0	0	0
20	Purulia	460	250	421	68	51.50	99	96	27	14.5	16	5	0	0
21	South 24 Parganas	1316	600	132	16	11.00	218	140	0		24	0	0	0
22	Uttar Dinajpur	1075	450	241	17	0.20	126	136	7	3.5	22	34	12	13.2
Total		33844	16000	7572	1227	1241.04	5000.00	2911	544	311.78	528	183	45	67.32

WEST BENGAL SCHEDULED CASTES & SCHEDULED TRIBES DEVELOPMENT & FINANCE CORPORATION														
SPECIAL COMPONENT PLAN (SCP)														
Subsidy directly to bank a/c of beneficiary from 15-16														
PERFORMANCE ON MID-TERM LENDING PROGRAMME SCP FOR THE YEAR 2017-18 & DISTRICT-WISE DISBURSEMENT THEREOF AS ON 30.09.17														
NAME OF DISTRICT	TARGET	NO OF CASES		APPROVED BY CORPORATION & FUND INVOLVED						DISBURSED BY BANK				REPORT UP TO
		SPON- SORED	SANCD. BY BANK	NO OF CASES	OUT OF TOTAL	WOMEN P/H	SUBSIDY MONEY	MARGIN BANK LOAN	NO OF CASES	SUBSIDY MONEY	MARGIN BANK LOAN			
ALIPURDUAR	725													
BANKURA	1,915	148	147	0										SEP
BIRBHUM	1685	373	373	373	170	0	3730000	0	3730000	86	860000	0	860000	SEP
COOCHBIHAR	2306	169	169	169	66	0	1,690,000	81,000	2,041,000	1	10,000	1,000	9,000	AUG
DAKSHIN DINAJPUR	787	214	214	165	85	0	1,650,000	0	1,650,000	0				AUG
DARJEEING HILL	66													
HOOGHLY	2192	391	391	391	62	0	3,910,000	0	3,910,000	299	2,990,000	0	2,990,000	JUL
HOWRAH	1172	171	171	136	71	0	1,360,000	8,000	1,402,000	0	0	0	0	SEP
JALPAIGURI	1652	301	246	229	69	0	2,290,000	76,000	2,259,000	28	280,000	28,000	252,000	SEP
JHARGRAM	373	75	75	0	0	0	0	0	0					SEP
KALIMPONG	27													
KOLKATA	395													
MALDAHA	1362	649	649	356	192	0	3,560,000	0	3,560,000	0	0	0	0	SEP
MURSHIDABAD	1464	131	131	0										SEP
NADIA	2523													
NORTH 24-PGS	3537	408	408	408	80	0	4,080,000	98,000	4,193,000	0				SEP
PASCHIM BARDHAMAN	1022													AUG
PASCHIM MEDINIPUR	1467	56	56	35	11	0	350,000	0	390,000	3	30,000	0	30,000	SEP
PURBA BARDHAMAN	2428	780	780	754	330	0	7,540,000	0	8,740,000	0	0	0	0	JUL
PURBA MEDINIPUR	1216													
PURULIA	926	95	23	23	7	0	230,000	0	230,000	20	200,000	0	200,000	SEP
SILIGURI	424	73	8	8	3	0	80,000	0	80,000	0	0	0	0	AUG
SOUTH 24-PGS	4018	1,862	1,862	1,768	597	0	17,680,000	0	17,753,220	806	8,060,000	0	8,060,000	SEP
UTTAR DINAJPUR	1318	211	211	125	83	0	1,250,000	0	1,250,000	0				SEP
TOTAL	35,000	6,107	5,914	4,940	1,826	0	49,400,000	263,000	51,188,220	0	1,243	12,430,000	29,000	12,401,000

Department of Self Help Group & Self Employment
Swami Vivekananda Swanirbhar Karmasansthan Prakaipa (SVSKP)
Yearwise Performance Report (Urban + Rural) as on 31.10.2017

Year	No. of cases		Total Project cost involved in sanctioned cases (Rs in Lakhs)	Subsidy involved in sanctioned cases (Rs in Lakhs)	Subsidy released		Disbursement		Pending with Bank for Disbursement	
	Sponsored	Sanctioned			No. of cases	Amount (Rs in Lakhs)	No. of cases	Amount (Rs in Lakhs)	No. of cases	Amount (Rs in Lakhs)
2000-2001	13364	2731	5470.78	871.55	2634	805.31	2307	701.08	0	0.00
2001-2002	20015	7835	14527.40	3264.56	7882	2953.74	7147	2682.09	15	1.87
2002-2003	20035	8116	13927.8	2828.19	4932	1312.38	4427	1142.24	3	0.28
2003-2004	9813	4960	8029.74	1356.26	5902	2030.86	5142	1791.89	0	0.00
2004-2005	10142	5423	8483.7	1365.51	4223	974.34	3639	814.73	0	0.00
2005-2006	9234	4546	11101.26	1235.40	4900	1356.18	4257	1169.85	1	0.50
2006-2007	9458	5717	8254.13	1476.24	6354	1705.82	5710	1385.03	0	0.00
2007-2008	25790	9207	17992.59	3357.55	7964	2896.05	7468	2667.13	1	0.20
2008-2009	54879	21987	46492.30	9234.67	14896	6379.40	14275	6073.04	5	2.00
2009-2010	60077	25150	56001.50	12645.70	18930	8591.65	18144	8154.04	2	1.28
2010-2011	52330	24452	55958.21	11648.07	19324	9300.35	18329	8795.16	9	2.03
2011-2012	49403	22287	51380.51	10235.07	29798	13440.05	28462	12860.02	38	10.90
2012-2013	69625	28963	65313.61	16055.98	23456	11202.77	22275	10341.80	36	14.35
2013-2014	61381	28259	71601.47	18500.59	25658	15602.97	24609	14820.46	61	41.33
2014-2015	64438	31429	74242.98	21394.39	26430	18190.03	25299	17291.77	232	192.73
2015-2016	67873	33671	87203.71	24227.14	32580	23623.09	31165	22674.24	617	443.80
2016-2017	68073	30591	82005.05	24666.67	32848	25452.59	24845	19793.89	7605	5344.41
2017-2018	40449	15907	44801.43	12016.90	12328	9461.04	11014	8523.33	42	40.35
TOTAL	706379	311231	722788.17	176380.44	281039	155278.63	258514	141681.79	8667	6096.03

Department of Self Help Group & Self Employment
Swami Vivekananda Swanirbhar Karmasansthan Prakalpa (SVSKP)
District wise Performance Report (Urban + Rural) as on 31.10.2017

District	No. of Cases		Total Project cost involved in sanctioned cases (Rs in Lakhs)	Subsidy involved in sanctioned cases (Rs in Lakhs)	Subsidy Released		Disbursement		Pending with Bank for Disbursement	
	Sponsored	Sanctioned			No. of cases	Amount (Rs in Lakhs)	No. of cases	Amount (Rs in Lakhs)	No. of cases	Amount (Rs in Lakhs)
BANKURA	34804	16928	38901.82	9891.17	14475	8464.22	13159	7634.41	558	398.72
PURBA BARDHAMAN	56840	24533	66274.95	16112.09	22824	14769.87	20510	13096.65	886	791.85
BIRBHUM	41366	21841	46540.95	11826.17	18491	9612.03	15814	8126.68	1777	1022.57
COOCHBEHAR	30114	14325	27345.15	7188.27	12664	5981.92	11714	5445.27	764	409.84
DAKSHIN 24 PARAGANAS	40433	17688	33212.04	9189.25	16242	7700.62	15388	7231.93	459	290.67
DAKSHIN DINAJPUR	21563	11971	25561.54	5238.55	11202	5175.83	10361	4726.08	91	55.82
DARJEELING	9900	4017	7409.99	1896.09	3102	1703.03	2752	1507.90	70	79.36
HOOGLY	45536	18582	44412.44	12070.74	16810	10005.25	16120	9591.10	146	143.97
HOWRAH	36658	13443	23678.96	5827.03	13740	6109.03	12746	5604.57	471	293.94
JALPAIGURI	23213	13631	41203.24	9148.18	11215	7146.88	10150	6444.76	267	216.14
KOLKATA	22731	9931	18980.75	4794.98	10172	4722.44	8578	4083.31	197	156.91
MALDA	58502	15325	39444.30	8473.41	14722	7900.02	13964	7420.25	126	140.11
MURSHIDABAD	42648	22436	58707.01	12714.14	20655	10961.22	19083	10064.21	527	348.71
NADIA	38997	16627	34725.96	8544.20	15470	7987.77	14013	7070.11	806	576.99
PASCHIM MEDINIPUR	56259	20960	65023.93	15158.24	16154	11564.76	15581	11177.66	102	110.95
PURBA MEDINIPUR	30714	18472	38730.57	10969.46	17413	10564.39	16584	10021.16	168	124.54
PURULIA	23706	10362	25520.71	5687.23	8843	5506.16	8029	4943.30	539	372.04
UTTAR 24 PARAGANAS	57778	23790	45240.71	11023.50	22212	9903.17	20226	8734.23	193	122.56
UTTAR DINAJPUR	23272	11558	28692.53	7332.22	10130	6392.23	9613	6031.55	273	215.31
ALIPURDUAR	11009	4684	12786.37	3179.37	4301	2859.97	4003	2609.93	247	225.03
PASCHIM BARDHAMAN	248	127	394.25	116.15	22	18.68	126	116.74	185	166.39
JHARGRAM	43	0	0.00	0.00	180	229.14	0	0.00	0	0.00
KALIMPONG	45	0	0.00	0.00	0	0.00	0	0.00	0	0.00
TOTAL	706379	311231	722788.17	176380.44	281039	155278.63	258514	141681.79	8852	6262.42

Programme Year 2017-18

USKP

Progress in implementation as on 30.09.2017

(Rs.in lac)

SI No	Bank	Target	Proposals Sponsored	Proposals Sanctioned		Proposals Disbursed		Proposals Rejected	Proposals Pending
		No	NO	No	Amt.	No	Amt.	No	No
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
COMMERCIAL BANKS									
1	AB	200	42	37	27.72	28	22.38	3	2
2	AND.BK	30							0
3	BOB	150	8	4	2.58	4	2.06	2	2
4	BOI	150	135	112	43.84	87	32.55	6	17
5	BOM	30							0
6	CB	150	28	16	8.77	15	6.22	4	8
7	CBI	150	58	44	20.58	38	16.88	3	11
8	CORP.BK	50							0
9	DB	50	8	5	1.85	4	1.27	2	1
10	IB	100	62	41	15.02	31	12.24	2	19
11	IOB	75	35	21	12.58	17	10.89	5	9
12	OBC	125							0
13	PNB	150							0
14	P & SB	75	10	5	1.25	4	1.05	0	5
15	SB	75	11	11	22.56	8	16.45	0	0
16	SBI	400	52	34	15.48	26	10.88	8	10
17	UB	100							0
18	UBI	300	42	28	20.78	26	18.74	7	7
19	UCO	150	64	28	30.80	20	24.16	8	28
20	VB	30							0
A	Comm.Bks.Total	2540	555	386	223.81	308	#####	50	119
REGIONAL RURAL BANKS									
21	BGVB (UBI)	150	42	34	30.84	26	24.17	4	4
22	PBGB (UCO)	125	22	19	33.00	19	33.00	3	0
23	UBKGB	75							0
B	RRBs Total	350	64	53	63.84	45	57.17	7	4
24	WB Co-op.Bk	100							
25	ARDB	85							
C	Total of Co Op Bank	185							
Grand Total (A+B+C)		3075	619	439	288	353	233	57	123

Swarozgar Credit Card (SCC) 2017-18

(Position from 01.04.2017- 30.09.2017)

(Rs.in lac)

SI	Bank	Target	Issued		Achievement
		No	No.	Amt.	(No) in %
PUBLIC SECTOR BANKS					
1	Allahabad Bank	1490	26	16.58	2
2	Andhra Bank	90	7	1.84	8
3	Bank of Baroda	420			0
4	Bank of India	1050	212	116.00	20
5	Bank of Maharashtra	90			0
6	Canara Bank	240	31	34.56	13
7	Central Bank of India	1370	188	21.56	14
8	Corporation Bank	90	18	5.56	20
9	Dena Bank	90	18	14.48	20
10	Indian Bank	120	8	3.56	7
11	Indian Overseas Bank	120	21	5.26	18
12	Oriental Bank of Commerce	120	21	2.56	18
13	Punjab National Bank	1470	152	61.15	10
14	Punjab & Sind Bank	90	18	5.56	20
15	Syndicate Bank	180	15	2.16	8
16	State Bank of India	2820	128	74.56	5
17	Union Bank of India	300	28	7.88	9
18	United Bank of India	2620	305	114.16	12
19	UCO Bank	1550	131	34.58	8
20	IDBI Bank	200	42	89.56	21
21	Vijaya Bank	180	14	2.16	8
A	Total	14700	1383	613.73	9
PRIVATE SECTOR BANKS					
22	HDFC	75	48	7.16	64
23	ICICI	75	12	2.15	16
24	AXIS Bank (UTI)	100	19	3.2	19
B	Total	250	79	12.51	32
(A+B)	Total of Comm.Bks.	14950	1462	626.24	10
REGIONAL RURAL BANKS					
25	BGVB (UBI)	2550	810	402.15	32
26	PBGB (UCO)	1940	1318	126.88	68
27	UBKGB	1510	216	185.16	14
C	RRBs Total	6000	2344	714.19	39
D	W.B. St. Co-op.Bk	8000	1184	340.16	15
E	WBSCARD Bank Ltd.	1000			0
Grand Total (A+B+C+D+E)		29950	4990	1680.59	17

Artisan Credit Card (ACC) 2017-18				
(Position from 01.04.2017- 30.09.2017)				
(Rs.in lac)				
SI No.	Bank	Target No.	Issued	
			No	Amount
(1)	(2)	(3)	(4)	(5)
COMMERCIAL BANKS				
1	Allahabad Bank	5000	185	52.24
2	Andhra Bank	50	12	7.56
3	Bank of Baroda	1000	22	14.86
4	Bank of India	2000	218	405.58
5	Bank of Maharashtra	50	15	4.15
6	Canara Bank	600	46	25.65
7	Central Bank of India	2000	98	13.27
8	Corporation Bank	100	10	2.18
9	Dena Bank	100	14	7.89
10	Indian Bank	300	14	4.16
11	Indian Overseas Bank	400	11	2.11
12	Oriental Bank of Commerce	400	28	7.84
13	Punjab National Bank	1800	66	16.54
14	Punjab & Sind Bank	100	13	3.89
15	Syndicate Bank	500	14	5.16
16	State Bank of India	8000	4100	508.16
17	Union Bank of India	600	62	14.44
18	United Bank of India	6000	318	195.56
19	UCO Bank	3000	102	38.56
20	Vijaya Bank	100	47	9.52
Comm.Bks.Total		32100	5395	1339.32
21	PBGB	200	46	27.48
22	BGVB	500	64	42.16
23	UBKGB	200	31	11.56
Total RRBs		900	141	81.2
24	WBSCB Bk	0	6	2.45
TOTAL		33000	5536	1420.52

Financing the Minority Community and Backward Classes:

The under noted seventeen districts of the State have been identified as Minority concentrated districts i) Howrah, ii) Kolkata, iii) Burdwan, iv) Nadia, v) 24 Parganas (N), vi) 24 Parganas (S), vii) Malda, viii) Murshidabad, ix) Uttar Dinajpur, x) Dakshin Dinajpur, xi) Coochbehar, xii) Birbhum, xiii) Darjeeling, xiv) Jalpaiguri, xv) Alipurduar, xvi) Purba Medinipur, xvii) Paschim Medinipur.

Position of outstanding credit to Minorities in West Bengal as on September 2017 in comparison to September 2016 and March 2017.

(Amt in Rs. crore)

Item	September 2016	March 2017	September 2017
Outstanding Priority Sector Credit to Minority Community	26142	25407	29137
Total Priority Sector Credit in the State	158178	152614	158858

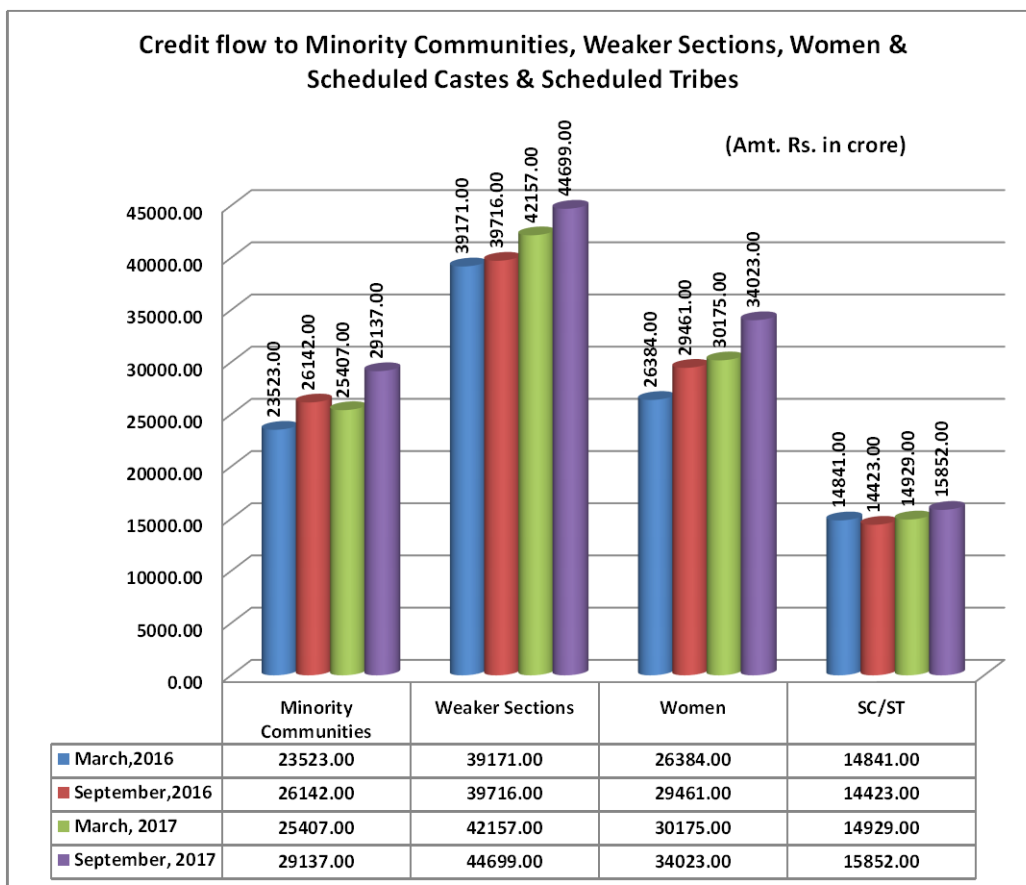
The present Priority sector Advance to Minority Community at the end of September 2017 has increased by 11.42 % over September 2016 position. Our objective is to ensure that the Minority communities and backward classes receive a fair and equitable portion of the credit within the overall target of the Priority sector. Formation of SHGs should be popularized amongst the Minorities and other backward classes as well.

Tables showing bank wise disbursement of loans to Minority Communities, Scheduled Castes and Scheduled Tribes and also other backward classes have been annexed.

The summary position is as under.

Minority Community:							
(Rs. in crore)							
SI No.	Item	Disbursement made				Otg. Balance on 30.09.2017	% to Prisec Advance
		01.04.2008-31.03.2017		01.04.2017-30.09.2017			
		A/C	Amt.	A/C	Amt.		
1	Minority Comm.	4933236	39265.29	530630	3550.80	29136.84	18

SC/ST & OBC :							
(Rs. in crore)							
SI No.	Item	Disbursement made				Otg. Balance on 30.09.2017	% to ANBC
		2016-17		01.04.2017-30.09.2017			
		A/C	Amt.	A/C	Amt.		
2	SC/ST	1331846	6604.95	514246	2656.69	15851.61	4.00
3	OBC	254723	1728.25	156295	1144.65	8893.94	2.14



Bank wise Disbursement of Loan & deployment of Credit to Minority Community								
for the State of West Bengal as on 30.09.2017								
(Rs.in lac)								
SI.No	Banks	Minority Community (Disbursement)				Outstanding	Of which to	% to
		2008 - 2017		01.04.17 to 30.09.2017		Prisec Advance	Minority community	Prisec
		A/C	Amt.	A/C	Amt.	As on 30.09.2017		Advance
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
PUBLIC SECTOR BANKS								
1	Allahabad Bank	120405	370486.34	3113	3273.64	994956.60	384544.33	39
2	Andhra Bank	1040	12133.97	54	47.15	177920.41	31856.16	18
3	Bank of Baroda	15274	19732.15	690	580.51	458348.12	60856.19	13
4	Bank of India	41038	204450.04	3675	33782.12	813945.00	116256.00	14
5	Bank of Maharashtra	610	3997.77	34	784.15	45611.42	4455.26	10
6	Canara Bank	39886	98118.34	1587	3512.14	289690.77	46611.51	16
7	Central Bank of India	57327	95674.37	4570	9885.50	336940.19	51895.56	15
8	Corporation Bank	6130	23513.34	304	763.54	99757.60	30648.56	31
9	Dena Bank	935	3782.17	152	431.12	106769.00	16297.00	15
10	Indian Bank	1889	2644.31	124	422.16	81286.81	20237.48	25
11	Indian Overseas Bank	9802	7996.46	388	402.18	323471.44	70451.13	22
12	Oriental Bank Commerce	4909	21573.61	244	460.18	327718.91	48105.25	15
13	Punjab National Bank	48130	30908.660	3684	4290.56	455400.32	168773.16	37
14	Punjab & Sind Bank	647	2984.29	28	47.18	95543.34	19361.23	20
15	Syndicate Bank	23207	35657.10	2376	4376.11	152115.00	41933.16	28
16	State Bank of India	449298	402988.94	7427	5724.49	1857380.00	372449.00	20
17	Union Bank of India	9371	22127.12	741	2220.19	345662.43	60856.94	18
18	United Bank of India	293353	227125.42	3651	3615.48	1574815.25	286114.16	18
19	UCO Bank	101283	137286.39	2232	3828.16	658846.30	94112.28	14
20	Vijaya Bank	3464	11521.88	134	214.14	166750.91	21539.95	13
21	IDBI Bank	37815	45820.38	14496	5247.91	380423.81	70289.16	18
A	Total	1265813	1780523.05	49704	83908.61	9743353.63	2017643.47	21
PRIVATE SECTOR BANKS								
22	HDFC Bank	30304	32705.14	18414	1295.37	560911.94	66735.34	12
23	AXIS Bank (UTI)	14885	318200.43	1084	1188.96	412897.47	56038.54	14
24	ICICI Bank	99940	94288.64	15927	17414.15	431760.59	54345.38	13
25	South Indian Bank	32	59.51	16	30.15	52601.32	82.56	
26	Federal Bank	6797	119881.96	1051	686.16	58756.43	5785.95	10
27	Kotak Mahindra Bank					56735.70	8562.32	15
28	Indusind Bank	736	3055.93	201	623.21	141237.24	29923.64	21
29	Bandhan Bank	1619893	734974.12	366868	194694.16	950041.00	321909.00	34
30	Ratnakar Bank Ltd.	908	41.22	980	341.15	70736.91	865.16	1
31	Yes Bank			11	139.42	119850.61	1152.64	1
B	Total	1773495	1303206.95	404552	216412.73	2855529.21	545400.53	19
	(A+B)	3039307.6	3083730.00	454256	300321.34	12598882.84	2563044.00	20
REGIONAL RURAL BANKS								
32	BGVV (UBI)	192453	283205.63	3254	4385.16	554606.69	128456.14	23
33	PBGB (UCO)	114438	70487.11	1581	4156.61	217776.42	69708.18	32
34	UBKGB	79086	53827.87	1025	961.13	109913.90	17841.16	16
C	RRBs Total	385977	407520.61	5860	9502.90	882297.01	216005.48	24
D	W.B. St. Co-op.Bk	1507951	435278.84	68521	42699.01	865645.87	109530.89	13
E	WBSCARD Bank Ltd.	0	0	1993	2556.64	107724.88	25103.65	23
F	SIDBI		0	0	0	60501.03		0
	(A+B+C+D+E+F)	4933236	3926529.45	530630	355079.89	14515051.63	2913684.02	18
Medium Enterprise						1370746.96		
Total Prisec						15885798.59		

Bank wise Disbursement of Loan to Scheduled Caste & Scheduled Tribe for the State of West Bengal as on 30.09.2017					
(Rs.in lac)					
Sl.No	Banks	Schedule Cast & Schedule Tribe			
		2013-17		01.04.17 to 30.09.2017	
		A/C	Amt.	A/C	Amt.
(1)	(2)	(3)	(4)	(5)	(6)
PUBLIC SECTOR BANKS					
1	Allahabad Bank	36680	35413.29	2498	2874.64
2	Andhra Bank	389	704.34	30	51.28
3	Bank of Baroda	2295	5160.56	499	2941.16
4	Bank of India	7562	80446.14	2225	20255.18
5	Bank of Maharashtra	170	514.74	22	46.58
6	Canara Bank	4817	2457.43	1058	767.88
7	Central Bank of India	13439	19713.50	3450	1445.61
8	Corporation Bank	1507	3390.76	65	232.15
9	Dena Bank	695	1317.30	122	288.19
10	Indian Bank	2560	2951.51	812	744.18
11	Indian Overseas Bank	4146	3841.34	166	508.19
12	Oriental Bank of Commerce	1332	8206.56	152	721.16
13	Punjab National Bank	9834	7054.51	3676	3375.49
14	Punjab & Sind Bank	196	510.14	34	41.56
15	Syndicate Bank	5405	6965.41	534	992.01
16	State Bank of India	292984	20963.12	2725	3591.07
17	Union Bank of India	4933	3116.70	412	301.22
18	United Bank of India	9347	5708.91	3114	1418.16
19	UCO Bank	21317	26494.51	2918	4033.16
20	Vijaya Bank	1002	2458.42	141	228.71
21	IDBI Bank	44492	18738.48	7432	2328.78
A	Total	465102	256127.67	32085	47186.36
PRIVATE SECTOR BANKS					
22	HDFC Bank	1926	1580.40	121	126.70
23	AXIS Bank (UTI)	606	1035.55	6	4.56
24	ICICI Bank	20338	12910.82	2561	1919.15
25	Federal Bank	59	67.29	22	18.58
26	Bandhan Bank	1641520	726062.02	274687	138207.00
27	Ratnakar Bank Ltd.	11928	631.44	3154	856.16
28	South Indian Bank	3	1.03	4	2.15
29	Indusind Bank	259	310.02	126	184.56
B	Total	1676639	742598.57	280681	141318.86
(A+B)		2141741	998726.24	312766	188505.22
REGIONAL RURAL BANKS					
30	BGVB (UBI)	32284	72592.92	9562	2965.24
31	PBGB (UCO)	29478	16004.18	3594	8604.14
32	UBKGB	50860	39720.51	4514	3624.16
C	RRBs Total	112622	128317.61	17670	15193.54
D	W.B. St. Co-op.Bk	716762	176233.86	181780	59356.74
E	WBSCARD Bank Ltd.	3038	3745.26	2030	2613.69
Grand Total (A+B+C+D+E)		2974163	1307022.97	514246	265669.19

Bank wise Disbursement of Loan to Other Backward Classes					
for the State of West Bengal as on 30.09.2017					
(Rs.in lac)					
Sl.No	Banks	Other Backward Classes			
		2013-17		01.04.17 to 30.09.2017	
		A/C	Amt.	A/C	Amt.
(1)	(2)	(3)	(4)	(5)	(6)
PUBLIC SECTOR BANKS					
1	Allahabad Bank	43597	62649.76	3154	3826.22
2	Andhra Bank	388	9183.48	15	6.88
3	Bank of Baroda	1752	6450.70	381	142.18
4	Bank of India	5585	57701.05	1825	20758.19
5	Bank of Maharashtra	146	671.21	16	51.20
6	Canara Bank	1368	680.63	124	140.55
7	Central Bank of India	13403	23244.11	3705	2058.50
8	Corporation Bank	479	1010.46	42	75.18
9	Dena Bank	2156	169233.73	130	320.18
10	Indian Bank	1018	1510.50	358	441.18
11	Indian Overseas Bank	5477	4722.79	326	624.48
12	Oriental Bank of Commerce	870	1438.49	162	154.18
13	Punjab National Bank	6001	4767.06	3174	5086.49
14	Punjab & Sind Bank	215	747.81	28	26.48
15	Syndicate Bank	2483	3931.12	555	913.21
16	State Bank of India	163336	21136.12	3218	3654.07
17	Union Bank of India	4401	8990.18	412	485.16
18	United Bank of India	6333	3588.96	1308	1352.18
19	UCO Bank	12458	33118.29	1121	1896.16
20	Vijaya Bank	2774	20701.99	57	163.58
21	IDBI Bank	5050	10012.22	1219	1893.52
A	Total	279290	445490.66	21330	44069.77
PRIVATE SECTOR BANKS					
22	HDFC Bank	2264	522.81	1257	1095.72
23	AXIS Bank (UTI)	54	81.02		
24	ICICI Bank	0	0.00		
25	Federal Bank	627	1405.97	338	410.22
26	Bandhan Bank	85453	35115.25	21996	11471.16
27	Ratnakar Bank Ltd.	48454	2473.21	8411	648.15
28	South Indian Bank	52	463.40	80	745.16
29	Indusind Bank	2222	1255.66	804	956.16
B	Total	139126	41317.32	32886	15326.57
(A+B)	Commercial Banks	418416	486807.98	54216	59396.34
REGIONAL RURAL BANKS					
30	BGVB (UBI)	7945	12656.99	4251	3436.88
31	PBGB (UCO)	20515	28908	4156	8270.14
32	UBKGB (CBI)	18657	12747.14	685	641.16
C	RRBs Total	47117	54312.13	9092	12348.18
D	W.B. St. Co-op.Bk	395289	152836.06	92586	42204.51
E	WBSCARD Bank Ltd.	675	834.56	401	516.12
Grand Total (A+B+C+D+E)		861497	694790.73	156295	114465.15

RUDSETI / RSETI (Rural Self Employment Training Institute)

In West Bengal 19 RSETIs sponsored by various Banks as per MoRD guidelines are functional, covering all the 18 districts.

Bank wise sponsorship of RSETIs are as under :

SI No	Sponsoring Bank	No. of RSETIs	District covered
1	United Bank of India	6	Bankura, Dakshin Dinajpur, Howrah, Purulia, South 24 Parganas, Uttar Dinajpur,
2	Central bank of India	3	Darjeeling, CoochBehar, Jalpaiguri
3	UCO Bank	3	Hooghly, Howrah, Burdwan
4	State Bank of India	2	Malda, Nadia
5	Allahabad Bank	2	Birbhum, Paschim Medinipur
6	Punjab National Bank	1	Purba Medinipur
7	Bank of India	1	North 24 Parganas
8	Syndicate Bank	1	Murshidabad

It is observed that up to 30th Sept., 2017, all 19 RSETIs have collectively conducted 266 training programmes and trained 6561 candidates as against a target of 428 programmes and 12135 candidates, thereby achieving 55% in terms of candidates trained.

Status of RSETI wise settlement of trained candidates (from 01.04.2017 to 30.09.2017)						
State : West Bengal						
Name of the RSETIs	No of training cond.	No of candidates trained	Total settled	% of settlement	Self employed	
					Bank	Own
Birbhum (Bolpur)	14	340	71	21	49	22
West Midnapore (Debra)	7	170	133	79	133	-
North 24 Parganas	17	381	114	30	114	-
Coochbehar	15	254	50	20	27	23
Darjeeling	8	147	7	5	7	-
Jalpaiguri	8	201	-	-	-	-
Purba Midnapore	14	369	49	14	17	32
Berhampore	17	401	180	45	46	134
Malda	13	379	42	12	22	20
Nadia (Haringhata)	14	386	182	48	81	101
Burdwan	11	220	31	15	31	-
Hooghly	19	463	252	55	250	2
Howrah	12	285	78	28	78	-
Bankura (Ranbahal)	20	470	70	15	70	-
Dakshin Dinarpur(Balurghat)	9	252	21	9	21	-
Howrah	25	692	429	62	121	308
Purulia	10	253	26	11	23	3
South 24 Parganas	23	672	52	8	22	30
Uttar Dinajpur	10	226	71	32	8	63
Total	266	6561	1858	29	1120	738

Timely submission of Data by banks:

Timely submission of correct data by all banks /financial institutions is of prime importance for effective functioning of Lead Bank Scheme. Delayed submission of data comes in the way of timely holding of various meetings relating to Lead Bank Scheme. It also debars the convener bank/lead bank to submit compiled data to RBI, NABARD, Central and State Governments on various items as and when asked for. All banks need to make lot of improvement in this area.

Details of Banking Progress Data received at our end as per our record.

Sl. No.	Name of the Bank	September 2015	September 2016	March 2017	September 2017
1	Allahabad bank	07.11.2015	18.11.2016	11.05.2017	25.10.2017
2	Andhra Bank	07.11.2015	24.10.2016	12.05.2017	13.11.2017
3	Bank of Baroda	30.10.2015	17.11.2016	17.05.2017	18.11.2017
4	Bank of India	03.11.2015	01.11.2016	08.05.2017	31.10.2017
5	Bank of Maharashtra	19.11.2015	24.11.2016	02.05.2017	25.10.2017
6	Canara Bank	07.11.2015	19.11.2016	05.05.2017	24.10.2017
7	Central Bank of India	09.11.2015	01.11.2016	19.04.2017	26.10.2017
8	Corporation Bank	17.11.2015	16.11.2016	21.04.2017	26.10.2017
9	Dena Bank	30.10.2015	25.10.2016	10.04.2017	21.10.2017
10	Indian Bank	05.11.2015	17.11.2016	12.05.2017	27.10.2017
11	Indian Overseas Bank	29.10.2015	18.11.2016	28.04.2017	23.11.2017
12	Oriental Bank of Commerce	09.11.2015	29.11.2016	3.05.2017	26.10.2017
13	Punjab National Bank	04.11.2015	17.11.2016	11.05.2017	25.10.2017
14	Punjab & Sind bank	17.11.2015	04.11.2016	29.04.2017	26.10.2017
15	Syndicate Bank	05.11.2015	28.10.2016	21.04.2017	21.10.2017
16	State Bank of India	11.11.2015	08.11.2016	05.05.2017	31.10.2017
17	Union Bank of India	07.11.2015	10.11.2016	15.05.2017	02.11.2017
18	United Bank of India	09.11.2015	25.10.2016	21.04.2017	16.10.2017
19	UCO Bank	07.11.2015	22.11.2016	05.05.2017	09.11.2017
20	Vijaya Bank	03.11.2015	02.11.2016	29.04.2017	24.10.2017
21	BGVB	03.11.2015	28.10.2016	24.04.2017	25.10.2017
22	PBGB	02.11.2015	28.10.2016	18.04.2017	07.11.2017
23	UBKGB	31.10.2015	01.11.2016	06.05.2017	27.10.2017
24	HDFC Bank	11.11.2015	18.10.2016	11.04.2017	16.10.2017
25	AXIS Bank	07.11.2015	-	11.05.2017	12.10.2017
26	ICICI Bank	09.11.2015	26.10.2016	24.04.2017	25.10.2017
27	Yes Bank	-	-	-	24.10.2017
28	Bandhan Bank	02.11.2015	26.10.2016	03.05.2017	16.10.2017
29	Indusind Bank	29.10.2015	25.10.2016	21.04.2017	24.10.2017
30	Federal Bank	31.10.2015	01.11.2016	27.04.2017	30.10.2017
31	Ratnakar Bank Ltd.	-	15.11.2016	17.04.2017	01.11.2017
32	South Indian Bank	-	17.11.2016	12.05.2017	03.11.2017
33	WB St. Co-o p Bank	19.11.2015	-	17.05.2017	13.11.2017
34	WBSCARDB	31.10.2015	15.11.2016	19.05.2017	26.10.2017
35	SIDBI	-	-	18.05.2017	-
36	IDBI Bank	11.11.2015	31.10.2016	28.04.2017	20.10.2017
37	WBFC	09.10.2015	-	-	03.11.2017

RBI/NABARD/IBA can consider developing common software for all banks, which would enable them, communicate data to DCC/SLBC promptly.



युनाइटेड बैंक ऑफ़ इंडिया
अग्रणी बैंक प्रभाग
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

सन्दर्भ: एलबीडी/एसएलबीसी/पश्चिम बं./1268-1367/17-18
दिनांक : 13.09.2017

Ref: LBD/SLBC/West Bengal/ 1268-1367 /17-18
Date: 13.09.2017

एसएलबीसी के सभी सदस्य

All Members of SLBC

प्रिय महोदय/ महोदया,

Dear Sir/ Madam,

विषय: पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति की
138 वीं बैठक की कार्यवाही विवरण।

Subject: Proceedings of the 138th Meeting of
SLBC for West Bengal.

हम इसके साथ दिनांक 07.09.2017 को होटल "द
ललित ग्रेट ईस्टर्न", कोलकाता में सम्पन्न पश्चिम
बंगाल राज्य स्तरीय बैंकर्स समिति की 138 वीं बैठक
की कार्यवाही विवरण भेज रहे हैं।

We are sending herewith the proceedings
of the 138th meeting of State level
Bankers' Committee for West Bengal held
at Hotel "The Lalit Great Eastern",
Kolkata on 07.09.2017.

सभी सम्बंधितों से अनुरोध है कि आप उक्त बैठक में
लिए गए निर्णयों का यथाशीघ्र कार्यान्वयन करें।

All concerned are requested to implement
the decisions arrived at in the meeting at
the earliest.

भवदीय,

Yours faithfully,

मानस शर्मा

महाप्रबंधक

General Manager,

प्राइसेक, कृषि- ऋण, अग्रणी बैंक प्रभाग एवं

Prisek, Agri-Credit, Lead Bank Division &

संयोजक : पश्चिम बंगाल राज्य स्तरीय बैंकर्स समिति

Convener- SLBC for West Bengal

MINUTES OF 138TH SLBC MEETING OF THE STATE OF WEST BENGAL

The 138th SLBC meeting of the State of West Bengal was held on 07.09.2017 at Hotel Lalit Great Eastern, Kolkata. The meeting was presided over by Dr. Amit Mitra, Hon'ble Finance Minister, Government of West Bengal. Other dignitaries from the Govt. of West Bengal who had attended the meeting included Dr. Sanjeev Chopra, Additional Chief Secretary, In-charge Agriculture, Shri H.K. Dwivedi, Principal Secretary (Finance), Dr. Pradip Mazumdar, Advisor (Agriculture) to the Hon'ble Chief Minister, Shri A.K. Pradhan-Executive Director, United Bank of India & Co-Chairman of SLBC West Bengal, Ms. Anindita SinhaRay, Director, DFS, Govt. of India, Shri Ajay Chaudhury, CGM, RBI-Kolkata, Shri A. K. RayBarman, CGM, NABARD (Eastern Region) and host of other officials from the various line departments of the State Government, participating banks, insurance companies etc. The Lead District Managers through whom the decisions in the SLBC meetings are largely implemented were also present in full strength.

At the outset Shri Manas Dhar, General Manager, UBI & Convener, SLBC, West Bengal welcomed and greeted all the participants. Thereafter, Shri Dhar requested Shri A. K. Pradhan, Executive Director, United Bank of India & Co-Chairman SLBC, West Bengal to deliver his welcome address.

After welcoming Dr.Mitra and all other dignitaries present, Shri Pradhan made a mention of the substantial damages caused to the lives and properties in West Bengal as a result of the incessant rain and release of water from the dams and reservoirs. He told that the District Magistrates have come out with the official flood declarations after being satisfied with the observance of formalities in this regard. Shri Pradhan mentioned that Bankers have a very important role to play in reconstruction of the flood ravaged economy as all the KCC accounts which were not overdue at the time of occurrence of flood needs to be rescheduled in line with the extant guidelines of RBI. Other mid-term & Long-term agricultural loans will also be eligible for rescheduling. Shri Pradhan also mentioned about the continuous bandh and disturbances in the two districts of Darjeeling & Kalimpong and their adverse impact on the earning and livelihood of the local people. He urged upon the State Government and RBI to examine the issues with all seriousness. He also mentioned that in the aforesaid two districts banks could not function for more than two months due to the ongoing agitation and disturbances and RBI's Master Direction on Natural Calamity and relief measures also includes such disturbances. He pointed out that accordingly the existing loan accounts including Tea accounts with the various banks in the two districts should be allowed to be rescheduled. He requested RBI to take note of the situation and favoured SLBC taking one resolution in this regard today.

Shri Pradhan urged upon the bankers and all stake holders to do their best in Aadhaar Seeding and Aadhaar Authentication in all operative bank accounts within 31.12.2017 as accounts not having Aadhaar Authentication will be made inoperative from 01.01.2018. He requested bankers to take up this challenge on a war footing basis.

Speaking on covering underserved areas with banking outlets, Shri Pradhan said that there are certain issues of the bankers, which needs to be looked into in the meetings of the Small Committee of SLBC formed for this purpose only. He referred to one such decision in the aforesaid meeting where it was decided that banks would first target



covering the 40 villages where there is no bank branch/ banking outlet within the periphery of 10 kms. and thereafter gradually shift focus on the less stressed areas.

He mentioned that some of the banks have expressed their inability to open new branches due to various constraints. To lessen the problem, he requested those banks which are not otherwise restricted to open new branches to come forward to extend banking services in the unbanked areas not allocated to them initially.

Apart from the above Shri Pradhan discussed issues related to CD ratio, which stood at 65%, registering one percent rise from the figure as on 31.03.2017. He said that despite one percent rise in CD ratio in first quarter, the number of deficient districts where CD ratio is below the threshold level of 40% remains constant at five viz. Birbhum, Bankura, Howrah, Hooghly & 24-Parganas.

Touching upon credit disbursement in agriculture sector against the Annual Credit Plan, he referred to a decision of the last SLBC meeting where it was recommended to have two different scale of finances for Kharif & Rabi crop in the State due to difference in their input cost. He said till date SLBC has not received any official confirmation in this regard.

Shri Pradhan also drew the attention of RBI & Government of West Bengal to an imminent crisis in the Cold Storage accounts. He said portents of crisis are visible in the fall in prices of potato. On behalf of SLBC he requested RBI & State Government to make an assessment and advice ways to support Cold Storage owners so that their accounts do not become NPA in the event of failure to offload potato within the stipulated time of 30th November 2017.

Regarding on-line land verification and registration of charges Shri Pradhan said that during the last SLBC meeting it was clarified that out of 341 blocks, details of land holding could be verified in case of 336 blocks from e-bhuchitra. But till date no positive development is forthcoming from the State Government in the matter of on-line registration of charges. He said successful installation of the system will enable the banks to verify existence of any previous charge on the land. He said although a resolution was taken in the last SLBC on holding a familiarising programme for the bankers on the system of on-line land verification the same is yet to be organised by the Land Records Department of Govt. of West Bengal.

Shri Pradhan also mentioned about good prospects of MSME in West Bengal besides SHG. However, he raised the problem of SHG number saturation in certain districts and also problem of cross membership. He also made a reference of the introduction of Aadhaar Enabled Biometric Attendance System (AEBAS) for the trainees at RSETIs by 30.09.2017 as per the direction of the MoRD, GOI in order to be eligible for reimbursement of training cost w.e.f. 01.10.2017.

Next to address the house was Shri Ajay Choudhury, CGM, RBI, Kolkata. This was Shri Chaudhury's inaugural presence in the SLBC meeting for the State of West Bengal. Shri Chaudhury expressed forums like SLBC as a platform where the Government and the Bankers can exchange their views on the development of the State and the feedbacks generated from here helps RBI in policy formulation. He said accessibility to bank branches has been redefined by RBI with the introduction of banking outlet concept. He said it should have a fixed service delivery point, manned by bank employees or Bank Correspondents, and such points should render service for fixed number of hours and for



fixed number of days in a week. He reminded the bankers of the task to populate the unbanked rural centres in the SLBC website by 31.12.2017 after completing the formalities.

About banks role in the post flood situation Shri Chaudhury said enabling regulatory provisions are already there in RBI guidelines on rescheduling of loans which are not overdue at the time of occurrence of flood.

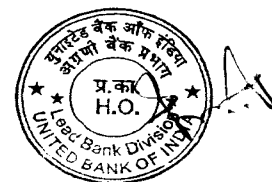
The flood situation in West Bengal was discussed with all the seriousness it deserves. The relief measures available as per RBI guidelines have been initiated. The common thread to extend relief measures is that the crop loss assessed is 33% or more. As the repaying capacity of the people affected by this flood have impaired due to damage and loss of economic assets, relief in repayment of loan has become necessary in the affected areas and hence restructuring of the existing loans are required.

A resolution to this effect was adopted at the SLBC, West Bengal as per the RBI norms :

- i) All short term loans except those which are overdue at the time of occurrence of flood should be eligible for restructuring.
- ii) Banks may allow maximum period of repayment upto 2 years (including the moratorium period of 1 year if the loss is between 33% and 50%.
- iii) If the crop loss is 50% or more, the restructured period for repayment may be extended to a maximum of 5 years (including the moratorium period of 1 year).
- iv) In all cases of restructuring, moratorium period of at least 1 year should be considered. The banks should not insist for additional collateral security for such restructured loans.
- v) Considering the severity of the calamity, a general reschedulement of all other loans (i.e. besides the agriculture loans as indicated above) such as loans granted for allied activities and loans given to rural artisans, traders, micro / small industrial units or medium enterprises are required. While recovery of all the loans be postponed by the specified period, banks will have to assess the requirement of the individual borrowers in each such case and depending on the nature of the account, repayment capacity and the need for the fresh loans, appropriate decisions shall be taken by the individual banks. The primary consideration before the banks in extending credit to any unit for its rehabilitation should be based on the viability of the venture after the rehabilitation programme is implemented.

As the Reserve Bank of India guideline allows relief measures to the victims of riots & disturbances also, the SLBC West Bengal also decided that for the affected borrowers in the Darjeeling and Kalimpong districts due to ongoing disturbances and agitation, relief measure is to be extended by allowing the benefit of restructuring and other concessions in line with the flood victims.

Thereafter, Dr. Amit Mitra, Hon'ble Finance Minister, Govt. of West Bengal delivered his keynote address and initiated agenda wise discussion. On the issue of Banking Outlets Dr. Amit Mitra, requested Shri Chaudhury to see whether RBI Kolkata can address the issue from the perspective of 'unbanked GP' rather than 'unbanked villages' as persistently advocated by the State Government. He said there has not been any improvement in the number of unbanked GPs which stood stagnant at 716. He said this



request is made before RBI in light of West Bengal Government's liberal offer of providing free space for setting up of brick & motor branches. Convener- SLBC, West Bengal mentioned that considering the distance criteria of available bank branches from the identified underserved GPs/Villages it will be worthwhile to focus initially on the identified 40 villages where no bank branch exists within a radius of 10 km. Inability of some of the designated banks to open branches due to various constraints and the feedback from the remaining banks regarding their willingness to extend banking services in such areas was also discussed. Shri H.K Dwivedi requested Shri Dhar to complete the task of redistribution of the bank branches by September 2017 in a manner which should ensure coverage of maximum number of unbanked GPs.

Shri Ajay Chaudhury, CGM, RBI-Kolkata requested Shri Dhar to arrive at the correct Banking outlet numbers where Shri Dhar assured to provide the same to RBI within 26.09.2017.

Regarding SHG financing Dr.Mitra remarked about coming up with fresh bench marking in terms of number of units to be financed and also total disbursement under this sector especially considering the performance of other leading States in this regard. He mentioned that out of 5,16,000 SHG units in the State, the number of units credit linked is 2,33,000 which is less than 50% and is in need of immediate improvement.

After deliberation, the new target for credit linkage of SHGs has been fixed at 3,50,000 SHGs, which will be distributed amongst the banks. The problem of cross membership among SHGs was discussed and Dr.Mitra advised collection of evidence and micro data so that the problem could be probed to the bottom. Dr.Mitra pointed out that Rs.3416 cr. aggregate credit is not good enough and the final figure of fresh disbursement to SHGs in 2017-18 was fixed at Rs.7000 crore. He requested the bankers to see beyond the boundary of their State. He referred to the instances of States like Andhra Pradesh, Karnataka, Telengana etc.

Dr. Mitra said per SHG credit of Rs.1.55 lakh in West Bengal looks really pale against Andhra Pradesh's figure of Rs.3.88 lakh. Ultimately it was decided that the new number of SHG to be linked should be fixed at 3,50,000, per SHG credit should go up to Rs.2,00,000/- and total SHG credit should stand at Rs.7000 crore. Initial credit to a unit at Rs.1.25 lakh to be raised to Rs.1.50 lakh and after 1st grading, the limit is to be raised to Rs.2.50 lakh and to Rs.3.50 lakh after 2nd grading. Dr.Mitra said introduction of Swastha Sathi, a comprehensive medical insurance scheme for the SHG members by the West Bengal Government will provide encouragement to formation of many more new SHGs.

The most forceful argument that went in favour of raising the ticket size of SHG loan was put forward by Ms. C.D.Lama, CEO, WBSRLM where she argued that whatever ticket size we are raising is going to benefit 10 persons in the group, in most of the cases women. She mentioned about low NPA percentage in SHG credit and the bankers should not shy away from lending to SHG. Dr. Mitra supported the statement and requested the Banks to act positively in this regard as there is availability of huge liquidity with the Banks. He said credit extended should be reasonable and adequate so that each SHG member can nurture her dream of growth and development. He also advocated for undertaking a study on how transition happens from SHG to MSME. It was decided that fresh District wise target would be settled by SLBC for conveying the same to LDMs for further dissemination of the targets among the Banks operating in the Districts.



Initiating discussion on KCC Dr. Amit Mitra said the State of West Bengal is not at all placed favourably with many other States in regard to percentage of coverage of farmers with KCC. With 51 lakh farmers in the State, the number of annual targeted KCC holders are 17 lakh, of which the achievement in the first quarter was 4,97,070 i.e. 29%. Dr. Sanjeev Chopra, ACS (Agri.) said in States like West Bengal where the land is too much fragmented the KCC ticket size tends to be low. The phenomenon is further compounded because of fixing of very modest scale of finance. But he questioned why the KCC coverage is remaining low in West Bengal and what the possible remedy is. As on 31.03.2017 out of the 51.52 lakh cultivators, the number of farmers having outstanding KCC loan was 32.53 lakh with aggregate dues of Rs.12334.90 crores resulting in low ticket size of KCC at Rs.36634/-. To Shri Manas Dhar's suggestion on pegging the average ticket size of KCC at Rs.80,000/- Dr.Mitra advised bankers to be bold enough in accepting his proposal of fixing the amount at Rs.100,000/- which will be subject to mid-term review. After long deliberation, the target of KCC loan for the year 2017-18 has been fixed at 17 lakh with average ticket size of Rs.100,000/-.

The issue of poor ticket size of KCC loans of State Co-operative Banks is having a negative impact on the average ticket size of KCC loans in the State came up for discussion. Dr.Chopra suggested to fix up the average KCC ticket size for Co-operative Banks at Rs.30,000 to 35,000/-. He said incremental rise in KCC credit should come from the Commercial banks. He wondered whether the PSU banks who are much stronger than the Co-operative banks can gradually take over certain percentage of KCC loan of Co-operative Banks wherever possible within the existing guidelines. This will have twin effect of raising the average ticket size as also the total credit and advised to hold a meeting to settle the issue. He also mentioned that focused campaign should be undertaken for recovery of potato loans during the harvesting period i.e. February/March.

Shri Manas Dhar, GM, UBI & Convener SLBC, West Bengal thanked Dr. Chopra, Additional Chief secretary, Agriculture, GoWB& Shri Pradip Mazumdar, Advisor (Agri) to the Hon'ble Chief Minister, Govt. of West Bengal for their tireless efforts in reviving Dormant KCC loan accounts by raising the awareness level of all the stake holders through holding of series of programmes. He said that ideally there should not be any percentage on KCC coverage, all the cultivators in the State should be covered under the KCC.

Shri A.K.RayBarman, CGM, NABARD, Kolkata said the potential of the State in this regard is much more and the State is operating much below its optimum level. He favoured upward revision in the scale of finance.

Shri Pradhan, Executive Director, UBI raised the issue of having separate scale of finance for Rabi & Kharif crops due to wide variance in their input cost. Shri Pradhan mentioned that in the last SLBC such a decision was taken but till date we have not heard anything positive in this regard. Shri Pradhan also raised the issue of not holding the familiarisation meeting on use of E-Bhuchitra website with the bankers by the respective department of the Government of West Bengal as promised in the last SLBC meeting. He urged upon the State Government for immediate holding of the meeting to remove the doubts and misgivings on this score from the minds of bankers. Dr. Chopra intervened to say that the meeting will be definitely held after the pujas where LRC will remain present.



Initiating the discussion on MSME, Dr. Mitra said that this is a sector which has immense potentiality for growth. He said Rs.1000 cr of investment in MSME sector is likely to ensure job opportunity to 6000 people. Considering this potentiality the annual target in the MSME sector was raised from Rs.25,000 cr to Rs.31,000 cr for the year 2017-18 in the 137th SLBC meeting. After discussion, it was again raised from Rs.31,000 cr. to Rs.38,000 cr for the year 2017-18. Dr. Mitra wanted to have sector wise, industry wise break up of MSME advance from the bankers.

On the issue of CD ratio Dr.Mitra said that although it has recorded 1% increase in the last quarter to reach at 65% as on 30.06.2017 it is still below the bench mark 70%. Requesting bankers to remain engaged in the good work of pushing the CD ratio. Further, Dr. Mitra said the issue would be reviewed in the next quarterly meeting. He didn't fail to make a mention of the five erring districts like Howrah, Hooghly, Bankura, Birbhum and 24-Parganas (North) where sustained efforts are required to push the CD ratio to the level of at least 40%.

Ms.Anindita Sinha Ray, Director (FI), DFS, Govt. of India reminded the bankers (including RRBs& Co-operative Banks) of their task to complete Aadhaar Authentication of all operative Bank accounts within 31.12.2017, failing which the accounts will become in operative w.e.f. 01.01. 2018.

She mentioned about amended PML Rules and advised all scheduled commercial banks to set up Aadhaar Enrolment & Modification centres in 10% of their branches. She referred to the enormity of the task and also the limited success achieved so far. She mentioned about the role of Lead Banks in organising 'TownHall' with participation of local associates like Chambers of Commerce, CAs, RWAs and local bodies, local media to propagate the need to link Aadhaar. Atleast one 'TownHall' to be organised in all Divisional Headquarters. The target date should be November 2017. Shri Manas Dhar, Convener SLBC, West Bengal requested all concerned to spread the message and not restrict the activities within big towns only.

While wrapping up the proceedings of 138th SLBC, West Bengal, Shri Manas Dhar, Convener, SLBC thanked Dr.Amit Mitra for his keen participation and providing guidance to the entire banking fraternity and also to the various departments of the Government of West Bengal. He thanked Dr. Sanjeev Chopra, Addl. Chief Secretary (Agriculture), Govt. of West Bengal, Shri H. K. Dwivedi, Principal Secretary (Finance), Govt. of West Bengal, Shri Pradip Mazumdar, Advisor (Agriculture) to the Hon'ble Chief Minister, Govt. of West Bengal, Shri Ajay Chaudhury, CGM, RBI-Kolkata, Shri A. K. Ray Barman, CGM, NABARD-Kolkata, Ms. Anindita Sinha Ray, Director (FI), DFS, Govt. of India. Shri Dhar also thanked Shri A. K. Pradhan, Executive Director, United Bank of India for his total participation and invaluable contribution in today's meeting. He also thanked all the banker colleagues, government officials, LDMS, representatives from various insurance companies and all the participants.



List of participants of 138th SLBC Meeting of West Bengal held on 07.09.2017 at The Lalit Great Eastern Hotel, Kolkata		
Sl No.	Names	Designation & Name of the Organisation
CHAired BY		
1	Dr. Amit Mitra	Hon'ble Finance Minister, Government of West Bengal
2	Sri Ashok Kumar Pradhan	Executive Director, United Bank of India
3	Sri Sanjeev Chopra	Addl. Chief Secretary, Agriculture Department, GoWB
4	Sri H.K. Dwivedi	Principal Secretary, Finance Department, GoWB
5	Dr. Pradip Mujumdar	Agricultural Advisor to Hon'ble Chief Minister, GowB
6	Ms. Anindita Sinha Ray	Director, DFS and Nodal Officer, SLBC West Bengal
7	Sri Ajay Kumar Chaudhary	Chief General Manager, Reserve Bank of India
8	Sri A.K. Raybarman	Chief General Manager, NABARD
GOVT. of WEST BENGAL & OTHER GOVT. AGENCIES		
9	Ms. C.D. Lama	State Mission Director and Chief Executive Officer, WBSRLM
10	Sri Pawan Kadyan	Joint Secretary, Finance, GoWB
11	Sri Prasenjit Hans	Joint Secretary, Agriculture, GoWB
12	Ms. Mahua Banerjee	Special Secretary, Industries, GoWB
13	Sri D. Ghosh	Director, Textile Dept., GoWB
14	Sri R. Maity	Commisioner, Transport Department
15	Sri K.B. Nath	Sr. A.A.O, Post of India
16	Sri Uttam Kumar Panja	Jt. Director, Fisheries Department, GoWB
17	Sri R.K.Middya	Jt. Director, MSME Department, GoWB
18	Sri Partha Sarathi Dutta	Dy. Director, Institutional Finance, GoWB
19	Sri S.K. Halder	Additional DA (EV), GoWB
20	Sri B. Pattanayak	ACAO, Department of Post
21	Sri Sandip Bairagi	SMM (FI & ME), SUDA
22	Sri Dilip Kumar Mitra	SPM, WBSRLM
RBI and NABARD		
23	Sri Suddhasattwa Ghosh	General Manager, Reserve Bank of India
24	Ashok Chakraborty	General Manager, NABARD
25	Sri Imtiyaz Ahmed	Deputy General Manager, RBI
26	Sri Samim Ansari	Assistant General Manager, RBI



Commercial Banks		
27	Sri Manas Dhar	General Manager, UBI & Convener, SLBC West Bengal
28	Sri Umesh Kumar Singh	Field General Manager, Central Bank of India
29	Sri M. Goel	General Manager, State Bank of India
30	Sri S.P. Singh	General Manager, UCO Bank
31	Sri S.K. Aggarwal	General Manager, Bank of India
32	Sri Mithilesh Kumar	Deputy General Manager, Allahabad Bank
33	Sri T.R. Sahu	Deputy Zonal Manager, Punjab National Bank
34	Sri N.R. Samal	Deputy General Manager, Union Bank of India
35	Sri D.V. Prasad Rao	Deputy General Manager, Canara Bank
36	Sri Nilab Chandra Roy	Deputy General Manager, Vijaya Bank
37	Sri R.K. Thakral	Deputy General Manager, Bank of Baroda
38	Sri A.S. Alagarsamy	Regional Manager, Syndicate Bank
39	Dr. S.K. Srivastava	Zonal Manager, Indian Overseas Bank
40	Sri A.K. Sarkar	Assistant General Manager, UCO Bank
41	Sri B. Bhattacharjee	Assistant General Manager, State Bank of India
42	Sri H. Sarkar	Assistant General Manager, State Bank of India
43	Sri R.M. Sharma	Assistant General Manager, Oriental Bank of Commerce
44	Sri K. Jayachandran	Assistant General Manager, Dena Bank
45	Sri P.K. Sahoo	Chief Manager, Indian Bank
46	Sri Shrikant M. Abooj	Chief Manager, Andhra Bank
47	Sri Avijit Chakraborty	Chief Manager, Bank of Maharashtra
48	Sri Shyamapada Biswas	Senior Manager, Bank of India
49	Dr. H.M. Thakur	Senior Manager, Bank of Baroda
50	Sri P.K. De Sarkar	Senior Manager, Punjab & Sind Bank
51	Sri A.K. Seth	Senior Manager, Punjab National Bank
52	Sri Neeraj Kumar	Senior Manager, Canara Bank
53	Sri P. Baidya	Senior Manager, Union Bank of India
54	Sri D.J. Bhowmik	Senior Manager, Syndicate Bank
55	Ms. Chitrali Majumdar	Senior Manager, Indian Bank
56	Sri D.K. Sahoo	Senior Manager, Dena Bank
57	Sri Dinesh Kumar	Manager, Central Bank of India
58	Sri Biplab Kumar Das	Manager, IDBI Bank
59	Ms. Samhita Roy	Regional Manager, ICICI Bank Ltd.
60	Sri Arup Dutta	Regional Manager, GBG, Indusind Bank
61	Sri Bernard Francis	Senior Manager, Axis Bank
62	Ms. Minu Biswas	Sr. VP, HDFC Bank
63	Sri Sanjay Dasgupta	VP, HDFC Bank
64	Ms. Arpita Sen	DVP, Bandhan Bank
65	Sri Sharad Kumar Singh	DVP, Bandhan Bank
66	Sri Trideep Chatterjee	DVP, Bandhan Bank
67	Sri Kundan Kumar	Manager, Vijaya Bank
68	Sri Ameet Kumar Bhardawaj	Manager, IDFC Bank
69	Sri Rajiv Shaw	Assistant Manager, IDFC Bank
70	Sri Ayan Sarkar	Ujjivan Small Finance Bank
71	Sri Sabit Mal	Ujjivan Small Finance Bank



RRBs , Co-operative Banks and RSETI		
72	Sri Subrata Mishra	Chairman, BGVB
73	Sri A. Bhattacharya	General Manager, WBSC Bank Ltd.
74	Sri S. S. Negi	General Manager, PBGB
75	Sri S.K. Sarkar	General Manager, UBKGB
76	Sri Subrata Roy	Deputy General Manager, WBFC
77	Sri Arupendu Banerjee	State Director, RSETI
78	Sri Debasish Dutta	Manager (Accts), WBSCARD Bank Ltd.
SIDBI, National Housing Bank and Insurance Companies		
79	Sri M.K. Kemmu	Regional Manager, LIC
80	G N Sahu	Regional Manager, National Insurance Company
81	Sri K.K. Mohapatra	Chief Regional Manager, AICIL
82	Sri Utpal Paul	Secretary, LIC
83	Sri Sumit K. Debnath	Project Manager, Reliance GIC Ltd.
84	Sri R. Samim Molla	Admin Officer, NICL
Lead District Manager		
85	Sri A.K. Dwivedi	LDM, 24 Parganas, North
86	Sri Jyotirmoy Mondal	LDM, Kolkata
87	Sri Gour Chatterjee	LDM, Jalpaiguri
88	Sri S.S.P. Gupta	LDM, Burdwan
89	Sri Lucky Bhabnani	LDM, Howrah
90	Sri B.K. Swain	LDM, Darjeeling
91	Sri Amit Kumar Sinha	LDM, Murshidabad
92	Sri Shaktipada Paria	LDM, Paschim Medinipur
93	Sri N.N. Biswas	LDM, Nadia
94	Sri T.K. Roy	LDM, Alipurduar
95	Sri T.K. Ghosh	LDM, Hooghly (transferred)
96	Sri Rabindranath Sharma	LDM, Malda
97	Sri Srikanta Mohan Mahato	LDM, Purulia
98	Sri Sunil Kumar Ghosh	LDM, 24 Parganas, South
99	Sri Ashim Kumar Pandit	LDM, Purba Medinipur
100	Sri Jogesh Ray	LDM, Uttar Dinajpur
101	Sri D.N. Thakur	LDM, Birbhum
102	Sri Sanjeev Kumar Nandi	LDM, Bankura
103	Sri Sanjay Kumar Gaur	LDM, Dakhin Dinajpur
104	Sri J.K. Das	LDM, Hooghly
105	Sri Sanjay Kumar	LDM, Coochbehar





प्रधानमंत्री कृषि मूद्रा योजना

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